

2025 Treasury Management Trends:

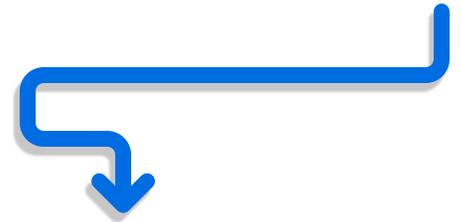
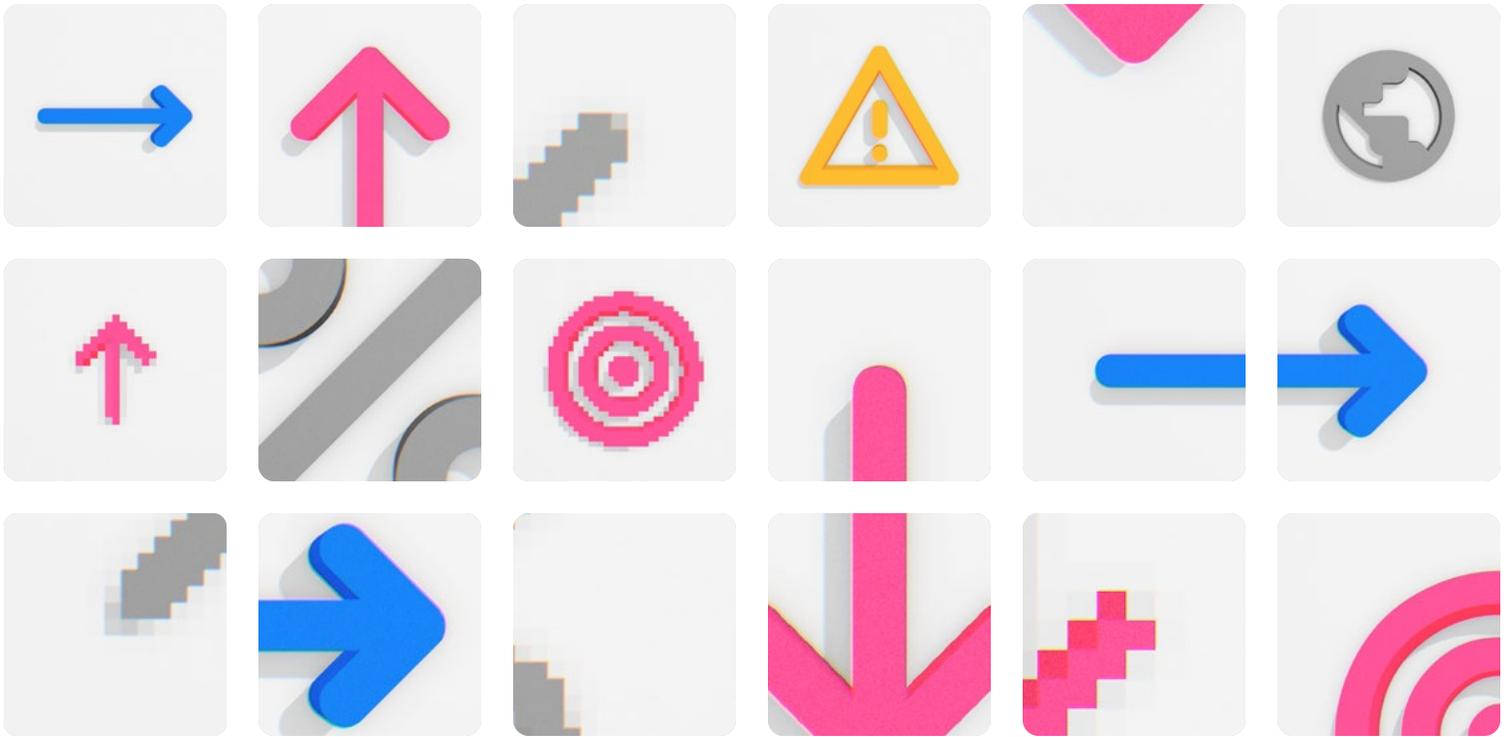
How Lean Teams Can Thrive Amidst Uncertainty



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Navigating a Complex Landscape

Economic changes in 2025 are putting treasury teams to the test. In the first quarter, the [U.S. economy shrank by 0.3%](#), driven by slower consumer spending and higher tariffs, factors that hit smaller businesses the hardest. As a result, managing cash and financial risk is becoming more complex for companies of all sizes.

