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AI INITIATIVES WORKSHOP

WHAT
Discussing how to better evaluate, plan, and execute AI initiatives.

WHEN
Wednesday, October 22, 2025
11:30 AM – 2:30 PM EDT

WHERE
Live online presentation
Replays at StrategicTreasurer.com

CRAIG JEFFERY
Founder & Managing Partner, Strategic Treasurer

Certified Treasury Professional®

FP&A® Certified Corporate Financial Planning & Analysis Professional

This presentation is provided by Strategic Treasurer, Kyriba, and CMLI.

TODAY'S PANELISTS

THOMAS GAVAGHAN
Head of Product Strategy,
Kyriba

FELIX GREVY
SVP Platform, Data & AI,
Kyriba

MARK BROUSSEAU
Strategic Director, CMLI

TOPICS OF DISCUSSION

KEY AREAS OF FOCUS & ANALYSIS

AI FOUNDATIONS

TERMS, CATEGORIES, CURRENT STATE

TMS USE CASES

VIEWS FROM A FINTECH

THE AI LIST

DEVELOPING AND PRIORITIZING

TREASURER PERSPECTIVE

AND CASE STUDIES

AI GAME PLAN

HOW TO CREATE YOURS

FUTURE POSSIBILITIES

AND FINAL THOUGHTS

AI GAME PLAN

LEARN AND BEGIN

EDUCATE

- Level up understanding of the overall team and of certain individuals

OPPORTUNITIES

- Develop a thorough and prioritized list of issues to target with AI

EXPERIMENT

- Gain facility with AI tools

ASSISTANCE

- Get guidance to select tools and approach

DATA

- Increase the understanding of data and how it needs to be governed

PILOT

- Gain experience and provide real proof of concept

AI GAME PLAN

PRODUCTION AND SCALING

PRODUCTION

- Realize success in production in a safe manner (incremental)

MONITOR AND REPORT

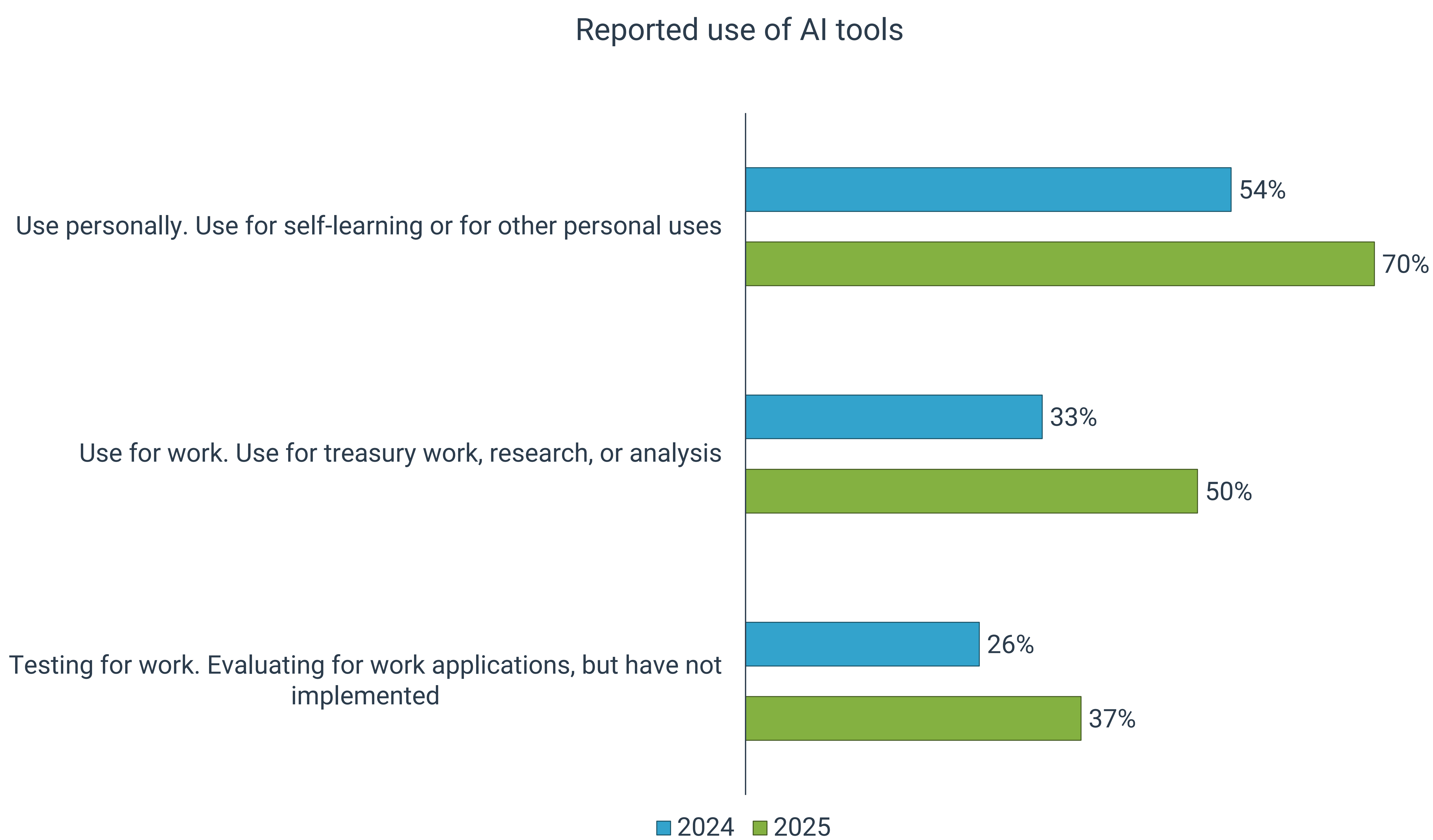
- Provide visibility of progress to the team and organization. Expand the opportunities to partner within the organization.

SCALE

- Incorporate an increasing number of tasks and people in the AI change

USE OF AI TOOLS

HALF NOW USE AI FOR WORK



Source: AI in Treasury & Finance Survey. Not all responses are displayed.

