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2026 COMPLIANCE SURVEY RESULTS

Strategic Treasurer

July 16, 2026

Live and Recorded for On-Demand Viewing

STRATEGIC TREASURER

MEET THE SPEAKERS

THE EXPERIENCE BEHIND THE INSIGHTS

CHRISTIN CIFALDI

Christin Cifaldi joined the Strategic Treasurer team in 2017. She is a Director of Advisory Services with more than 20 years of experience in treasury consulting, financial analysis, data analytics, and information security. Christin leads client engagements focused on treasury technology, cash management, regulatory compliance, and process improvement. She holds an MBA, a Master of Arts in Liberal Studies with a concentration in Mathematics, and certifications including CTP and CISM.

CRAIG JEFFERY

Craig Jeffery's 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly. He formed Strategic Treasurer in 2004 to provide treasury and financial process assistance to corporate, educational, and government entities.

TOPICS OF DISCUSSION

KEY AREAS OF FOCUS AND ANALYSIS

ABOUT THE SURVEY

Key points of interest

RELEVANCE OF REGULATIONS

And concerns over compliance

TECHNOLOGY

Emerging tech and investment plans

PAYMENTS

Security training and modernization programs

BANK PERSPECTIVES

How corporates are viewed

KEY TAKEAWAYS

Final thoughts

Strategic Treasurer

SURVEY QUICK STATS

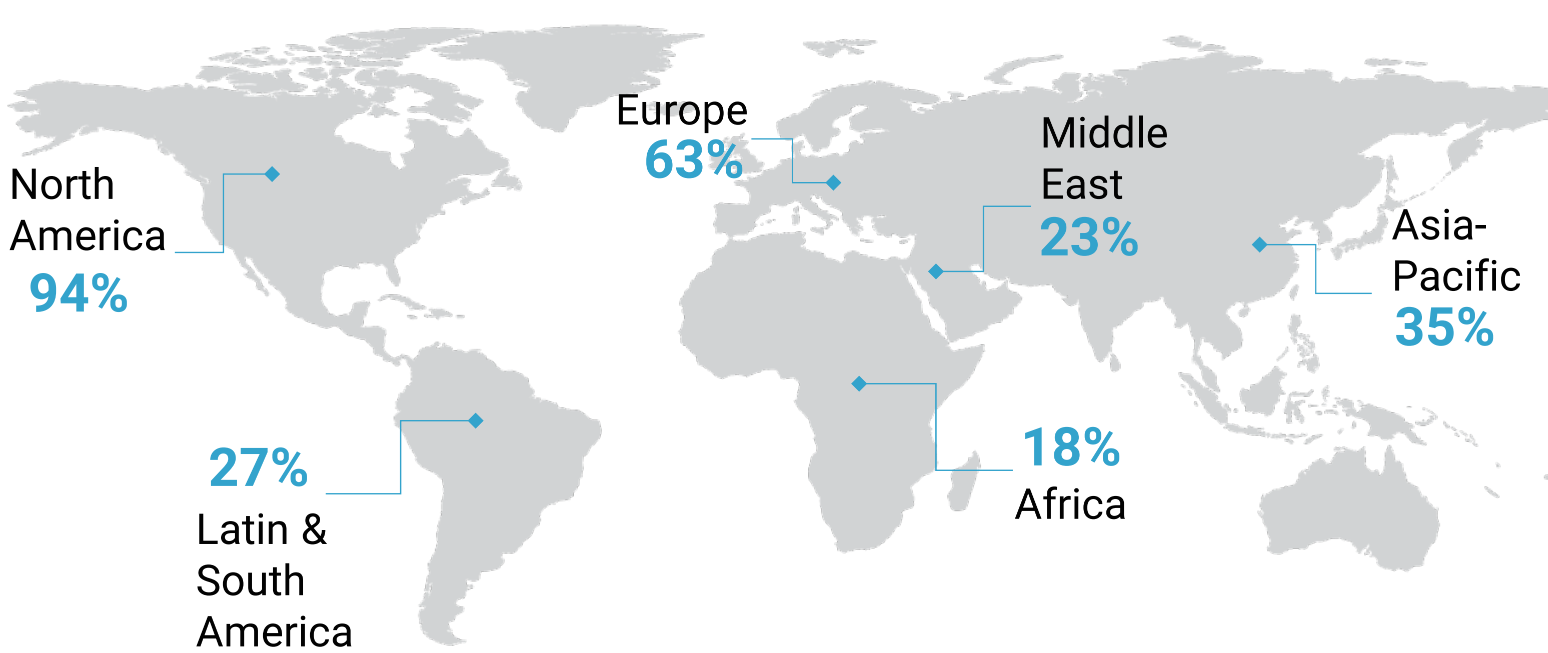
2026 COMPLIANCE SURVEY

~200 Respondents

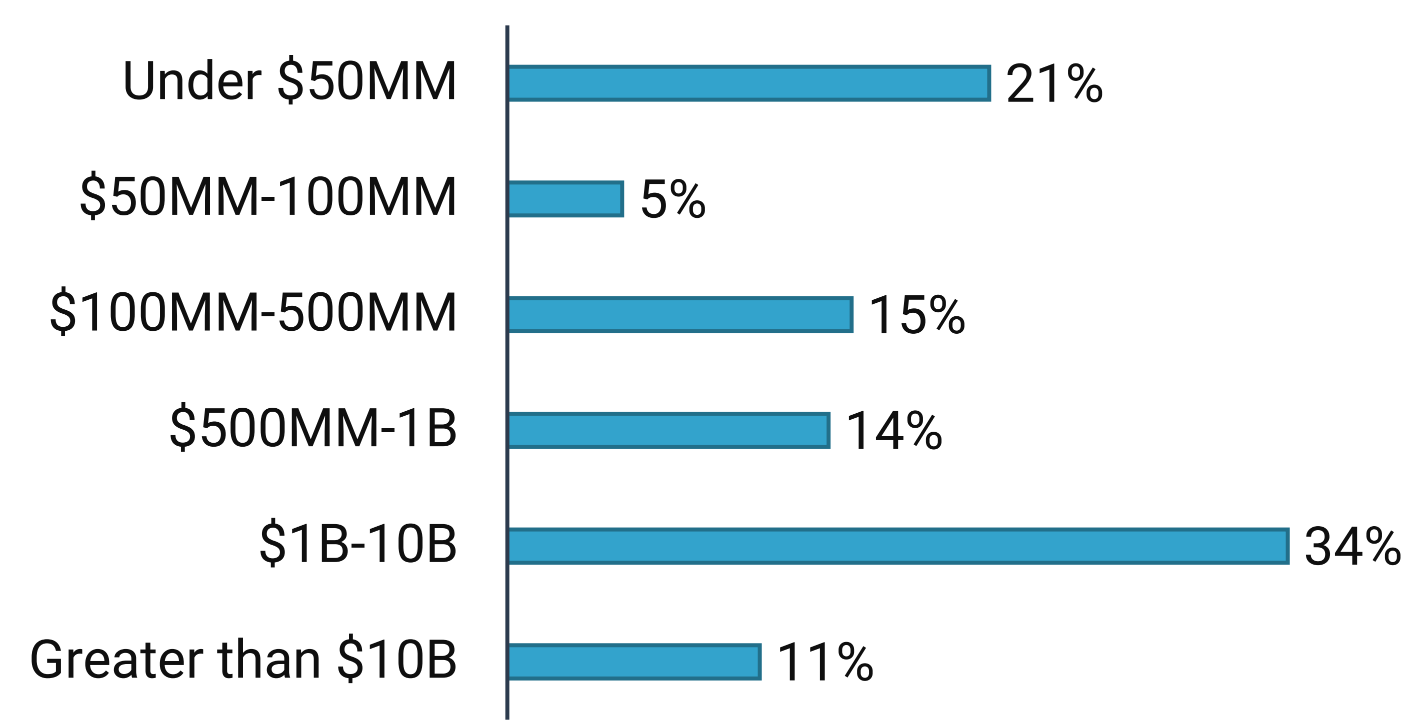
7-week Survey Runtime

40 Questions

REGIONS OF OPERATIONS



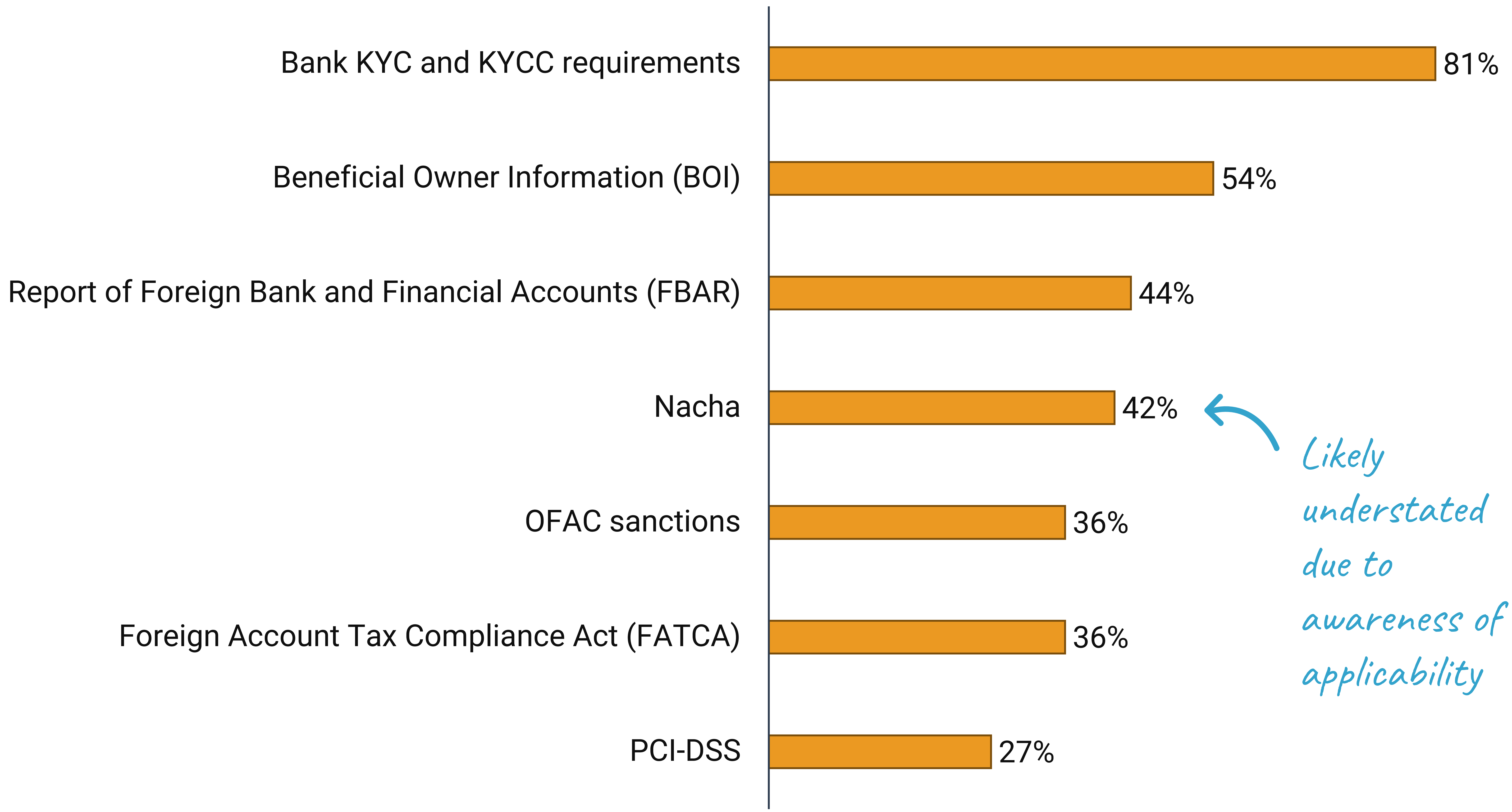
ANNUAL REVENUE (IN USD)



KYC DOMINATES COMPLIANCE

BOI, FBAR, AND NACHA TRAIL FAR BEHIND

» Which of the following compliance requirements / regulations are directly applicable to your treasury or finance operations? (Select all that apply)



Note: Not all responses displayed.

