



## LET'S KEEP TALKING!

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# When the World Zigzags, Your Data Shouldn't Do Interpretive Dance



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Not long ago, a CFO from a global corporate summed it up during a call with their banking partners: *"With tariffs back on the table, our cash flow models are out of date. We don't need reports next week—we need visibility today. Which of our banks can move with us?"*

And then the Trump administration reintroduced new sweeping tariffs disrupting supply chains, increasing costs and delaying payments.

For banks, this isn't just about geopolitics. It's a test of how well you can support your clients - especially those relying on you for cash management, payments and liquidity planning when things get uncertain.

## Tariffs Are Putting Liquidity and Payments Under Pressure

When tariffs hit, treasury teams feel the pressure immediately. Every part of the cash cycle is affected. Visibility across regions becomes harder to maintain. Incoming and outgoing payments are rerouted, delayed, or reprioritized - sometimes due to compliance concerns, sometimes due to disrupted supplier flows. Forecasts that were solid a week ago quickly become outdated, and short-term funding needs shift almost overnight.

In these moments, clients don't just need smooth processing. They need their banks to help them stay ahead of volatility. That means delivering clarity when conditions change and enabling action, not in days or weeks, but in real time.

As the pressure builds, expectations shift. Clients now want more than speed. They want foresight. They want a partner that can help them anticipate what's next.

## ERP and EPM: Real Integration, Real Value

Some corporate finance teams already operate inside ERP and EPM platforms. Others know they need to - and fast. But even among the early adopters, many are realizing their current tools aren't built for the speed, integration and agility today's environment demands.

Leading versions of such solutions help manage payables, monitor liquidity, plan working capital and adapt to constantly shifting cost structures. And banks that connect directly into these platforms to move from being service providers to becoming strategic partners.

Here's how tight integration delivers practical, business-critical value:

- *Faster payments with better control:* Connecting directly to ERP platforms enables straight-through processing, with full visibility into payment timing and prioritization.
- *Clearer cash visibility across the business:* Virtual account structures linked to ERP data give clients an accurate, real-time picture of their cash position across regions and legal entities.
- *Liquidity that responds to market conditions:* When EPM is integrated with the bank's liquidity tools, clients can instantly adjust forecasts as tariffs, FX, or supply shocks unfold.
- *Smarter hedging and funding decisions:* When ERP, treasury and banking systems are aligned, CFOs have a unified view of cash, FX exposure, intercompany flows and funding needs.
- *Compliance without bottlenecks:* Integrated EPM data supports stress testing and aligns with regulations like LCR and NSFR, so clients stay proactive and not reactive.

KPMG found that companies with fully integrated ERP and EPM platforms reduced billing cycles by 20% and shortened acquisition onboarding timelines by several months. And McKinsey & Company reports that 65% of CFOs plan to increase investment in digitized treasury systems by 2026 and want banks that can integrate directly into those ecosystems.

## How Banks Are Using ERP, EPM and AI to Help Themselves - and Their Clients

This isn't just about client-facing value. Banks that embed ERP and EPM into their own operations are gaining critical advantages, especially when those platforms are supported by embedded AI.

Here's how some banks are using it:

- *Smarter liquidity planning:* One global bank used its EPM system to simulate tariff-related funding needs across business units. It quickly reallocated capital and avoided costly overnight borrowing.
- *Cleaner, safer payment operations:* Another bank used ERP data and AI to detect irregular payment routing after trade routes were impacted by tariffs. Rerouting was completed in real time, helping to avoid disruption for high-value clients.
- *Proactive client conversations:* A European bank modelled tariff impacts on key industries, equipping front-line teams with sector-specific strategies and liquidity solutions. That readiness led to deeper client relationships and new revenue opportunities.

KPMG estimates AI-enhanced planning improves forecast accuracy by 40% and reduces planning costs by up to 30% while Deloitte reports that banks using AI-integrated ERP and EPM systems are 30–40% faster at responding to economic shocks.

### What Clients Expect Now

Tariffs are just one example but they've made something clear: clients want more than transactional efficiency. They want partners.

Today's CFOs expect their banks to integrate into the systems they already use, ERP, EPM and TMS. They expect real-time visibility into cash, seamless execution of payments and actionable insights when uncertainty hits. Lagging behind is no longer acceptable.

They also want regulatory alignment that doesn't slow down operations. And most of all, they want fresh thinking. When the next challenge comes - be it tariffs, rates, or regulation - they want their bank to come to the table with insight, not a product list.

If a bank can't meet those expectations, clients will find one that can.

### What This Means for Banks

This is an opportunity to do more than modernize. It's a chance to embed yourself into the way your clients run their businesses.

Banks that move now can:

- Sit at the table where funding and risk decisions are made
- Deliver faster, smarter advice, not just transactions
- Use ERP and EPM data to help clients act with confidence

- Build trust at the intersection of strategy and execution

## Final Thoughts

Tariffs aren't the last disruption we'll see. But they are a clear reminder that banks need to do more than respond. They need to be ready.

ERP and EPM platforms, especially when AI-enabled, give banks the tools to deliver real-time insight, act with agility and support clients as true partners. Integration isn't just a tech upgrade, it's a business move.

If your institution wants to lead in the treasury and finance space, now is the time.

How to make ERP, EPM and intelligent banking the foundation of your client strategy - before the next shock hits.

**... Let's keep talking!**



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Chris Hagen brings over 25 years of international leadership experience across the financial services and technology sectors, with a proven track record in strategic transformation, operational excellence, and value-driven change. Since 2019, Chris has been with Oracle, where he has held senior roles across UK & Ireland in London and previously in the APAC region in Singapore.

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