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AI IN FINANCE: JUSTIFICATION AND USE FOR TREASURY MANAGEMENT

JAMES THOMAS
CEO and Founder, Itemize

STEVE MARKLE
Chief Operating Officer, Itemize

CRYSTAL STEPHENS
Vice President, Corporate Product Management, Comerica Bank

WHAT

Discussing what a treasurer needs to know and do with AI in finance to achieve an outsized impact for their organization.

WHEN

Wednesday, June 25, 2025
11:00 AM - 12:00 PM EDT

WHERE

Live online presentation
Replays at StrategicTreasurer.com

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This presentation is provided by Strategic Treasurer and Itemize.

ABOUT THE SPEAKERS

GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS

JAMES THOMAS

CEO and Founder, Itemize

STEVE MARKLE

Chief Operating Officer, Itemize

CRYSTAL STEPHENS

Vice President, Corporate Product Management, Comerica Bank

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TOPICS OF DISCUSSION

KEY AREAS OF FOCUS & ANALYSIS

AI SITUATION

CATEGORIES AND RELEVANCE TO TREASURY

USE CASES

WHERE AI CAN HELP IN EVERYDAY OPERATIONS

AGENTIC AI

MOVING BEYOND TRADITIONAL BARRIERS

AI IN ACTION

FOR BANKS AND CORPORATES

JUSTIFYING THE USE

MAKING THE CASE AND IMPLEMENTING

KEY TAKEAWAYS

AND FINAL THOUGHTS

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AI LANDSCAPE

RELEVANT CATEGORIES

MACHINE LEARNING

Predicts

- Learns from historical data to recognize patterns and improve over time

GENERATIVE AI

Creates

- Creates new content—text, code, scenarios—based on learned patterns

AGENTIC AI

Acts

- Autonomously executes tasks or pursues goals based on instructions and environmental input

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AI IN TREASURY

WHY IT MATTERS

- Growing data complexity
- Increased expectation for strategic insight
- Demand for real-time decision making
- Pressure to do more with less
- Heightened risk and compliance needs
- B2B lags in payment automation

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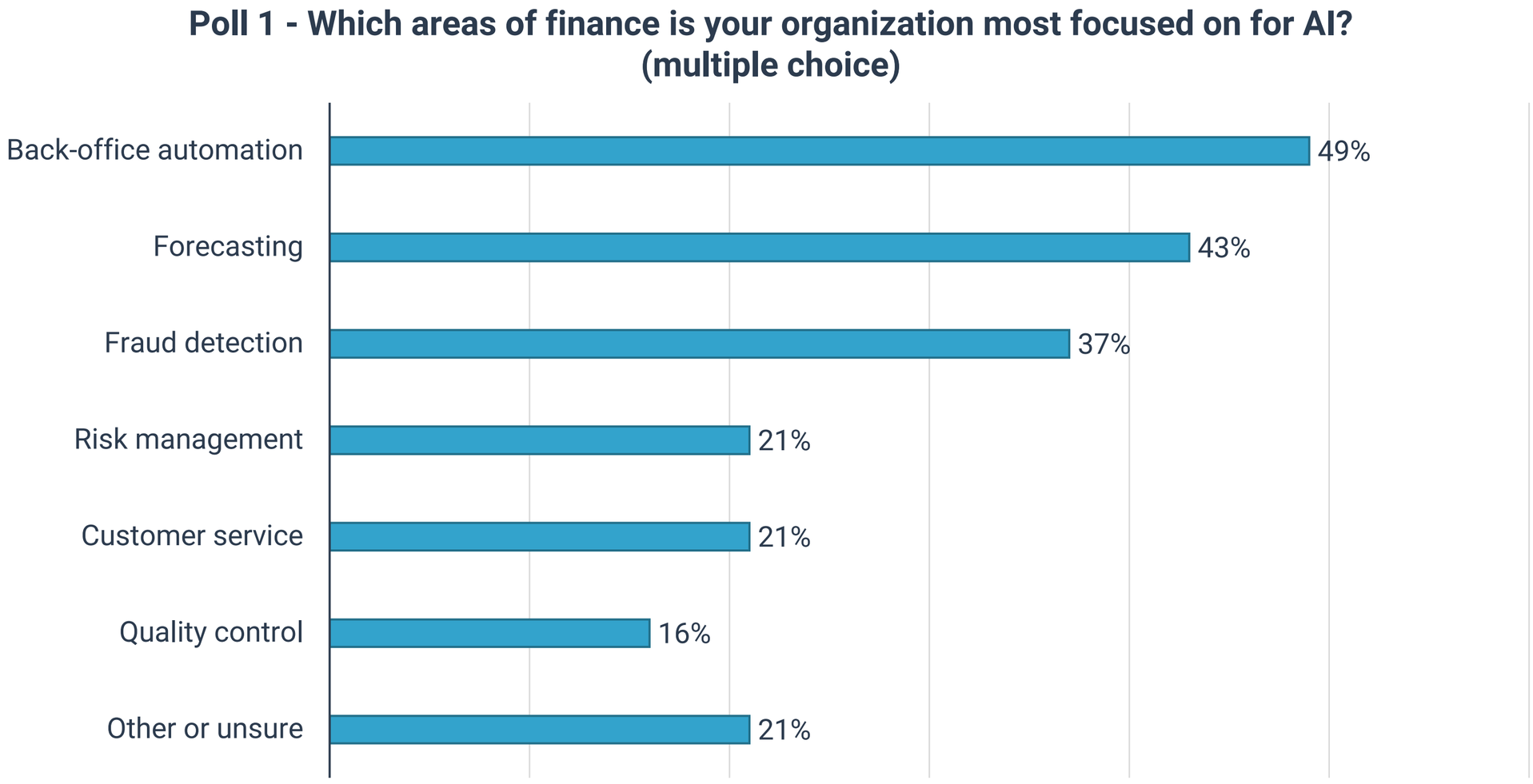
POLL QUESTION



