

Navigating the AI Wave:

The Future of AI in Treasury



HSBC

| Opening up a world of opportunity

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Foreword

As the financial landscape evolves, corporate treasurers are increasingly recognising the transformative potential of Artificial Intelligence (AI) in treasury management. In our previous article, “Navigating the AI Wave: Innovations in Commercial Payments,” we explored how AI is making payments smarter, faster, and more seamless, highlighting its role in improving decision-making and fraud prevention.

Building on these insights, this paper examines the future of AI in treasury, envisioning deeper integration to drive efficiency, enhance client experiences, and reduce costs through automation. While AI offers significant promise, adoption remains measured as organisations thoughtfully navigate challenges around implementation and value realisation.

As digital transformation accelerates, AI-powered solutions are poised to reshape treasury by streamlining operations and delivering intuitive customer interactions. At HSBC, we remain committed to guiding clients through this evolving landscape – helping them harness AI not just to streamline transactions, but to transform them into intelligent, value-added interactions.

Manish Kohli

Head of Global Payments Solutions,
HSBC



Introduction

The corporate treasury landscape is undergoing rapid transformation, driven by accelerating digitalisation and rising demands for agility, efficiency, and strategic insight. Foundational technologies such as Robotic Process Automation (RPA) and Application Programming Interfaces (APIs) have been instrumental in this evolution – automating routine, rules-based processes and enhancing speed, accuracy, and scalability across core activities like payment processing, reconciliations, and cash reporting.

As treasury teams grow more confident in their use of automation, attention is shifting toward the next frontier: Artificial Intelligence (AI). Tools such as machine learning (ML) and natural language processing (NLP) promise not just greater efficiency, but smarter, more predictive, and adaptive decision-making. Yet adoption remains limited – according to HSBC’s 2024 Risk Management Survey, fewer than 30% of organisations have implemented AI in finance operations, despite its clear potential to transform forecasting, liquidity planning, and risk management. This mirrors a broader trend: while 75% of enterprises now use generative AI tools¹, only a fraction have reached full deployment, underscoring a growing but cautious shift toward enterprise-wide adoption.

Compounding this opportunity is the increasing complexity treasurers must navigate—ranging from market volatility and fragmented data to growing regulatory scrutiny. In this environment, AI is emerging not just as a helpful tool, but as a critical enabler of real-time insights, streamlined operations, and elevated strategic influence.

This article explores the transformative potential of AI in treasury. We begin by examining the persistent pain points treasury teams face today, then highlight real-world applications of AI, machine learning, and natural language processing already delivering value. We also look ahead to what’s next: the emergence of Agentic AI – an advanced model that signals a future where automation and human decision-making are seamlessly integrated. Finally, we outline the foundational capabilities needed to unlock AI’s full value, sharing lessons from complex technology transformations to support treasurers on their digital journey.

1 [IDC’s 2024 AI Opportunity Study: Top Five AI Trends to Watch](#)





Pain points & bottlenecks: Why treasury transformation is harder than it looks

Despite growing interest in AI’s potential to transform treasury operations, adoption remains limited and slower than expected, with only a few organisations having moved beyond pilot initiatives. Even among early adopters, scaling remains a hurdle. A recent Gartner survey found that 60% of organisations are piloting Microsoft 365 Copilot, yet only 6% plan full-scale deployment, and just 1% have done so.²

These stats reflect a broader challenge facing treasury teams: translating pilot successes into sustainable, enterprise-wide AI deployment. To move beyond pilots and unlock AI’s full potential, treasury functions must address several persistent barriers:

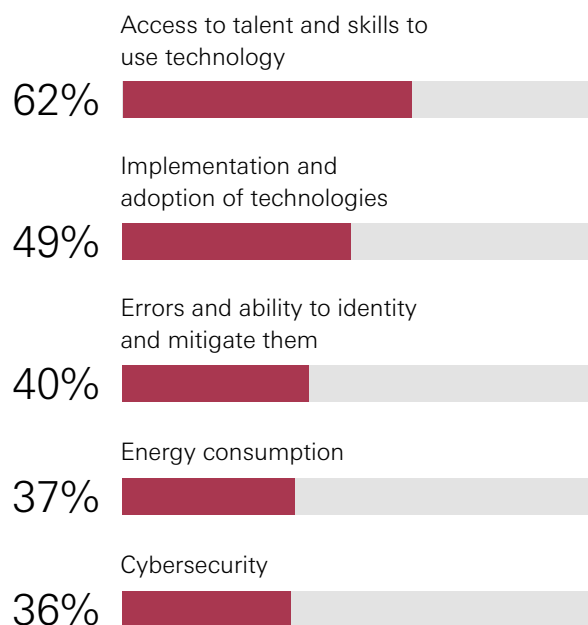
- Fragmented data and poor data quality**
 Disparate data sources and lack of integration lead to incomplete and inconsistent financial information, hindering a holistic view of the organisation’s cash flow. Without integrated, high quality and standardised data, AI models cannot generate accurate, real-time insights or deliver meaningful automation. This limits the feasibility of implementing AI use cases, as poor data quality increases the risk of inaccurate outputs and flawed decision-making. 93% of treasury professionals noted that data inaccuracies in cash flow forecasting had led to avoidable losses, either due to overborrowing or liquidity shortfalls³.
- Trust & reliability**
 Transitioning to AI-driven tools introduces an element of unfamiliarity, particularly around the reliability and transparency of AI outputs — a challenge often described as the black box problem. This refers to the difficulty users face in understanding how AI models arrive at their recommendations or decisions, especially

when those processes occur within complex, opaque algorithms. In treasury, given the critical nature of financial decisions — whether related to liquidity forecasting, FX hedging, or fraud detection – the inability to trace or explain AI-generated outcomes can lead to hesitation and resistance, which slows adoption and limits the potential value of these technologies.

