

# AI IN FINANCE: JUSTIFICATION AND USE FOR TREASURY MANAGEMENT



## JAMES THOMAS

CEO and Founder, Itemize

## STEVE MARKLE

Chief Operating Officer, Itemize

## CRYSTAL STEPHENS

Vice President, Corporate Product Management,  
Comerica Bank



## WHAT

Discussing what a treasurer needs to know and do with AI in finance to achieve an outsized impact for their organization.



## WHEN

Wednesday, June 25, 2025  
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## WHERE

Live online presentation  
Replays at [StrategicTreasurer.com](https://StrategicTreasurer.com)



This presentation is provided by Strategic Treasurer and Itemize.

# ABOUT THE SPEAKERS

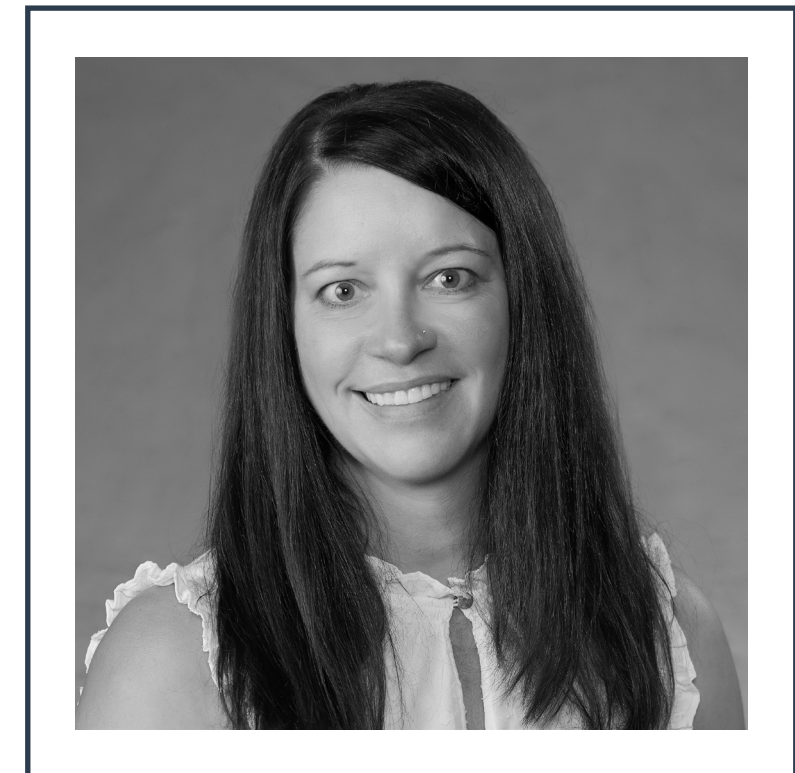
GET TO KNOW TODAY'S SUBJECT MATTER EXPERTS



**JAMES THOMAS**  
CEO and Founder, Itemize



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Chief Operating Officer, Itemize



**CRYSTAL STEPHENS**  
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Management, Comerica Bank

# TOPICS OF DISCUSSION

KEY AREAS OF FOCUS &  
ANALYSIS



## AI SITUATION

CATEGORIES AND RELEVANCE  
TO TREASURY



## USE CASES

WHERE AI CAN HELP IN EVERYDAY  
OPERATIONS



## AGENTIC AI

MOVING BEYOND  
TRADITIONAL BARRIERS



## AI IN ACTION

FOR BANKS AND CORPORATES



## JUSTIFYING THE USE

MAKING THE CASE AND  
IMPLEMENTING



## KEY TAKEAWAYS

AND FINAL THOUGHTS

# AI LANDSCAPE

## RELEVANT CATEGORIES



### MACHINE LEARNING

Predicts

- Learns from historical data to recognize patterns and improve over time



### GENERATIVE AI

Creates

- Creates new content—text, code, scenarios—based on learned patterns



### AGENTIC AI

Acts

- Autonomously executes tasks or pursues goals based on instructions and environmental input

