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From Visibility to Control:

Real-Time Cash + AI That Treasury Can Trust

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Which technology will you explore in the coming 2 years?

Scan & Vote

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Which technology will you explore in the coming 2 years?

It's 8:00 AM. The Treasurer opens his laptop.

47 unread emails.
12 different online banking portals open.
A CFO who needs the global liquidity position by 9:00 AM.

He knows: somewhere in the world, one of his subsidiaries has a problem. But where?
He opens Excel. He copies numbers. He calculates. He estimates.

At 8:58 AM, he sends a report and hopes it's correct.

This is the daily reality for thousands of Treasurers in 2026.

And this is exactly what we are here to change today.

Agenda

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00 Today's Economic Climate

Understanding the pressure finance leaders face today

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The World CFOs Navigate in 2026

Global Economic Downturn

Tariffs & Trade Wars

Geopolitical Tensions

Labor Market Shifts

Inflationary Pressures

Interest Rate Fluctuations

Supply Chain Disruptions

Corporate Debt Levels

Regulatory Changes

Tech Advancements (e.g. AI)

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The Risk is Gridlock

Fragmented Data: Data siloed across overlapping and disconnected systems.

Unreliable Decisions: Delayed insights and manual processes; spreadsheet errors.

Underperformance: Limited insights, forecasting and risk management.

01 The Treasury Landscape: What CFOs Expect

Understanding the pressure finance leaders face today

Key priorities in 2026 for Treasury

01
Proactive Value Creation
Drive strategic impact beyond reporting

02
Real-Time Cash Visibility
Forecasting across all entities & currencies

03
Financial Risk Management
FX, interest rates, cyber — proactively

04
AI & Technology Leadership
Intelligence embedded in every decision

05
Strategic C-Suite Partnership
Treasury as a business driver, not back-office

06
Talent Development
Build the next-gen finance team

DACH MARKET FOCUS

10% AI adoption in DACH companies (KPMG 2025)

- Complex multi-currency FX exposures & cross-border complexity
- Automation gaps: EBICS, ISO 20022, bank connectivity
- Regulatory urgency: EMIR, Basel, MiFID — compliance without drag
- Efficiency through rationalization & systems modernisation

Sources: EACT 2025 | PwC 2025 | AFP 2025 | Deloitte 2024 | KPMG 2025

The Treasury Gap: By The Numbers

Industry research confirms: the pressure on treasury is structural, not sporadic

98%

of C-Suite executives lack confidence in their cash visibility

Source: Kyriba CFO Survey 2026

1/3

treasury teams lack access to real-time liquidity insights for decisions

Source: AFP Treasury Benchmarking 2025

80%

cannot forecast liquidity reliably beyond a single month

Source: Deloitte CFO Signals 2024

The gap is real, structural, and urgent.
Closing it is exactly what Technology is built to do.

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02 The Real-Time Imperative

From static snapshots to live liquidity intelligence

The major technology achievements in TMS in the 5 past years … which have been commoditized

Business Intelligence

Instant Treasury

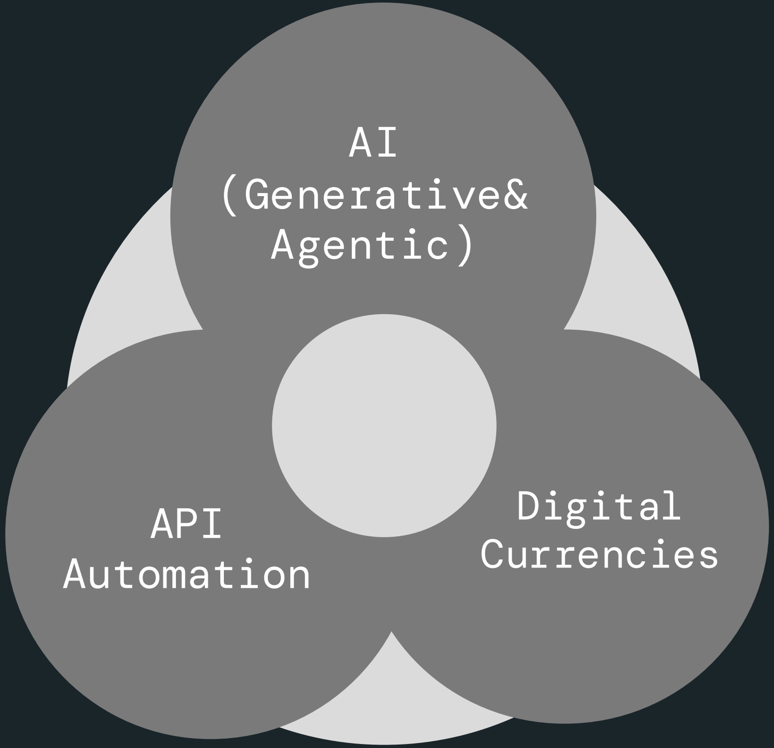
API

What about AI?