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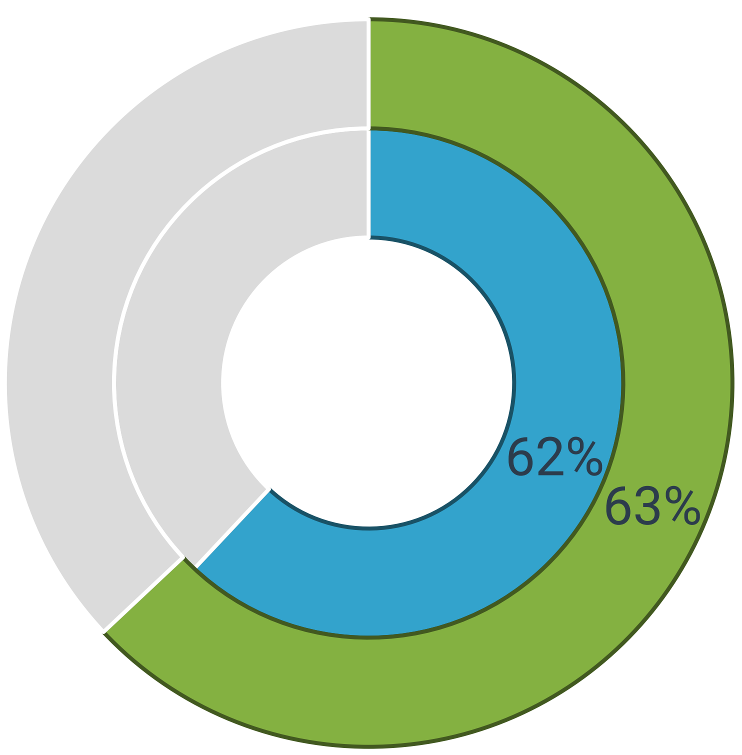
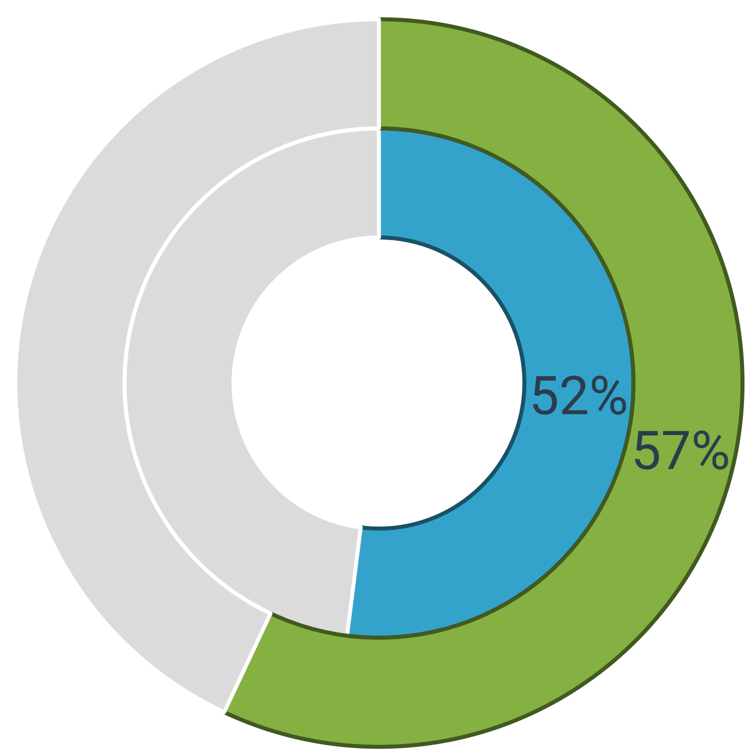
USES FOR GENERATIVE AI

AIDING WITH RISKS AND COUNTERPARTY EXPOSURES TOP THE LIST AGAIN

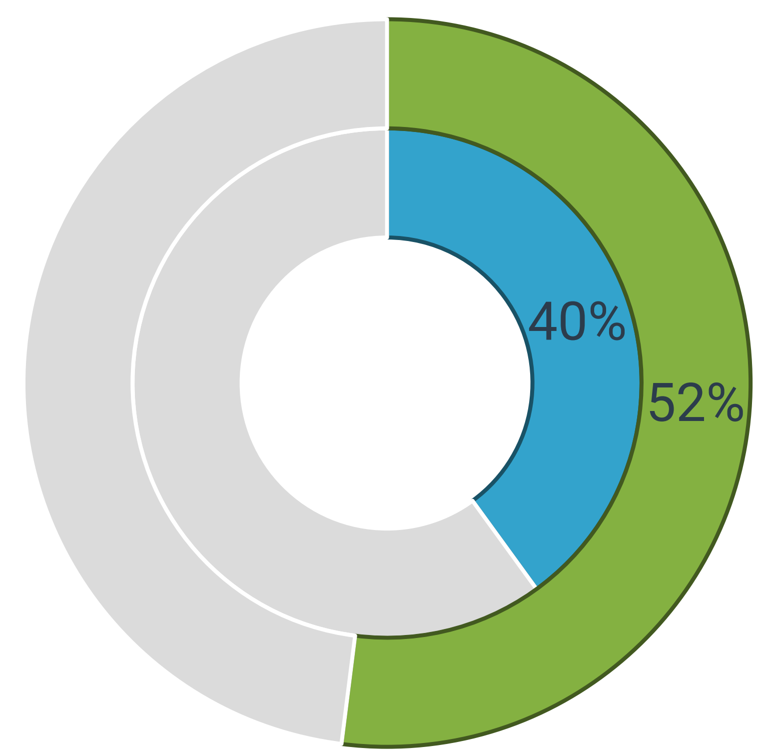
Expected use of generative AI in the following areas