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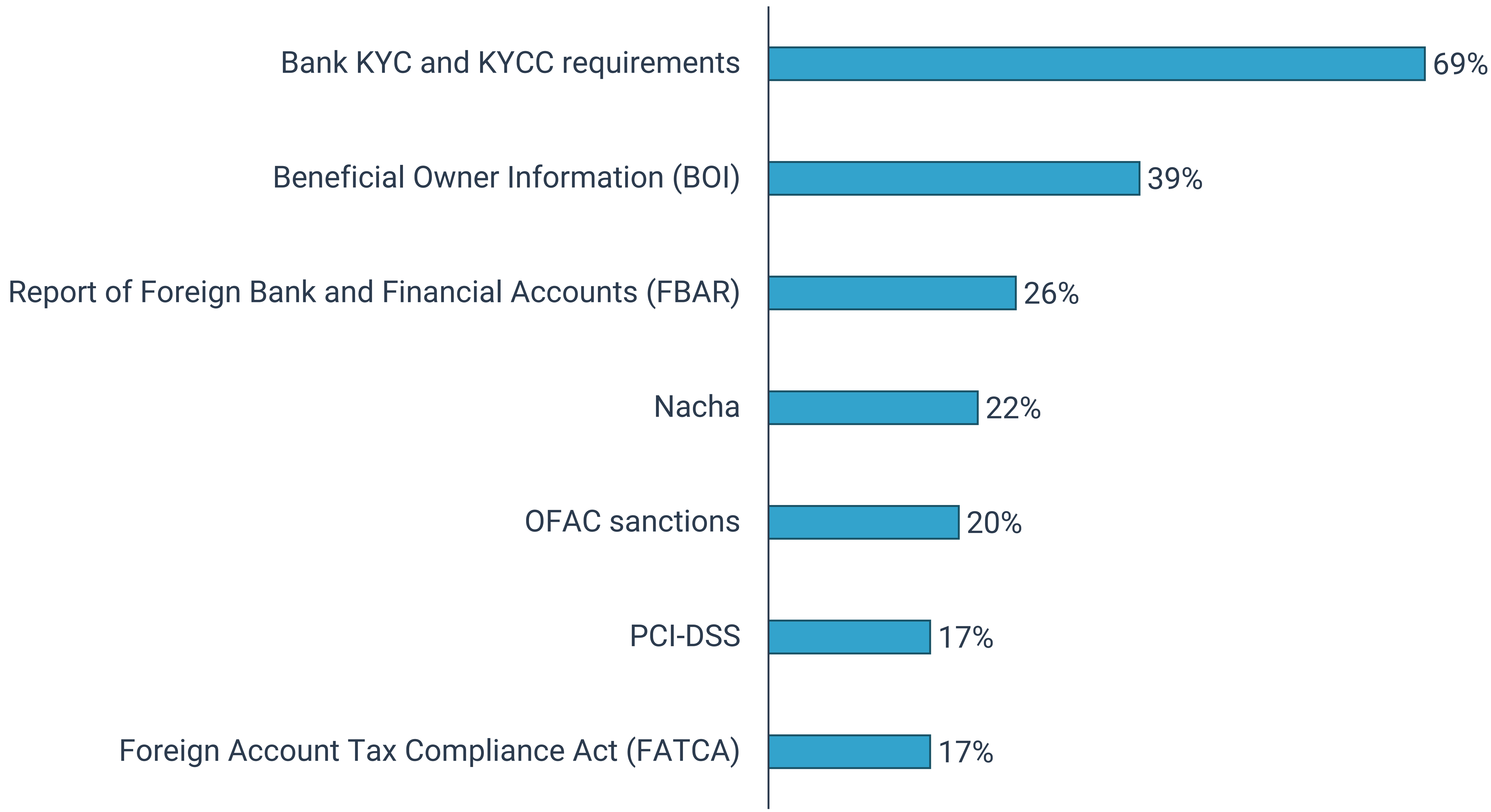
CONCERNS OVER COMPLIANCE

KYC TOPS THE LIST

» Please select the TOP THREE compliance requirements / regulations treasury and finance are most concerned about.



Note: Not all responses displayed.

POLL QUESTION

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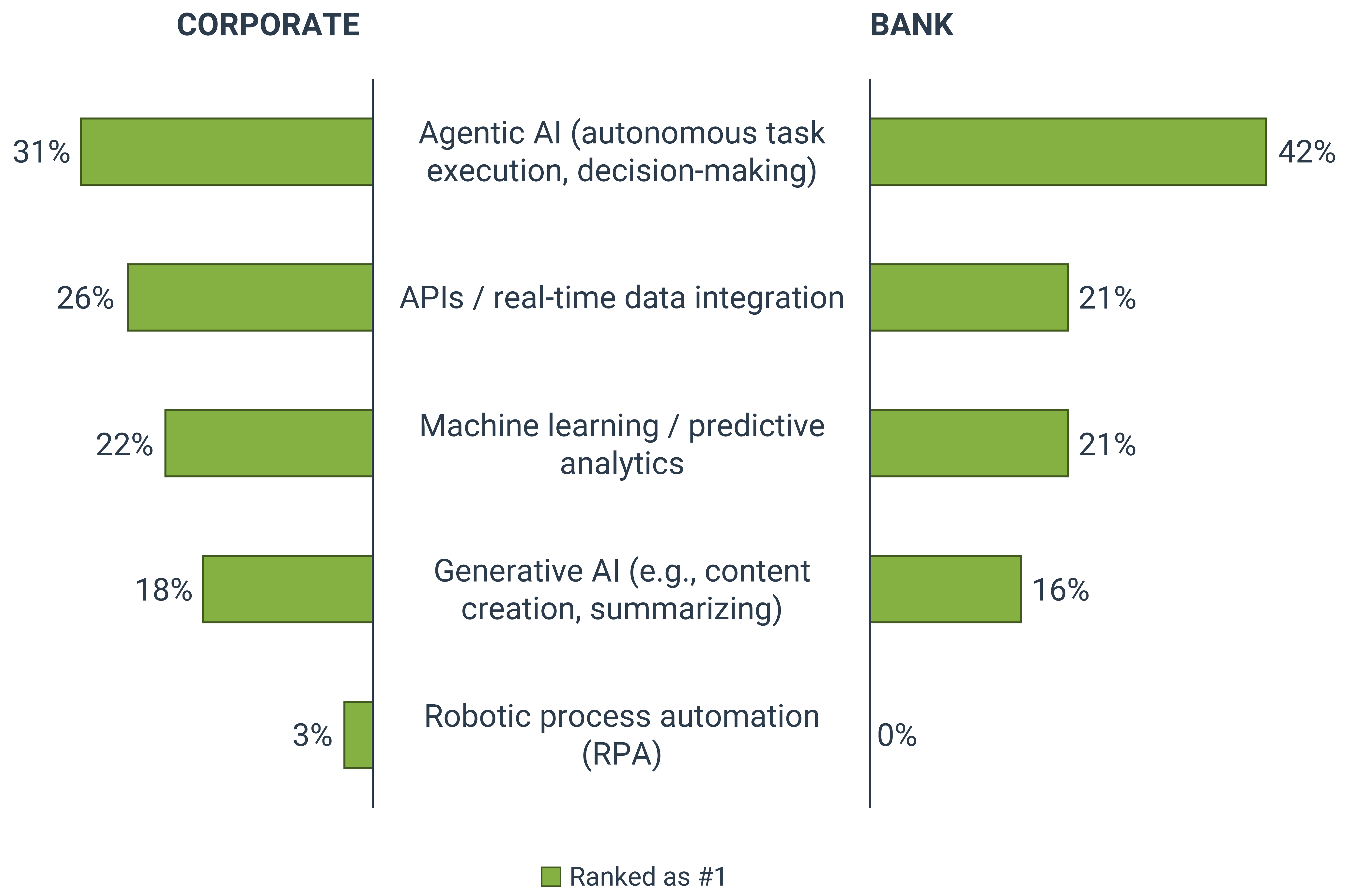
EMERGING TECHNOLOGY

AGENTIC AI MOST EXPECTED TO RESHAPE COMPLIANCE

» What new or emerging technologies do you believe will most impact compliance workflows or procedures?