- Talent & skills gap**
 While treasury professionals possess deep financial expertise, many may lack the technical knowledge required to fully understand the intricacies of AI. In fact, 62% of finance departments have difficulties finding and nurturing technology talents & skills⁴. This knowledge gap creates a disconnect between treasury teams and technical departments, making it challenging to implement AI tools effectively.

Figure 1: The top five challenges and risks around adopting newer technologies in the finance department^{5*}

* Respondents could select up to three choices



2 Gartner (2024). [The State of Microsoft 365 Copilot: Survey Results](#)

3 HSBC, 2024 Corporate Risk Management Survey

4 HSBC, 2024 Corporate Risk Management Survey

5 HSBC, 2024 Corporate Risk Management Survey

AI in treasury today: Real-world applications and benefits

Despite the barriers outlined, some forward-thinking treasury functions have already started exploring practical applications of AI to alleviate pain points and unlock new sources of value. These teams recognise that AI, including NLP, ML, and other advanced technologies, can transition treasury functions from labour-intensive, traditional processes to automated, strategic treasury operations.

Some key benefits of how AI is empowering treasury include:

- **Enhanced efficiency and automation**
AI streamlines manual tasks such as reconciliations and reporting, allowing treasury teams to focus on more strategic tasks while AI handles routine, repetitive work.
- **Improved accuracy and data consistency**
AI algorithms enable treasury teams to produce dynamic, current reports while enhancing data accuracy through automatic identification of inconsistencies and anomalies. Moreover, AI's capacity to aggregate and validate data from dispersed sources ensures consistency and eradicates inefficiencies caused by fragmented systems.

- **Real-time data insights for strategic decision-making**
By seamlessly integrating financial data from banking platforms, enterprise resource planning (ERP) systems, and external market sources, AI significantly improves visibility and control across treasury operations.
- **Proactive risk management**
ML models can detect subtle anomalies which may have been missed by human users, enabling proactive action that mitigates exposure to financial losses.
- **Strategic forecasting and scenario planning**
The integration of advanced data analytics and predictive modelling allows treasurers to foresee potential market trends and better align their strategies with real-time market conditions and be able to adjust forecasts accordingly.

While many AI benefits remain theoretical for treasury teams, broader enterprise use cases demonstrate tangible impact, showing that these advantages are far from abstract. For example, a randomised study involving over 6,000 workers across 56 organisations found that users of Microsoft 365 Copilot completed documents 12% faster, with nearly 40% becoming regular users⁶. Similarly, early trials of Microsoft 365 Copilot with 14,500 public sector employees in the UK revealed average time savings of 26 minutes per user per day, with 70% reporting reduced time on repetitive tasks.⁷

These productivity gains signal the potential for treasury to unlock similar efficiencies by automating tasks such as reconciliations, cash reporting, and scenario analysis. In today's financial landscape, characterised by volatility and complexity, AI in treasury is more than an operational upgrade—it is essential. AI is already transforming day-to-day treasury operations, from optimising cash flow forecasting to enhancing fraud detection, delivering tangible value across a wide range of use cases.

⁶ Microsoft: [Early Impacts of M365 Copilot](#)

⁷ Gov.UK: [Microsoft 365 Copilot](#)



- Cash Flow Forecasting & Optimisation**
 AI and machine learning are revolutionising cash flow management by analysing historical transaction data alongside market trends and external factors—such as commodity prices, currency fluctuations, and geopolitical events—to deliver more accurate and agile forecasts. For example, Accenture’s AI-powered Intelligent Cash solution has reduced their operational liquidity requirements by 20%, while achieving an impressive 90% accuracy in forecasting cash flow items, with the ability to account for market sensitivities and one-off events.⁸
- Cash position monitoring**
 Using **descriptive analytics**, treasurers can gain real-time visibility into global cash positions. It can provide a consolidated view of how funds have been used historically and how they are currently being distributed across business entities worldwide.
- Cash forecaster**
 Powered by **predictive analytics**, ERP data can be classified and aggregated before it is fed into forecasting algorithms. These models can analyse historical payments and invoicing patterns to generate cash flow and Account Receivables forecasts, reducing manual effort and enhancing forecast precision.
- Cash position optimiser**
 Leveraging **prescriptive** analytics, AI models can evaluate cash balances, forecasted inflows and outflows, and all economic factors to recommend the optimal action for each currency – such as sweeping, hedging, or investing to maximise business value.

Treasury reporting

The four key data processing functions of a Treasury Management System (TMS) are to create, read, update, and delete records within structured databases. Traditionally, this process has been manual and repetitive, but automation and advancements in NLP are transforming it. Treasurers can now leverage unstructured and unconventional data to generate actionable insights, enhancing decision-making capabilities.

- Unstructured data processing**
 NLP models can extract and consolidate qualitative and quantitative data from unstructured data sources, empowering treasurers to process and analyse extensive textual data from invoices and contracts, turning it into structured, meaningful insights.
- Contextual insight generation**
 Generative AI agents facilitate human-computer interactions by leveraging NLP to understand the Treasurer’s intent and requests. From there it calls on the underlying data and models, coupled with external macroeconomic data to provide context and insights

Fraud & anomaly detection

Treasury plays a key role in safeguarding corporates from fraud and ensuring compliance with sanctions. AI and ML can be leveraged to detect unusual patterns in payments and identify transactions with sanctioned entities by tracking its data attributes against a list of sanctioned entities for instance.

At HSBC, we are leveraging the power of AI to revolutionise our fraud detection capabilities. By integrating advanced machine learning software into our anti-money laundering (AML) processes, we have significantly enhanced our ability to monitor transactions and identify potentially fraudulent activities.

The AI system employs sophisticated feature engineering and decision trees, ensuring transparency and allowing our internal modelling team to validate the algorithms’ predictions and understand the decision-making process. This innovative approach has enabled us to uncover unique patterns and clusters in transactional data that directly correlate to fraudulent activities.

