



**INTEGRATION AS INNOVATION: WHY APIs ARE
THE FUTURE OF TREASURY**

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Executive summary

Treasury teams are under increasing pressure to deliver accurate, timely insights with fewer resources. Accomplishing this is no easy feat, as many still rely on a patchwork of disconnected bank portals, spreadsheets, and middleware that slows reporting and makes real-time visibility difficult. With cash flows and revenue cycles growing more complex and expectations for faster decisions rising, this approach is no longer sustainable.

API integration is changing this model. By connecting enterprise systems and partners directly, APIs can help reduce reliance on brittle middleware and eliminate redundant processes.

Finance leaders are seeing their value extend beyond efficiency in treasury processes, and

the shift is already underway. 65% of surveyed treasurers plan to expand API use in the next few years¹. This process requires a dedicated change management strategy that minimizes disruption, as well as careful investments in scalable tech, but the results are well worth the effort. With an AI-integrated ecosystem, treasury teams can gain improved, real-time views into balances and transactions while simplifying their complex tech stacks, enabling them to transition into an important strategic partner within the organization.

Embedded connectivity, enhanced control, and architectural simplification through API integration offers the innovation needed for treasury teams to modernize operations.

Too many tools, not enough visibility

Despite years of investment in treasury technology, visibility gaps persist. Finance departments today use an average of 40 enterprise applications, and more than half still rely on manual data collection to build forecasts². These inefficiencies take a toll. Nearly one-fifth of finance teams' time is still spent on tasks that could be automated³, like reconciliations, report preparation, and data validation. This manual drag reduces productivity and introduces errors into the process, but it also increases the risk of decisions being made on outdated or incomplete information.

The consequences of fragmented data environments are measurable. Poor data quality continues to plague 76% of finance teams⁴, and 92% of surveyed CFOs say forecasting accuracy is a challenge to achieving their priorities⁵. When data lags, treasury teams respond more slowly to market changes, borrow unnecessarily, or leave cash idle. The lost opportunity costs could be significant, especially in a volatile environment or when pursuing capital investments.



Gaining access to decision-ready data

API integration offers a direct solution to many of these visibility issues that goes beyond simply addressing inefficiencies. APIs can unlock a new way of working by enabling secure connections between banking platforms, ERPs, and treasury systems. Implementing APIs with native ERP file compatibility helps eliminate the need for overreliance on batch file transfers, middleware reconciliation, or manual uploads.

Instead of working from stale and fragmented data, teams can:

1. Refresh forecasts daily and on demand.
2. Align investment strategies with actual liquidity positions.
3. Identify idle balances sooner.

API connectivity moves reconciliation from acting as “after-the-fact” quality control step to becoming part of this real-time data cycle. Transactions can be matched across systems without manual time uploads, discrepancies are surfaced quickly with context, data is consistent across all platforms no matter who accesses it, and API logs provide an automated trail. Reconciliation data enabled by APIs is more reliable, offering leaders easier access to decision-ready data.

From an operational standpoint, this shift in treasury helps organizations reduce borrowing costs, improve working capital deployment, and strengthen financial agility. For example, gaining an earlier view into cash surpluses can help reduce reliance on short-term borrowing and avoid unnecessary interest expense.

Unlocking the value of richer data

Conversations about APIs often emphasize timeliness, as highlighted in the previous section, but speed alone doesn't change outcomes. The depth and fidelity of data that flows through these connections is what offers an even more compelling advantage.

Traditional reporting channels flatten information into a handful of fields, obscuring the context behind each transaction. This creates a lack of visibility that forces teams into workarounds and leaves capital decisions to be made on partial insight. By contrast, advanced APIs that can deliver richer transactional data act as the connective tissue between treasury, AP, and AR. Detailed information including invoice numbers, customer identifiers, and contractual references become part of the payment record itself.

What follows is the ability to more readily automate reconciliation and receivables posting,

though the value to treasury doesn't stop there. Bringing in enriched data from dozens of sources (or more) helps strengthen forecasting by linking cash flows to actual business activity, and it also sharpens spend analysis by precisely categorizing disbursements. Armed with this deeper data, teams can improve liquidity management by connecting cash movements to their underlying drivers.

These advanced APIs equip treasury leaders with a level of clarity that existing file transmissions and more basic APIs simply cannot deliver. With this level of granularity comes the ability to act with greater precision and confidence.