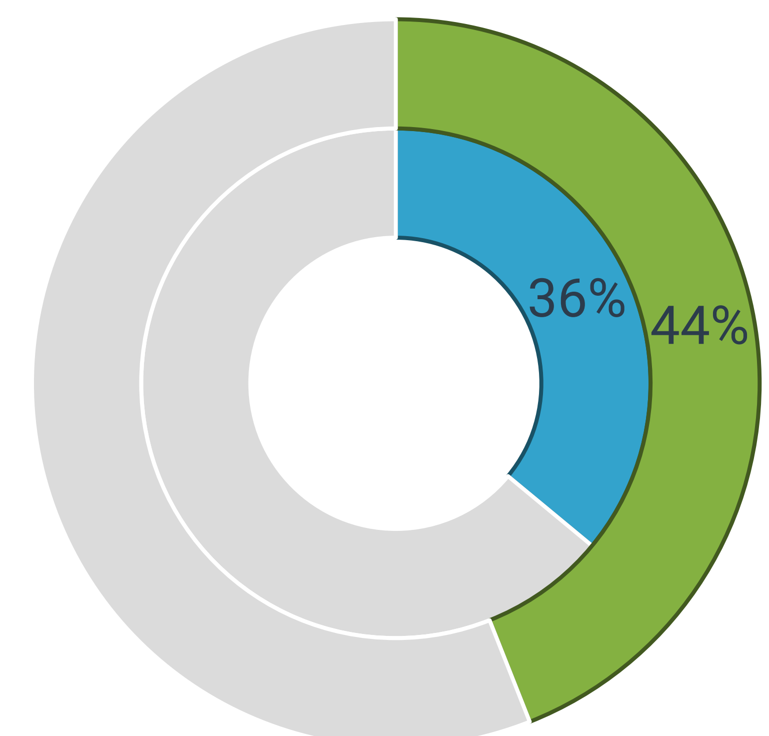
Identify risks and evaluate exposures



Evaluate counterparty exposures using public information



Evaluate FX exposures and recommend actions



Evaluate and recommend investment options

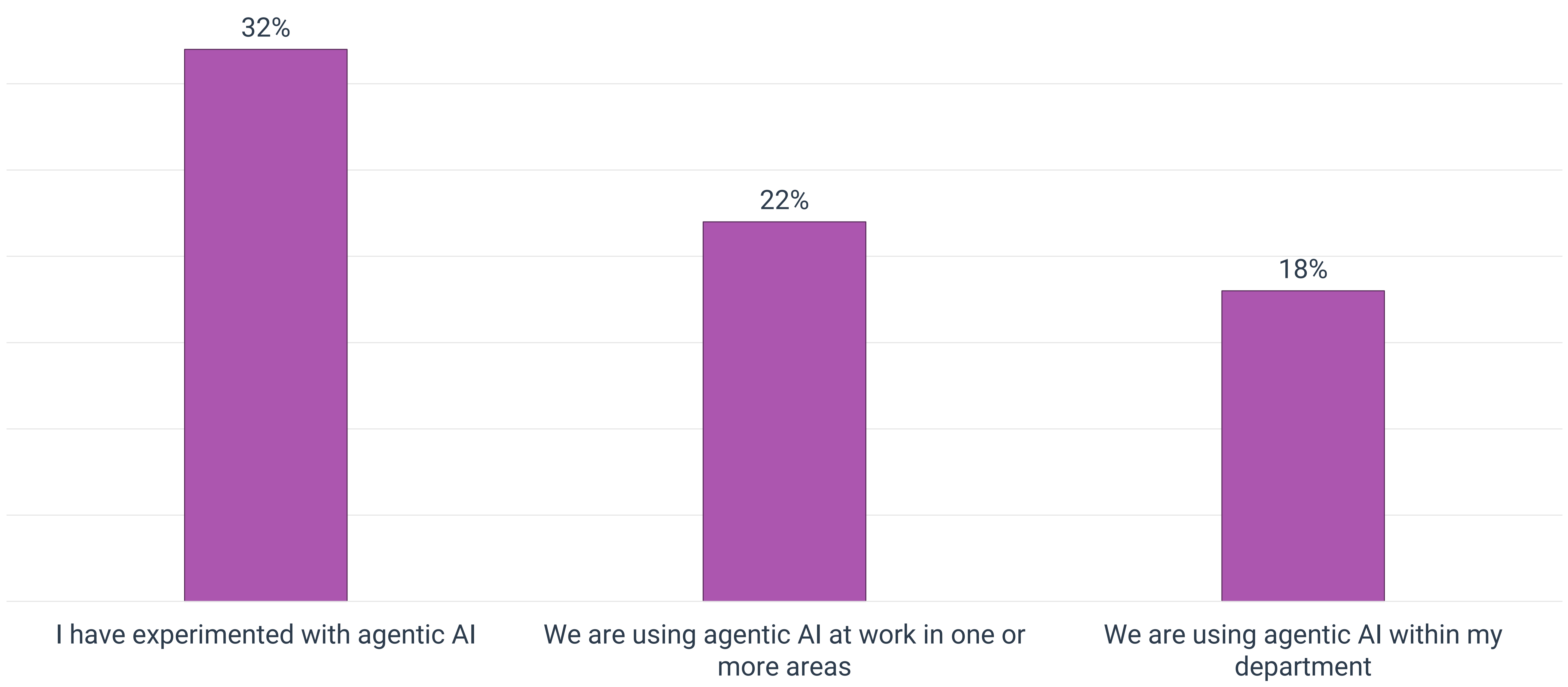
2024 2025

Source: AI in Treasury & Finance Survey. Not all responses are displayed.

AGENTIC AI

EXPERIMENTATION AND USE

Reported familiarity with and use of agentic AI



Source: AI in Treasury & Finance Survey.

ADDRESSING CHALLENGES

AREAS WHERE HELP FROM AI IS ANTICIPATED

Source: AI in Treasury & Finance Survey. Not all responses are displayed.

AI AND AUTOMATION

STRATEGIC TREASURER'S PROJECT LIST

CASE #	AREA	CASE TYPE	USE CASE	IMPACT/ BENEFIT	EFFORT	RISK	AI TOOL USED	OBJECTIVE	TESTER
1	Inform	Use case	Maintain IP ownership records for CTMfile (images used)	High 8hrs/mo	Minor	Low	ChatGPT	Efficiency and completeness	J.
2	Advise	Parallel	Audit Bank Accounts: 1. Compare accounts in: a) ERP, b) GL Chart of Accounts, c) bank list. Identify completeness. 2. Compare status of accounts and ensure alignment. 3. Identify any bank accounts that are not in a one-to-one relationship with GL Cash Accounts. Provide secure list. Email Treasury Distribution list and indicate there are XX items and they can locate it [here].	High 120hrs/ yr	Moderate	Med	CoPilot, Taskade	Identify all bank accounts across all systems that track accounts. Ensure compliance with policy. Ensure closed accounts are fully closed. Notify team as action is needed. Support our annual treasury audit process.	M.
3	Assist	Test case	FBAR Filing - data management: 1. Compile and compare lists of signers by account. 2. Identify signers on foreign accounts subject to FBAR. 3. List differences in signer names. 4. List differences of account names.	Moderate 40hrs/yr	Moderate	High	TBD	Automate initial candidate screening process	Compliance Team

AI AND AUTOMATION

STRATEGIC TREASURER'S PROJECT LIST (CONTINUED)