# AI IN TREASURY

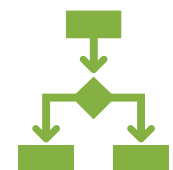
## WHY IT MATTERS



Growing data complexity



Increased expectation for strategic insight



Demand for real-time decision making



Pressure to do more with less



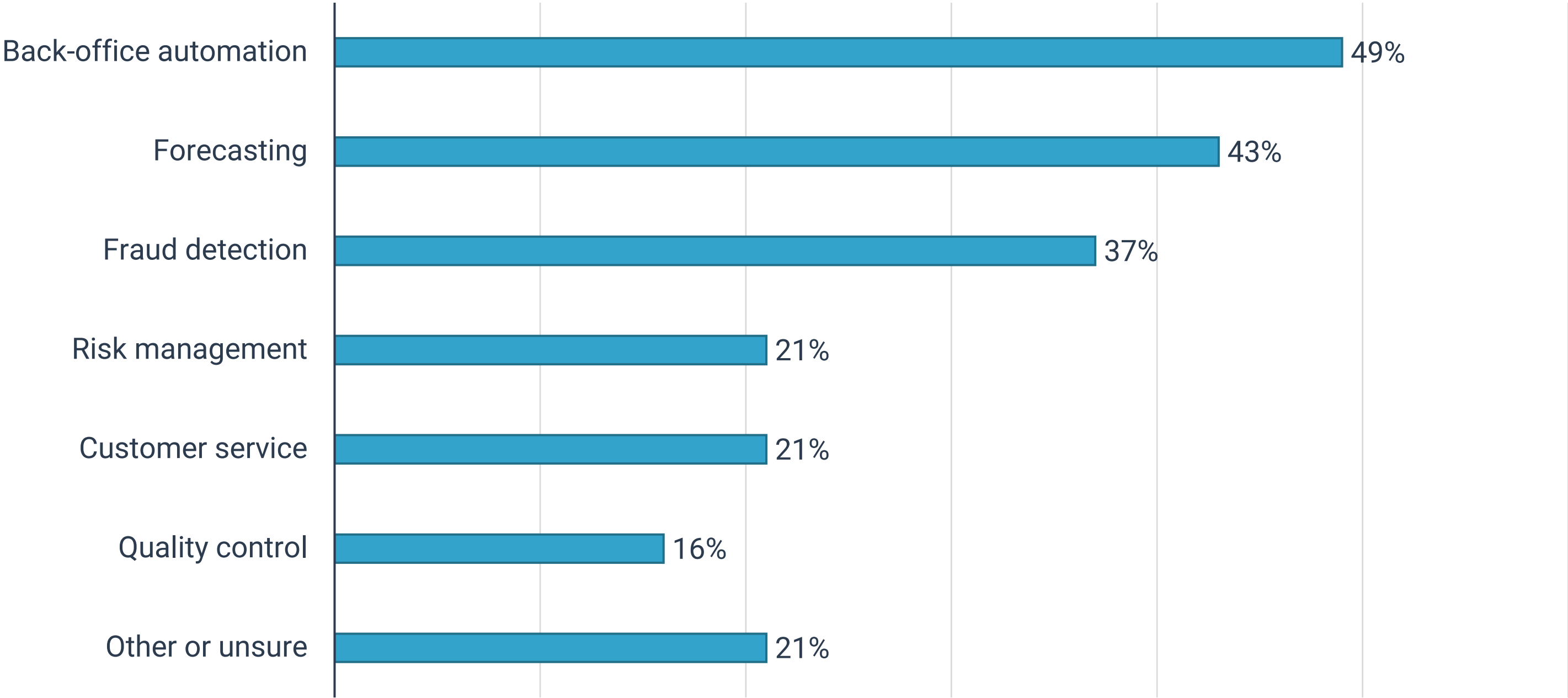
Heightened risk and compliance needs



B2B lags in payment automation

# POLL QUESTION

**Poll 1 - Which areas of finance is your organization most focused on for AI?  
(multiple choice)**



# MACHINE LEARNING USE CASES

## PREDICTIVE POWER FOR TREASURY OPERATIONS



### CASH FORECASTING

- Learns from historical trends, seasonality, and behavior
- Dynamically adjusts based on new data (e.g., receivables, disbursements)
- Can integrate external variables (e.g., FX rates, commodity prices)



### PREDICTIVE ANALYTICS

- Predicts late payments or default risk from customers
- Forecasts FX exposure or counterparty risk
- Identifies likely timing of receipts to refine liquidity plans



### WORKING CAPITAL OPTIMIZATION

- Recommends payment timing for best early pay discounts
- Identifies vendors/customers with highest working capital impact
- Prioritizes actions based on cash constraints or goals



# GENERATIVE AI USE CASES

INCREASING EFFICIENCY AND EFFECTIVENESS



## DOCUMENT DRAFTING

- Policies and procedures
- Request for proposal (RFP)



