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PRACTICAL AI

USE CASES FOR THE CASH CONVERSION CYCLE AND TREASURY WORKFLOWS

Strategic Treasurer

deluxe®

August 4, 2026

Live and Recorded for On-Demand Viewing

Certified Treasury Professional®

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STRATEGIC TREASURER

MEET THE SPEAKERS

THE EXPERIENCE BEHIND THE INSIGHTS

SATISH BALASUBRAMANIAN

Satish Balasubramanian is Head of Architecture and Shared Services at Deluxe. With decades of experience in technology and financial services, he brings deep expertise in architecture, payments, and platform modernization. His career has focused on helping financial institutions navigate complex technology challenges and drive innovation across payments and enterprise architecture.

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.

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TOPICS OF DISCUSSION

KEY AREAS OF FOCUS AND ANALYSIS

AI LANDSCAPE

Why AI matters now

TREASURY OPPORTUNITIES

Across financial workflows

PRACTICAL USE CASES

Real-world application and examples

ADOPTION

Data, governance, and implementation

FUTURE OUTLOOK

Intelligent treasury

KEY TAKEAWAYS

Final thoughts

CASH CONVERSION CYCLE

KEY ELEMENTS TRANSFORMED BY AI-POWERED EFFICIENCY

OPPORTUNITIES WITH AI

ORDER-TO-CASH

- Billing
- Collections
- Cash application

- Identify invoice issues before customers receive them
- Predict customer payment timing and cash inflows
- Automatically match payments to open invoices

TREASURY

- Forecasting
- Liquidity
- Payments
- Investments

- Improve forecast accuracy using historical patterns
- Optimize cash positioning and working capital
- Enhance decision-making through pattern recognition
- Identify anomalies and emerging financial risks

PROCURE-TO-PAY

- Purchasing
- AP
- Supplier payments

- Streamline invoice capture and approvals
- Recommend optimal payment timing and methods
- Detect unusual payment activity before execution
- Reveal spending trends and supplier opportunities