Where TMS currently invest to open new horizons, new capabilities and deliver additional efficiency

Data

Scripting



Decision Support

Real Time

03 AI in Finance: The New Treasury Mandate

How AI is reshaping cash and liquidity management

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Will AI Help Treasurers?

67%

CFOs are excited about the transformational impact of AI

THE TRUST GAP

77%

CFOs are concerned about security and privacy

Source: Kyriba CFO survey 2026

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The AI Trust Gap

77%

CFOs concerned about security and privacy of AI

- How does the AI work?
- Who else sees the AI output?
- Is my data being used to train the AI model?

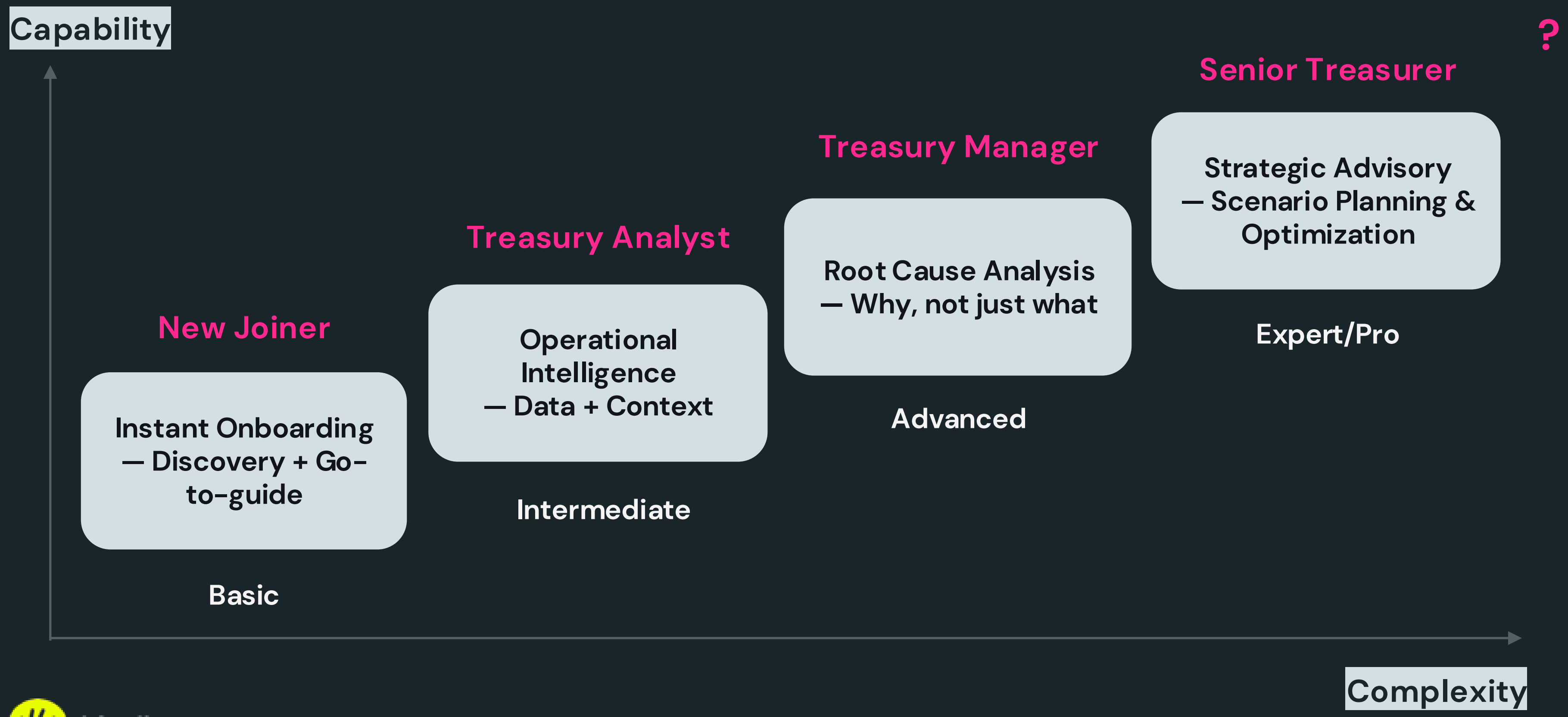
The Trust Foundation

Data privacy	No customer data is used in training public models.
Role-based access	Agents can only see and do what you are authorized to see and do in the Treasury Management System.
Least privilege	Each tool is strictly scoped (e.g., read payments vs. create payments). Sensitive actions always require explicit approval.
Human-in-the-loop	The agent recommends; you decide.
Fully auditable	All reasoning steps are transparently traced and visible to the user. All calls are fully auditable.

04 Trusted AI

AI designed for treasury. Built for trust. Governed by you.

