TREASURY · SAP S/4HANA

Your company is borrowing money it already has.

How AI-powered cash sweeps fix it, and how it runs and posts in SAP.



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THE BASICS

A cash sweep moves idle cash to where it works

End-of-day balance	$2,000,000
Needed tomorrow	−$500,000
Swept	**$1,500,000**

Into a fund, to repay debt, to a sister company, or to a central pool. If cash is needed tomorrow, it sweeps back.

THE PROBLEM

A fixed rule can’t see tomorrow

“Keep $500K, sweep the rest.”

Kept after the sweep	**$500K**
Tomorrow’s receipts	**+$1.5M**
Tomorrow’s payments	**−$2.2M**

Short $200K → reverse sweep, double fees, overdraft risk

AI keeps $750K → covered, no reversal

WHAT AI ADDS

Six things AI adds to every sweep

Forecast cash

per entity, days ahead

Dynamic buffers

sized daily, not by habit

Best destination

invest, repay, or lend

Global matching

surplus meets shortfall

AI chatbot

explains every sweep

Exception alerts

duplicates, fraud signals

HOW IT RUNS

From bank statement to bank payment

1. **Bank statement**
   camt.053 into SAP

2. **AI forecast**
   payables, receivables, payroll

3. **Recommendation**
   how much, where, and why

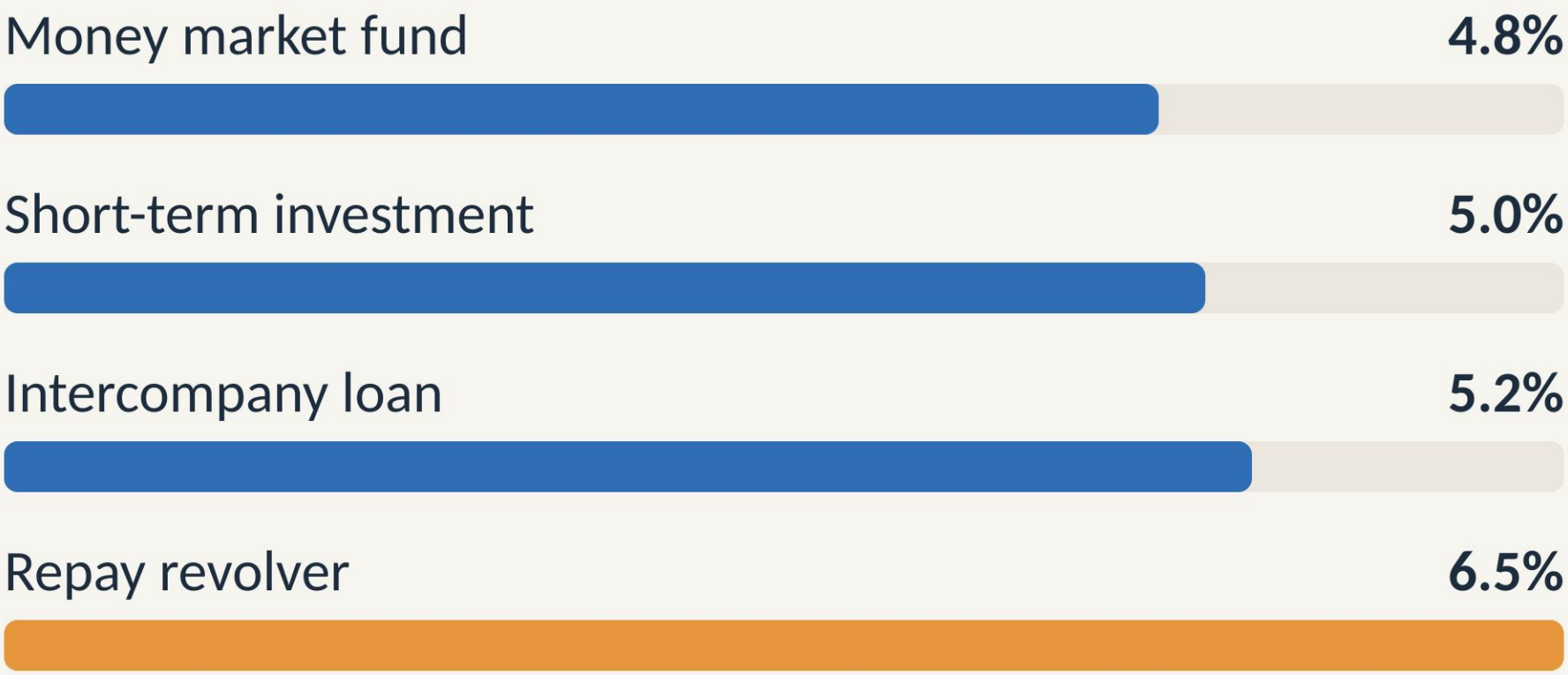
4. **Treasurer approves**
   in SAP, as always

5. **Payment executes**
   file to the bank

The AI only proposes. Everything else is standard SAP.

WHERE IT GOES

$25M − $8M buffer = $17M to sweep



Repay the revolver: ≈$21K interest saved every week

Illustrative rates

THE RESULT

Idle cash cut by more than half



$130M → $61M idle

Illustrative group, $M

IN THE BOOKS

Group cash doesn't change. Debt does.

Opco sends $17M → books an intercompany receivable

Treasury centre receives it → books a payable, repays the revolver

Consolidation → receivable, payable and internal interest all disappear

External interest no longer paid

$92,083 / month

Illustrative: $17M at 6.5%

THE TAKEAWAY

AI proposes.
SAP posts.
Treasurer approves.
Cash works smarter.

▶ Watch the webinar · Read the whitepaper

Links in the comments. Follow for more on AI in treasury.