

# Market Guide for Commercial Banking Cash Management

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Modernizing cash management has become essential for banks to bring greater intelligence to commercial clients' working capital management. Bank CIOs can use this research to understand the provider landscape and rise of real-time data sharing via API, generative AI and other innovations in cash management applications.

## Overview

### Key Findings

- The modernization of legacy cash management solutions now includes AI-driven automation, ecosystem expansion, architecture flexibility and blockchain/central bank digital currencies (CBDC)-enabled applications. Failure to modernize banks' cash management solutions can lead to operational inefficiencies, increased security risks and diminished competitiveness in a rapidly evolving financial landscape.
- Providers are increasing their platform-based approaches (integrated technology, workflows, data analytics and product features), rather than isolated, a la carte offerings.
- Providers are adding intelligent data applications and generative AI (GenAI) capabilities to cash management, especially for transaction processing automation and risk control.

### Recommendations

Bank CIOs responsible for selecting solutions to modernize and transform their banks' commercial cash management capabilities should:

- Adopt cloud-native, API-driven and modular solutions to tackle challenges such as legacy system limitations, slow product innovation and integration difficulties. These modern platforms also provide the agility needed to respond quickly to evolving customer expectations, like advanced reporting and automated reconciliation, and to meet changing regulatory requirements.
- Prioritize features such as implementation experience with API-based real-time banking integration; flexible end-client self-service tools; digital experience layers; AI; and advanced analytics-based capabilities for cash flow forecasting and generating other business insights informed by real-time cash flow data. Banks should consider deprioritizing cash management features that offer limited automation, lack real-time capabilities or do not support integration with modern digital ecosystems. Examples include proprietary file formats, closed systems that cannot easily connect with external platforms or corporate banking clients' ERP systems.
- Request specifications detailing the system's compatibility and performance in integrating with other banking applications such as CRM, supply chain finance software and payment hubs. The system should also support industry-standard APIs, such as International Organization for Standardization (ISO) 20022 for payments and Banking Industry Architecture Network (BIAN) for core banking, to ensure seamless integration and interoperability with other financial services platforms.

## Market Definition

Commercial banking cash management is an integrated suite of digital tools, platforms and services offered by banks to help corporate clients efficiently manage their cash flows, liquidity and working capital across multiple accounts, entities and geographies. These solutions automate and streamline treasury functions, such as payments and collections, account reconciliation, liquidity pooling, and cash forecasting, to help banks' business customers make informed financial decisions.

Global banking cash management solutions are software capabilities that enable banks to meet the growing working capital demands of banks' corporate clients for:

- A higher level of integration
- Transparency
- Lower transaction costs

- Greater convenience
- A positive impact on banks' revenue
- Better risk management

Traditional cash management functionalities include clearing, settlement and liquidity management. Modern approaches require banks to fulfill the needs of corporate treasury clients in terms of a fully intelligent digital system. In other words, such solutions need to meet the complex working capital needs of a company, such as digital tools to manage a balance sheet with modern technology platforms or embedded payments and collections.

## Mandatory Features

Mandatory features for this market include:

- Strong compatibility with core banking systems and other back-end systems, with a scalable and flexible integration layer for assisting banks in deploying integrations between different systems.
- Specific applications and process capabilities, including, but not limited to, workflow engine, autodocument management systems, job scheduling and new business modules to handle new client/business segments.
- Support for multiple cash management product lines covering virtually every aspect of an enterprise's working capital needs, including payments, collections, liquidity and disbursement services.
- Compliance with mandatory regulatory and must-have banks' policy requirements related to cash management products.
- Continuous monitoring, identifying and assessing potential risks across the transaction processing flow to enable proactive management and threat mitigation.
- Compliance features that automate compliance tracking and reporting, ensuring banks stay up to date with evolving regulatory requirements and reducing the risk of noncompliance penalties.
- Public cloud-based deployment for rapid implementation, scalability and seamless updates, allowing for remote access and reduced infrastructure costs.

- Hybrid deployment options (a mix of public cloud/private cloud and on-premises) must be available for banks with strict security or regulatory requirements. These options enable banks to maintain full control over their data and system environments.