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MACHINE LEARNING USE CASES

PREDICTIVE POWER FOR TREASURY OPERATIONS

CASH FORECASTING

- Learns from historical trends, seasonality, and behavior
- Dynamically adjusts based on new data (e.g., receivables, disbursements)
- Can integrate external variables (e.g., FX rates, commodity prices)

PREDICTIVE ANALYTICS

- Predicts late payments or default risk from customers
- Forecasts FX exposure or counterparty risk
- Identifies likely timing of receipts to refine liquidity plans

WORKING CAPITAL OPTIMIZATION

- Recommends payment timing for best early pay discounts
- Identifies vendors/customers with highest working capital impact
- Prioritizes actions based on cash constraints or goals

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GENERATIVE AI USE CASES

INCREASING EFFICIENCY AND EFFECTIVENESS

DOCUMENT DRAFTING

- Policies and procedures
- Request for proposal (RFP)

REPORTING

- Monthly summaries for liquidity or cash position, with commentary on trends

KNOWLEDGE EXTRACTION AND DECISION SUPPORT

- Summarize fee structures, obligations, or renewal terms of bank service agreements or contracts
- Compare multiple proposals or policies and highlight key differences
- Interpret regulatory documents and summarize impacts on treasury
- Query: “What are the key risks in this liquidity plan?” or “What controls are missing from this workflow?”

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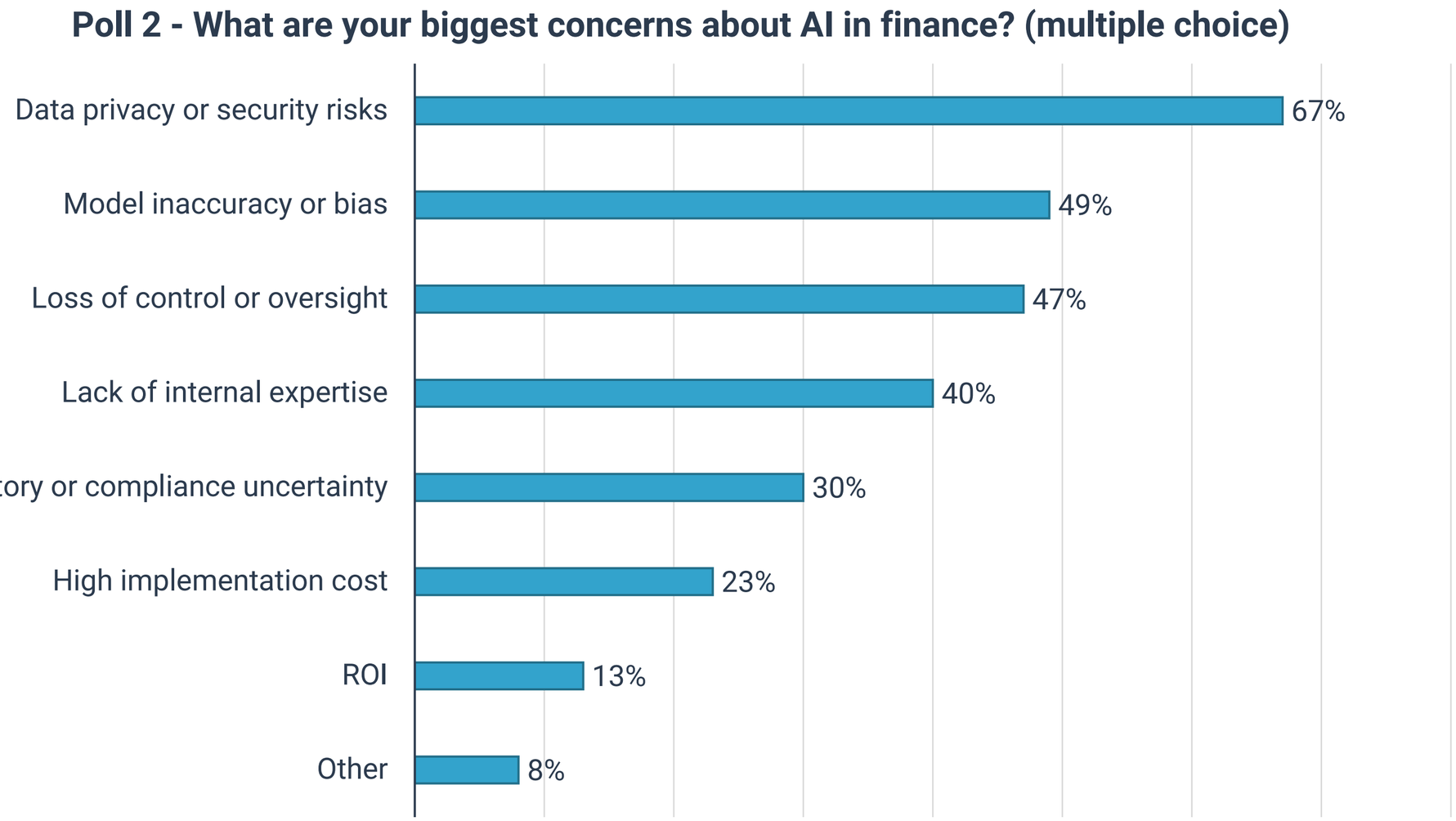
POLL QUESTION