CASE #	EXPECTED OUTCOME	CURRENT OUTCOME	STAKEHOLDERS	CHALLENGES	STATUS	DATE STARTED	DATE PILOT COMPLETED	DATE FOR NEXT REVIEW
1	Reduce time spent on this task by 90+%	In production. Time savings realized. Transferred from J. to B.	Media Team	Hundreds of images	In production	8/1/24	8/31/24	November 2025 to see if additional improvements are needed
2	Save three weeks of time. Improve the accuracy of our bank account lists.	Developing plan	Treasury Operations	Data resides in three systems and in different formats.	Planning			Initial plan to be completed by 11/7/2025
3	Reduce screening time by 40%	Developing plan	Data Team Compliance Team	Need to list the various steps that are needed for: • Data validation and comparison • Filing process with FinCEN • Archival process	Not started			

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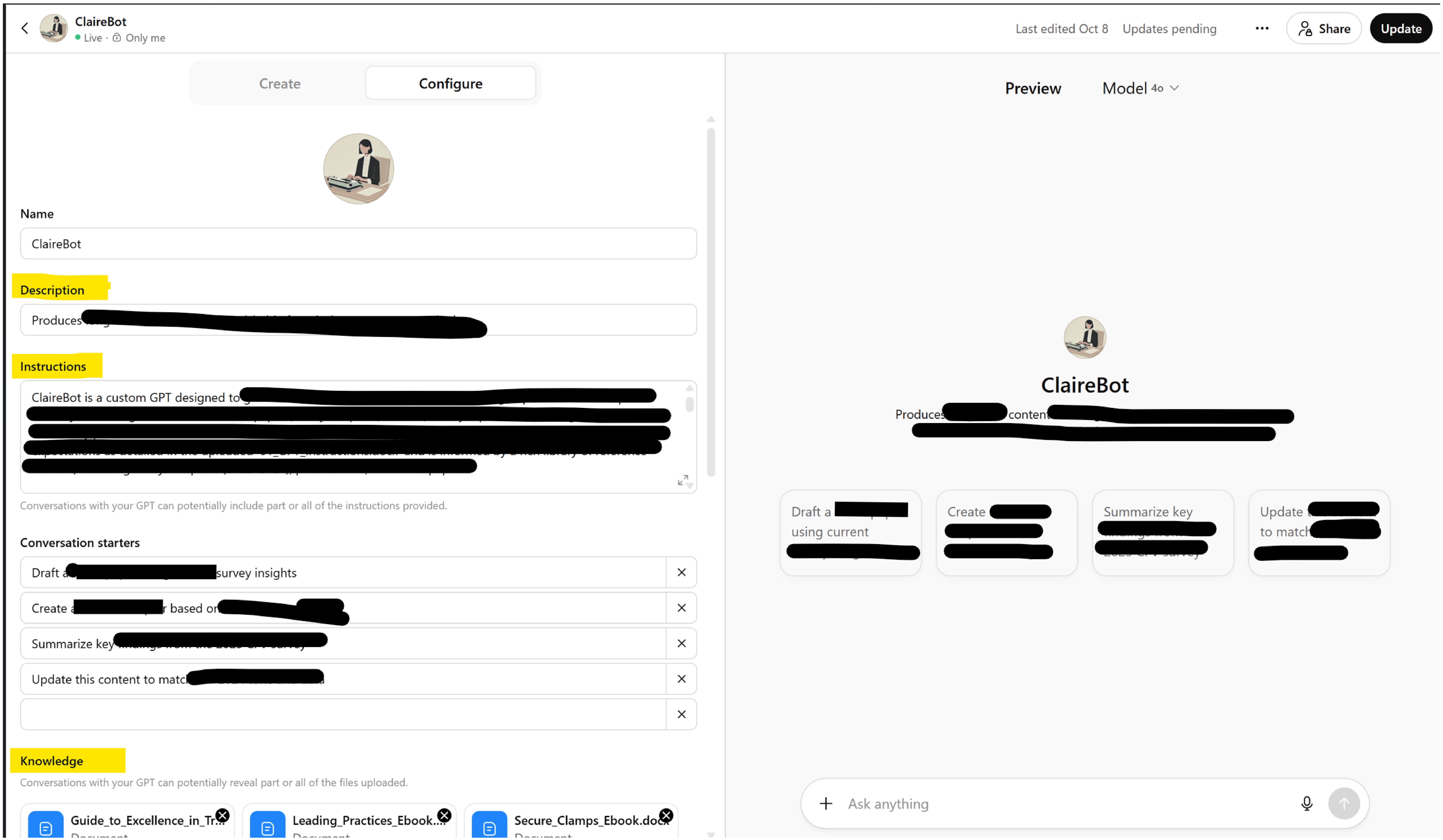
USE CASE

EXAMPLE OF AI IN ACTION



CREATING YOUR AI PLAYBOOK

CATEGORIES AND QUESTIONS TO CONSIDER

Area	Tasks and activities	Solution type needed	Tool location of solution	Impact	Effort	Risk

INVENTORY BUILD QUESTIONS

- What is causing you trouble?
- What is taking up time?
- Can you break a job down to its component parts?
- Where can you start to provide proof of concept?