At the same time, global uncertainty continues to grow. The wars in Ukraine and the Middle East are ongoing. Tensions between the U.S. and China are affecting global trade, making it harder for companies to plan for the future. Many are now holding off on hiring or investing in new projects due to unclear regulations and possible supply chain issues.

Climate change is also playing a bigger role in business risks. Extreme weather events are disrupting operations, damaging infrastructure, and increasing costs. A report by Economist Impact estimates that

climate-related disruptions to global trade could cost the world economy more than [\\$81 billion annually](#).

While the economic landscape remains unpredictable, one thing is clear: businesses that invest in the right treasury tools are better equipped to survive and grow. Today's treasury management platforms give finance teams real-time visibility into cash positions, automate complex forecasting, and help reduce costly errors.

Tools to support better forecasting and decision-making have never been more advanced. Cloud-based treasury platforms, AI-powered reports, and real-time banking data allow teams to react quickly to changes in the market.

This guide will walk you through the top trends shaping treasury management in 2025. You'll learn how to improve cash flow, reduce financial risks, and use the right tools to stay competitive.





4 Main Risks to Watch in 2025

For treasurers, fortifying business resilience amidst these challenges might involve diversifying funding sources, hedging foreign exchange exposure, and maintaining close communication with international partners.

1. Interest Rates and Borrowing

This trend has only become more important in 2025, as the Federal Reserve has signaled it will hold [interest rates steady in the 4.25% to 4.5% range](#) to keep inflation in check. With borrowing costs still high, access to affordable credit is limited, making financing decisions more complex and requiring greater precision.

In this environment, managing the cost of debt is just one side of the equation. There's also an opportunity to maximize returns on idle cash. Higher yields on deposits and short-term instruments allow organizations to improve their bottom line, but only if cash is actively tracked and strategically deployed.

Treasury teams that use modern tools to forecast, centralize, and optimize liquidity are better positioned to make data-driven decisions, balancing borrowing needs with investment potential and strengthening the organization's overall financial health.

2. Global Trade and Supply Chain Risks

In 2025, geopolitical uncertainty remains a major concern for businesses worldwide. The conflict in Ukraine is ongoing, continuing to disrupt global trade and commodity flows, particularly in energy and agriculture. Export routes through the Black Sea remain unstable, impacting the supply of wheat, corn, and other key goods, and contributing to inflation in both food and transportation sectors.

Tensions between the U.S. and China also persist, affecting global trade dynamics. While a temporary truce has been established as of May 2025—[with both countries agreeing to reduce tariffs for 90 days](#)—core issues around technology, security, and market access remain unresolved. This uncertainty continues to weigh on global supply chains, delaying investment

decisions and increasing the complexity of cross-border operations.

For treasury teams, these geopolitical risks are no longer abstract—they must be factored into cash flow forecasts and liquidity planning. Shifts in trade policy, currency movements, and supply chain disruptions can have immediate financial implications. Advanced forecasting tools and contingency planning are now essential for managing risk and ensuring financial resilience.

3. Cybersecurity Threats for Finance Teams

Cyberattacks continue to pose a serious threat to businesses of all sizes, and treasury departments are especially vulnerable due to the sensitive financial data they handle.

In the U.S. alone, cybercrime led to an estimated [\\$452.3 billion in losses in 2024](#), and this figure is expected to rise sharply, potentially reaching \$1.82 trillion by 2028. These rising costs underscore the need for strong cybersecurity practices.

Implementing advanced cybersecurity measures is paramount. This includes employee training on cybersecurity best practices, employing multi-factor authentication for access control, and utilizing data encryption to safeguard sensitive information. Regularly testing and updating cybersecurity protocols is crucial to staying ahead of evolving cyber threats.

4. Climate and Weather-Related Risks

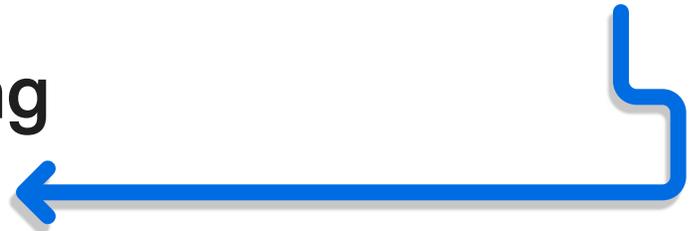
Just like a war or a pandemic can disrupt global supply chains, so too can changes to weather patterns and natural disasters, impacting crops, damaging factories and playing havoc with mining operations.

The level of impact that this might have on a company will vary dramatically depending on the industry they operate in, but for treasurers whose business is closely tied to sectors which could be impacted by adverse weather, it's worth considering alternatives should supply chains or production be disrupted.