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AGENTIC AI USE CASES

FROM INTELLIGENCE TO EXECUTION

RECONCILIATION AND EXCEPTION MANAGEMENT

- Identify mismatches across bank portals, ERPs, and TMSs
- Take actions: flag discrepancies, send email requests for clarification

DAILY LIQUIDITY MANAGEMENT

- Log into multiple bank portals or TMSs, retrieve balances, and produce consolidated daily position
- Recommend short-term investment or borrowing actions based on pre-set logic

ACCOUNTING AND CONTROLLER FUNCTIONS: RECEIVABLES AND PAYABLES PROCESSING

- When month-end approaches, trigger full checklist of tasks:
  - Gather FX exposures
  - Reconcile cash
  - Distribute variance reports
  - Schedule required meetings

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BREAKING THE AUTOMATION BARRIER

PROBLEMS AGENTIC AI CAN HELP WITH

TRADITIONAL AUTOMATION BLOCKERS	HOW AGENTIC AI BREAKS THROUGH
No standards for data file layouts needed to exchange data seamlessly	• Understands data in context, not just format • Extracts meaning from tables, paragraphs, and fields even without standardized structure • Learns and responds to new document styles
No tech that can read item-level data from document files	• Extracts item-level detail from invoices, POs, and remittances—even from poorly formatted PDFs or scanned documents • Links item-level data across documents (e.g., matches PO items to invoice charges to shipping receipts)
No ability to see dynamic relationships and assess risk across documents and time	• Detects cross-document risk (e.g., mismatched terms, duplicate charges, inconsistent delivery dates) • Assesses temporal context (e.g., changes in vendor behavior, payment timing shifts) • Supports dynamic risk scoring based on patterns and exceptions

Unstructured documents or semi-structured documents have proven difficult to process automatically before the advent of agentic AI, leaving most transactions reliant on human effort

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AI IN ACTION

AUTOMATING TASKS AND ANALYTICS, IMPROVING COMPLIANCE

AI TRANSACTION AUTOMATION PLATFORM

Banks and fintechs

Receivables processing	Wholesale lockbox	Payables processing
Mailroom automation	Healthcare revenue cycle management	Trade finance
Supply chain	Vehicle and equipment finance	Factoring

Corporates

Accounts payables	Accounts receivable	Digital mailroom
Integrated payables	Integrated receivables	Spend analytics
Cash flow management	FP&A	Compliance, fraud, and audit

