

# how to evaluate treasury management solutions:

## A Guide for Banks

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Your bank needs a treasury management solution, but with so many options available, how do you choose the right one? The right platform goes beyond meeting operational needs – it can drive revenue, reduce risk, and build stronger customer relationships.

Let's explore the best way to evaluate treasury management solutions so you can unlock new growth opportunities for your bank.

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# tap into treasury management's potential

When evaluating treasury management, it's essential to recognize how far a modern solution can take your bank. Beyond just managing money, treasury tools today can help your bank grow revenue, reduce operational costs, and create deeper customer loyalty.

## Turning Treasury Into a Revenue Generator

- **Increase Fee-Based Income:** Generate revenue by charging fees for platform access and transaction types.
- **Grow Deposits:** Offering value-added services through treasury management helps attract low-cost deposits, stabilizing your institution's funding base.
- **Strengthen Customer Loyalty:** When you provide more comprehensive financial tools for customers, they're less likely to refinance elsewhere, keeping their business with your bank.
- **Mitigate Risk:** Fraud prevention tools, like Positive Pay, reduce fraud-related costs, protecting both the bank and its customers.
- **Diversify Your Portfolio:** Strengthening your treasury management capabilities allows your bank to expand into new lending opportunities and diversify revenue streams.



The global treasury management system market is projected to reach **\$16 billion by 2032.**<sup>1</sup>



# explore your options:

## Weighing the Pros and Cons



By Q3 2023, 82% of treasury platforms were cloud-based, reflecting the ongoing shift toward faster, more scalable, and cost-effective cloud solutions.<sup>2</sup>

Every treasury management solution has its strengths and weaknesses. It's important to evaluate these features with your bank's long-term goals in mind.

### Single Platform vs. Multiple Platforms

- **Single Platform:** Simplifies operations by offering an all-in-one solution, reducing complexity and operational overhead for your bank. However, a single platform limits your ability to offer customized user experiences and feature functionality for varying business segments.
- **Multiple Platforms:** Offers specialized features for certain functionalities so you can deliver customized experiences and features to different segments, tailoring the right user experience to the needs of the business. But multiple platforms may require more integration and maintenance, and may create the need to support multiple systems in the back office.

### Multi-Tenant Cloud-Based Architecture vs. Single-Tenant Architecture

- **Multi-Tenant:** In a multi-tenant cloud-based architecture, multiple banks share the same cloud infrastructure while keeping their data separated. This setup ensures cost-effectiveness and quicker access to new features since updates are deployed universally. It's scalable, affordable, and reduces IT burdens.
- **Single-Tenant:** In a single-tenant architecture, the bank has its own dedicated instance of the software. While this may offer more control and customization, it's often more costly and slower to update, since each instance must be maintained individually.

### Integrated Solutions vs. Core-Agnostic Solutions

Choosing whether your treasury management solution integrates deeply with your core banking system or operates independently can have a significant impact on data flow and ease of implementation.

- **Integrated Solutions:** These are tightly linked with your core system, allowing for better data exchange and reducing operational silos. It enhances the flow of real-time information across the bank, making it easier to manage customer accounts, cash flow, and compliance.
- **Core-Agnostic Solutions:** These operate independently of the bank's core systems, giving you more flexibility to switch core providers or integrate with other platforms. This can be useful for banks that prioritize flexibility over deep integration.

# get buy-in across your organization

Once you've explored your options, the next step is gaining internal buy-in. Each department has different priorities, so you need to tailor your message to address their specific concerns. Here's a quick checklist of questions to guide your discussions with key stakeholders as you move toward a decision.



## Checklist for Presenting Treasury Solutions to Your Organization

### **For Executive Leadership:** What's the ROI?

- Will this treasury management solution generate revenue through access fees or transactional fees?
- How will it lower operational costs or improve long-term scalability?
- How does it align with our strategic growth goals?

### **For Finance Teams:** How does this solution drive profitability?

- Can this platform help us grow low-cost deposits?
- Will it reduce risk-related costs with tools like fraud prevention?
- Can it strengthen relationships with customers, making them less likely to move their business elsewhere?

### **For IT and Operations:** Is this solution easy to implement and maintain?

- Is it a multi-tenant, cloud-based system that reduces infrastructure complexity?
- How will it integrate with our existing systems, and what's the expected timeline for deployment?
- Does it offer automatic updates and scalability as our bank grows?

### **For Risk and Compliance Teams:** Does it mitigate risk and ensure compliance?

- What fraud prevention tools (e.g., Positive Pay) are built in to reduce our exposure?
- Does the system provide audit trails and reporting to streamline compliance with regulations?

# evaluate Jack Henry™

Jack Henry's JHA Treasury Management™ offers all the tools and features needed to optimize your bank's treasury operations. Your bank will have a complete, real-time view of your financial position through advanced capabilities like:

- **Cash Concentration and Disbursement**
- **Robust Fraud Detection and Prevention Tools**
- **Detailed Reporting**
- **Comprehensive Dashboards**

These features can help streamline operations, mitigate risk, and ultimately drive revenue – positioning treasury management as a growth asset, not just a cost center.



## expand your knowledge

 eBook

[Growing Revenue and Reducing Fraud With Treasury Management](#)

 Get in Touch

[Talk to a real person about Treasury Management.](#)

For more information about Jack Henry, visit [jackhenry.com](https://jackhenry.com).

### Sources

1. [Treasury Management System Market Size Worth \\$16.10 Billion By 2032](#), Polaris Market Research, accessed October 11, 2024.
2. Isaac Zaubi. [Seven Key Findings from the 2023-2024 Treasury Technology Survey](#), TIS, accessed October 15, 2024.

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