Treasurers should assess the potential impact of climate change on their operations and supply chains. This could involve evaluating the vulnerability of facilities and inventory to extreme weather events, securing business interruption insurance, and exploring strategies to mitigate the environmental impact of the organization's operations.



How Treasury is Doing More with Less



Connect Your Tech Stack for Faster Workflows

The modern treasurer operates in a world of interconnected systems. Gone are the days of siloed data and disparate software solutions. To achieve true efficiency and maximize the value of technology, treasurers need to prioritize tech stack harmony.

This need is reflected in the 2025 AFP Treasury Benchmarking Report, where 40% of treasury professionals cited financial transformation, ERP implementation, or TMS implementation as one of their most challenging tasks. It's a clear signal that integrated systems are not just a nice-to-have—they're essential for modern treasury operations.

Here's how integrations benefit the modern treasurer:

- ↳ **Streamlined workflows:** Data flows effortlessly between systems, eliminating manual data entry and reconciliation errors. This saves time, reduces costs, and improves overall operational efficiency.
- ↳ **Real-time visibility:** Treasurers gain a holistic view of their financial data across the entire organization. This allows for faster decision-making and proactive management of cash flow, liquidity, and risk.
- ↳ **Enhanced security:** Integrations can leverage single sign-on (SSO) and automated data transfer, minimizing human intervention and potential security vulnerabilities.



Automate Data Analysis to Focus on Strategy

Today's treasurers are moving beyond manual data analysis and transitioning to automation. Machine learning algorithms can analyze vast amounts of historical data from your business to generate highly accurate reports and cash flow forecasts.

This enables treasurers to automate tasks and focus on value added initiatives that optimize returns while minimizing risk. According to [KPMG's recent global AI in finance study](#), 71% of organizations are using AI in their finance operations, with most reporting that it is meeting or exceeding their expectations.

Data analysis is no longer just about generating insights; it's about leveraging automation and machine learning to create a more proactive treasury function.



71% of orgs are using AI in their finance operations ([KPMG](#))





Use AI/ML to Improve Decisions

AI and ML are rapidly transforming treasury management. From automating routine tasks like payment processing, to generating real-time cash flow forecasts and identifying fraudulent activity, these technologies are empowering treasurers to make smarter decisions, faster.

AI-powered tools can automate tasks such as bank reconciliation, streamlining workflows and freeing up valuable time for strategic endeavors. Machine learning algorithms can analyze vast datasets to identify trends and patterns, enabling treasurers to make data-driven decisions about investments, funding strategies, and risk management. In fact, according to IBM's Institute of Business Value, [57% of CFOs reported fewer sales forecast errors thanks to AI](#), which directly contributed to improved financial performance.

Another significant trend for 2025 is the emergence of generative AI in treasury management. This technology can be used to create realistic financial scenarios, allowing treasurers to test the resilience of their strategies under various market conditions.



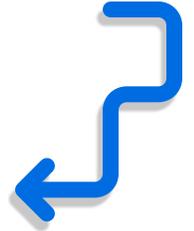
Access Real-time Insights to Move Faster

With recent advancements in API technology, savvy treasury professionals are actively seeking to implement data solutions that achieve real-time visibility and control and avoid siloed systems.

Here's how technology is fueling the real-time revolution:

- ↳ **API Integrations:** Application Programming Interfaces (APIs) enable seamless data exchange between various financial systems (ERP, banking platforms) in real-time. This eliminates data delays and provides a holistic view of cash flow, liquidity, and risk.
- ↳ **Cloud-Native Solutions:** Cloud technology offers on-demand access to data and applications, allowing for real-time updates and collaboration from anywhere. This empowers treasurers to make informed decisions quickly, regardless of location.
- ↳ **Big Data & Analytics:** Advanced analytics tools can process massive datasets in real-time, providing treasurers with immediate insights into liquidity. This allows for proactive risk management and faster decision-making.
- ↳ **Real-Time Insights:** These combined solutions empower even lean teams to become data driven powerhouses. These solutions unlock real-time insights that fuel strategic decision making. This allows treasurers to optimize cash flow, mitigate risks, and ultimately drive business growth, all without the burden of manual processes or outdated systems.





The Growing Importance of Environmental, Social, and Governance (ESG) Considerations

How Treasury Can Support Sustainability Goals

Environmental, social, and governance (ESG) factors are playing an increasingly important role in investment decisions and corporate strategy. Treasurers are responsible for integrating ESG considerations into their treasury management practices.