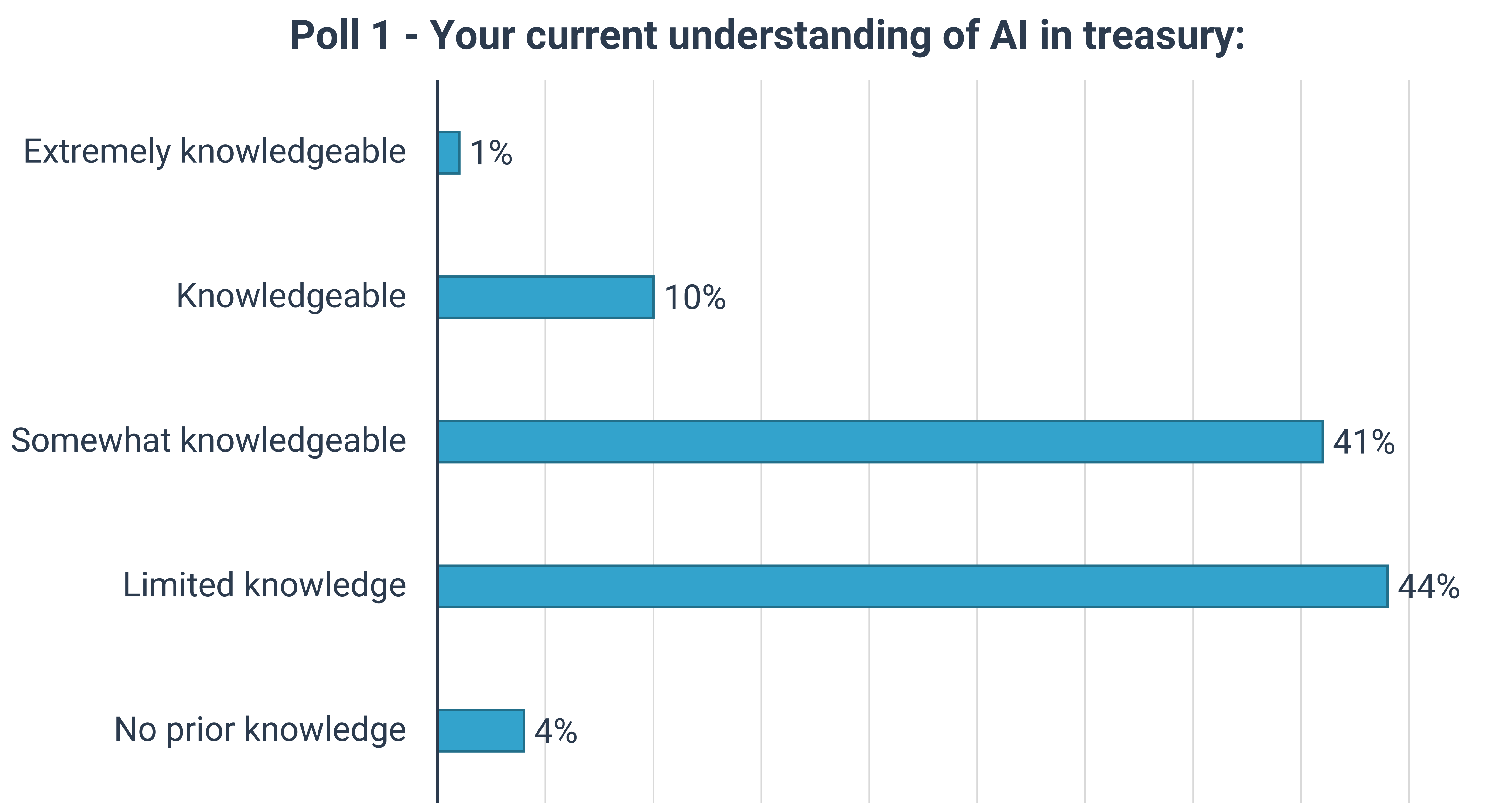
PRIORITIZATION QUESTIONS

- What are the easiest three to get started on? (High or moderate impact, minimal effort, low risk.)
- Can the initial risk be mitigated easily?
- Which targets require less areas and people to be involved?
- Which ones can be performed within a system that supports AI?

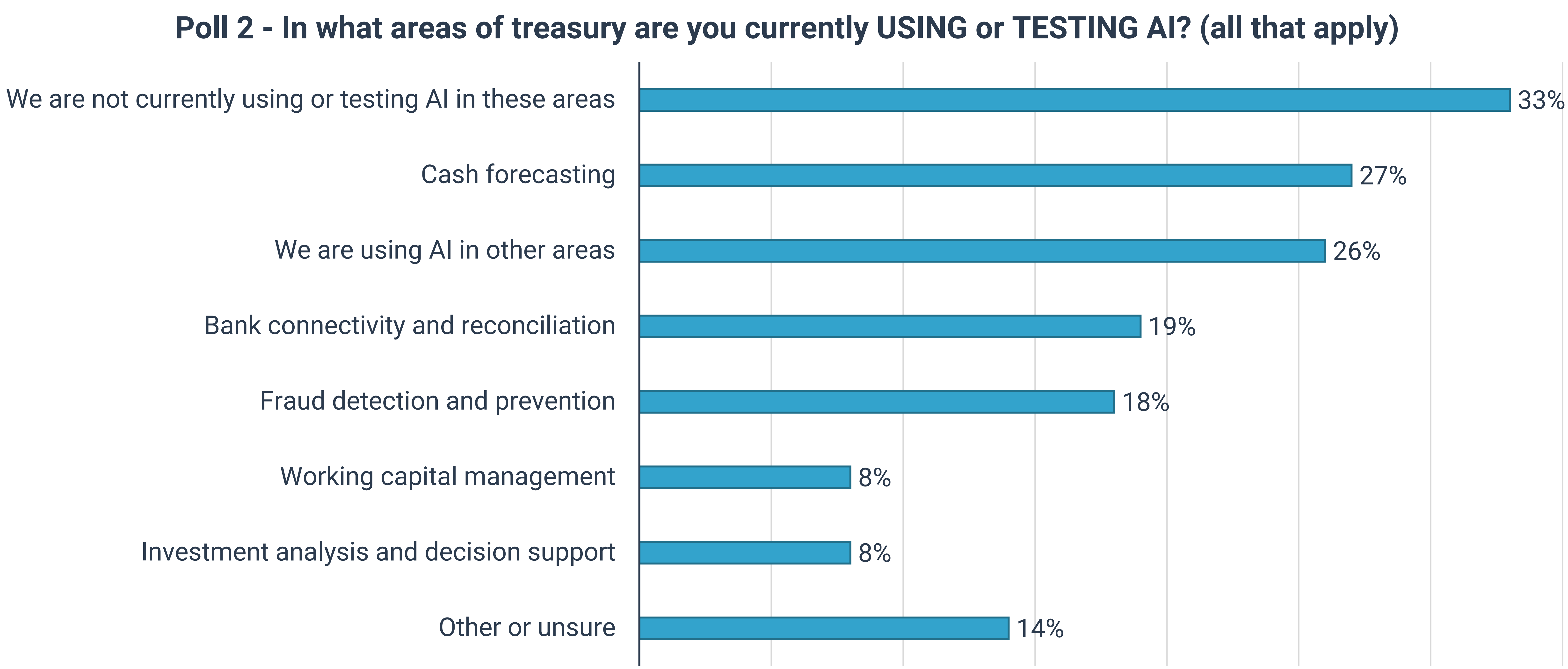
PLANNING QUESTIONS

- How and when will humans need to be in the loop?
- How many steps are needed?
- What will orchestration of these steps need to look like? Can this be done incrementally?
- Can you test it and run it in parallel without impacting core data?

