Modernize Treasury with Automated Workflows and AI-Informed Insights

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From Manual Treasury Tasks to Intelligent, Automated Workflows

Managing treasury shouldn't involve toggling between spreadsheets, bank portals, and reports just to get your cash position. But for many teams, that's the reality.

When workflows are manual or disconnected, you have limited cash visibility, greater risk exposure, and less of the data you need to make informed decisions. Errors, delays, and bottlenecks are the norm.

Bottomline's Global Cash Management and Payments Hub brings treasury workflows into one connected system, so cash and payments are managed through automated, standardized, repeatable processes. Instead of spending hours cobbling processes and data together, your workflows get digitized and run in the background, surfacing the items that need your attention and helping guide your next steps.

Embedded AI builds on this foundation by helping you monitor cash and payments activity, identify changes, and act even faster without any added complexity.

Run Core Treasury Workflows Without the Manual Work

Once your workflows are automated, your day-to-day activities run seamlessly without any additional prompts from you. Automate key cash management and payments workflows such as:

Cash Management Workflows

Checking Daily Liquidity

- Consolidate balances across all bank accounts to create a current cash position
- Surface projected low points before they become funding issues
- Apply filters by currency, entity, or region to focus on areas that need attention
- Drill into specific dates or balances to quickly investigate changes

Reviewing Actuals vs. Budget

- Compare actual cash balances and forecasted positions against budget
- Spot variances by period, account, or category
- Focus review efforts on the deviations that have the biggest business impact

Reviewing Historical Trends

- Review historical balances to identify recurring patterns
- Compare actual performance against expectations across business units or regions
- Use trend analysis to improve forecasting and planning decisions

Payments Workflows

Managing Payment Approvals

- Route payments through predefined workflows based on amount, type, or risk level
- Automatically escalate high-value or high-risk transactions
- Track approval status in real time to avoid delays and ensure timely execution

Monitoring Payment Activity

- Flag payments that fall outside policy (e.g., amount thresholds, timing, or destination)
- Identify duplicate, unusual, or high-frequency transactions for review
- Surface exceptions before payments are released to reduce operational and fraud risk

Reviewing Payment Trends

- Analyze payment volumes, values, and timing across accounts, entities, or regions
- Identify trends such as seasonal spikes, recurring payments, or changes in behavior
- Use insights to optimize payment timing, liquidity usage, and risk controls

Setting Up & Editing Workflows is Easy

Configure your workflows once, then let them run while you work. When you need to adapt a workflow or dive deeper, there's **no need to rely on external consultants or technical teams**. Lean on Bottomline's intuitive user interface to easily change or update your processes. You stay in control of customization without adding unnecessary time, cost, or complexity.

Stay Compliant and Protected Without a Heavy Lift

Since your workflows involve confidential information and high-value transactions, you'll have **controls built into every workflow.** Enforce policies in a consistent manner by embedding approval rules, exception handling, and compliance checks directly into your daily activities.

For example, if a payment falls outside an established policy or is submitted at the wrong time, you can alert the right stakeholders to review before funds move. You'll have **clear audit trails** for every action, approval, and exception, so you'll stay compliant even as you grow.

Make the Right Decisions Faster with AI-Enabled Insights

Even with automated workflows, you still want confidence that they're working and guidance on what to do next. Embedded AI closes that gap.

Instead of relying on static reports and manual reviews, embedded AI continuously monitors your cash activity and payments, and delivers insights to your attention at the right time.

Here's How Embedded AI Helps You Work Smarter

Keeps forecasts accurate: AI evaluates patterns, expected cash inflows, and historical data to continuously improve forecast accuracy as new data surfaces.

Helps you respond faster to risks and opportunities: monitor cash movements and payments in near real-time and see potential issues before they impact liquidity.

Turns data into clear next steps: AI interprets patterns and signals across your workflows, helping guide your decisions.

Go One Step Further with AI-Informed Assistance

Instead of consulting dashboards and reports to find answers, you can interact directly with your data. Bottomline's agentic platform, BEA, is designed with AI agents operating autonomously to optimize and execute financial workflows.

You can ask BEA simple questions like:

- **"What's my current cash position?"**
- **"What's my forecasted cash position?"**
- **"What payments have been flagged?"**

Get immediate answers based on your latest data without searching through dashboards or waiting on reports. You **move faster without giving up control**, while sensitive data remains protected within a governed framework.

The Impact for Your Team

With AI embedded across your treasury workflows, you can:

- **Focus on exceptions, not every transaction**
- **Keep cash forecasts accurate**
- **Support governance with defined access, audit trails, and model controls**
- **Make faster, better-informed liquidity and payment decisions**

7% of U.S. enterprise CFOs have already deployed agentic AI in live finance workflows, and another 5% are piloting it.

Source: PYMNTS.com

Go Beyond Automation to Modernize Treasury

To truly improve how you operate, you need more than faster processes. You need a connected, controlled view of your operation and the insights to act on it.

Bottomline brings cash, payments, and forecasts into one solution, replacing disconnected systems and processes with a single, reliable view of your business. With a unified view in place, treasury teams can:

- **Standardize and accelerate treasury workflows**
- **Strengthen controls and compliance without slowing down execution**
- **Improve visibility across cash, payments, and risk**
- **Turn data into actionable insight**
- **Scale without adding complexity**

From automated workflows to AI-informed decisions, Bottomline's Global Cash Management and Payments Hub helps you run treasury with **greater clarity, control, and confidence.**

Ready for modern treasury?

Book a Demo

About Bottomline

Bottomline helps businesses transform the way they pay and get paid. A global leader in business payments and cash management, Bottomline's secure, comprehensive solutions modernize payments for businesses and financial institutions globally. With over 35 years of experience, moving more than $16 trillion in payments annually, Bottomline is committed to driving impactful results for customers by reimagining business payments and delivering solutions that add to the bottom line. Bottomline is a portfolio company of Thoma Bravo, one of the largest software private equity firms in the world, with more than $184 billion in assets under management.

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