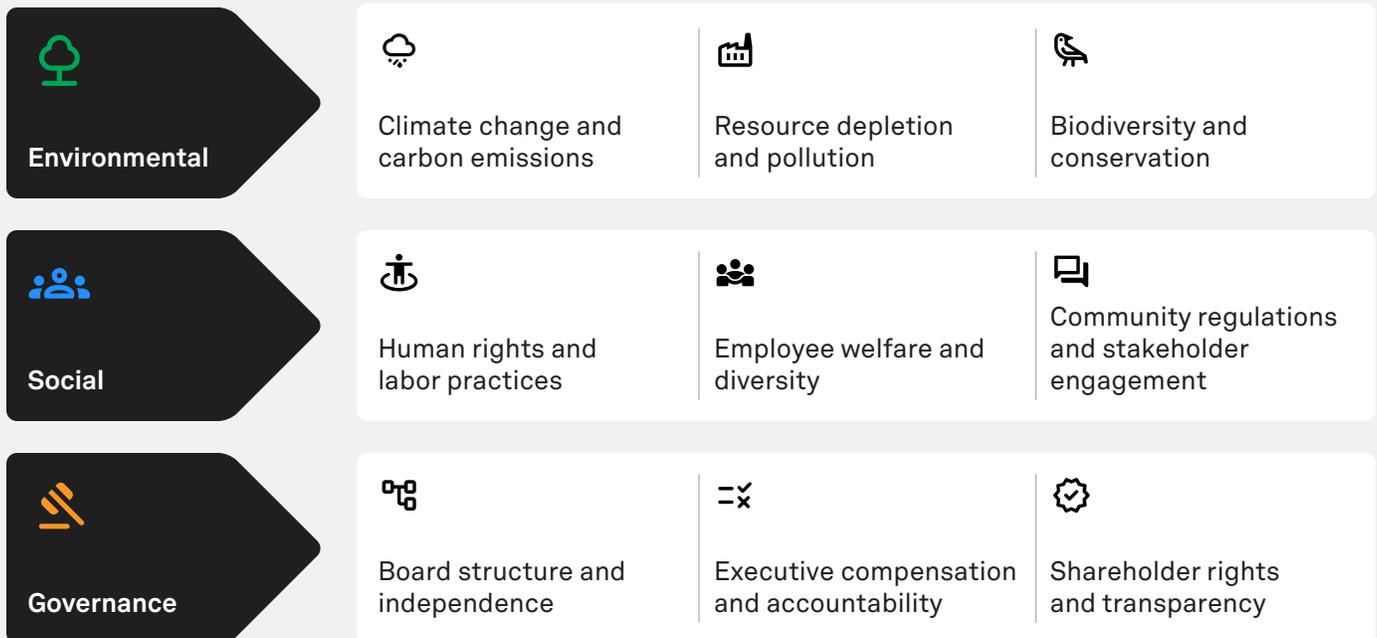
This might involve investing in green bonds or sustainability-linked loans. Green bonds are debt instruments issued by organizations to finance environmentally friendly projects. Sustainability linked loans offer borrowers lower interest rates if they meet predetermined ESG targets.

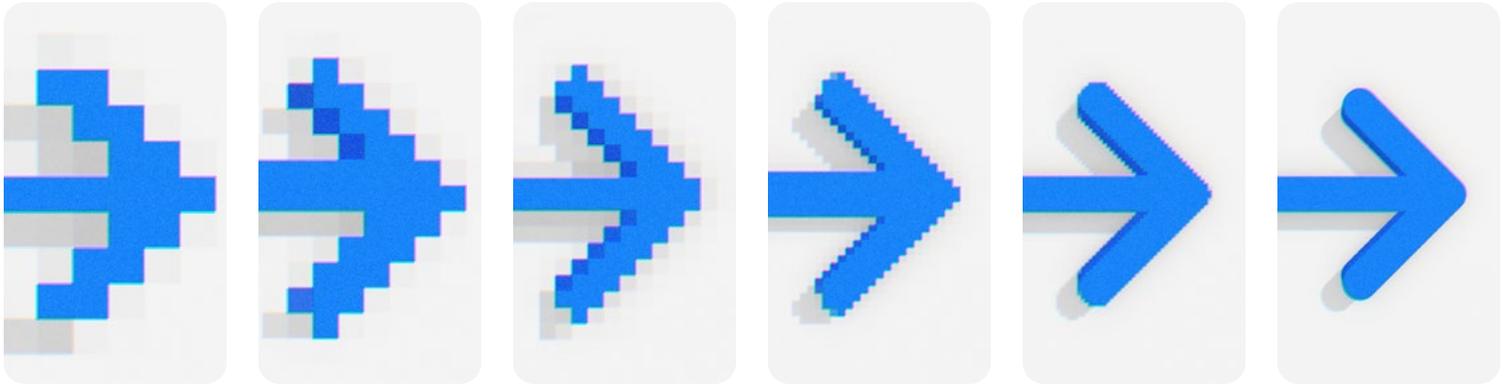
Build Stronger Reporting to Meet ESG Demands