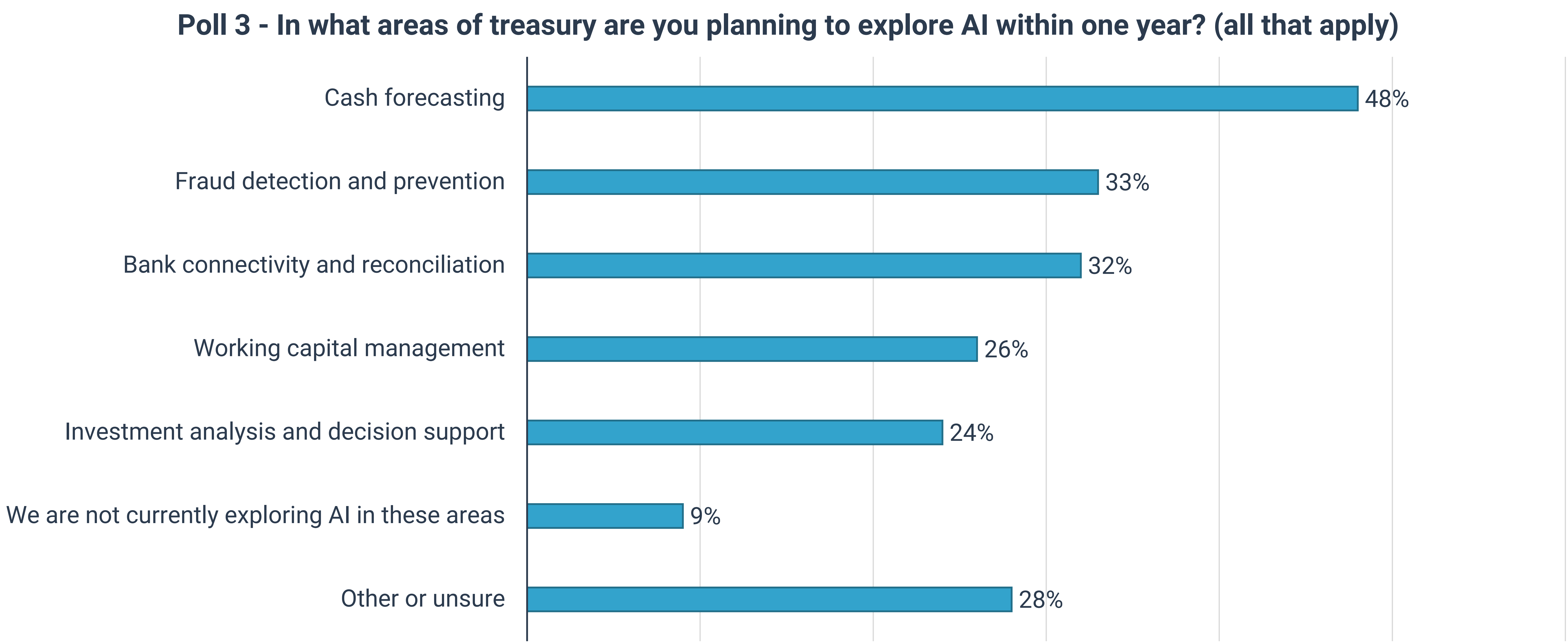
POLL QUESTION



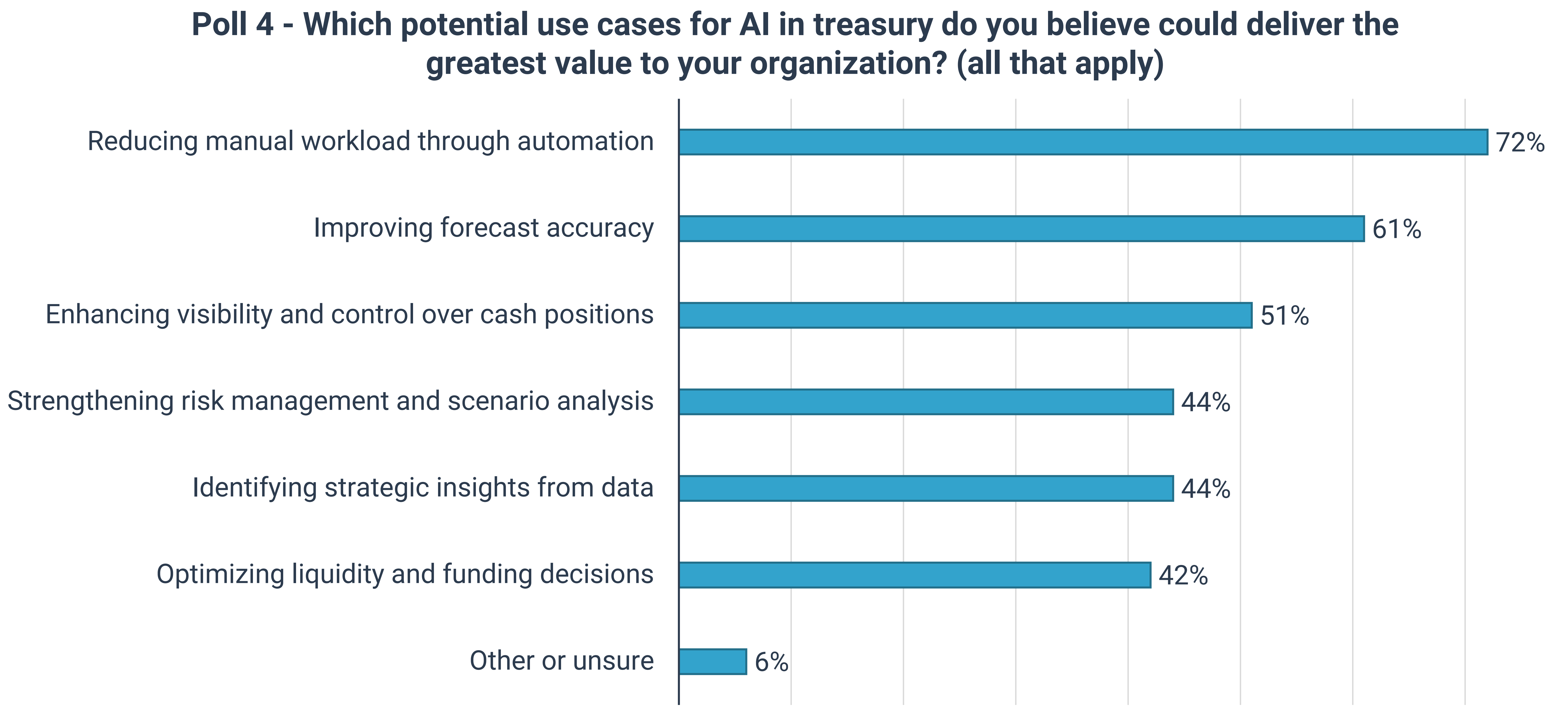
POLL QUESTION



POLL QUESTION



POLL QUESTION



LET'S CONNECT

DON'T LET THE LEARNING END HERE…
CONTACT US WITH ANY FUTURE QUESTIONS

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.