As a result, we have successfully reduced false positives by 20%⁹, streamlining our processes and significantly improving the accuracy of our fraud detection systems.

⁸ [Accenture: Transforming Accenture Treasury with Intelligent Cash Solution](#)

⁹ [HSBC \(through AI Best Practices\) AI Case Study](#)

Foreign exchange (FX) & hedging strategy

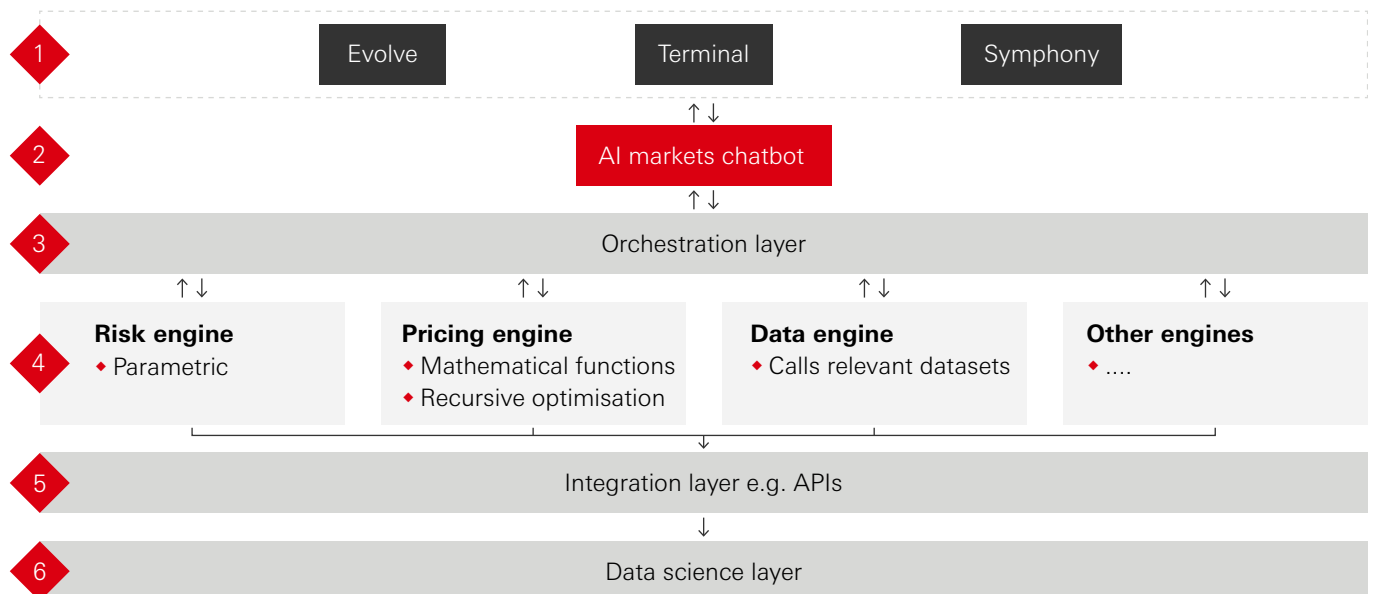
Managing FX risk is critical for corporations operating across multiple markets. AI-driven FX forecasting and hedging strategies empower treasury teams to navigate currency volatility with greater confidence.

- FX risk exposure management**
 AI continuously monitors global currency markets, identifying assets and investments with high exposure to FX risk. By analysing historical data and market behaviour, it autonomously forecasts local-currency asset prices, allowing for proactive risk management.
- Hedging scenarios**
 Evaluates multiple hedging strategies based on technical and economic signals. It recommends optimal approaches to mitigate balance sheet exposure.
- Market intelligence**
 Treasurers often need to rely on a multitude of quantitative and qualitative data points to ensure informed decision-making on liquidity, risk management and markets strategies. By leveraging AI, these models can analyse, interpret, and correlate different data types to produce richer, more contextual insights, leading to better decision-making. These models can also be trained to analyse and interpret qualitative data across multiple languages, enhancing global accessibility particularly for large corporations.

HSBC’s AI Markets platform is a prime example within this space, where we have revolutionised the way HSBC traders and corporations interact with financial markets. By seamlessly integrating HSBC’s proprietary pricing and risk models with market data, the platform empowers traders to make swift, informed decisions.

Through a sophisticated AI chatbot interface accessible via the HSBC terminal, Symphony, and the Evolve website, traders can quickly respond to market changes and propose tailored products to customers in real-time. At the core of this innovation is the AI chatbot, which serves as the user interface across multiple platforms. The chatbot comprehends user intent and requests, translating them into computerised functions. These functions are then relayed to an orchestration layer that prioritises and assigns tasks among various engines and data sets.

Figure 2: HSBC AI Markets Platform Architecture (simplified)¹⁰



10 HSBC & Accenture 2025

By automating manual processes, traders now use a simple chatbot instead of managing 15 tabs, reducing task times from 15-20 minutes to just 20-30 seconds¹¹. This efficiency allows traders to focus on refining pricing and risk models, strengthening client relationships, and tailoring products. The combination of time efficiency, optimised task allocation, and AI-powered computations provides traders with timely, data-driven insights, enabling better-informed decisions and effective market navigation.

Some parallels can be drawn from this use case, highlighting how the principles and functionalities of HSBC's AI Markets platform are symmetrically applicable to the potential of Agentic AI. We will dive deeper into Agentic AI systems and their potential in the "AI in treasury tomorrow" section.

Just as HSBC's AI chatbot interface allows traders to interact seamlessly across multiple platforms, other AI applications can leverage NLP to provide omnichannel compatibility.

