

Treasury Management Systems

Your TMS should be more than a tool — it should be a driver of insight, automation, and agility. If it's not, you may be working harder than you should.

Treasury teams invest in a Treasury Management System (TMS) to reduce complexity, increase visibility, and centralize and concentrate operations. But what happens when the very system meant to streamline operations becomes the bottleneck?

If your TMS feels like more of a burden than a benefit, you're not alone. In a rapidly evolving landscape of technology, regulation, and organizational expectations, many companies find their TMS isn't keeping pace.

Below, we break down common TMS pain points across Technology, Process, and People – and highlight where the cracks often begin to show:



Technology Challenges

A TMS should be a digital backbone for treasury, but if it's outdated or inflexible, it limits more than it enables.

Outdated or Rigid Infrastructure

Legacy, on-premises systems often struggle with speed, mobility, or scalability, making it harder to respond to today's dynamic environment. This restricts the full benefits of a TMS integration to finance internal sub-systems. paginated reports using the Power BI Report Builder tool.

Poor Integration Capabilities

If your TMS doesn't connect smoothly with accounting systems, financial institutions, or market data providers, you're left stitching together critical information manually, therefore defeating the purpose of automation.

Limited Reporting & Analytics

Many TMS systems lack robust dashboards or forecasting tools, making it difficult for treasury to provide timely, strategic insight to their finance leadership.



Process Inefficiencies

Even the most advanced TMS is only as effective as the processes it supports.

Manual Workarounds Persist

Despite automation promises, many teams still rely heavily on Excel for tasks such as reconciliation, forecasting, and exposure tracking, which introduces risk and inefficiency.

Over-Customization Adds Complexity

TMS workflows that are heavily customized often become brittle over time. Each update or change risks breaking core functions or increasing reliance on IT support.

Compliance & Regulatory Burden

If your TMS can't easily adapt to new regulatory requirements or provide reliable audit trails, your risk exposure increases – and compliance becomes a chore.



People & Adoption Issues

A TMS only delivers value if people use it effectively.

Low User Adoption

If the system is counterintuitive and cumbersome, users will resist – reverting to emails, spreadsheets, or shadow processes.

Skill & Resource Gaps

Many treasury teams rely on a handful of “super users” or IT specialists to operate the system. Without widespread ownership, regular knowledge reinforcement, and training, system optimization does not exist.

Change Fatigue

Treasury professionals are often worn down by failed or a lack of customized implementations, leading to disengagement and stagnation.

Ask yourself: When was the last time you reviewed your Technology, People, and Processes for Treasury? Are you feeling the gaps in your treasury operational effectiveness?

We provide Health Check advisory services, where Actualize will review and assess your use of treasury technology software, such as a Treasury Management System (TMS) or trading platform. Our evaluation includes an examination of current procedures, user proficiency with the application, and overall operational effectiveness. This proven methodology can lead to significant improvements in your treasury operations, and is conducted by one of our experienced and trusted advisors.

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