## Common Features

- **User experience tier:** API-enabled solutions to fit and alter the composition of cash management, know your customer, and others, with back-office user interfaces, external channels like ERP, ecosystem players and public agencies.
- **Product processors:** Three product processors — security components, common components and platform components — should be integrated into this technology layer. Major cash products include: account services, payments, collections, liquidity, open banking solution, omnichannels, payments on behalf of (POBO), collections on behalf of (COBO), netting, etc.
- **Integration layer:** This layer serves the purpose of merging cash management systems/apps and core banking systems.
- **Integration with back-end bank systems:** Core banking systems, treasury systems, data warehouse and limit control systems. It works as the fundamental layer for supporting the upper-layer software applications.

## Market Description

Bank CIOs face a landscape where the value of cash management solutions is increasingly determined by their ability to deliver real-time insights, seamless integration and scalable automation. Modern offerings are setting the standard by enabling rapid innovation, enhanced security, and the flexibility to adapt to evolving customer and regulatory demands. In contrast, solutions lacking these attributes — such as those dependent on legacy infrastructure, manual processes or closed systems — risk rapid obsolescence as they struggle to keep pace with the dynamic treasury needs of clients in corporate banking.

Key features of modern commercial banking cash management solutions from vendors typically include:

- **Collections and payments:** Streamlining the processing of outgoing payments (such as payroll, supplier invoices and tax obligations) and incoming collections (such as customer payments), often with support for various payment types and currencies.

- **Account services:** Managing day-to-day cash flows to optimize liquidity and streamline financial operations. This goes beyond traditional deposit accounts by providing businesses with advanced tools to monitor, control and automate the movement of funds across multiple accounts and entities.
- **Liquidity management and pooling:** Facilitating the efficient use of available funds through techniques like notional pooling or cash concentration, which help organizations maximize interest income, minimize borrowing costs and ensure adequate liquidity across all entities.
- **Cash forecasting:** Providing advanced analytics and forecasting tools that enable treasurers to predict future cash positions based on historical trends, upcoming obligations and business cycles, thereby supporting proactive decision-making.
- **Risk management and compliance:** Offering controls and monitoring tools to detect fraudulent activities, ensure regulatory compliance, and manage exposure to currency and interest rate risks.
- **Seamless integration:** Enabling connectivity with clients' enterprise resource planning (ERP) systems, accounting software and other business platforms to facilitate straight-through processing and real-time data synchronization.

## Market Direction

The vendor landscape for resilient architectures, open banking ecosystems, user-centric design and AI-driven applications is rapidly evolving, driven by the need for legacy modernization and seamless integration of new digital solutions. Leading technology providers offer robust platforms enabling financial institutions to modernize their core systems while ensuring interoperability and security.

In the realm of open banking and API ecosystems, different vendors are focusing on promoting various solutions to achieve different business goals, such as operational efficiency improvement and personalized services, by enabling secure data sharing and third-party integrations.

Additionally, there is a strong emphasis on user-centric design, with vendors delivering intuitive interfaces and tailored experiences that optimize liquidity management and unlock value-added services.

Finally, AI-driven cash management is rapidly transforming the banking landscape by accelerating innovation and enabling greater vendor differentiation. This technological leap allows banks to respond swiftly to market changes and empowers vendors to offer highly tailored solutions that address the unique needs of different clients. As a result, the rise of AI-powered cash management is intensifying competition among banks in the corporate banking space, as institutions race to deliver smarter, faster and hyperpersonalized financial solutions driven by predictive insights and automated decision making.

In the next three to five years, the number of vendors in the cash management market will likely decrease as consolidation accelerates and only those offering advanced, integrated and innovative solutions will remain competitive.

In response, providers are offering, and gaining the most traction from, the following applications:

- Resilient architectures for enabling legacy modernization and integration of new digital solutions
- Open banking and API ecosystems for promoting operational efficiency and personalized solutions
- User-centric design for optimizing liquidity and value-added services
- AI-driven cash management for accelerating bank innovation and vendor differentiation

## Resilient Architectures for Enabling Legacy Modernization and Integration of New Digital Solutions

To help traditional banks replace legacy systems built on decades-old technologies, many vendors can now provide resilient architectural frameworks, such as microservices, cloud-native platforms and robust API integrations. Upgrading a bank's architecture in this way can reduce system outage risks, enable faster processing and enhance visibility across cash positions with complex account structures.

