The Elire Treasury Experience 2025 Treasury Trends Report

AI Readiness, International Payment Complexity, and API Integration in Practice

Table of Contents

I. Introduction

On September 24, 2025, treasury, finance, and IT professionals joined the sixth annual Elire Treasury Experience (ETE), a virtual conference focused on modern treasury, AI, payments, and integration. The event delivered four expert-led sessions over the course of one afternoon, covering the rapid evolution of AI in treasury, practical adoption paths, international payment formats, and API-driven integrations between ERP, TMS, and banks.

ETE 2025 was built around a central goal: to help practitioners stay ahead of rapidly shifting treasury technology trends. Through focused sessions, attendees explored how AI can be operationalized within treasury functions, how organizations are preparing for or navigating ISO 20022 migration, and how modern API-driven architectures are shaping the future of ERP, TMS, and bank connectivity. Together, the sessions provided a holistic view of the modernization journey treasury teams are confronting today.

This white paper summarizes key insights from four sessions: *AI in Treasury: Navigating Automation's Rapid Evolution; Treasury's AI Playbook for 2026; International Payments: Navigating Formats for Pain-Free Integration; and Powering ERP and TMS Integrations with API Technology.*

It also analyzes live poll responses across the four sessions, providing concrete benchmarks for where treasury teams are today with AI, payments, and integration—and what they need next to move forward.

II. Attendance and Data Collection

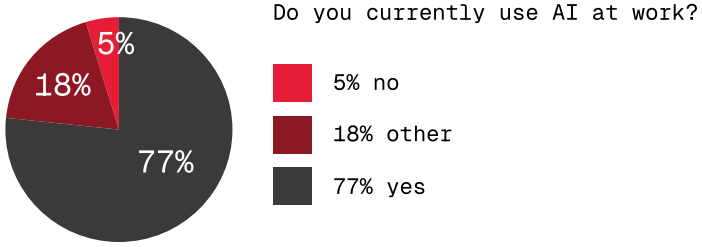
Across the four live sessions, ETE 2025 logged 167 unique attendees. Elire also ran seven live polls, generating 583 responses across the event. These polls focused on AI usage and readiness, payment type complexity, ISO 20022 migration progress, and levels of integration maturity. These inputs, combined with practitioner questions and session insights, create a representative snapshot of how treasury functions are evolving and where organizations may need additional support or clarity as they modernize their operations. The analysis that follows highlights the themes emerging across this data and what they mean for treasury teams planning their next steps.

Table of Contents

III. AI at Work and in Treasury

"Everyone will have AI. Now, is everyone going to have it in 2026? Maybe yes, maybe no, probably no. But more people every single month, every single year will be adopting AI in Treasury."

- Bob Stark, Kyriba [Global Head of Market Strategy] (1)

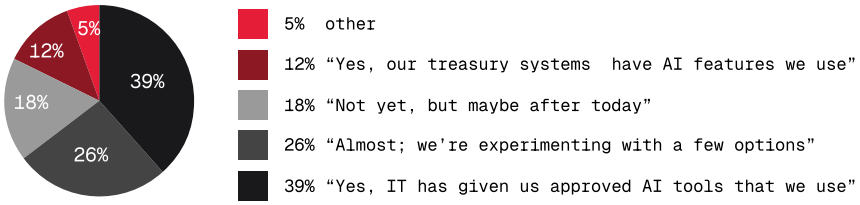


In the keynote AI session, **76.7% of participants reported they currently use AI at work—**confirming that AI has quickly become a standard workplace tool. This marks a significant shift from last year, when only 27.4% of ETE attendees reported using AI in any form.

When asked how they use AI, **80.2% said they rely on tools like ChatGPT to write, summarize, or work more efficiently.** Only 2.3% reported using AI directly for treasury analytics or forecasting, while 16.3% said they are not using AI at all.

What does this mean? AI is clearly present—but primarily as a productivity tool, not yet deeply embedded in treasury workflows. In other words, experimentation is high, but embedded adoption is still early.