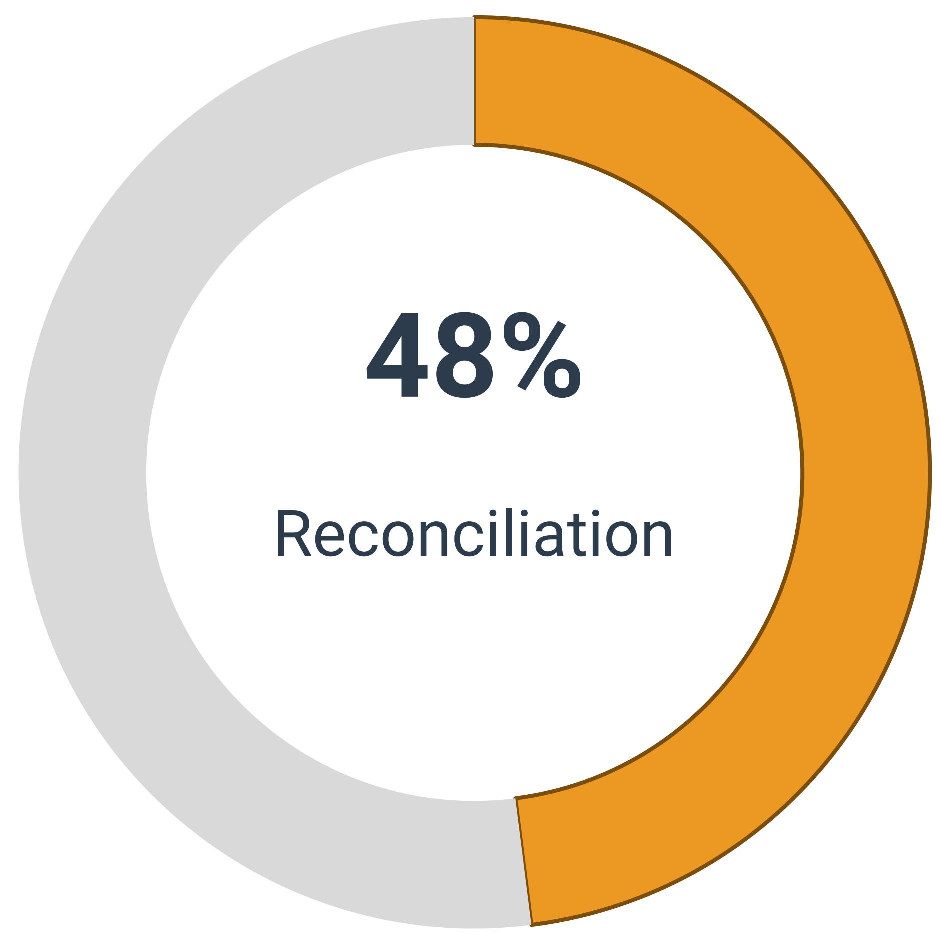


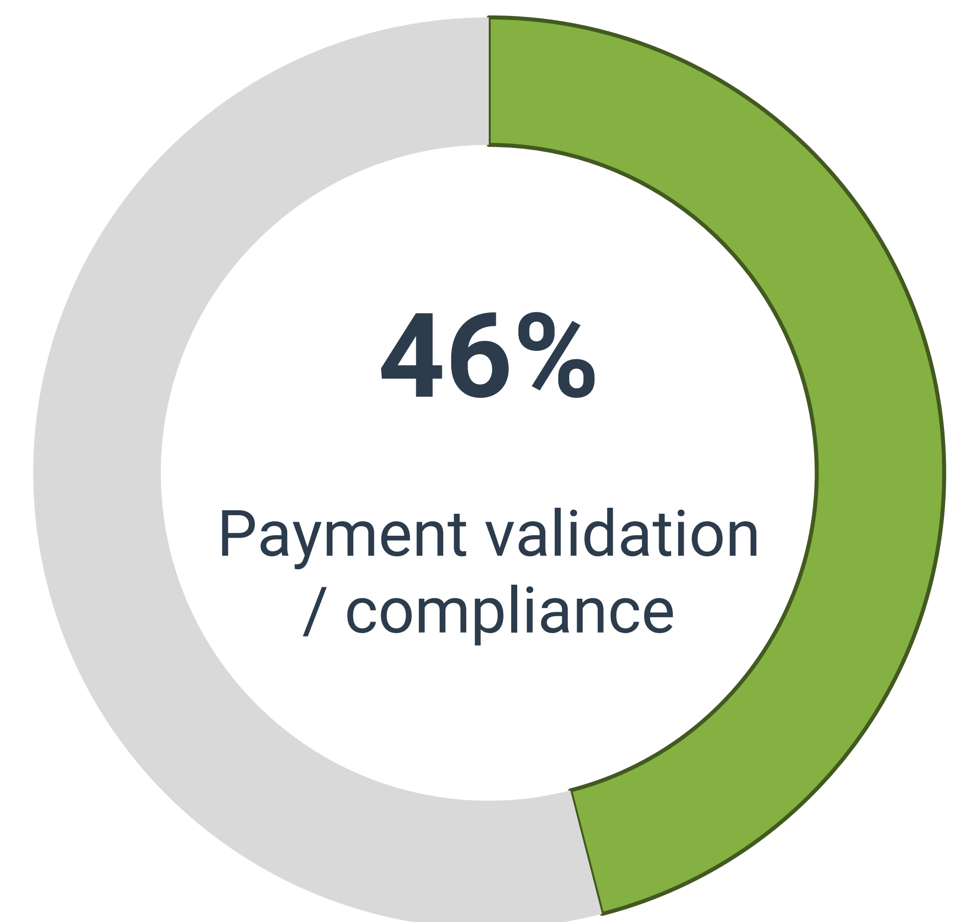
Note: Not all responses displayed.

INVESTMENT PLANS

COMPLIANCE-RELATED SPENDING ON TECHNOLOGY

» Which of the following compliance-related areas does treasury intend to make significant technology investments in over the next 1-2 years?





KYC WORKFLOWS SIT IN FIFTH PLACE for plans to spend at just **27%**, despite being the top compliance concern identified and applicable to 81% of respondents

Note: Not all responses displayed.