Regulatory requirements and investor pressure are driving the demand for robust ESG reporting. Treasurers need to develop the tools and infrastructure to collect and analyze the necessary data to comply with regulations and meet investor expectations.

This might involve implementing ESG data management systems and establishing processes for collecting and verifying ESG data. Robust ESG reporting fosters transparency and accountability, allowing stakeholders to assess the organization's commitment to environmental and social responsibility.

Source: (IMD)





What's Next for Treasury Teams?

Use Tech to Streamline and Automate

Digital transformation is important for modern treasury departments. Next-gen treasury tech can automate tasks, streamline workflows, and integrate with other enterprise systems. This frees up treasurers to focus on strategic initiatives. Additionally, integration with other enterprise systems, such as ERP and accounting systems, can provide treasurers with a holistic view of the organization's financial health.

Combine Human Expertise with Smart Tools

While technology is transforming treasury management, the human element remains crucial. Treasurers need a strong understanding of financial markets, risk management principles, and regulatory compliance. Additionally, soft skills like communication, collaboration, and strategic thinking are essential for navigating a complex economic environment.

AI and machine learning don't replace treasurers; they empower them. Treasurers can leverage AI's analytical muscle to uncover hidden insights and automate repetitive tasks. Treasurers will manage AI, utilizing it as a support tool to help achieve broader organizational goals.

Collaborate Across Teams to Create More Value

In 2025 and beyond, the treasury department will play a more strategic role within the organization. Treasurers will partner with other business units to drive growth, manage risk, increase efficiency, and achieve corporate objectives while achieving more with less.

One such way they can do that is by implementing a system whose benefits go beyond the day-to-day treasury operations.

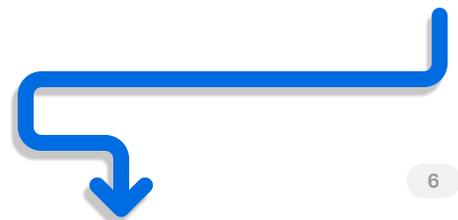
For example, Bruce Edlund, Group Director, Assistant Treasurer at Cloud Software Group, recognized the value of implementing Trovata, a cloud-native, API-driven treasury platform (in lieu of a legacy Treasury Management System) to create value not only for Treasury, but IT, Accounting, Payroll, AP and AR teams across the global organization:

- ↳ The tech team set up a feed of bank transactions to do reconciliations in Oracle Fusion rather than using separate feeds with an H2H connection to each major bank.
- ↳ The AR team uses Trovata to establish a feed that helps streamline their process for matching bank transactions to invoices. Not only is this process quicker than pulling the data manually from bank portals, but it saves them on bank fees from generating reports.

"It became more than a treasury tool—it's now a shared data platform across the business. That's a great win for us as a company. And, with increased confidence in our data's accuracy, our treasury department now has a stronger voice in shaping company strategy."

Bruce Edlund

Group Director, Assistant Treasurer at Cloud Software Group

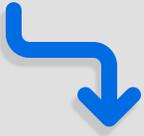


Embracing Modern Treasury Technology in Uncertain Times

The economic landscape remains dynamic, and 2025 presents both challenges and opportunities for corporate treasurers. Fortunately, modern treasury technology offers a powerful toolbox to navigate these uncertainties. By following these steps, you can leverage technology to ensure optimal cash flow, mitigate risks, and position your organization for success:

- 1 Leverage Bank Connectivity Solutions:** Talk to your primary bank(s) about API connectivity options. These tools allow for seamless data exchange between your bank accounts and treasury software, eliminating manual data entry and streamlining processes.
- 2 Upgrade Your Treasury Management System:** Ensure you're utilizing a modern treasury management platform that can handle the complexities of today's financial environment. Modern platforms offer advanced features like real-time data visibility through APIs, AI automated reporting and forecasting capabilities, and cloud-native infrastructure that enables seamless scalability.
- 3 Integrate Your Systems:** Break down data silos by integrating treasury software with your ERP system and other financial applications. This creates a holistic view of financial health, enabling more informed decision-making.
- 4 Build Strong Internal Relationships:** Successful technology implementation requires collaboration across departments. Work with colleagues in finance, risk management, and operations to ensure everyone understands the new systems and workflows.
- 5 Scenario Planning for a Dynamic Future:** Use automated forecasting and analytics tools to create various financial scenarios based on potential economic shifts. By stress-testing your cash flow and risk exposure, you can proactively develop mitigation strategies.