Moreover, such resilient architectures facilitate seamless integration between legacy systems and new digital solutions. Through standardized APIs and modular design, banks can bridge the gap between old and new technologies without disrupting core operations. This interoperability allows for gradual modernization, where critical legacy functions remain intact while new capabilities (stablecoins, tokenized deposits, wholesale CDBCes) are introduced incrementally.

Notably, without a modular, microservices architecture, it will be difficult to incorporate market-specific movement without rewriting the whole cash management system. For example, Infosys Finacle utilized cloud-native architecture, open APIs and AI-driven insights to transform onboarding, payments and data access processes for Royal Bank of Canada (RBC). This partnership strengthens RBC's position in the U.S. market and ensures that its corporate banking services are well-prepared for the future. <sup>1</sup>

## Open Banking and API Ecosystems for Promoting Operational Efficiency and Personalized Solutions

Open Banking and the API ecosystem are revolutionizing cash management by enabling seamless connectivity between banks, fintechs and corporate clients. Technology providers offer open-banking-enabled solutions to allow banks' clients to access real-time account information, initiate payments through a unified portal and reconcile transactions across multiple banks from a single interface.

Furthermore, API-driven ecosystems empower banks to integrate with third-party platforms and leverage fintech partnerships, such as incorporating treasury vendors' liquidity forecasting and advanced analytics into banks' cash core systems. This collaborative environment not only improves operational efficiency, but also enhances the client experience by delivering faster, more flexible and personalized cash management solutions.

Trovata and J.P. Morgan's partnership is a good example of a seamless, all-in-one cash management and payment ecosystem solution through API integrations, promoting efficient and cost-optimized cash transactions services. <sup>2</sup>

## User-Centric Design for Optimizing Liquidity and Value-Added Services

Over the past decade, the user experience (UX) in cash management has undergone a significant transformation, shifting from manual, paper-based processes to streamlined digital platforms. The digital evolution has been driven by a growing demand for simplicity, security and integration with broader financial ecosystems.

User-centric design principles are now at the forefront. Vendors are leveraging features such as single sign-on, personalized alerts and seamless connectivity to banking partners and client ERP systems. These features allow banks to enrich the UX, enabling proactive data insights and risk management. As a result, corporate banking clients can optimize liquidity, reduce operational risk and focus on strategic growth, while benefiting from a more engaging and efficient cash management journey through a one-stop banking portal.

For example, digital banking vendor Bottomline launched Paymode for banks to leverage digital banking capabilities for its corporate banking customers through a single integrated platform for services like self-enrollment, automated reconciliation, etc. <sup>3</sup>

## AI-Driven Cash Management for Accelerating Bank Innovation and Vendor Differentiation

The intelligent cash management segment, leveraging AI and machine learning, is emerging as a key future trend. Established technology providers and innovative fintech startups are racing to develop advanced GenAI platforms that deliver real-time insights, predictive analytics and personalized recommendations.

As banks prioritize agility, scalability and security, vendors will differentiate themselves through proprietary AI models, seamless integration capabilities, and the ability to address complex regulatory and compliance requirements. Strategic partnerships, ecosystem development, and continuous investment in research and development will be critical for banks in the vendor selection process.

To stay ahead in this rapidly changing environment, Deutsche Bank has partnered with finaXai in AI-driven financial solutions. <sup>4</sup> By integrating finaXai's sophisticated AI capabilities, Deutsche Bank can automate and optimize cash flow processes, including real-time liquidity forecasting, automated reconciliation and dynamic cash allocation across asset portfolios. The AI-driven platform enables seamless monitoring and management of cash positions, ensuring that liquidity is efficiently deployed.

This innovation enhances operational efficiency and accuracy, and provides fund managers with greater transparency and control over their cash movements in the rapidly evolving ecosystem. The collaboration positions Deutsche Bank at the forefront of next-generation treasury services.



## Market Analysis

The vendor market for basic cash management solutions is well-established, with a broad range of providers offering standardized products such as account services, payments and collections, and liquidity solutions. This segment is dominated by large, traditional banking technology vendors that leverage their scale and longstanding client relationships to maintain market share.

The competitive landscape is relatively stable, with differentiation primarily based on reliability, ease of integration and cost-effectiveness. However, as customer expectations rise and regulatory requirements evolve, even basic cash management solutions are seeing incremental innovation, with vendors gradually incorporating automation and enhanced security features to retain their competitive edge.