AI's Value to Your Team



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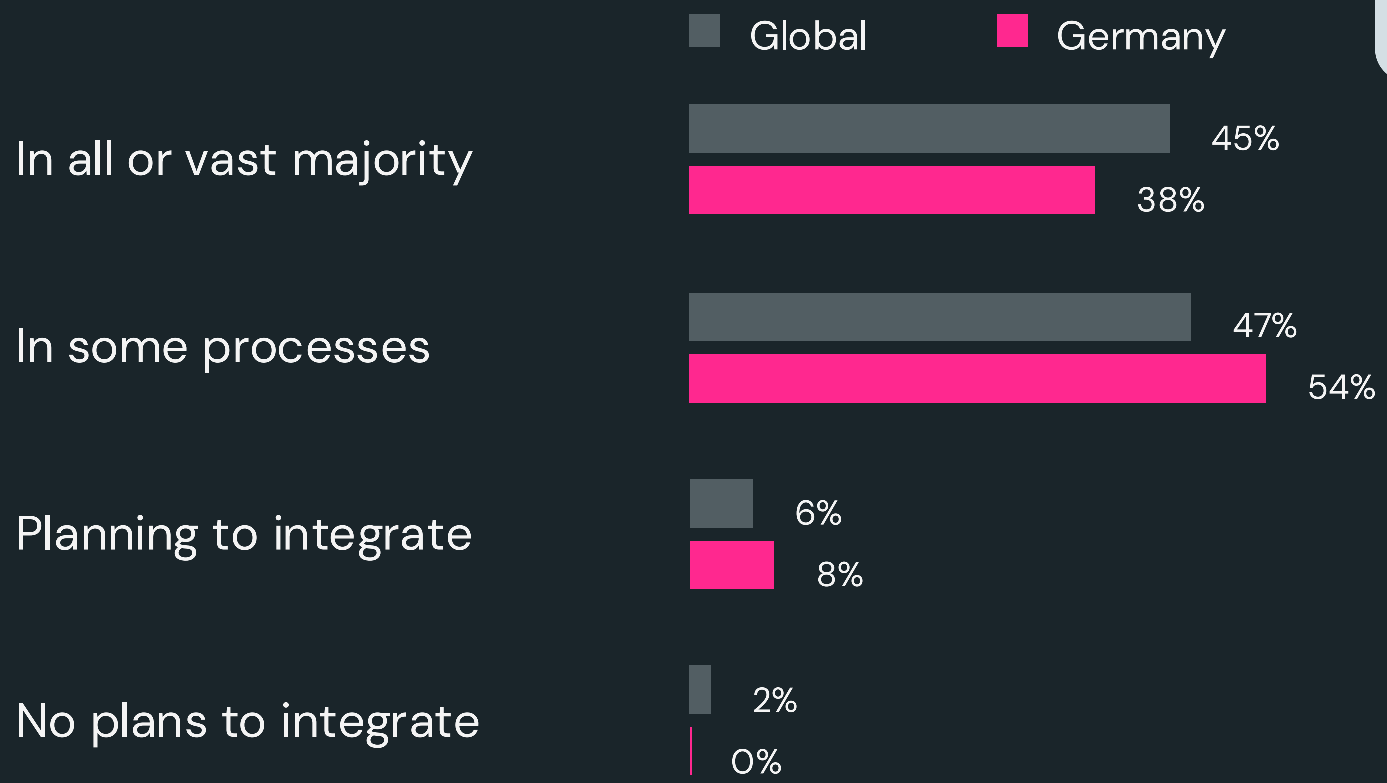
AI's Adoption Global vs. Germany

Germany skews toward selective AI use:
54% in some processes vs. 47% globally



Germany shows deeper AI integration, with 38% using AI in all or the vast majority of finance processes vs. 45% globally.

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AI in Action: 8:00 AM – "What is my cash position right now?"

The Treasurer types into TAI: "What is my available cash balance today across all entities?"

Before AI:

-> 3-4 hours every morning manually logging into 30+ banking portals

-> Data already 12-24 hours old by the time it reached the CFO

-> No FX-adjusted consolidated view – just a patchwork of spreadsheets

Result: 90% reduction in time to build daily cash position. The Treasurer is ready for the CFO by 8:05 AM.

With Cash Position AI Agent:

-> AI responds in seconds: global cash position, FX-adjusted, by entity and currency

-> Single dashboard updated every 15 minutes via live API bank connections

-> AI flags unusual cash concentrations, idle balances, and recommended actions

-> Intercompany loan recommendations triggered automatically

>> 90% reduction in time to build daily cash position. The Treasurer is ready for the CFO by 8:05 AM.

05 5 Key Takeaways

1. Real-time data is table stakes: if you are still working with T+1 cash data, close the gap now
2. AI is not hype it is already working in treasury for cash positioning, forecasting, and fraud detection
3. Trust is non-negotiable demand AI that is transparent, governed, and explainable - not a black box
4. On-chain liquidity is no longer experimental
5. Kyriba is the only Liquidity Performance platform that connects all of this in one unified solution.

The question is not whether to transform – it is how fast.

Thank you.