The orchestration layer in HSBC's AI Markets platform, which prioritises and assigns tasks among various engines and data sets, mirrors the algorithmic breakdown of tasks and workflow management in Agentic AI systems. This orchestrator ensures efficient task allocation and execution, which is crucial for maintaining operational fluidity and effectiveness through intelligent automation.

The specialised engines within HSBC's platform, designed to handle specific tasks like pricing and risk models, are akin to purpose-built AI agents. These agents are tailored to perform specialised functions, ensuring that AI systems can address needs with precision and expertise.

The data foundation supporting HSBC's platform is robust, flexible, and scalable, enabling the system to handle vast amounts of unstructured market data and user interactions. A strong data foundation is the backbone of any AI solutions, as it bolsters operational reliability and scalability.

While the promise of AI in treasury is clear, it is also important to acknowledge that AI's capabilities are not uniformly effective across all tasks. Research from Harvard Business School introduces the concept of the "jagged technological frontier"¹² – a reality where some tasks are well within AI's capabilities, while others remain out of reach, potentially hindering rather than enhancing human performance. For treasury teams, this means it's crucial to understand where AI can drive value today – such as automating routine tasks like reconciliations or generating forecasts – and where human judgement remains indispensable, such as interpreting market signals or managing nuanced risk. Navigating this frontier effectively is critical for deploying AI responsibly and ensuring that it enhances treasury operations, driving productivity and effectiveness.

¹¹ [HSBC AI Markets 2025](#)

¹² [Harvard Business School 2023](#)



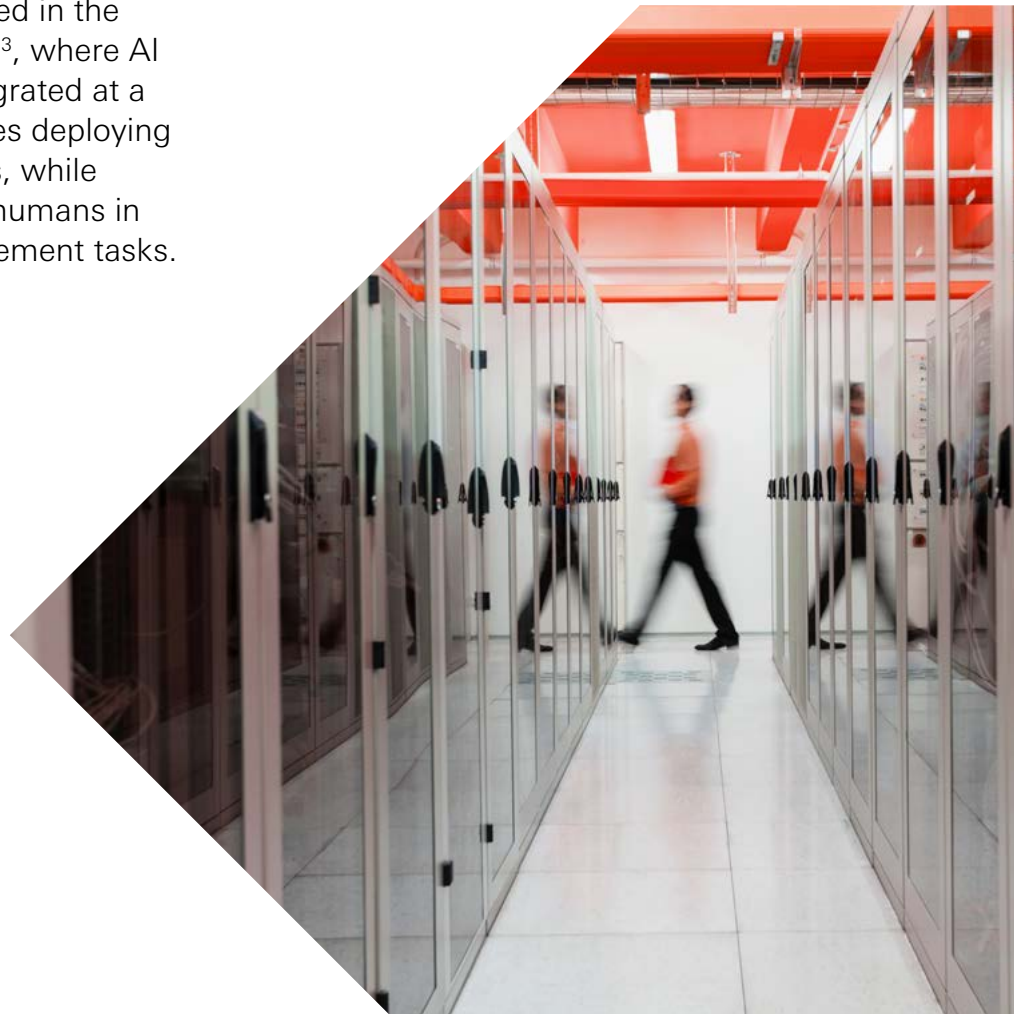
AI in treasury tomorrow Reimagining treasury with Agentic AI







Looking ahead, the future of AI treasury lies in “Agentic AI” – a model that blends both automation and augmentation. Unlike current AI systems, which primarily focus on automating tasks, Agentic AI enhances human capabilities by taking over repetitive, time-consuming tasks while empowering human experts to focus on strategic decisions that require higher-level judgement. This model aligns with the “Cyborg” behaviour as mentioned in the Harvard Business School paper¹³, where AI and human capabilities are integrated at a granular, subtask level. It involves deploying AI where its performance excels, while designing workflows that keep humans in the loop for high-risk, high-judgement tasks.







So, what exactly is Agentic AI? Imagine working alongside a colleague who is highly skilled at specific tasks, like analysing vast amounts of data or extracting key insights from documents quickly and effectively. This colleague can handle these tasks with a high degree of accuracy and with minimal oversight. However, if you were to ask this colleague to take on something outside their area of expertise, their performance would falter. This is the essence of Agentic AI; it is like having a collaborative colleague specialised in certain areas.