Optimize Cash Flow with Trovata

Trovata provides an all-in-one treasury technology platform with a comprehensive suite of solutions. Trovata's open banking APIs create a centralized data lake for all of a company's cash holdings, but also down to granular transaction data for every part of the business.

Combining this data lake with powerful tagging and Google-like search capabilities gives treasury teams the ability to analyze and dissect their data in more detail. From there, AI and machine learning algorithms automate reporting and forecasting to generate accurate insights.

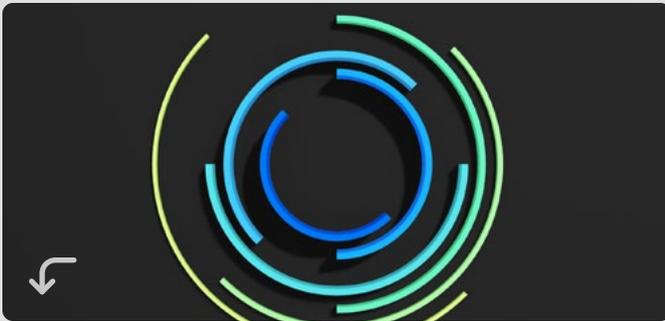
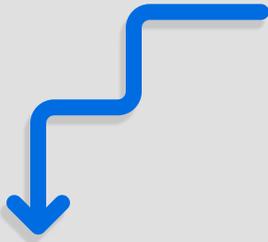


eventbrite

“With Trovata, we have saved **12 hours a week** from doing manual work, which is a big deal. As for the actual cost, we are saving way more than 50% of our annual contract fees compared to our previous TMS.”



Niall Burke
Global Treasury Manager at Eventbrite



Get a Complete View of Your Cash with Open Banking APIs

At the heart of Trovata’s offering is its advanced use of open banking APIs, which enables the aggregation of data from multiple banks into a single, cohesive platform. This means that treasurers can view balances, transactions, and other critical financial data across all their accounts in one place, without the need to log into multiple banking portals or manually consolidate data from different sources.



Make Your Data Easier to Search and Analyze

Use natural language search (like Google) across all transaction data. ‘Tag’ transaction types for treasury reconciliation or cash flow analysis. The ability to categorize transactions with tags is a simple tool that adds serious value to your data analysis, and can take just about any form you can imagine. Some examples are tagging transactions by geographic region, product category, vendor or even account manager.

“Trovata makes it effortless to search transactions across several banks and entities at the same time. I use it as a research tool to find transactions, details on a transaction, or answer any questions about that transaction.”