## REPORTING

- Monthly summaries for liquidity or cash position, with commentary on trends



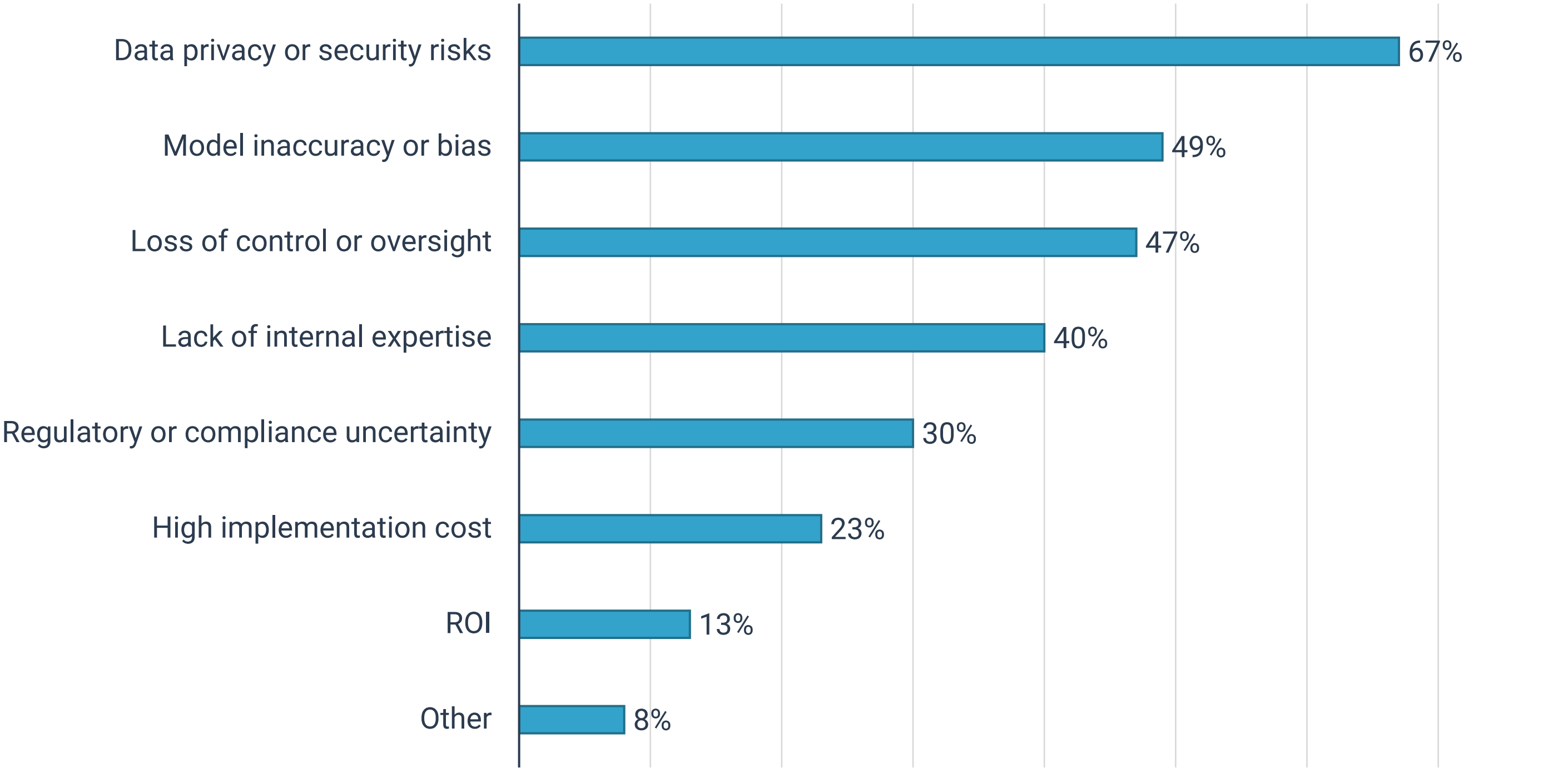
## KNOWLEDGE EXTRACTION AND DECISION SUPPORT

- Summarize fee structures, obligations, or renewal terms of bank service agreements or contracts
- Compare multiple proposals or policies and highlight key differences
- Interpret regulatory documents and summarize impacts on treasury
- Query: “What are the key risks in this liquidity plan?” or “What controls are missing from this workflow?”