Retrieval → Knowledge → Core engine → AI agents → Rules → Integrations

AI foundation

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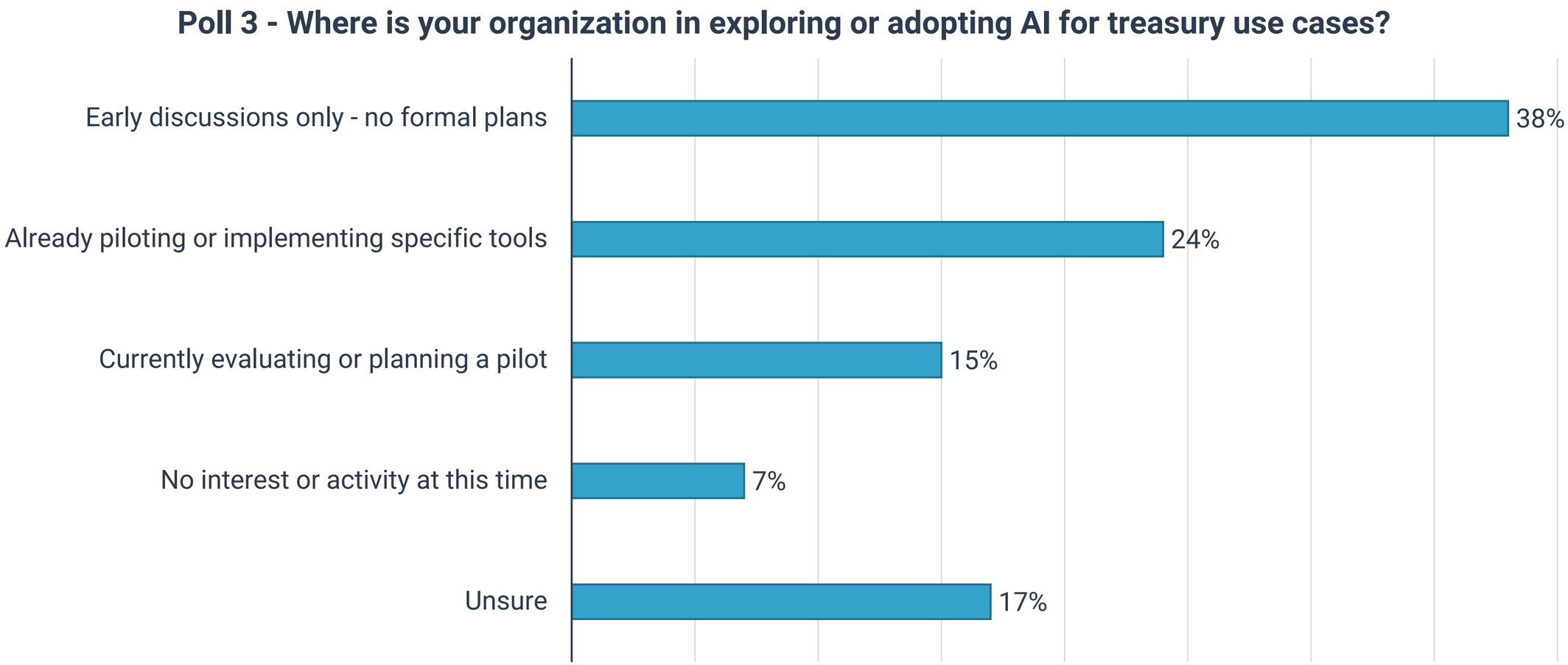
POLL QUESTION



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JUSTIFYING AI INITIATIVES

HOW AI SUPPORTS TREASURY OBJECTIVES

Cost savings	• Automates manual tasks (reconciliation, reporting) • Reduces headcount dependency for repeatable processes • Cuts third-party or processing fees
Increased capital efficiency	• Improves liquidity and funds availability • Eliminates bottlenecks and rework • Yields more scalable treasury operations
Risk mitigation	• Flags anomalies, fraud patterns, or compliance issues early • Enhances auditability and controls • Reduces dependency on tribal knowledge
Competitive positioning	• Improves agility in FX, liquidity, and credit management • Enables better insights for strategic decisions • Positions treasury as a proactive business partner

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SUCCESSFUL ADOPTION

STEPS FOR IMPLEMENTATION

Identify treasury pain points and use cases

Quantify impact of integration

Align with organizational goals

Define specific, measurable criteria of pilot

Evaluate and optimize

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FINAL THOUGHTS

HOW TO PROCEED

AI IS USABLE NOW

- Real use cases in treasury today
- Delivers measurable value in key areas

IDENTIFY USE CASES

- Start with pain points, not hype
- Focus on data-rich, repeatable processes
- Align with strategic business priorities

STRATEGICALLY FRAME INITIATIVE

- Tie AI to organizational goals
- Emphasize impact, not just efficiency
- Position treasury as transformation leader

START SMALL, SCALE SMART

- Pilot with clear success metrics
- Prove value before expanding scope
- Prioritize ease of adoption

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