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WHY AI MATTERS NOW

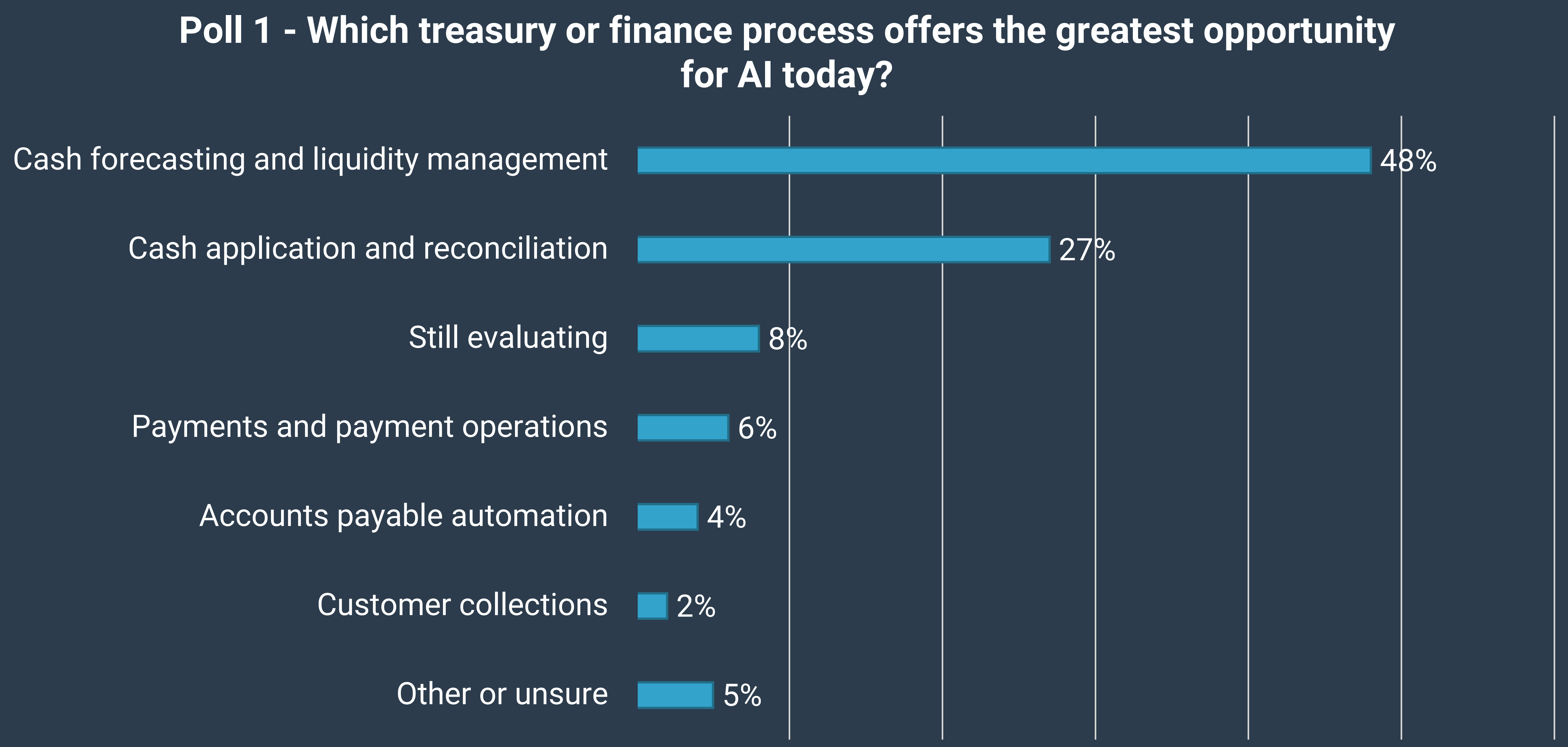
PRESSURES ARE MAKING AI MORE PRACTICAL THAN EXPERIMENTAL

ORGANIZATIONS ARE BALANCING COMPETING PRIORITIES:

- Higher interest rates increase the value of every available dollar
- Treasury needs greater confidence in cash forecasting and liquidity planning
- Customers expect faster, more digital payment experiences
- Finance teams face growing transaction volumes with limited staffing
- Manual processes continue to consume valuable employee time

AI should solve measurable business problems, not be adopted just because it's new

POLL QUESTION



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TREASURY WORKFLOWS

WHERE AI CREATES VALUE

TREASURY FUNCTION	AI OPPORTUNITY
CASH FORECASTING	Predict collections and liquidity with greater confidence
CASH POSITIONING	Recommend funding and investment actions
PAYMENT OPERATIONS	Detect anomalies and improve payment routing
RECONCILIATION	Match transactions with fewer manual exceptions
REPORTING	Generate summaries and operational insights
TREASURY ANALYSIS	Surface trends that would otherwise remain hidden

IN PRACTICE: Utility company is using AI to improve OCR and cash application by interpreting handwritten remittance information and reducing manual processing

BIGGEST BOTTLENECKS

MANUAL CONTINUES TO SLOW CASH FLOW AND REDUCE VISIBILITY

MISSING OR DELAYED REMITTANCE INFORMATION

- Payments arrive without supporting details
- Research spans multiple systems
- Cash application is delayed

MULTIPLE PAYMENT CHANNELS

- Information arrives in different formats
- ACH often lacks complete remittance
- Legacy processes remain common

MANUAL CASH APPLICATION

- Staff match invoices manually
- High effort for exception handling
- Human errors can compound

LATE PAYMENTS AND COLLECTIONS

- Delayed cash inflows
- Higher collection workloads
- Increased Days Sales Outstanding (DSO)

SPREADSHEET-DRIVEN RECONCILIATION

- Data scattered across spreadsheets
- Limited process standardization
- Difficult to scale efficiently

LIMITED VISIBILITY INTO RECEIVABLES

- Harder to prioritize collections
- Forecasting becomes less reliable
- Liquidity planning suffers

PRACTICAL USE CASES

AI OPPORTUNITIES THROUGHOUT THE PAYMENT LIFECYCLE

BEFORE PAYMENT

- Improve invoice accuracy
- Validate invoices before delivery
- Reduce customer payment friction
- Detect missing purchase order information
- Flag likely payment issues early