When asked if they use AI in treasury today, 38.5% of attendees responded, "Yes, IT has given us approved AI tools that we use," and 26.4% responded, "Almost; we're experimenting with a few options"



(1) From the ETE 2025 session "Treasury's AI Playbook for 2026"

Table of Contents

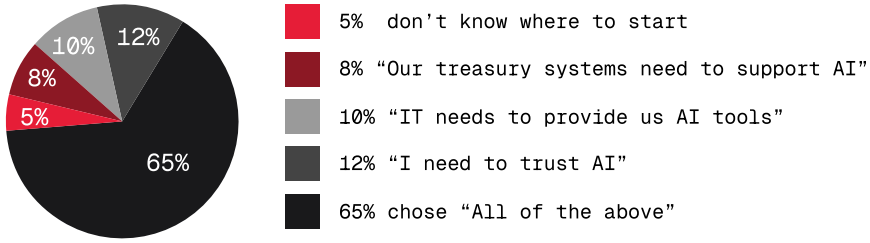
This again shows that AI in treasury is beyond awareness but not yet in full production. Most teams are somewhere between experimentation and early adoption.

"What's the biggest thing? Trust. Trust is the biggest problem. It's the single biggest barrier to why all of us are not using AI within Treasury today."

- Bob Stark, Kyriba [Global Head of Market Strategy] (2)

The biggest need for treasurers to adopt AI? Clearer guidance and supported tools.

When asked what they need to adopt AI, attendees provided the following responses.

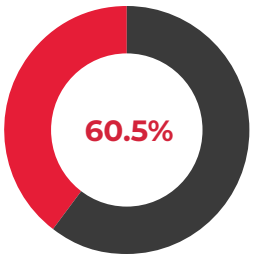


This signals that adoption will accelerate once treasury practitioners feel they have the technology and an organizational path forward.

(2) From the ETE 2025 session "Treasury's AI Playbook for 2026"

Table of Contents

IV. ISO 20022 and Complex International Payments



Treasury teams today operate in increasingly complex payment environments. **Although 60.5% of poll respondents process between one and five payment types,** even a small number of formats and methods introduces extensive variability across banks, regions, currencies, and systems.

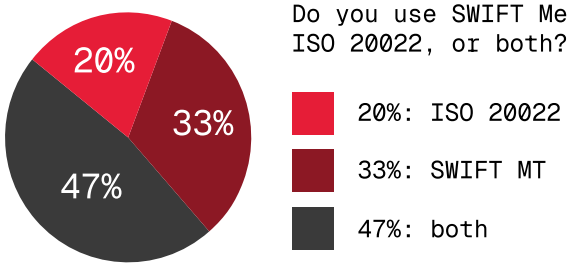
As organizations scale, complexity grows quickly, and many teams struggle to maintain visibility, standardization, and control. Consolidating payment workflows within a treasury management system (TMS) allows organizations to route, transform, validate, and track payments across multiple banks with far greater efficiency.

"By consolidating payment workflows through a system like Kyriba or any other TMS, corporations move from a fragmented high-cost process to a centralized or standardized model...for treasury team it shifts their focus from managing complexity to, you know, managing cash strategically."

– Adarsh Hegde, Elire [Senior Consultant] (3)

Even on the lower end, payment complexity grows quickly as the number of formats, currencies, and bank connections increases. TMS technology plays a key role in centralizing, standardizing, and routing payments across multiple banks and countries.

The market is in a hybrid state for ISO 20022.



(3) From the ETE 2025 session "International Payments: Navigating Formats for Pain-Free Integration"

Table of Contents

When asked whether they use SWIFT MT, ISO 20022, or both, 46.8% of attendees reported using both. This aligns with Elire's understanding that most corporates remain in transition—running MT and ISO side by side, with some entities and banking partners further along than others.

This raises the question: why does the market remain in a hybrid state for ISO 20022? The reality is that ISO migration continues to be both technically and operationally challenging.

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Common migration challenges:
└─▷ Mapping MT free text fields to structured ISO fields
└─▷ Cleaning or enriching static data (addresses, tax IDs, legal identifiers)
└─▷ Bank-by-bank onboarding timelines
└─▷ Running MT and ISO in parallel during transition
└─▷ Coordination across ERP, TMS, compliance, banking partners, and vendors
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Organizations frequently face significant mapping complexity as free-text MT fields must be converted into structured ISO fields, often requiring data enrichment and cleanup. Bank timelines vary widely, forcing corporates to balance multiple testing cycles.