# POLL QUESTION

Poll 2 - What are your biggest concerns about AI in finance? (multiple choice)



# AGENTIC AI USE CASES

FROM INTELLIGENCE TO EXECUTION



## RECONCILIATION AND EXCEPTION MANAGEMENT

- Identify mismatches across bank portals, ERPs, and TMSs
- Take actions: flag discrepancies, send email requests for clarification



## DAILY LIQUIDITY MANAGEMENT

- Log into multiple bank portals or TMSs, retrieve balances, and produce consolidated daily position
- Recommend short-term investment or borrowing actions based on pre-set logic



## ACCOUNTING AND CONTROLLER FUNCTIONS: RECEIVABLES AND PAYABLES PROCESSING

- When month-end approaches, trigger full checklist of tasks:
  - Gather FX exposures
  - Reconcile cash
  - Distribute variance reports
  - Schedule required meetings

# BREAKING THE AUTOMATION BARRIER

PROBLEMS AGENTIC AI CAN HELP WITH

## TRADITIONAL AUTOMATION BLOCKERS



No standards for data file layouts needed to exchange data seamlessly



No tech that can read item-level data from document files



No ability to see dynamic relationships and assess risk across documents and time

## HOW AGENTIC AI BREAKS THROUGH

- Understands data in context, not just format
- Extracts meaning from tables, paragraphs, and fields even without standardized structure
- Learns and responds to new document styles
- Extracts item-level detail from invoices, POs, and remittances—even from poorly formatted PDFs or scanned documents
- Links item-level data across documents (e.g., matches PO items to invoice charges to shipping receipts)
- Detects cross-document risk (e.g., mismatched terms, duplicate charges, inconsistent delivery dates)
- Assesses temporal context (e.g., changes in vendor behavior, payment timing shifts)
- Supports dynamic risk scoring based on patterns and exceptions



Unstructured documents or semi-structured documents have proven difficult to process automatically before the advent of agentic AI, leaving most transactions reliant on human effort

# AI IN ACTION

AUTOMATING TASKS AND ANALYTICS, IMPROVING COMPLIANCE

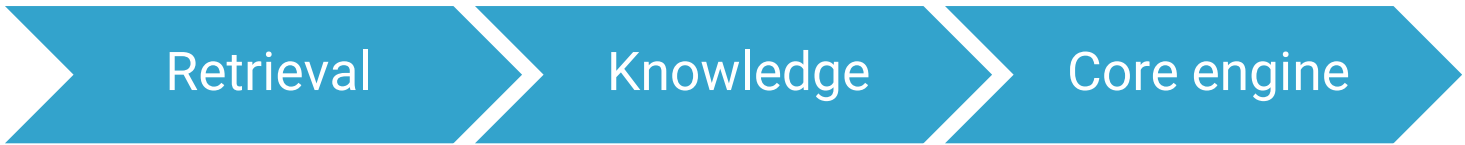
## AI TRANSACTION AUTOMATION PLATFORM

Banks and fintechs

Receivables processing	Wholesale lockbox	Payables processing
Mailroom automation	Healthcare revenue cycle management	Trade finance
Supply chain	Vehicle and equipment finance	Factoring

Corporates

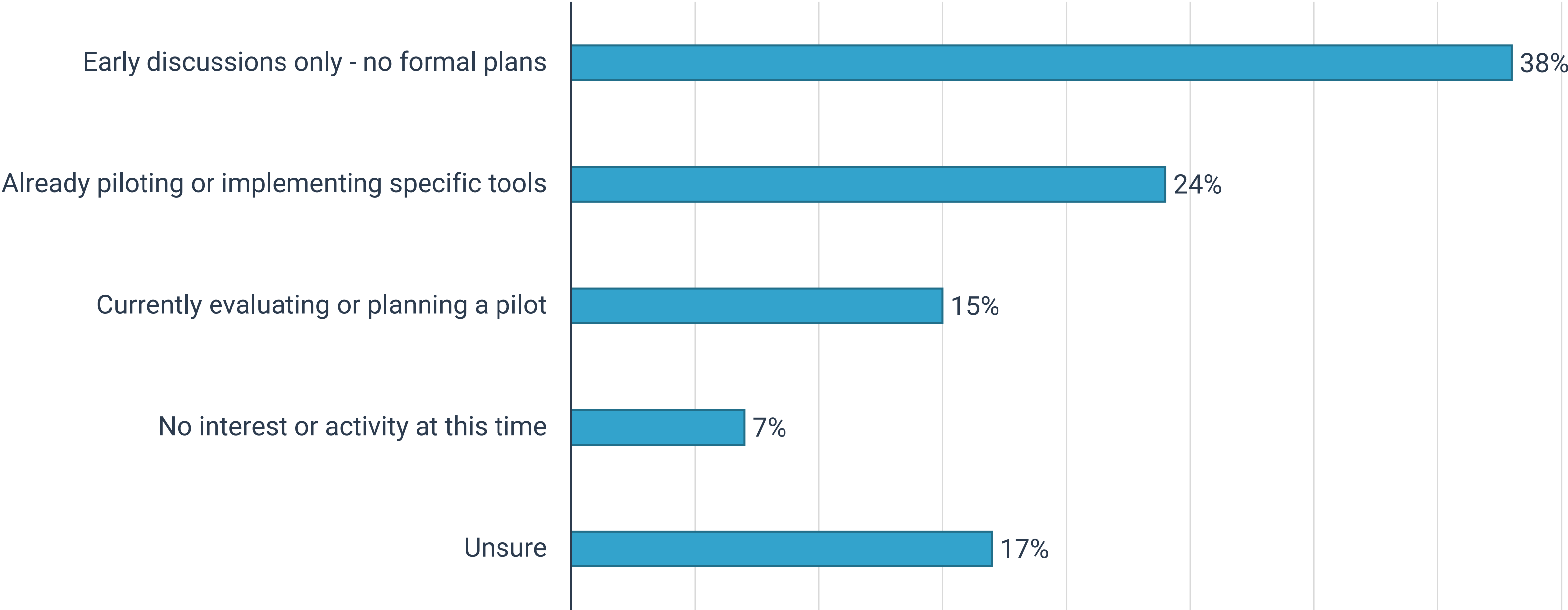
Accounts payables	Accounts receivable	Digital mailroom
Integrated payables	Integrated receivables	Spend analytics
Cash flow management	FP&A	Compliance, fraud, and audit