DURING COLLECTION

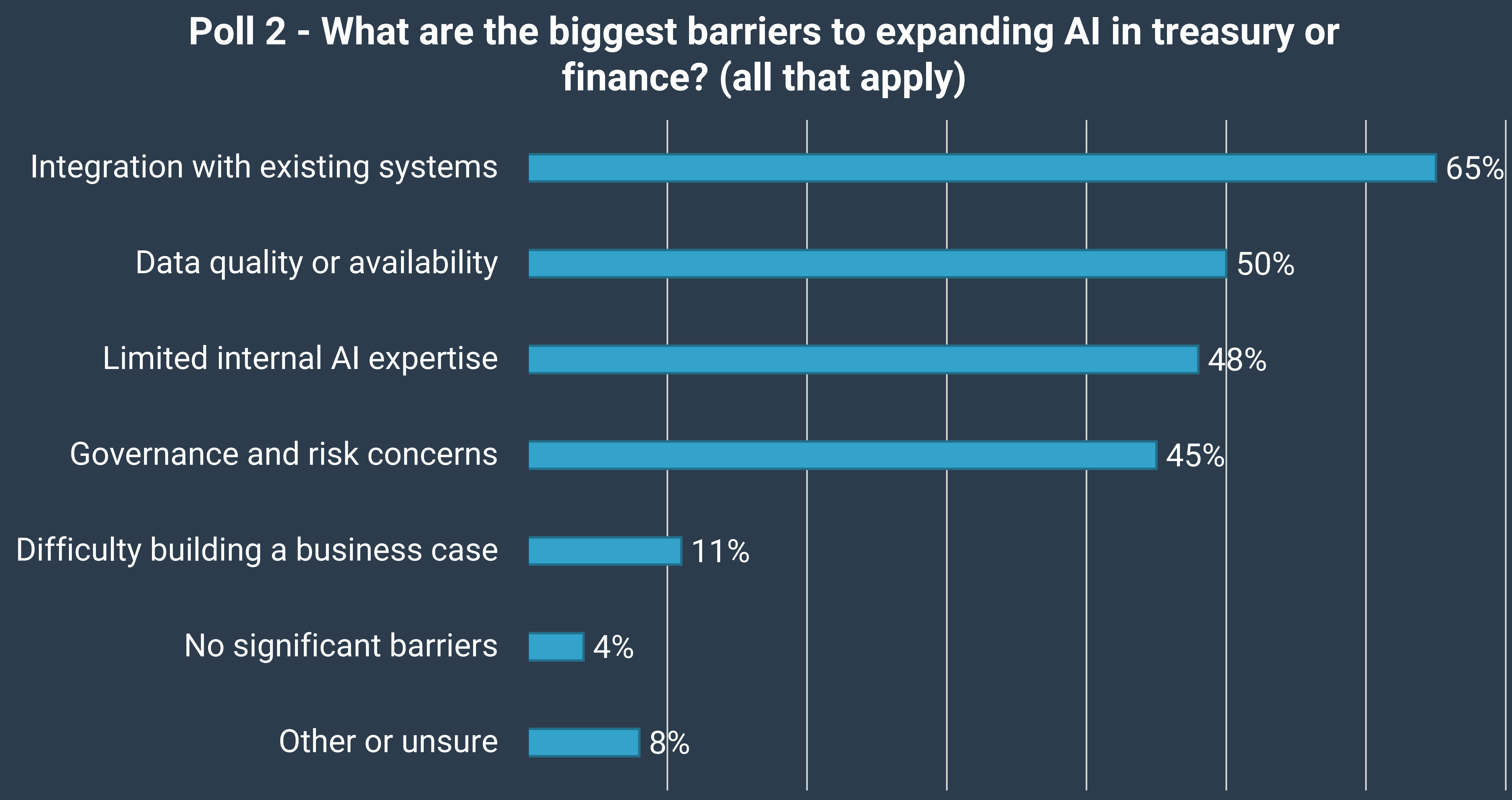
- Predict invoices likely to become overdue
- Recommend collection priorities
- Monitor customer payment behavior
- Simplify customer payment experience

AFTER PAYMENT

- Automate cash application
- Match invoices, remittances, and payments
- Extract information from emails and handwritten documents
- Reduce manual research and exceptions

IN PRACTICE: Large enterprise reduced manual cash application by using AI to match invoices, remittances, and payments, allowing staff to focus on exceptions instead of routine transactions

POLL QUESTION



BETTER TREASURY DECISIONS

THROUGH BETTER DATA

DATA SOURCES
- ERP invoice and receivables data
- Payment and remittance information
- OCR-extracted documents and payment details

UNIFIED FINANCIAL DATA
- Standardize data into one trusted source

AI MODELS
- Match payments and predict outcomes

TREASURY INSIGHTS
- Improve forecasting and decision-making

IN PRACTICE: Organizations combining ERP data, lockbox files, email remittances, and bank transactions are improving automated matching and forecasting accuracy