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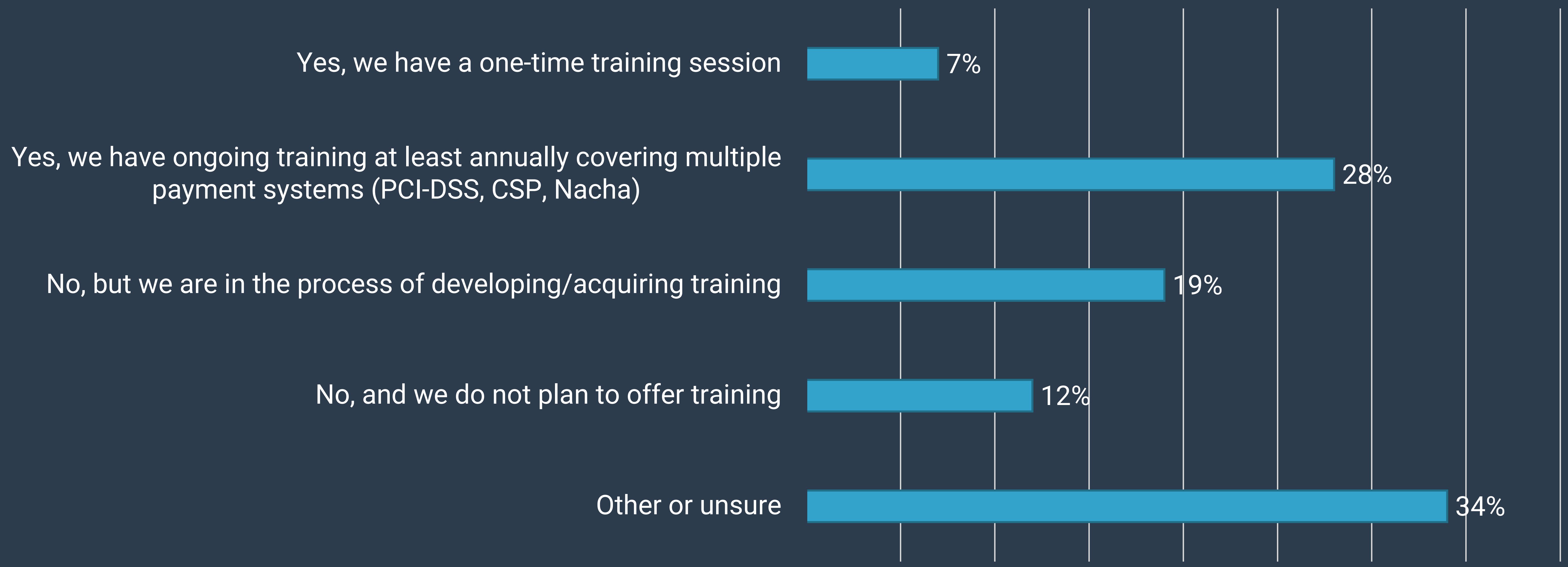
POLL QUESTION

Poll 2 - Do you have a payment security training program in place for all payment staff as required by payment rails (e.g., PCI-DSS or Swift)?



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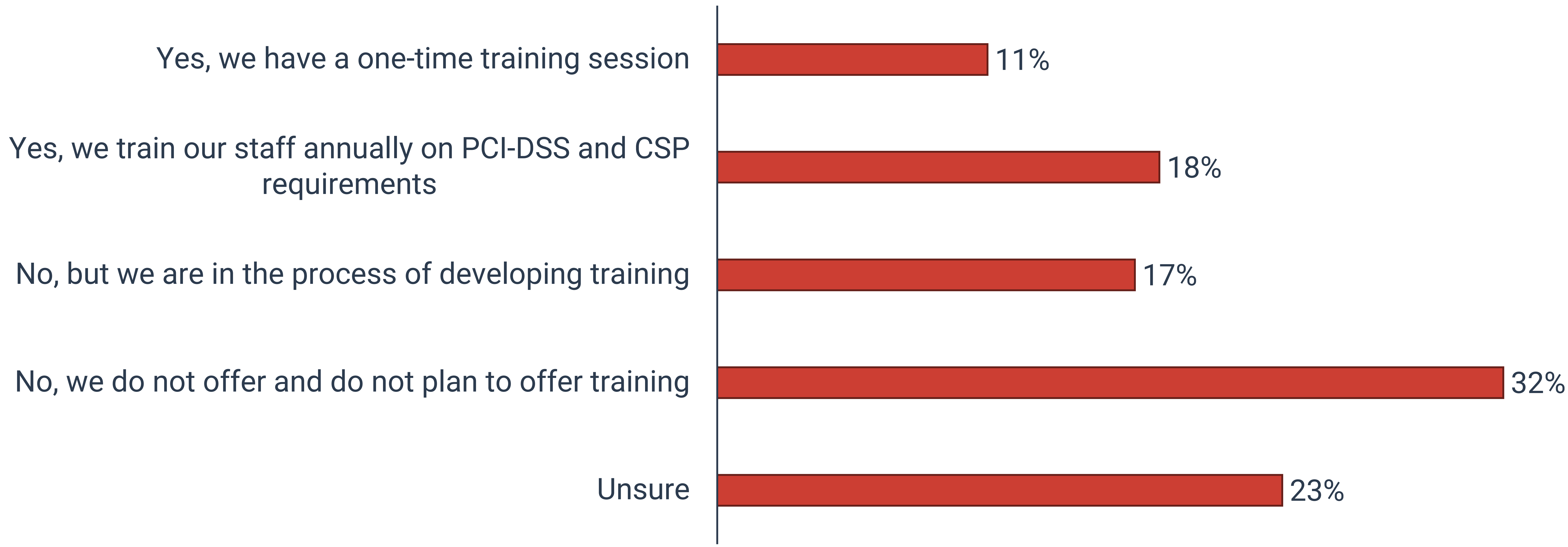
PAYMENT SECURITY TRAINING

STILL NOT ENOUGH

» Do you have a payment security training program in place for all payment staff as required by payment rails (e.g., PCI-DSS or Swift)?