Kevin Dai
Treasury Manager, Snowflake





Forecast and Report with AI-Powered Automation

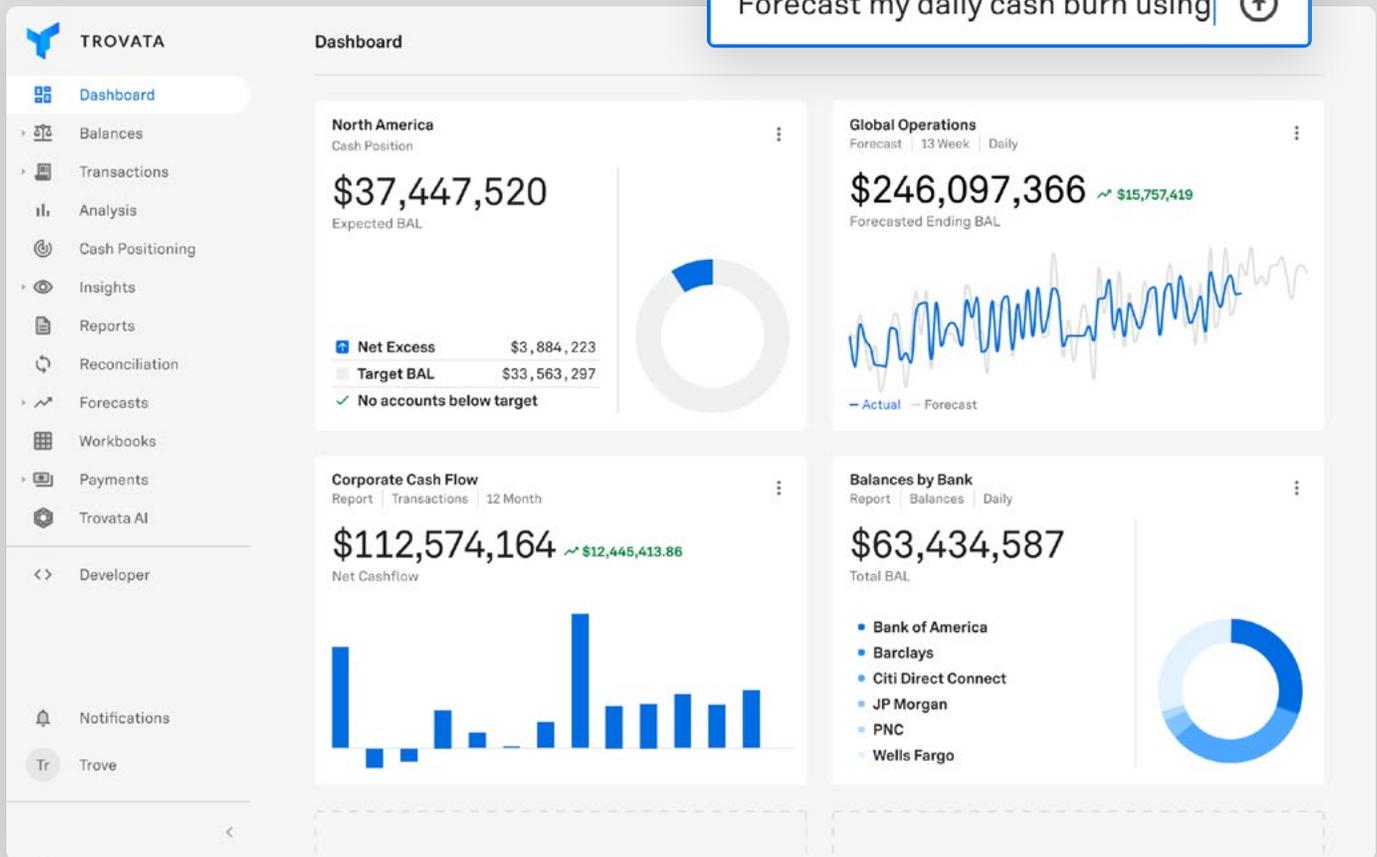
Trovata’s machine learning algorithms analyze historical data, categorize expenses, and adapt with the ebbs and flows of your organization. Additionally, AI tools are particularly adept at forecasting using historical data to predict future financial outcomes. This is crucial for long-term financial planning, as it helps businesses prepare for various scenarios, including market downturns or rapid growth periods.

“Forecasting went from slow, manual, error-prone [in excel] to fast, detailed, and scalable [with Trovata]. We can now easily forecast for international entities—something we couldn’t do before. Variance analysis also used to take 1–5 hours/month. Now it’s instant. Our Trovata forecast automatically looks at the forecast vs. actuals and calculates a variance percentage. It’s been a real step-change for our team and the business.”

Tim Green

CTP, Treasury Manager at Eversana

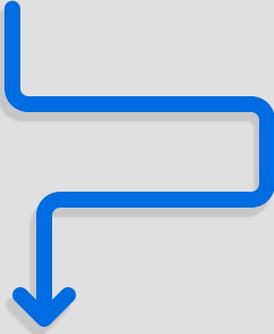
Forecast my daily cash burn using





Stay in Control with Multi-Entity Management

Trovata enables treasurers to manage the complexities of multi-entity finance seamlessly. Compartmentalize data for subsidiaries, ensuring they can only access their relevant accounts, reports, forecasts, and data, while the core team at HQ gains a holistic view of the organization’s financial data. This enhances governance and control over domestic and overseas operations.



Manage Entities

Data Accounts

Update existing entity data, add and remove entities
 Make singular or bulk updates and/or additions to your entities.