FROM REACTIVE TO PROACTIVE

WHERE AI IS MOVING TREASURY

TRADITIONAL TREASURY

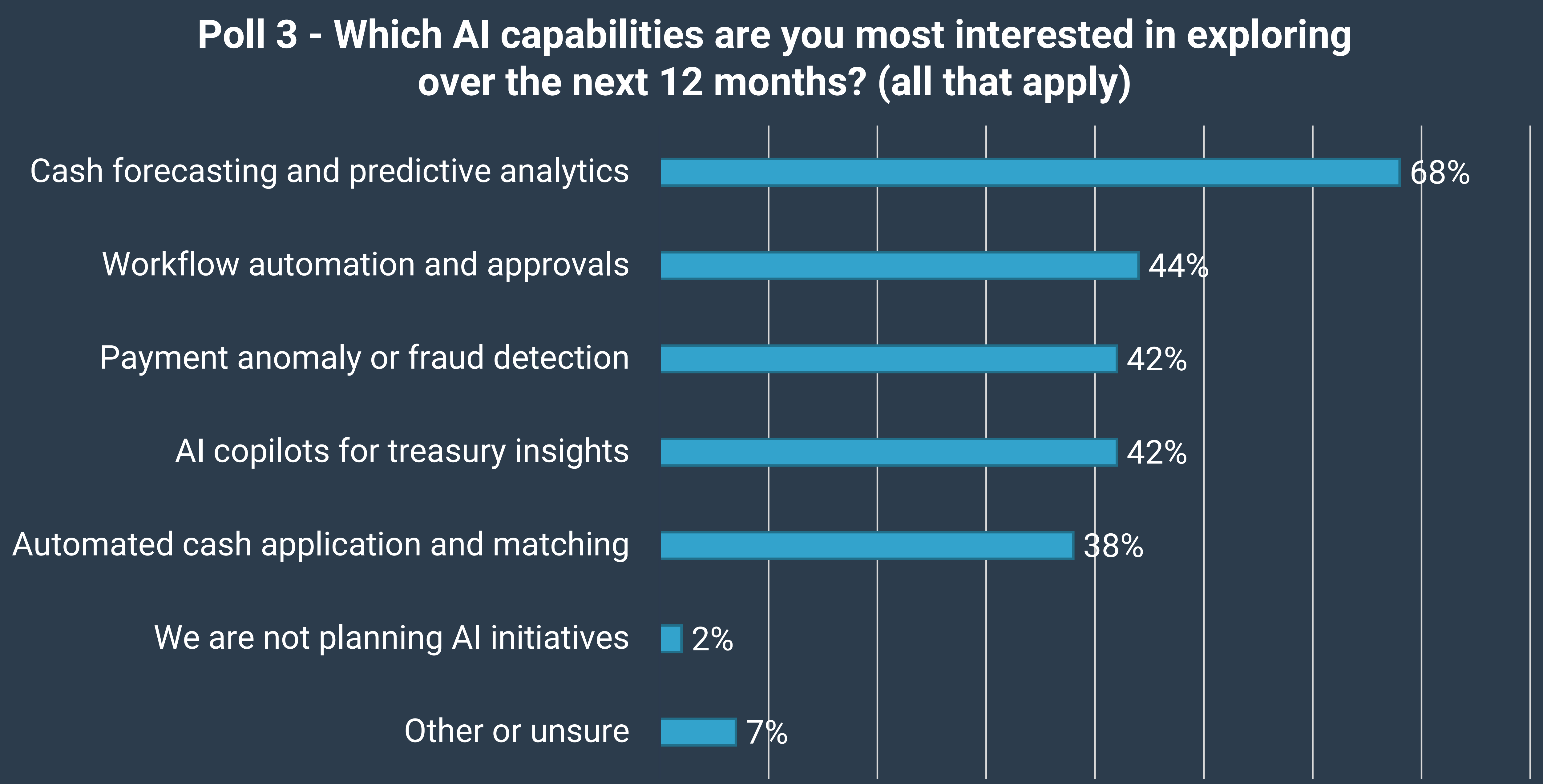
- Investigate exceptions
- Build reports
- Search for payment issues
- React after problems occur

AI-ENABLED TREASURY

- Predict payment delays
- Recommend next best actions
- Highlight unusual payment behavior
- Alert users before issues become reality
- Generate executive summaries automatically

IN PRACTICE: AI enables treasury and AR teams to deliver faster, more transparent experiences for customers while improving internal efficiency

POLL QUESTION



RESPONSIBLE AI ADOPTION

LESSONS FROM EARLY DEPLOYMENT

BEST PRACTICES

- Start with one well-defined process
- Measure business outcomes and accuracy
- Keep humans involved in approvals
- Refine models before expanding
- Establish governance and oversight
- Build organizational trust before scaling

LOOKING AHEAD

THE INTELLIGENT TREASURY DEPARTMENT

AI COPILOTS

- Natural language access to treasury information
- Automated reporting
- Suggested actions

AGENTIC WORKFLOWS

- Monitor payment activity
- Coordinate workflow steps
- Escalate exceptions automatically
- Execute routine processes within defined controls