The AI agent focuses on tasks it is trained for, allowing room for treasurers to augment their expertise and judgement in making the final, strategic decisions.

By first breaking down tasks that can be tackled by specialised AI agents working collaboratively, organisations can begin to redesign and streamline their treasury operations. Identifying these key building blocks will allow treasury functions to be more efficient and agile when carrying out their core functions. In the visual on the next page, we introduce the different AI agents and their specific roles within the ecosystem. Note that the below list on the next page is non-exhaustive and the following AI agents are personas that have particular relevance for the treasury function.



- 
Extractor
 Extract features, data, content & knowledge
- 
Watchtower
 Monitor & alert, enable automated & curated insights
- 
Recommender
 Personalised actions and recommendations
- 
Forecaster
 Forecast future trends
- 
Connector
 Connecting to existing sources and systems
- 
Optimiser
 Dynamic planning, simulation

- 
Librarian
 Retrieve, manage & serve knowledge
- 
Interpreter
 Interprets data and generates insights
- 
Translator
 Context aware multilingual translation
- 
Converser
 Intelligent interactions
- 
Generator
 Multimodal content generation
- 
Developer
 Assisted tech development

At the heart of the Agentic AI ecosystem is a seamless interaction between the user, the orchestrator and a series of specialised AI agents, each performing distinct tasks to deliver tasks or drive action.

User interaction

The user engages with the system by providing prompts or queries related to a specific goal, such as financial forecasting or liquidity management.

The orchestrator

Acting like a project manager, the orchestrator interprets the user’s intent, understands the broader objective, and breaks down the tasks into manageable subtasks before intelligently distributing them among specialised agents based on their area of expertise.

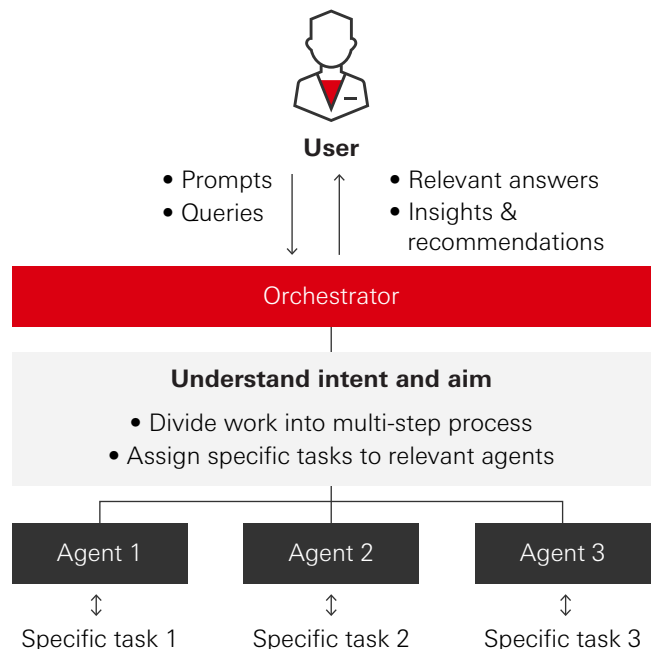
Specialised agents

The AI agents operate like domain experts within a team – highly skilled in their own distinct areas. They handle their tasks with speed and accuracy.

Consolidation and feedback

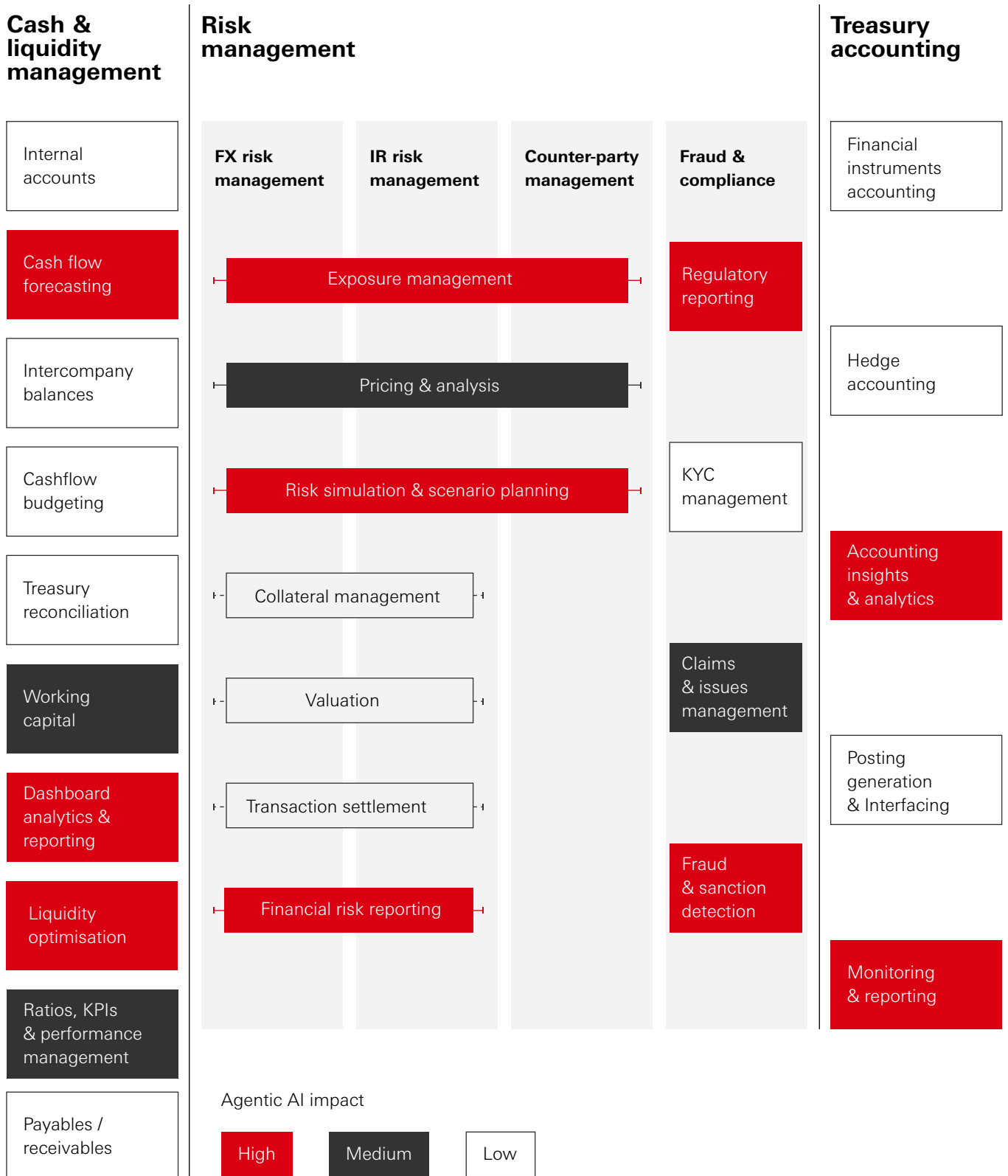
Once the agents complete their tasks, the orchestrator consolidates the outputs and delivers it back to the user in a clear, actionable form. The user can then review the insights and make informed strategic decisions.