AI foundation

# POLL QUESTION

Poll 3 - Where is your organization in exploring or adopting AI for treasury use cases?



# JUSTIFYING AI INITIATIVES

## HOW AI SUPPORTS TREASURY OBJECTIVES



### Cost savings

- Automates manual tasks (reconciliation, reporting)
- Reduces headcount dependency for repeatable processes
- Cuts third-party or processing fees



### Increased capital efficiency

- Improves liquidity and funds availability
- Eliminates bottlenecks and rework
- Yields more scalable treasury operations



### Risk mitigation

- Flags anomalies, fraud patterns, or compliance issues early
- Enhances auditability and controls
- Reduces dependency on tribal knowledge



### Competitive positioning

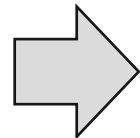
- Improves agility in FX, liquidity, and credit management
- Enables better insights for strategic decisions
- Positions treasury as a proactive business partner

# SUCCESSFUL ADOPTION

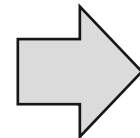
## STEPS FOR IMPLEMENTATION



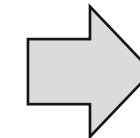
Identify treasury  
pain points and  
use cases



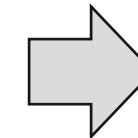
Quantify impact  
of integration



Align with  
organizational  
goals



Define specific,  
measurable  
criteria of pilot



Evaluate and  
optimize



# FINAL THOUGHTS

## HOW TO PROCEED



### AI IS USABLE NOW

- Real use cases in treasury today
- Delivers measurable value in key areas



### IDENTIFY USE CASES

- Start with pain points, not hype
- Focus on data-rich, repeatable processes
- Align with strategic business priorities



### STRATEGICALLY FRAME INITIATIVE

- Tie AI to organizational goals
- Emphasize impact, not just efficiency
- Position treasury as transformation leader



### START SMALL, SCALE SMART

- Pilot with clear success metrics
- Prove value before expanding scope
- Prioritize ease of adoption

# LET’S CONNECT

DON’T LET THE LEARNING END HERE...  
CONTACT US WITH ANY FUTURE QUESTIONS

Thank you for your interest in this presentation and for allowing us to support you in your professional development. Strategic Treasurer and our partners believe in the value of continued education and are committed to providing quality resources that keep you well informed.

**THE TREASURY  
UPDATE** PODCAST

**Royston Da  
Costa**  
Assistant Treasurer



**EPISODE** **331**

**Generative AI's  
Impact on Treasury:  
Workplace, Cashflow  
Forecasting, and  
Cybersecurity**



**STRATEGIC TREASURER**

Craig A. Jeffery,  
*Managing Partner*

✉ [craig@strategictreasurer.com](mailto:craig@strategictreasurer.com)

☎ +1 678.466.2222



**ITEMIZE**

Steve Markle,  
*Chief Operating Officer*

✉ [smarkle@itemizecorp.com](mailto:smarkle@itemizecorp.com)

💻 [itemize.com](http://itemize.com)



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- Liquidity & Risk
- Banking Services
- Treasury Technology



### ASSIST Outsourced Services

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- Employee Security Training
- Compliance Services
- Connectivity & Onboarding



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- Survey Participation
- Research Report Access
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- Critical Treasury Assessment



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- Survey Program Sponsorship
- Client Benchmark Reporting



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