> ***"Companies basically face a real challenge in terms of... managing all the systems, managing multiple payment types and there's no single way to do that efficiently and this is where, you know, I think they are looking for an integration hub, something like a treasury management system... that can sort of standardize and connect across systems and with the banks and sort of streamline the existing payment processes."***
>
> ***- Adarsh Hegde, Elire [Senior Consultant]*** (4)

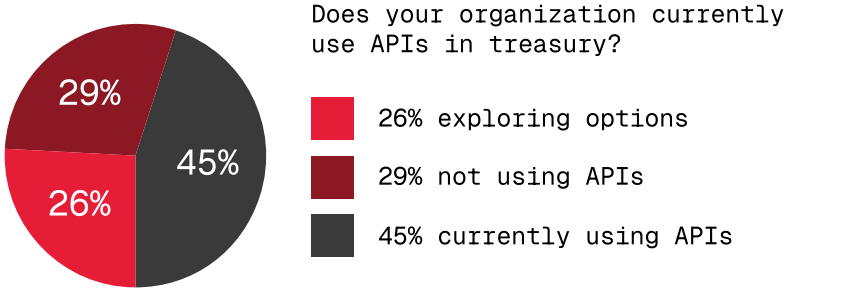
Many organizations must run MT and ISO in parallel to support different banking partners or business units, adding interim operational overhead. Beyond the technical requirements, success depends on coordination across treasury, IT, compliance, and external vendors. Most organizations are therefore only partway through their ISO roadmap and will continue operating in hybrid mode for the foreseeable future.

(4) From the ETE 2025 session "International Payments: Navigating Formats for Pain-Free Integration"

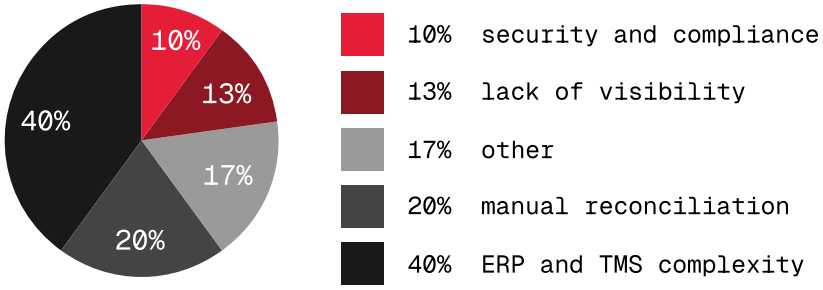
Table of Contents

V. API-Driven Treasury and Hybrid Integrations

API adoption is gaining significant traction across treasury functions. According to the poll data, 44.4% of respondents are already using APIs in their treasury or ERP environments, while another 29.2% are exploring their options. This indicates a notable shift toward real-time connectivity and event-driven data flows. Yet with 29.2% still not using APIs, SFTP remains a core integration method—reinforcing that modern treasury often requires operating both in batch and real time simultaneously.



The biggest integration challenges: complexity, manual reconciliation, and visibility. When attendees were asked to identify their most significant integration barriers, their responses broke down as follows:



These challenges stem from the fragmentation of systems and the lag time inherent to batch-based processes. API-driven architectures directly address these issues by delivering immediate payment status updates, intraday reporting, and automated reconciliation—all of which reduce risk, shorten investigation cycles, and improve decision-making.

Table of Contents

While APIs offer clear advantages, the sessions emphasized that SFTP remains the most appropriate tool for many batch-oriented processes. Teams should rely on APIs when immediacy, callbacks, or fine-grained control deliver clear business value—particularly for wires, intraday statements, and real-time payment status.

SFTP, however, is still well-suited for master data updates, end-of-day statements, and any flow where latency does not introduce risk. Organizations are already comfortable with a hybrid approach, blending API immediacy with SFTP stability.

"Use APIs where real time and callbacks create business value, and keep SFTP where batch is perfectly acceptable."