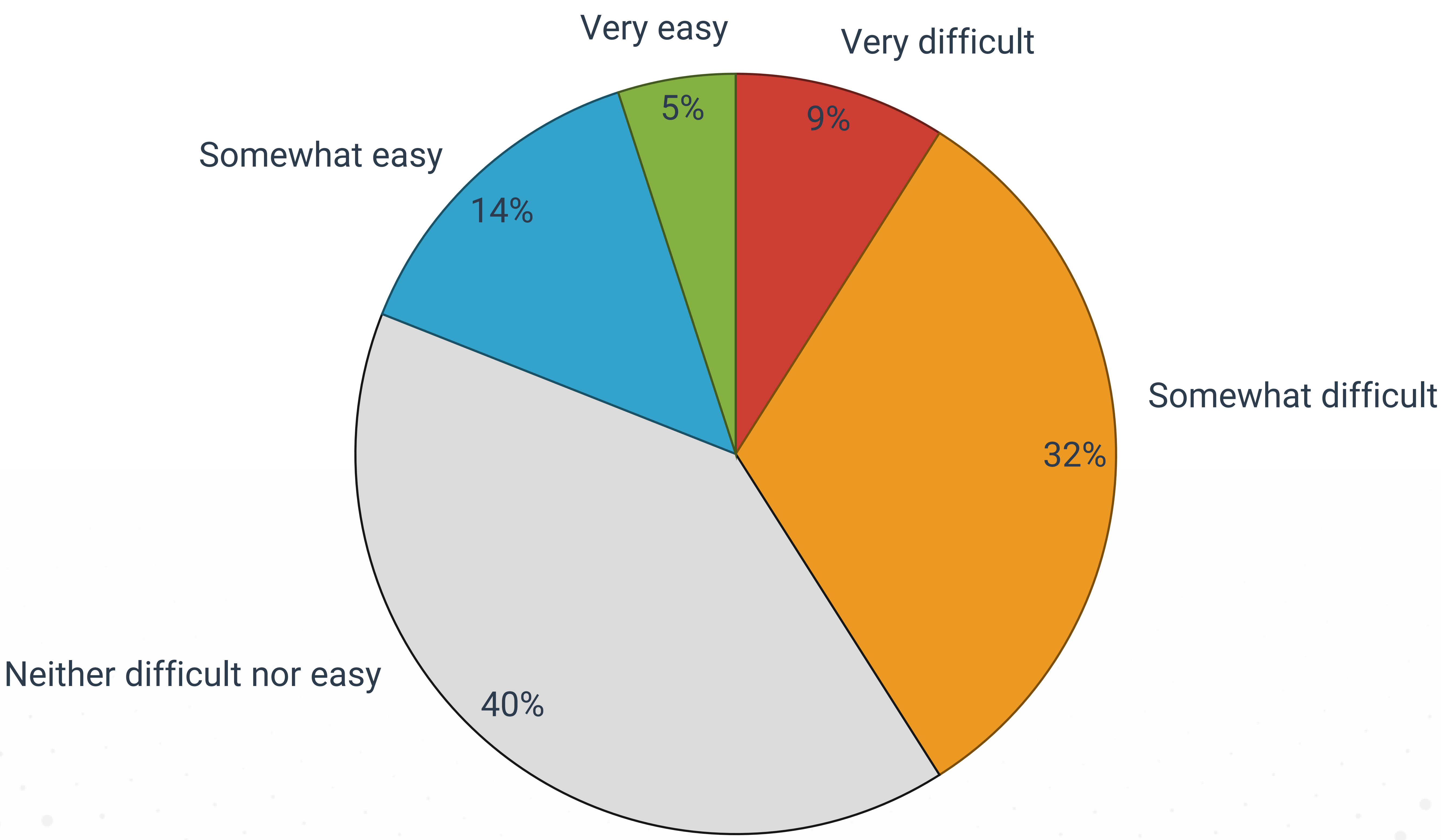


STRENGTHENING THE HUMAN FIREWALL IS CRITICAL, as it remains the weakest link in the chain of security

KYC PROCESS FRUSTRATIONS

BANKS' KYC PROCESSES REMAIN DIFFICULT FOR MANY

» How would you rate the ease of your banks' KYC process?



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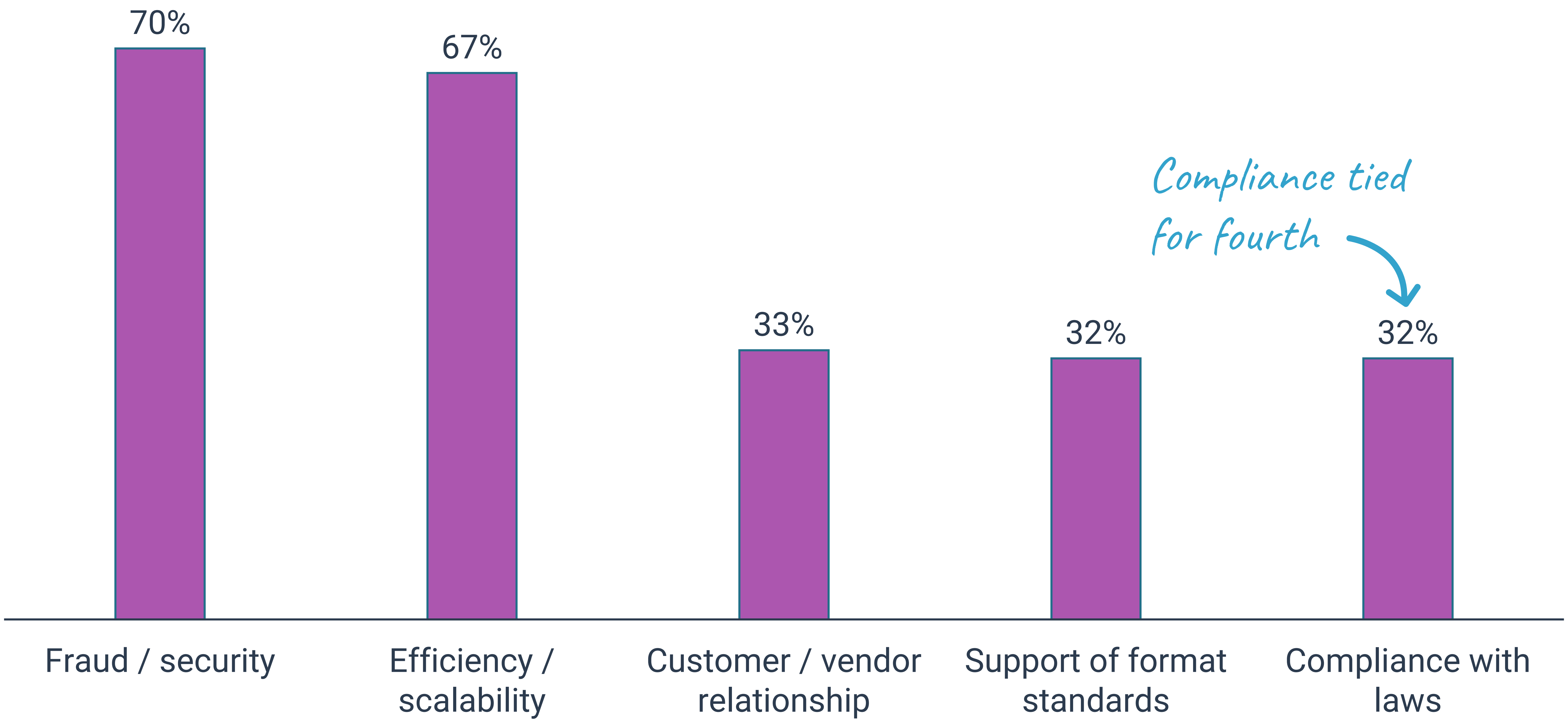
PAYMENT MODERNIZATION

PROGRAMS MAINLY MOTIVATED BY SECURITY AND EFFICIENCY

» What were the key drivers of your payment modernization program?