System	Required Entity Fields		Supplemental Entity
Primary Identifier	Entity Legal Name*	Functional Currency*	Region
Trovee, Inc	Trovee, Inc	USD	NA
Trovee Australia PTY	Trovee Australia PTY	USD	PA
Trovee Canada	Trovee Canada	USD	NA
Trovee Europe	Trovee Europe	EUR	EMEA
Trovee France SARL	Trovee France SARL	EUR	EMEA

Entities
Manage Entities

View By
 Entity

- ▼ 🇺🇸 Trovee, Inc 5
 - 🇺🇸 Trovee Labs N.A.
 - 🇨🇦 Trovee Canada
 - ▼ 🇪🇺 Trovee Europe 4
 - 🇸🇪 Trovee Sweden AB
 - 🇬🇧 Trovee Tech SAS
 - 🇬🇧 Trovee UK Ltd
 - 🇫🇷 Trovee France SARL
 - 🇯🇵 Trovee Japan
 - ▼ 🇦🇺 Trovee Australia PTY 1
 - 🇦🇺 Trovee Tech AU PTY

Trovee, Inc
Data Custom Fields Accounts

GENERAL INFORMATION

Name*
Trovee, Inc

Functional Currency*
USD

Alias
TRV01

ID
1.0.0

Tax ID
0123456789-00

Description
—

REGION & DIVISION

Region
NA

Division
OPS

OPEN & CLOSE DATES

Opened
1/1/2016

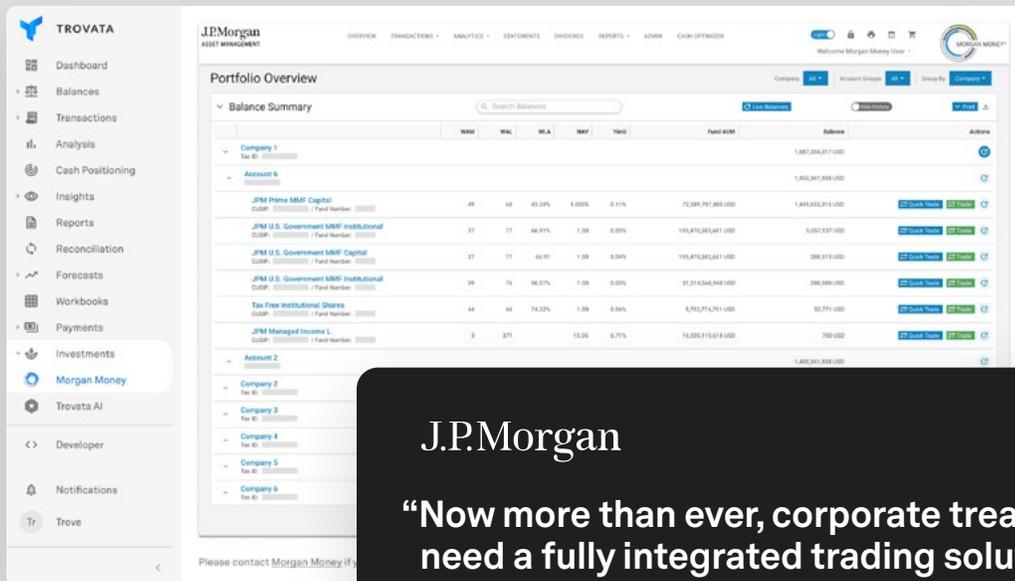
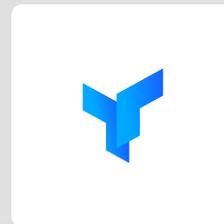
Closed
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Manage Investments and Grow Your Returns

Thriving in a dynamic economic environment requires treasurers to be able to capitalize on opportunities quickly. Trovata empowers users to maximize yield potential by managing investments directly within our platform. You'll be able to transact across your global portfolio in real time and compare funds across multiple managers, currencies, durations, or settlement options. These capabilities position Trovata as a treasury solution that can add significant income to your bottom line, within days of onboarding.



J.P.Morgan

“Now more than ever, corporate treasury investors need a fully integrated trading solution for their liquidity needs. Bringing two of the newest and fastest growing experiences in corporate finance and treasury together makes for a powerful combination for our customers.”

 **Paul Przybylski**
Head of Product Strategy & Morgan Money





“Since we started using Trovata, our treasury technology capabilities have completely transformed for the better. We have more time to focus on driving strategy and unlocking growth opportunities.”



James Krikorian
VP & Treasurer at Krispy Kreme

Ready to Take Control of Your Cash Flow?

With rising rates, market uncertainty, and limited visibility, managing treasury is more complex than ever. But the right tools can make all the difference, helping you stay on top of cash, improve forecasting, and make confident financial decisions.

Trovata brings all your accounts together, automates reporting, and gives you real-time insights so your team can move faster and work smarter.

See how Trovata can simplify your treasury operations.

[Request a 1:1 Demo](#)

[Watch a product tour](#)