In contrast, advanced and intelligent cash management solutions are more dynamic and fragmented, driven by rapid technological advancements and the increasing demand for real-time insights and predictive analytics. Advanced solutions often include smart contracts for accounts payable (AP) and accounts receivable (AR), multibank connectivity, and real-time cross-border payments, attracting both established vendors and agile fintech entrants.

The following sections offer an in-depth analysis of cash management solutions across the following pillars:

- Basic cash management
- Advanced cash management
- Intelligent cash management

### Basic Cash Management Solutions

In cash management, the basic capabilities generally encompass the following systems and product features.

#### System capabilities:

- Strong compatibility with core banking systems and other back-end systems, such as modernized payment hubs, with a scalable and flexible integration layer for assisting banks in deploying integrations between different systems

- Specific applications and process capabilities, including clearing and settlement, and account services, all of which work together as one solution
- Interoperability between different architectures, such as the ability to handle nonsensitive data on the public cloud while keeping financial transaction data on private clouds or on-premises infrastructure

## **Product category/capabilities:**

- Multiple cash management covering virtually every aspect of an enterprise's working capital needs, including:
  - Account services
  - Collections
  - Customer onboarding
  - Liquidity
  - Payments
  - Virtual account
  - Omnichannel capabilities
  - Dashboards and reporting
  - Payment-on-behalf (POBO)/collection-on-behalf (COBO)/netting

## **Risk and compliance features:**

- Although few vendors have the experience and capabilities required for installing localized products (i.e., know your customer [KYC], know your business [KYB], fraud detection) within their cash management platform, such products are necessary for truly integrated solutions:
  - Real-time fraud monitoring
  - Multifactor authentication (MFA)
  - User access controls, dual authorization and approval workflows
  - Transaction limits
  - Automated sanctions and watchlist screening
  - Anti-money-laundering (AML) checks
  - KYC/KYB compliance
  - Comprehensive audit trails
  - Regulatory reporting tools
  - Data encryption and secure storage
  - Currency and interest rate risk management tools
  - Policy enforcement mechanisms
  - Regular security assessments and penetration testing
  - Incident response and crisis management plans

**Multiple deployment options:**

- Vendors are able to support banks that have plans to move cash management to the cloud to achieve the following:
  - More flexible customer-facing transaction and dashboard interfaces
  - Seamless, real-time flow of data between the bank and customers
  - Integration with ecosystem-based solutions
  - Scalable expansion to new client segments with flexibility and agility
  - Enablement of real-time payment/collections processing without on-premises infrastructure bottlenecks

Leading vendors offer flexible cloud options (hybrid/private/public cloud and SaaS) to banks for modernized cash management solution deployment.

## Advanced Cash Management Solutions

Unlike basic offerings, advanced cash management solutions go beyond routine transaction processing and account management, empowering banks to deliver comprehensive, value-added services that drive client satisfaction and loyalty.

To remain competitive and relevant, vendors should equip banks with a robust suite of advanced features. We divide such advanced solutions into three types:

- **Small and midsize business (SMB) cash management solutions:** Such solutions are designed to address unique local challenges by offering flexible, scalable and secure platforms that enable banks to support SMBs with efficient liquidity management, regulatory compliance and seamless cross-border transactions. For example, SMB invoice solutions allow banks to leverage digital invoicing to commercial banking SMB clients through integrated SMB cards and payment channels. This streamlined process embeds secure payment links that allow SMB clients to settle their dues instantly using various payment methods, such as credit/debit cards, bank transfers and digital wallets.

- **Cash visibility enhancement solutions:** Cash visibility enhancement features offered by cash management providers empower corporate banking clients to gain a consolidated view of their global liquidity, optimize working capital and make informed financial decisions. Key features offered by vendors are:
  - Multibank account aggregation
  - Real-time cash positioning and forecasting
  - Smart contract for AP and AR
  - Automated reporting and reconciliation
  - Advanced liquidity management
  - Real-time cross-border payments
  - Different payment methods for unique corporate needs
- **Smart connectivity services:** By leveraging advanced technologies such as APIs and real-time data integration, smart connectivity seamlessly links corporate banking systems, ERP platforms and treasury management solutions. Such vendor solutions enable banks to provide seamless integration between corporate treasury/ERP systems and banks' databases for real-time and in-depth insights into their liquidity, all within a secure and unified environment. Key features of smart channels include:
  - API Integration to enable seamless connectivity with ERP systems, treasury management systems and other business applications
  - Unified access to banking services, such as account reporting and liquidity management
  - Real-time data to improve cash visibility into account balances and cash positions across various banks and accounts
  - Customizable workflows to tailor workflows and approvals to corporate banking clients' unique treasury needs
  - Enhanced security, including robust authentication and fraud detection mechanisms to safeguard transactions