Figure 3: Agentic ecosystem (vertical)¹⁴



14 Agentic Ecosystem Architecture, Accenture 2025

Figure 4: AI in treasury opportunity matrix



From vision to reality: Building the foundations for AI in treasury



While the vision of an Agentic AI-powered treasury function is compelling, delivering on that vision requires more than just ambition. The real challenge lies in knowing where to begin – especially when treasurers face a wide range of AI use cases, each varying in complexity, business value and implementation readiness.

One key thing to note is that the broad use cases highlighted in the earlier section are underpinned by a series of interconnected tasks and capabilities. To operationalise these use cases, it’s important to first break them down into their underlying components, i.e. the workflows and tasks that make AI implementation practical and scalable. Most of these workflows and tasks are also not unique to specific use cases, The AI in treasury opportunity matrix visualises these foundational tasks – helping treasury teams to identify and prioritise AI transformation opportunities based on two critical dimensions:

- **Impact:** The potential to enhance performance and efficiency
- **Complexity:** The effort and resources required to implement.

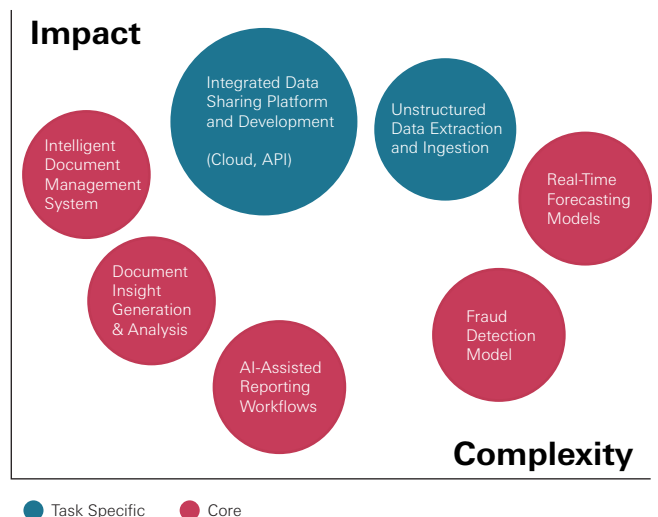
By mapping both task-specific and core infrastructure-related opportunities, the matrix offers a practical way to identify low-hanging fruit, avoid high-effort/low-reward traps, and build a roadmap towards the execution of a wider treasury use case.

Core initiatives, such as Integrated Data Sharing Platforms and Unstructured Data Extraction, lay the foundation for scalable AI transformation, though they typically come with higher implementation complexity.

Meanwhile, task-specific components like Intelligent Document Management Systems and AI-Assisted Reporting Workflows are easier to implement and can yield fast efficiency gains, making them good starting points. For treasurers looking to balance impact with feasibility, starting with document insight generation and analysis, can yield quick wins, while more advanced initiatives, such as real-time forecasting and fraud detection models, can be phased in over time. By prioritising these components strategically, treasury teams can ensure that AI adoption aligns with business goals and operational realities.

Once priority components are identified, success will ultimately depend on having the right enablers in place. Focusing on the core requirements for successful AI implementation, we delve into the need for a strong digital core, AI governance frameworks and user-centric design.

Figure 5: AI in treasury opportunity matrix¹⁵



Building a modern digital core

Data is at the heart of any AI initiative, and in treasury, where accuracy, speed and trust are non-negotiable, data quality becomes a crucial enabler. To meaningfully implement and scale AI within treasury functions, organisations must first build a strong digital core by modernising their treasury management systems and infrastructure and strengthening data foundations. Accenture defines the digital core as the critical technological capability that empowers an organisation's unique reinvention ambitions, and it involves the integration of innovation, data, AI, applications and platforms with security by design¹⁶. One of the core elements identified in the Opportunity Matrix above – Integrated Data Sharing Platforms – is foundational to this.

For treasury, this means establishing a foundation that supports both operational excellence today and future-ready transformation tomorrow.

To do this, treasury teams should focus on the below four key priorities:

- **Data integration**
Break down silos across ERP systems and treasury platforms to enable seamless data flow and accessibility.
- **Data standardisation**
Aligning on how financial data is categorised, mapped, and reconciled across regions and entities.
- **Data governance & quality**
Setting up strong governance practices, including ownership, validation, and version control, to ensure data is accurate and traceable.
- **Strategic alignment**
Ensuring data collection, usage and model development are aligned with business objectives and optimised for AI applications.