Reducing risk in the moment

Treasury decisions can carry real financial risk. When visibility gaps persist and data lags, those exposures compound quickly. However, treasury teams implementing APIs to integrate disparate systems can mitigate these risks and shift to becoming a more valuable strategic partner.

LIQUIDITY AND IDLE CASH

When cash visibility is limited, buffer balances become the default to guard against uncertainty. This practice locks up capital that could be deployed elsewhere to strengthen returns or reduce borrowing. With real-time balance updates across banks and entities through API-driven connectivity, treasury teams can right-size liquidity reserves and orchestrate cash sweeping or pooling strategies more effectively.

The difference is the speed and reliability of executing these strategies while cutting down on manual errors and exposure. APIs can eliminate the lag between balance reporting and transfer initiative to reduce the risk of overdrafts or missed opportunities. For physical sweeping, surplus balances can be consolidated without delay. Offsetting credit and debit positions through notional pooling reflects actual conditions as they evolve, rather than on outdated data.

When cash is freed from idle accounts, capital can be redeployed and borrowing costs could be reduced. These changes lead to optimized balance sheets and support for an organization's broader financial strategy.





FORECASTING ACCURACY

Poor data quality presents one of the most significant challenges to forecasting, a sentiment that 76% of surveyed organizations share¹. Those relying on manual processes across multiple systems might have good reason to worry about this. Data from disparate regional teams, systems, and departments arriving late or in consistent formats creates real problems with data accuracy, and leaders are aware of the downstream consequences. A staggering 47% of surveyed CFOs are concerned that they're making decisions based on inaccurate or outdated data⁴. An organization prioritizing growth cannot afford to operate under that much uncertainty.

With APIs, live transaction data from multiple sources feeds directly into forecasting models, leading to continuous refinement and real-time variance tracking, and faster responses to market volatility.



FOREIGN EXCHANGE EXPOSURES

The majority (83%) of surveyed treasury professionals cite foreign exchange as their most critical economic risk, yet more than a third rely solely on manual processes to capture and hedge financial and commercial balance sheet exposures¹. Lacking visibility into global cash positions or using inconsistent data could hamper an organization's ability to execute an effective hedging strategy, which can be especially detrimental in a volatile economic environment.

Integrating position and forecast data directly from multiple TMS platforms, ERPs, and Banks on demand offers an immediate, centralized view into FX risks. For example, API connectivity can generate consolidated feeds of money market rates and FX rates side-by-side to compare net yields after currency translation costs, rather than optimizing for yield in isolation. The ability to access all this information at once, whenever it's needed, without waiting for someone to manually compile it is a considerable benefit for leaders. Making this shift supports more effective hedging strategies, improved short-term yield from money market investments, and reduces the likelihood of unintentional exposures.



FRAUD AND CONTROL FAILURES

The 2025 AFP Payments Fraud and Control Survey reported that 79% of surveyed organizations experienced fraud attempts last year⁶. [While checks remain the most susceptible payment form to fraud](#), wire fraud is on the rise, particularly among organizations with multiple accounts and disjointed controls. API-enabled workflows help reduce manual steps and introduce up-to-date validation, which enables teams to catch suspicious activity earlier. Automated approval processes and direct bank connectivity help improve internal controls and reduce fraud risk.

Shrinking the role of middleware

Middleware still has a role to play in many treasury environments, especially where legacy systems lack modern integration options. But over time, middleware can grow into a patchwork of connections that introduce latency, increase costs, and complicate audits.

Every additional connector introduces a potential point of failure. When systems are too tightly coupled, even a minor issue can delay critical data or disrupt visibility. **Nearly 75% of surveyed organizations say their IT systems are overly dependent on one another⁷, making it harder to upgrade platforms or adopt new tools. From a risk standpoint, every new third-party relationship [creates a new point of entry for threat actors](#).**

API integration helps reduce middleware dependencies by allowing platforms to connect directly. Fewer integration layers means:

- ✓ Lowering costs through fewer licensing fees, contracts, and systems to maintain.
- ✓ Improving data integrity for enhanced liquidity positioning and decision-making.
- ✓ Reducing IT maintenance costs.
- ✓ Building resilience by reducing points of failure.
- ✓ Simplifying auditing processes.
- ✓ Future-proofing operations, as cloud-native platforms increasingly support API-based connections first.