In light of ISO 20022 readiness and other payment rail requirements that are coming online, is it reasonable to assume that compliance will improve its positioning among other key drivers?

Note: Not all responses displayed.

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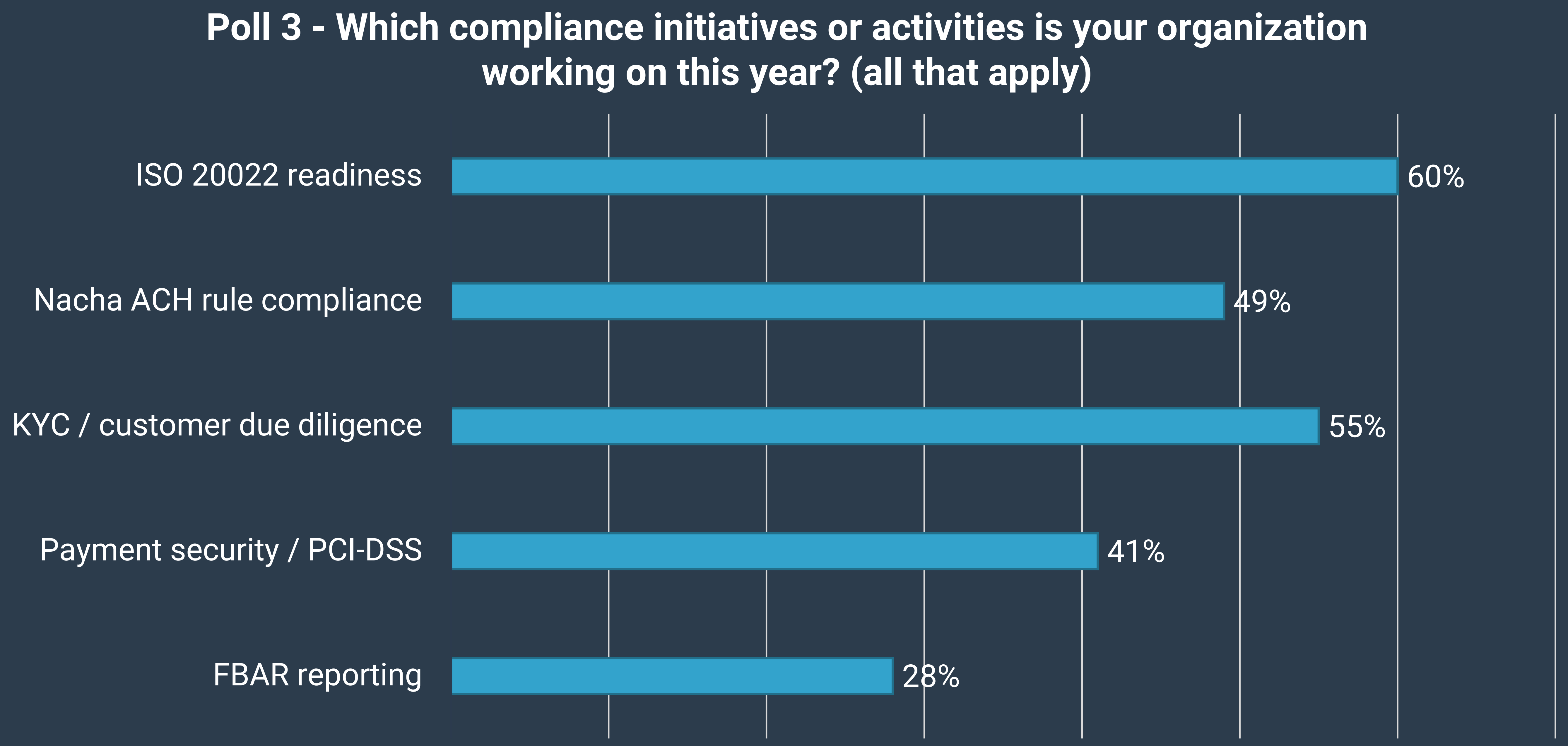
POLL QUESTION



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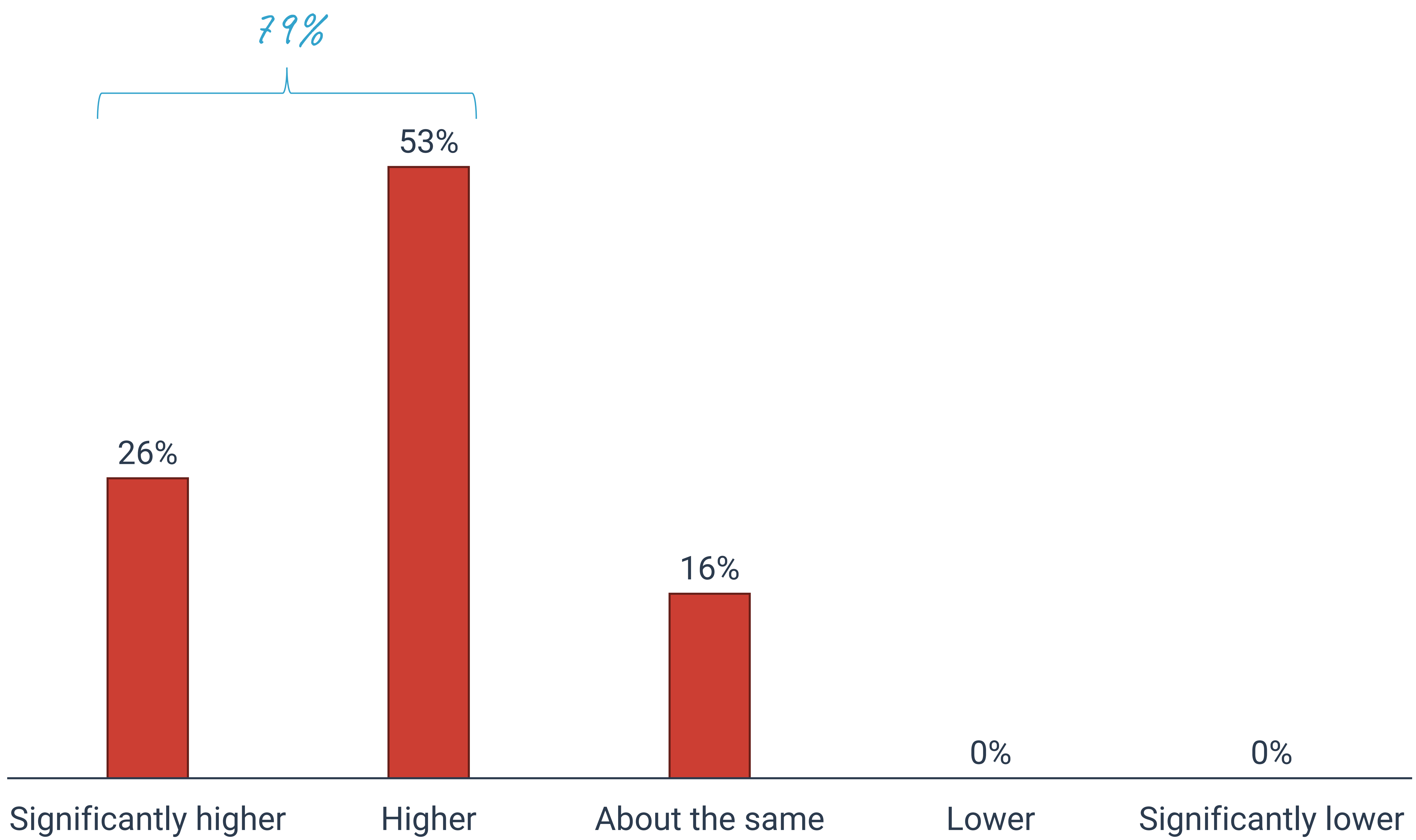
ACCORDING TO BANKS