AI governance frameworks

As outlined in the first article of this AI series – Navigating the AI Wave: Innovations in Commercial Payments¹⁷, strong guardrails need to be put in place to effectively manage the risks that come with the implementation of AI. Treasury teams need to place thorough consideration in ensuring that AI is deployed responsibly, ethically and in alignment with regulatory expectations.

An effective AI governance framework should include:

- **Transparency and explainability**
Ensuring that AI outputs are explainable to human users, particularly when decisions impact liquidity, funding, or risk. All AI processes – from data inputs to decision logic – should also be well-documented and traceable.
- **Ongoing accuracy and model integrity**
Treasury functions must implement processes for continuous validation, recalibration, and lifecycle management of their models. This includes clear definition of ownership within treasury functions, where the individual is accountable for the overall oversight, tuning and continuous monitoring of the models.
- **Data security and privacy**
Given the nature of sensitive treasury data which flows across systems and borders, strict controls should be defined and implemented on how data is sourced, shared, and protected with appropriate safeguards for sensitive or regulated information.
- **Human-in-the-loop**
Not every decision should be automated – it is essential to still maintain appropriate human oversight for high-risk tasks, ensuring that automation supports, rather than overrides, critical decision-making.

¹⁶ Accenture, *Reinventing with a Digital Core*, 2024

¹⁷ HSBC *Navigating the AI Wave: Innovations in Commercial Payments*, 2025

User-centric AI: Designing with purpose and impact

AI's true impact depends on thoughtful design. To drive adoption and efficiency, AI tools must feature simplified interactions and intuitive interfaces, enabling treasury professionals of all technical backgrounds to engage with complex capabilities effortlessly, allowing them to leverage the full potential of AI. In practice, this means designing systems that allow treasurers to:

- Identify the right data points and metrics quickly
- Engage with AI tools easily and via familiar processes, such as through a conversational chatbot
- Direct AI systems to carry out manual tasks / actions using simple, natural language prompts.

The visual below illustrates how a user-centric AI might look in action – transforming how treasury teams interact with systems by enabling them to access key information, explore analytics, and execute tasks with ease.

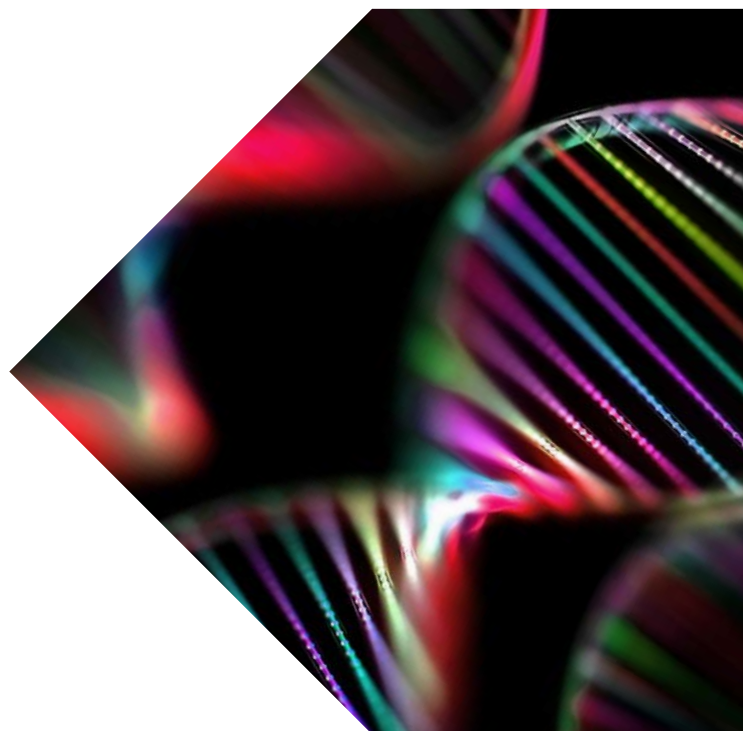
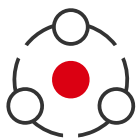


Figure 6: UI / UX enabled through AI



Identify

Pre-configure reports and risk profiles to ensure key data points are at your fingertips

Examples:

- Non-functional Currency over “**”
- Daily total exposure with key counterparty banks, with an overlay of rating changes Daily cash variance +/- 10% and the sources for the change in cash total
- X% credit utilisation at any of our banks for any credit lines
- Alerts on upcoming bank guarantees expiration dates
- Fraud monitoring and detection of transaction patterns

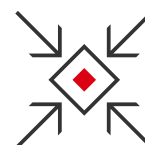


Engage

Easy access of insights and analytics produced by Generative AI via a **natural language chatbot**

Examples:

- Allows treasury analysts to use free form inquiries. Sample questions include:
 - “What is our current cash exposure by counterparty?”
 - “What is my credit utilisation with ABC Bank?”
 - “When does our commercial paper mature?”
 - “What are the financial impacts of the geopolitical events in the middle east?”



Direct

Automate manual, simple processes which can be carried out with a simple instruction

Examples:

- Direct ERP through natural language to execute Journal Entry, POs, wire transfers, etc.
- Cash forecast adjustments
- Send alerts that aren't pre-defined
- Create PowerPoint presentation on Quarterly cash statistics
- Draft account opening/closing letter to bank
- Draft Regulatory reports

Learnings & next steps in your transformation journey



Successful adoption extends beyond technology alone – corporations must also consider the critical role of people, processes, and infrastructure in enabling this transformation.