The goal is not to eliminate middleware completely, but to reduce its role as a structural dependency. Consolidating connections with APIs can minimize the sprawl of tools that drains budgets and creates unnecessary risk. What is gained is a cohesive, end-to-end treasury experience across the entire organization.

Treasury's shift from reporting to strategy

The shift to API-driven operations changes the role of treasury within an organization. As more manual tasks are automated and the fidelity of data is deepened, team capacity can be focused on strategic tasks, like analyzing liquidity scenarios and monitoring market risk, or even advising capital allocation.

This repositioning is especially important for organizations where treasury teams are smaller or under resourced. For these companies, APIs can deliver disproportionate value by reducing manual workloads without expanding headcount. This benefit unlocks strategic capability that otherwise could only be achieved through expanding teams.

This expanded strategic role goes further than reporting past activity more accurately. By incorporating improved forecasts with a greater depth of data and consolidated views, treasury leaders can shift to a more proactive, forward-looking approach. In volatile economic or rate environments, this enhanced ability to stress-test liquidity under different scenarios and identify trends that affect working capital helps position organizations to pivot more effectively.

Looking ahead, integrating APIs also prepares treasury for next-generation technology. Nearly all IT leaders say integration challenges are slowing AI tool adoption, but APIs make advanced forecasting and analytics more feasible⁷. Building an API foundation now means teams will be ready to explore predictive forecasting, automated scenario planning, and other evolving technology as it comes to market.

A practical starting point

API integration doesn't require a full-scale transformation. This is especially true for companies with treasury functions that may lack the scale or IT budgets needed for significant infrastructure and tech investments. Starting small allows teams to capture meaning efficiency and control gains without major disruption.



FIVE STEPS TO GET STARTED:

1. **Map your tech stack:** Identify where APIs are already supported and where middleware still dominates. Determine where middleware could be phased out or reduced.
2. **Prioritize high-value processes:** Consider the processes that would benefit from being automated and enriched with deeper, more contextual data. For many teams, reconciliation, cash positioning, and forecasting are strong first-phase opportunities.
3. **Assess data quality:** Ensure governance, validation, and security standards are strong enough to support real-time flows. If not, determine what would be needed to achieve this.
4. **Engage with third-party partners:** Understand which vendor, bank, and other provider platforms support API-based access and how their roadmap aligns with your goals.
5. **Prepare your team and prioritize change management:** As manual tasks decline, treasury's role shifts toward analytical and strategic support. Plan for the skills and training treasury teams will need to thrive.

Even early API projects can deliver consolidation benefits. Reducing even a single middleware connector or eliminating one reconciliation step can lead to lower costs and simplified operations. These small gains add up, laying the foundation for a treasury platform that is more resilient and aligned with long-term business priorities. In this way, API integration serves not as the foundation for innovation within treasury functions, but as the innovation itself.

The demand for faster, smarter treasury operations will only continue to grow. API integration provides a practical, scalable path to meet that demand. Learn more about Huntington's API integration platform and other treasury management capabilities to support your organization by reaching out to our team.

[CONTACT OUR TEAM
WITH QUESTIONS](#)

Resources

¹ PwC. June 2025. "[Architects of Change: Treasury leadership in an era of transformation | 2025 Global Treasury Survey.](#)" Accessed September 22, 2025.

² Torres, Roberto. September 2021. "[Enterprise app sprawl swells, with most apps outside of IT control.](#)" CIO Dive. Accessed September 22, 2025.

³ PwC. May 2025. "[Future of Finance: How You Can Lead with Insight, Not Just Oversight.](#)" Accessed September 22, 2025.

⁴ Blackline. January 2024. "[Nearly 40% of CFOs Do Not Completely Trust Their Organization's Financial Data | Blackline Survey.](#)" Accessed September 22, 2025.

⁵ PwC. October 2024. "[Latest Findings from PwC's Pulse Survey: CFO and Finance Leaders.](#)" Accessed September 23, 2025.

⁶ Association for Financial Professionals. 2025. "[2025 AFP Payments Fraud and Control Survey Report.](#)" Accessed September 22, 2025.

⁷ MuleSoft. "[2025 Connectivity Benchmark Report, Sponsored by Deloitte Digital.](#)" Accessed September 22, 2025.

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