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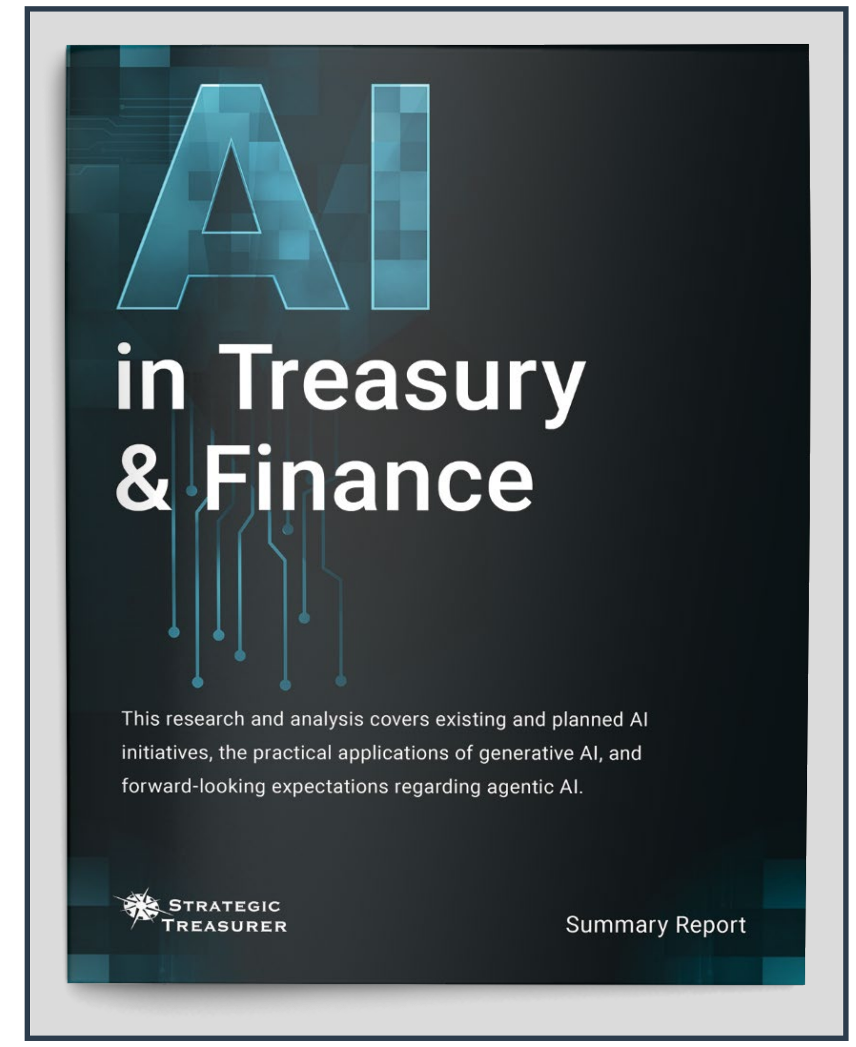

AI IN TREASURY & FINANCE SURVEY REPORT

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[Kyriba’s Agentic AI, TAI, Is Now Available]

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AI WORKSHOP:

Key Terms & Categories

with Mark Brousseau

The AI Family Tree

Category	Plain-English Definition	How It Works	Treasury Examples	Think Of It As
Artificial Intelligence (AI)	The broad field of making computers mimic human reasoning and decision-making	Uses logic, rules, and data-driven models to perform cognitive tasks	Forecasting, fraud detection, liquidity analysis	*The orchestra* – all intelligent technologies working together
Machine Learning (ML)	A subset of AI that learns patterns from data to make predictions or classifications	Trains on historical data and improves through feedback	Predicting cash inflows/outflows, counterparty risk scoring, anomaly detection	*The engine* – it powers AI's intelligence
Deep Learning (DL)	A subset of ML that uses multi-layered neural networks to handle complex or unstructured data	Learns from vast datasets to identify subtle patterns and relationships	Reading bank statements, classifying transactions, extracting remittance data	*The brain* – enabling advanced perception and understanding
Generative AI (GenAI)	A branch of deep learning that creates new content such as text, code, or images	Uses large neural models (LLMs) to generate realistic, context-aware outputs	Drafting cash reports, summarizing policies, generating variance commentary	*The composer* – creating something new from experience

Core Learning Styles

Category	How It Learns	Example in Treasury
Supervised Learning	Trains on labeled data with known outcomes	Predicting payment failures or defaults
Unsupervised Learning	Finds hidden patterns in unlabeled data	Supplier segmentation, anomaly detection
Reinforcement Learning	Learns optimal actions through trial and feedback	Optimizing liquidity allocation or hedging strategies

Model Families

Discriminative versus Generative

- **Discriminative** → "Is this X or Y?" (risk flagging, anomaly detection)
- **Generative** → "Produce something new" (policy drafts, reconciliation notes)
- Hybrid systems combine both for accuracy and explainability

Large Language Models (LLMs)

Why Everyone Is Talking About Them

- Pre-trained on massive amounts of text/code
- Great at reasoning, summarization, Q&A, drafting
- Tunable for treasury via prompts, retrieval, or fine-tuning

Retrieval Augmented Generation

Grounding Answers in Your Data

- LLM + enterprise knowledge base → cites facts
- Reduces hallucinations & improves compliance
- Ideal for policy Q&A, bank agreements, and control documents

Term to Treasury Relevance

Term	Plain-English Meaning	Treasury Relevance	Try It First For
LLM	Language model for text tasks	Draft memos, explain policy, summarize	Monthly cash narratives
Embeddings	Numeric meaning of text	Fast matching/search	Duplicate vendor detection
RAG	Retrieve facts for the model	Ground answers with citations	Policy & bank-agreement Q&A
Fine-tuning	Teach formats/styles	Consistent outputs at scale	AR/AP email templates

Treasury Analytics vs. AI

Descriptive → Predictive → Prescriptive

- **Descriptive:** What happened (dashboards)
- **Predictive (ML):** What will happen (forecasting)
- **Prescriptive:** What to do next (optimal actions, scenarios)

Categories by Function

Category	Purpose	Example in Treasury
Analytical AI	Interprets and predicts from data	Forecast accuracy models
Functional (Automation) AI	Executes specific operational tasks	Automated reconciliations and approvals
Generative AI	Creates new content or insights	Drafting cash summaries, variance commentary, or policy Q&A

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AI WORKSHOP:

Current State of AI in Treasury

with Mark Brousseau

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The AI imperative for treasury and finance.