A well-rounded approach ensures AI solutions are not only implemented but fully integrated into daily treasury operations for lasting impact. Key enablers of this transformation include:

- **Preparing people for change**
Cultivate a culture open to change and innovation, secure stakeholder buy-in and establish a clear change management strategy. Embedding agile methodologies and governance frameworks can also support effective design, implementation and monitoring.
- **Bridging technical and tacit knowledge gaps**
There is a shortage of talent with combined expertise in treasury, technology, and AI. Organisations must attract, upskill and retain professionals to possess this hybrid knowledge, which is essential for leading AI transformation and unlocking its full potential.
- **Redesigning processes for seamless AI integration:**
Use standardised templates and workflows to ensure AI tools can easily integrate with existing systems. Discourage siloed spreadsheet-based workarounds and introduce KPIs to track and encourage AI adoption across the treasury function.
- **Choosing the right approach for your needs:**
These AI capabilities can be accessed via multiple routes – from built-in functionality within TMS and third-party tools, to custom-built internal solutions

developed in partnership with technology teams. There is no one-size-fits-all solution, and the right approach ultimately depends on the organisation's goals, available resources and technical maturity.

- **Buy**
TMS providers and SaaS vendors increasingly offer embedded AI capabilities (e.g. forecasting or document management) via pre-trained models. This is ideal for organisations seeking fast, plug-and-play solutions, but offer limited degrees of customisation.
- **Boost**
For more tailored needs that are not provided by off-the-shelf solutions, treasurers can work with internal data teams or external vendors to fine-tune models using proprietary data. This is a middle ground offering higher accuracy without starting from scratch, but would require additional investment in data preparation, computing resources and machine learning expertise.
- **Build**
Organisations with advanced digital capabilities may pursue a custom build of AI models from the ground-up, offering maximum control and customisation which may be ideal for unique use cases or to develop a competitive advantage. However, these require significant investment in expertise, infrastructure, and time.

Duracell: A transformation journey

One of HSBC's clients – Duracell – has taken a leading role in transforming its Treasury Operations, illustrating how early automation efforts can lay the foundation for future AI adoption.

By implementing Robotic Process Automation (RPA), Duracell eliminated manual, paper-based processes – saving 20 hours per month and redirecting that time toward analytics and strategic decision-making. This efficiency gain is part of a broader transformation journey guided by their proprietary U.S.A. (Understand/Simplify/Act) framework, which identifies pain points and designs user-centric, scalable solutions.

Built around Agile methodology and supported by an executive-led monitoring framework with defined KPIs, Duracell's approach highlights how structured automation not only delivers immediate impact but also creates the process discipline and data infrastructure essential for scaling more advanced technologies such as AI.



Vision and conclusion

The future of treasury functions is envisioned as intelligent, data-driven, and adaptive, with AI enhancing every step of the treasurer’s journey from data collection to decision-making.

Organisations who are ready to reinvent their operations with AI-led processes can expect to see 2.5x higher average revenue growth and 2.4x greater improvements in productivity¹⁸, yet most organisations are limited by operations readiness when undertaking an AI transformation journey. As a pivotal player in shaping corporate strategy, treasurers should not be left behind – 68% of Finance leaders say that treasury plays a key role in strategic decisions¹⁹. Treasurers must embrace this technology to better navigate the shifting tides of market volatility and evolving regulatory pressures. The time to act is now.



Real-time

Immediate access to financial data which allows for timely decision-making

Interactive

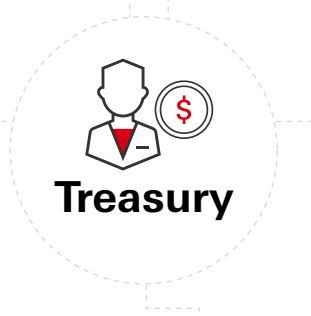
Agents can easily interact and engage with insights provided by Generative AI

End-to-end

Technology enhances every step of the treasurer’s journey, from data collection to insights to decision-making

Adaptive

Responding quickly to changing market conditions and business needs



Predictive

Leverage intelligent financial models to enable accurate forecasts

¹⁸ [Accenture Reinventing Enterprise Operations with Gen AI 2024](#)

¹⁹ [HSBC Corporate Risk Management Survey 2024](#)

Kickstarting your AI transformation journey in treasury – Do's & don'ts:

- ✓ Focus on collaboration with internal teams and external partners: Engage with banks, technology providers and consultancy partners to explore how AI can revolutionise your treasury functions, while working closely with IT and compliance teams to develop and adopt AI tools.
- ✓ Maintain human oversight: Ensure that AI decisions are always reviewed by treasury professionals, especially for high-risk decisions.
- ✓ Focus on building robust data governance: Establish strong data management practices to ensure data is "AI-ready".
- ✓ Staying compliant with regulations: Keep up to date with regulations like the EU AI Act and ensure that legal and ethical standards are met with the implementation of AI tools.
- ✓ Start small: Break down overall use cases into smaller components or workflows, using agile methodologies for iterative testing and refinement before scaling them across the organisation.

- ✗ Ignoring change management: Introducing AI may meet resistance from the team who are unfamiliar with the technology and sees the new tools as a threat to their jobs. Invest in proper training, communication and support to ensure a smooth transition.
- ✗ Focusing only on Generative AI: While Generative AI has significant potential, AI encompasses a broader range of technologies such as NLP, ML and predictive analytics which can provide critical value across different use cases.
- ✗ Overlooking security and privacy: Where sensitive financial data will be used to train and input into models, it is crucial to prioritise strong cybersecurity measures to protect data from breaches.



Authors

Manish Kohli

Head of Global Payments Solutions,
HSBC

Ray Suvrodeep

Managing Director, Global Payments Solutions,
Treasury Solutions Group,
HSBC

Chaitanya (Chet) Patel

Associate Director, Global Payments Solutions,
Treasury Solutions Group,
HSBC

Contributor

Amit Mallick

Digital Payments Lead, Europe,
Accenture

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