opentext™

Treasury. Managed.

When treasury teams spend less time managing connectivity, they spend more time managing cash

Contents

Manage cash.
Not complexity.

Treasury has never played a more strategic role. Organizations are expanding into new markets, adding banking partners, navigating evolving payment standards, and responding to growing expectations for speed, visibility, security, and resilience. Yet, many treasury teams still spend too much time managing fragmented connectivity, manual processes, and operational complexity instead of focusing on cash, liquidity, and business strategy.

This ebook explores how leading organizations are simplifying treasury operations by reducing complexity, improving visibility and control, and enabling treasury teams to focus on what matters most—managing cash, supporting growth, and creating business value.

The new treasury reality

Treasury has become a critical driver of business performance. Yet as organizations expand their banking networks, enter new markets, adopt new payment rails, and integrate additional systems, treasury teams still spend an outsized amount of time maintaining connectivity instead of optimizing cash.

Many treasury teams support a mix of banks, formats, communication protocols, and internal systems, creating a fragmented operating environment. Maintaining these connections can require significant effort, making it difficult to achieve consistent visibility, streamline processes, and respond quickly to business needs.

As complexity grows, organizations need a more efficient approach to bank connectivity—one that simplifies operations, improves control, and frees treasury teams to focus on cash management, liquidity, and strategic initiatives.

What’s making treasury more complex?

Fragmented bank connectivity

Many treasury organizations manage dozens of banking relationships, each with its own connectivity methods, formats, and requirements. The result is a patchwork of integrations that increases costs, reduces agility, and makes global treasury operations harder to standardize and scale.

Multiple ERPs and payment systems

Growth, acquisitions, and regional business requirements often leave organizations with multiple ERP platforms and payment applications. Each introduces its own processes, data formats, and workflows, making it difficult to standardize operations, automate payments, and gain a consistent view across the enterprise.

Limited end-to-end payment visibility

Without a consolidated view of payment activity, treasury teams struggle to track payment status, identify exceptions quickly, forecast cash accurately, and respond confidently to business questions.

Manual approvals and exceptions

Payment approvals that rely on emails, spreadsheets, or disconnected workflows slow processing and increase the risk of delays and errors. Each exception requires valuable time to investigate, resolve, and reconcile before payments can move forward.

Growing fraud and compliance pressures

Treasury teams must navigate an increasingly complex risk landscape that includes payment fraud, cyberthreats, sanctions screening, evolving regulations, and internal governance requirements. Maintaining strong controls while enabling fast, efficient payment processing has become a difficult balancing act.

Increasing demands on IT

Treasury depends on IT to maintain bank integrations, support changing payment standards, resolve connectivity issues, and onboard banking partners—leaving fewer resources available for strategic modernization and innovation.

$320T cross-border payments market forecasted by 2032

FXC Intelligence, *NEW DATA: cross-border payments market now worth over $194tn and is forecast to reach $320tn by 2032*, January 16, 2025

Complexity has a cost

Treasury complexity creates hidden costs beyond technology. Manual intervention slows payments, exceptions consume staff time, disconnected data reduces visibility, and maintaining bank integrations diverts IT resources from innovation. As payment standards continue to evolve, complexity compounds unless the operating model changes.

The cost of doing nothing:

As treasury complexity grows, disconnected banking relationships and manual processes quietly increase operational costs, slow decision-making, reduce cash visibility, and consume valuable treasury and IT resources—making it harder to improve liquidity, resilience, and business agility.

PwC, *2025 Global Treasury Survey: Architects of change: Treasury leadership in an era of transformation*, June 25, 2025

What are leading treasury organizations doing differently?

Leading treasury organizations are changing the way they think about treasury operations. Instead of measuring success by how many banking connections they maintain or how efficiently they manage exceptions, they're focusing on business outcomes: better visibility, greater resilience, faster decision-making, and improved liquidity.

Rather than continuously adding new point solutions, they're simplifying their operating model and relying on trusted partners to manage financial connectivity while treasury focuses on strategic financial leadership.

They are redefining what "good" looks like.

Leading treasury organizations are moving beyond disconnected systems and manual processes to create a simpler, more connected operating model—one that gives treasury greater visibility, control, and agility while reducing operational complexity.

They're building:

One view of global cash and payments

Gain a consolidated view of cash positions, payment activity, and transaction status across banking partners, business units, and geographies to improve decision-making and liquidity management.

One consistent payment process

Standardize payment workflows across the organization to improve governance, reduce manual variation, and deliver a more predictable, efficient payment experience.

One secure connection to banking partners

Simplify connectivity by reducing the number of individual bank integrations while maintaining secure, reliable communication across your global banking network.

Intelligent orchestration across systems

Coordinate payment validation, approvals, routing, and exception handling across ERP systems, treasury applications, and banking partners without adding unnecessary operational complexity.

Flexibility to support future banking and payment change

Adapt more quickly to evolving payment standards, regulatory requirements, acquisitions, and new banking relationships without rebuilding existing processes or infrastructure.

Less operational burden on treasury and IT

Reduce the effort required to maintain financial connectivity so treasury can focus on cash and liquidity while IT concentrates on strategic innovation.

Business outcomes

Rather than technology features, treasury leaders measure success through business outcomes:

- Better visibility
- Greater control
- Faster payment processing
- Higher straight-through processing
- Reduced operational risk
- Improved resilience
- Lower IT effort
- More time for strategic treasury activities

True treasury visibility goes beyond bank balances. By unifying supply chain and financial data into a single, real-time view, a managed treasury helps eliminate the typical 73% data analytics blind spot—revealing exactly when and where cash is moving.

Source: Gartner Research, *Data and Analytics Infrastructure Performance Metrics (Unlocking Value from Dark Data), April 17*, 2026

A managed approach

The greatest opportunity may not be replacing systems—it may be simplifying how they work together.

With a managed financial connectivity approach, the provider assumes responsibility for hosting, monitoring, maintaining, updating, and supporting critical payment connectivity while treasury concentrates on financial performance. This reduces operational complexity while improving agility.

Industry benchmarks show financial institutions reduce total cost of ownership (TCO) by 30 to 50% over three years when moving from a DIY model to a managed service bureau.

Read more >

How OpenText supports treasury management

OpenText brings together four complementary capabilities:

- OpenText™ Financial Hub orchestrates payments and workflows
- OpenText™ Trading Grid connects banks, ERPs, treasury systems, suppliers, and partners
- OpenText™ SWIFT Service Bureau delivers managed SWIFT connectivity
- OpenText™ ISO 20022 Data Transformation modernizes payment messaging

Each capability supports the larger objective: simplifying treasury operations rather than adding technology complexity.

Customer success

Interpublic Group of Companies (IPG)

IPG needed a more accurate view of cash balances within its worldwide operations.

Results

- Fast, accurate insight into global cash balances
- Convenient data access, immediate reports
- Better-informed financial decisions

“The OpenText solution provides IPG with holistic access and transparency into our bank connectivity process.”

Lisa Tana
Director of Global Treasury Operations, IPG

Take the next step

Treasury isn't becoming simpler—but managing it can.

OpenText helps organizations simplify global treasury operations through managed payment orchestration, financial connectivity, and messaging modernization.

Contact us today >

Additional resources

Learn more about business network solutions for financial services >

The treasury visibility crisis: Why global enterprises are rebuilding financial connectivity >

Simplify payments. Strengthen control. Read the guide >

About OpenText

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