HUMAN OVERSIGHT

- Governance
- Risk management
- Policy decisions
- Exception handling
- Strategic judgment

FINAL THOUGHTS

A QUICK RECAP BEFORE WE CLOSE

CASH CONVERSION

- Accelerates collections and cash availability
- Improves payment processing efficiency

BETTER INSIGHTS

- Smarter AI-informed decisions
- Improved operational visibility
- Data transformed into actions

BECOMING MORE STRATEGIC

- Move teams from reactive workflows
- Enable proactive financial management

RESPONSIBLE ADOPTION

- Start with focused AI pilots
- Maintain human oversight and governance

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FOR QUESTIONS OR TO LEARN MORE

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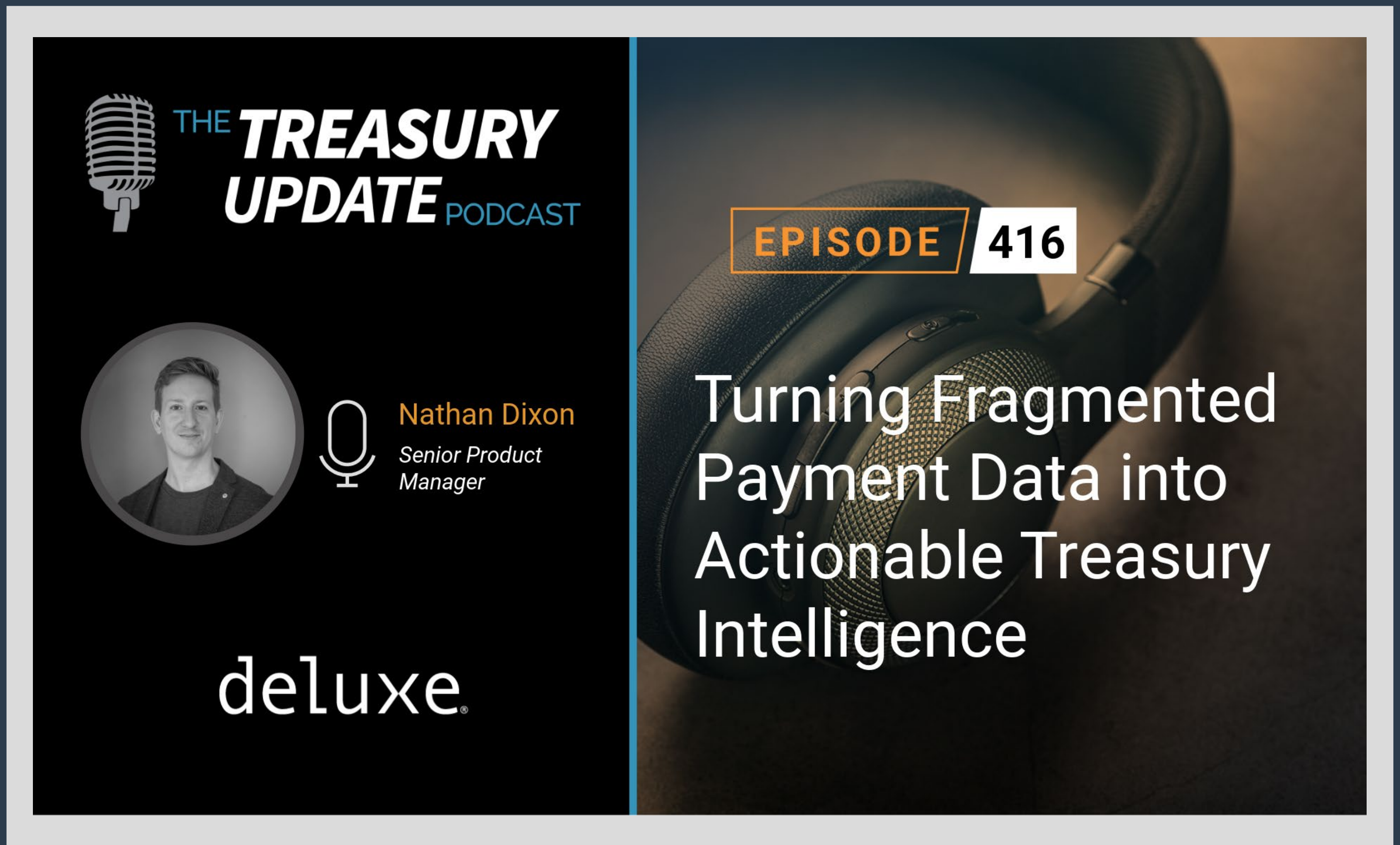

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