- Abdel Saafan, Elire [Kyriba Practice Lead] (5)

The shift toward API-driven treasury also elevates the importance of observability and operational resilience. Presenters emphasized the need for idempotency keys, structured error taxonomies, well-defined runbooks, and real-time monitoring—capabilities that ensure integrations remain reliable and audit-ready. Idempotency prevents duplicate postings and protects financial data integrity, while structured error taxonomies make issues human-readable rather than cryptic, accelerating root-cause analysis and resolution. For many organizations, this represents a natural evolution from batch processes to event-driven architectures, requiring not only technology changes but also new operating procedures, controls, and governance.

> **APIs shine where immediacy matters; SFTP remains ideal for batch.**

Use APIs for:

- Wires and high-value payments
- Intraday statements
- Real-time callbacks
- Payment status and error messages

Use SFTP for:

- GL updates
- Reference data
- End-of-day-only files
- Flows where latency doesn't reduce risk

(5) From the ETE 2025 session "Powering ERP & TMS Integrations with API Technology"

Table of Contents

"Make your integration as fluid as possible with good documentation and a good design doc beforehand, and try to use APIs wherever possible."

- Valentin Todorow, Elire [VP of AI Strategy] (6)

Modern treasury integrations need observability, safeguards, and governance. These four foundational design patterns are essential for API-driven treasury:

- Idempotency and safe retries
- Detailed error taxonomies
- Observability across all integrations
- Structured runbooks and rollback plan

(6) From the ETE 2025 session "Powering ERP & TMS Integrations with API Technology"

Table of Contents

VI. Elire Treasury Experience 2025 Insights and Benchmarks

AI is widely used in general work, yet most treasury teams are still in early adoption stages when it comes to applying AI to forecasting, reconciliation, and decision support. ISO 20022 migration is well underway but remains incomplete for a majority of organizations, with hybrid MT and ISO environments as the norm. API adoption is accelerating quickly, but many teams will continue to use SFTP for stable, batch-friendly flows. Across all three areas, core challenges remain consistent: fragmented systems, manual work, delayed visibility, and uncertainty about where to start with new technologies.

Organizations that are progressing most effectively share several common traits. They have clear target architectures centered around a TMS, centralize workflows and approvals to reduce fragmentation, and adopt hybrid integration strategies that balance immediacy with stability. Most importantly, they focus on practical outcomes—reducing manual tasks, improving visibility, strengthening reconciliation, and accelerating decision-making—rather than adopting technology for technology's sake.

Table of Contents

VII. Recommendations for Treasury Leaders

For AI adoption

- Identify where AI is already being used informally
- Partner with IT to establish governance and tools
- Start with high-value, low-risk use cases like reporting, forecasting support, and anomaly detection
- Use a dual strategy: system-embedded AI and productivity AI (co-pilot LLM style tools)

For international payments and ISO 20022

- Map your payment flows across ERPs, entities, and banks
- Move payment formatting and transformation into your TMS
- Treat ISO migration as staged—not a switch
- Use the richer ISO data to improve reconciliation and analytics

For API and integration modernization

- Prioritize APIs for wires, intraday, and real-time status
- Retain SFTP for stable, batch-friendly flows
- Build observability: dashboards, alerts, SLAs, and error taxonomies
- Leverage platforms like Oracle Integration Cloud to accelerate delivery

Table of Contents

VIII. Conclusion

ETE 2025 confirmed that treasury organizations are balancing innovation with operational reality. Teams are already using AI—but mostly outside of treasury systems. ISO 20022 migration is well underway but uneven. APIs are gaining momentum, yet hybrid integration is the norm.

The poll data provides a strong set of benchmarks for where the market stands today. The common thread across every session: **Treasury transformation requires both modern tools and a structured roadmap.** These ETE 2025 insights equip treasury teams with the benchmarks, insights, and building blocks needed to plan their next steps.

To learn more about Elire's treasury consulting services, visit our treasury services page of our website or email us at Treasury@elire.com.

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Ms. Hutchcraft serves as Elire's Marketing Specialist, working to develop and optimize marketing brand assets. Jordan collaborates with the Elire Team to produce blog and social media content, strategize for social media expansion, and maintain Elire's internal and external branding.