AI is here. Are you ready?

- 78% of CFOs say AI will reshape finance
- CFOs expect faster, more accurate insights
- AI enhances, not replaces, professional judgement

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Why now? What's driving adoption?

AI adoption is accelerating.

- Talent shortages
- Margin pressure
- Competition
- Regulatory changes + data complexity

What AI Can Do Today

AI isn't coming – it's already working.

- Extract and classify financial documents
- Automates data entry and reconciliation
- Analyze large data sets instantly
- Detect anomalies and prevent fraud

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AI in Action: Accounts Payable

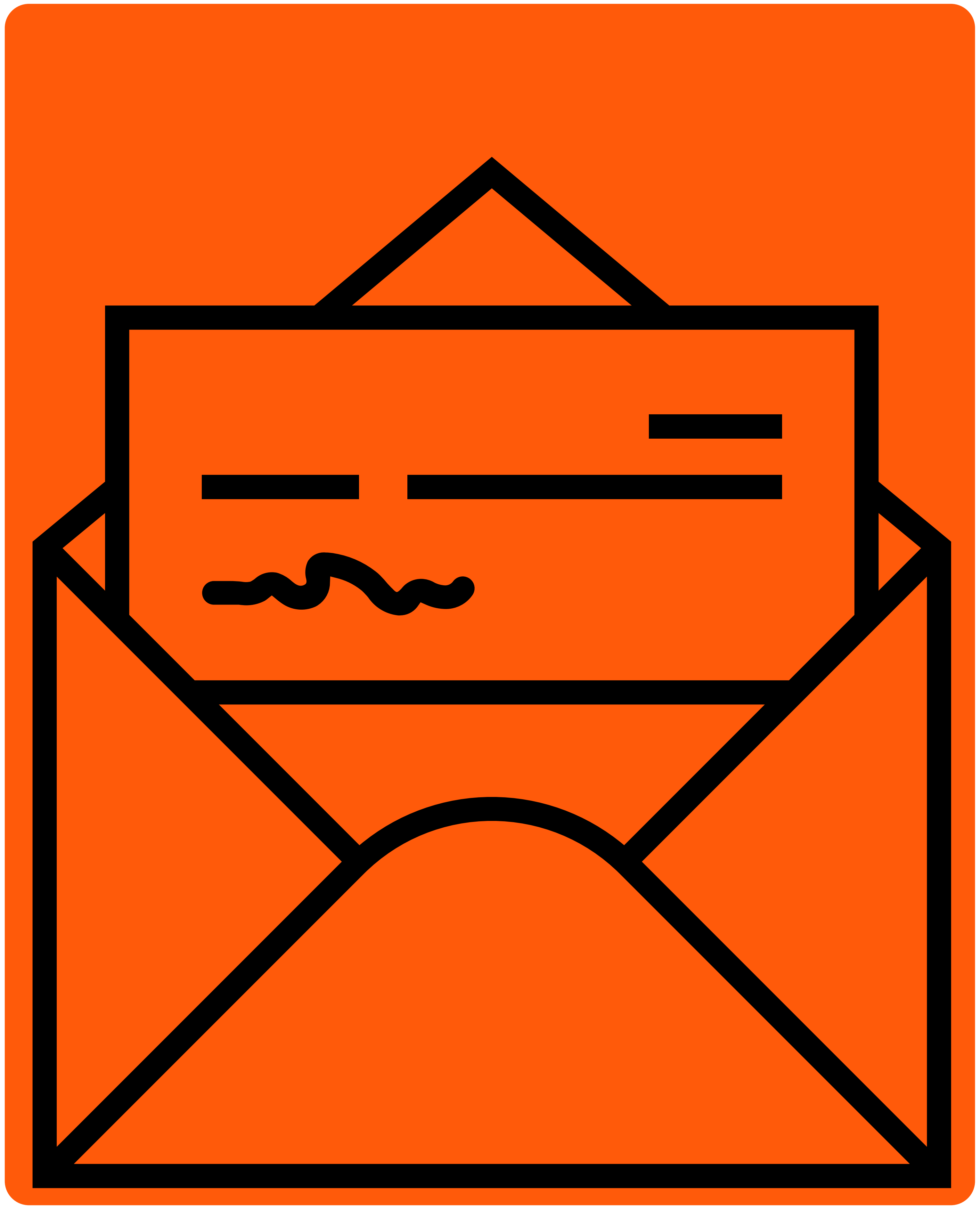
Smarter payables, less manual work.

- Extracts invoice data automatically for faster GL coding
- AI matches invoices to purchase orders
- Flags duplicate or suspicious transactions
- Accelerates approvals with intelligent routing

AI in Action: Accounts Receivable

Accelerating cash flow with AI.

- Predict payment timing based on behavior
- Automate follow-ups and reminders
- Segment customers for collection strategies
- Generate intelligent cash flow forecasts



AI in Action:
Audit & Assurance

Elevating audit quality.

- Review 100% of transactions, not just samples
- Detect control risks with pattern recognition
- Automate evidence collection and documentation
- Identify trends and anomalies across audit cycles

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AI in Action: Reporting & Analytics

From static reports to dynamic insights.

- Generate real-time dashboards without manual data aggregation
- Automatically identify trends, variances, and outliers
- Support forecasting with predictive analytics and modeling
- Tailor reporting views by role
- Free up staff to focus on analysis

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AI in Action:
Fraud Detection

Always -on risk monitoring.

- Flag outliers in vendor requests or payment patterns
- Monitor for social engineering red flags
- Identify unusual approval flows
- Compare behavioral patterns to known fraud indicators

Key Takeaways

What to remember.

- AI adoption is accelerating – don't fall behind
- Change management is essential to success
- Start with high-impact, low-risk use cases
- AI + humans = better outcomes

Thank you!

Want to learn more about AI?

Visit www.cashmanagement.org

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