Outcomes Obsessed

How AI can add value for Treasury

The AI Opportunity for Treasury:

"AI is fundamentally reshaping how treasury operates, makes decisions, and manages risk. Many of today's treasury teams are in early adoption stages - the window to lead is now."
Source: PwC's 2025 Global Treasury Survey

AI is no longer a future concept for Treasury. Industry-leading organizations are using AI to help automate cash positioning, improve forecast precision, and enforce policy in real time - **shifting Treasury from back-office function to strategic value driver**

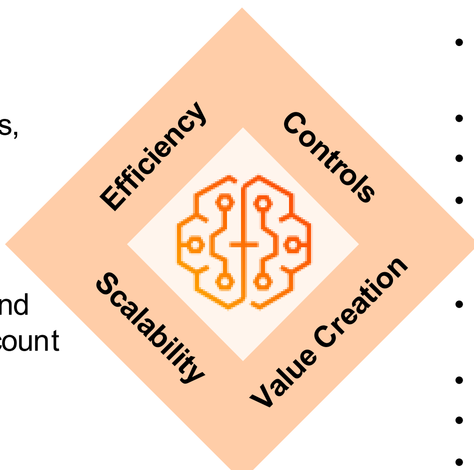
AI Trends in Treasury:

- AI as the primary source of forecasting
- Data Modernization as a foundation for AI
- Operating with real time visibility capabilities
- Gen AI and Agentic embedded in decision making

AI-Driven Outcomes Across Treasury:

- Faster daily cash positioning
- Higher auto-reconciliation rates
- Reduced manual effort for sweeps, funding, and payment prep

- Real-time enforcement of treasury policy
- Automated fraud detection
- Stronger approval traceability
- Continuous bank account governance



- Add banks, entities, currencies, and payment rails with reduced headcount
- Faster onboarding
- Resilient operations during close, M&A, and volatility

- Increases cash efficiency by 10–20% yield
- Enhances hedge timing and pricing
- Improves cash forecast precision
- Reduces FX P&L volatility

AI in Action - Client Success Stories:

Medical Device Company

- Unified 40+ systems into one AI forecasting platform
- Standardized cash forecasts across 35+ entities and 17 currencies, fully automated
- **Annual Revenue: $20B+**

Communications Company

- Conducted Agentic reconciliation redesign: 45%+ automation with embedded SOX controls
- 18+ FTEs released and $1.2M+ savings realized
- **Annual Revenue: $120B+**

Global Tech Company

- Re-imaging treasury with an AI first mindset and a new target operating model based on personas
- Building AI agents in areas of cash, liquidity, banking, debt and capital markets
- **Annual Revenue: $200B+**

Outcomes Obsessed

PwC's AI capabilities and approach for treasury

What an AI driven treasury of the future looks like

Vision	1	One Centralized Location for Treasury Work – Enabled by AI
Treasury Personas	2	Liquidity Strategist; Financial Strategist; Risk Control Officer; Banking Strategist; Stakeholder Concierge
AI Engines	3	Machine Learning; Deep Learning; Generative AI; Agentic AI
Data Ontology & Context Graphs	4	Unified, connected data model and context layer
Organizational Data	5	Structured Internal Systems (Treasury Data Mart, Raw System); External Systems (TMS, Investment, ERP, Market Data, Banks, etc.); Unstructured Internal Systems (SharePoint, KYC, Email, SOPsetc.)

How is PwC deploying AI today?
Dedicated teams, secure environments, clear governance — underpinned by our Responsible AI framework.

Does AI replace human judgment?
No. It sharpens decisions and accelerates execution. Human-in-the-loop oversight is non-negotiable.

Do I need a TMS first?
The TMS is the foundation and AI and agentic capabilities build on top of it. PwC collaborates with industry-leading TMS, AI, and cloud platforms to help drive development

AI / ML Treasury Use Cases

Level 1	Cash & Banking and Treasury Ops		Cash Forecasting & Planning		Risk Management		
Level 2	Cash & Liquidity Management	Bank & Connectivity Management	Working Capital	Funding & Capital Structure	Financial Risk	Market Conditions	Fraud / Counterparty & Cyber Security
Level 3	Cash Positioning ◆	Bank Fee Analysis ■	Working Capital Optimization ■	Cash Forecasting ■▲	Stress Test ■	Pricing Data ■	Monitoring ◆■
	Cash Concentration ◆	In-House Bank ◆	AR/AP Management ◆	Debt Management ◆	Risk Identification ■▲	CAPM Modelling ■	Counterparty Management ◆
	Cash Categorization ■▲	Account & Relation. Mgmt. ◆■	Capital Structure Planning ▲		Risk Assess. & Mitigation ◆	Research ■▲	Reporting ▲

■ Highest impact from **ML** ▲ Highest impact from **Generative AI** ◆ Highest impact from **Agentic AI**

$1B+	**12,600+**	**65,000**	**300+**	**4,000**	**400**
PwC US investment to expand and scale AI capabilities	Data scientists and AI domain subject matter specialist's	People upskilled on AI capabilities and tools	Use cases across industries ready to deploy	Fortune 500 companies working with PwC on AI	AI engagements annually

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