COMPLIANCE BURDEN WEIGHS HEAVIER TODAY

» With regard to historical norms, the current level of regulatory oversight and compliance requirements impacting treasury is:



Note: Not all responses displayed.

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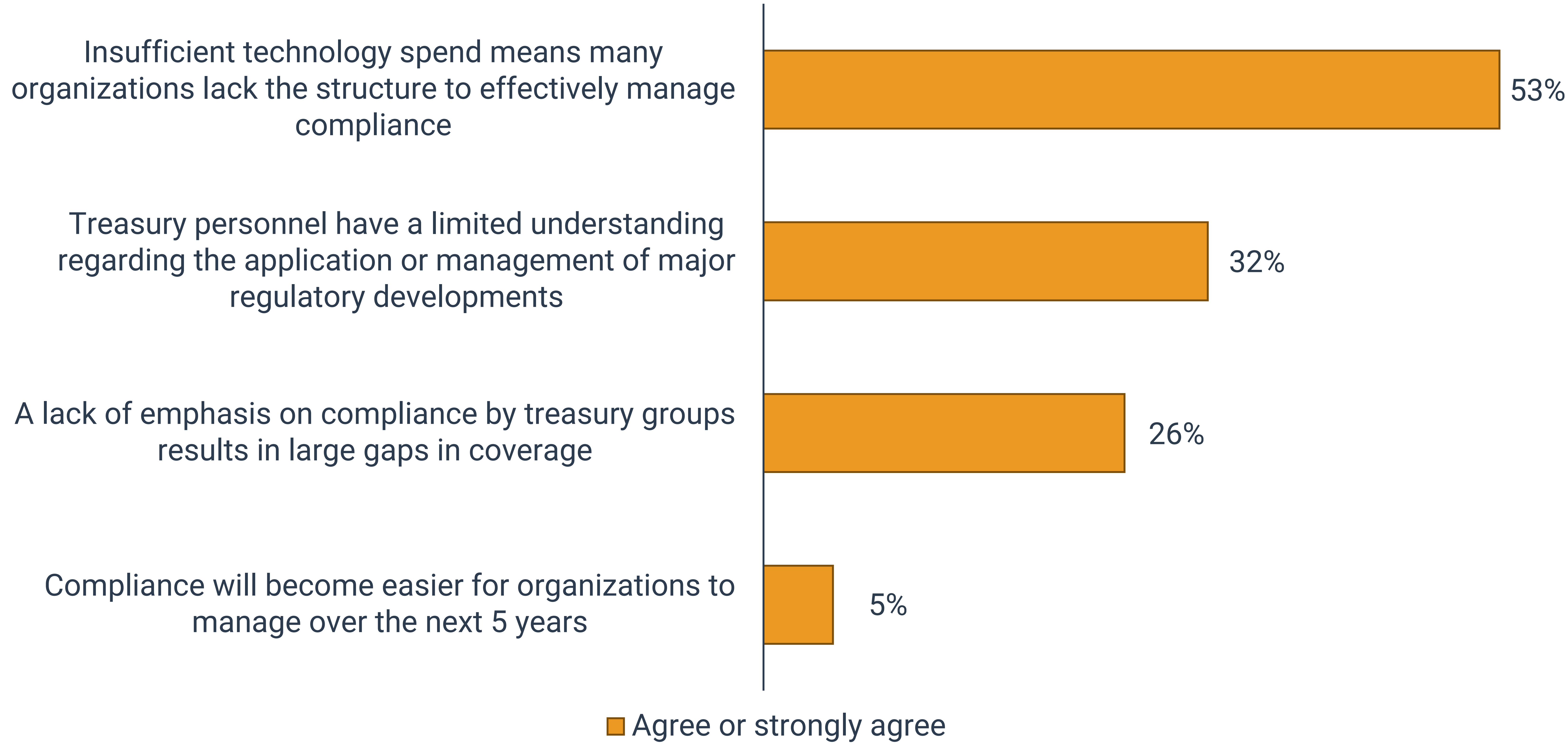
BANKS SEE READINESS GAP

TECHNOLOGY AND KNOWLEDGE DEFICITS RAISE CONCERNS

» State your perspectives regarding how each of the following statements apply to the MAJORITY of your business (non-consumer) clients:



Note: Not all responses displayed.

FINAL THOUGHTS

A QUICK RECAP BEFORE WE CLOSE

COMPLIANCE EXPANDS

- KYC remains top concern
- Regulatory demands continue to grow

AI TAKES CENTER STAGE

- Agentic AI leads expectations
- AI investment is accelerating

SPENDING PRIORITIES DIFFER

- Focus on operational tools
- KYC investment lags concern
- Banks see funding gaps

PEOPLE STILL MATTER

- Training gaps exist
- Regulatory knowledge gaps
- Strong controls require both technology and people

CONNECT WITH US

FOR QUESTIONS OR TO LEARN MORE

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RESEARCH Market Data

- Survey Participation
- Research Report Access
- Industry & Peer Benchmarking
- Critical Treasury Assessment

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