## Intelligent Cash Management Solutions

Intelligent bank cash management solutions leverage emerging technologies such as AI, deep learning and distributed ledger technology (DLT) applications. This empowers corporate banking clients to optimize liquidity, streamline payments and collections, and position themselves for long-term growth and resilience in a competitive marketplace. Gartner observes vendors offering the following advanced solutions for supporting banks in cash management services for corporate banking clients.

**GenAI in cash management** — By leveraging large language models, vendors' GenAI solutions allow banks to access insights into account balances, and status toward funding position and payment initiation. As a result, banks are able to deliver a more intuitive and responsive UX, reducing manual workloads and minimizing errors. For example, as ISO 20022 is widely deployed, Gartner is increasingly seeing banks use the structured data of ISO 20022 to build large transaction models.

Moreover, by integrating structured and unstructured data from multiple sources, vendors are providing AI-enabled platform solutions to generate real-time analysis and predictive insights, reducing manual errors and processing times while improving compliance, accuracy and customer satisfaction. Intellect Design Arena launched an AI platform to assist banks to streamline liquidity management, enhancing regulatory adherence, and providing actionable insights for transaction processing and risk management. <sup>5</sup>

**Tokenized cash management services** — As the financial industry continues to embrace digital assets, tokenized cash management is poised to redefine the standards of speed, security and flexibility in modern treasury services. This represents a transformative leap in the way banks and corporations manage working capital operations. By leveraging blockchain and DLT, these services convert traditional cash balances into secure, programmable digital tokens. Vendors' solutions enable banks to automate complex workflows, reduce risk, and unlock new efficiencies in cross-border transactions and liquidity pooling.

The Tokenised Deposit Service for corporate cash management was developed through HSBC and Ant International's ongoing blockchain collaboration; it builds on successful cross-bank experiments and aligns with Hong Kong's digital money infrastructure initiatives. Supported by the Hong Kong Monetary Authority's Supervisory Incubator for Distributed Ledger Technology, the service demonstrates how banks can leverage DLT for efficient, transparent and compliant treasury management. <sup>6</sup>

## Representative Vendors

The vendors listed in this Market Guide do not imply an exhaustive list. This section is intended to provide more understanding of the market and its offerings.

### Vendor Selection

The vendors listed in Table 1 of this Market Guide provide integrated or stand-alone cash management solutions (with innovative features/models). The list contains both technology and service solution providers (see Note 1); it is not intended to be exhaustive and the vendors were selected based on Gartner secondary research resources search results and share of voice (e.g., Gartner client interest and Gartner internal teams).

**Table 1: Representative Vendors in Commercial Banking Cash Management**  
(Enlarged table in Appendix)

Vendor	Cash management product
10X Banking	10X Banking Platform
Adria	Adria's Digital Banking Platform
Advance Innovations (AdIns)	CONFINS.R3
Ant Group	Ant Group's Digital Payment, Ant Group's Whale Platform
Aurionpro	iCashpro+
Bankware	Bankware TBS Solution
Bantotal	Bantotal Banking Platform
Bottomline	Global Cash Management Hub
Cobis Topaz	Cobis Topaz core banking platform
Comarch	Comarch Open Platform
CSI	NuPoint
DTS (Nelito Systems)	Fincraft Core Banking System
Fennech Financial	Fennech Financial Framework (F <sup>3</sup> ) Platform
Finastra	Finastra Cash Management
FIS	FIS GETPAID, FIS Integrated Payables, FIS Digital One
Fiserv	Fiserv cash management solution
Huawei	Digital Finance
I-exceed technology solutions	Appzillon for SMBs and corporate banking
Infosys Finacle	Finacle Corporate Banking Solution Suite
Intellect Design Arena	Digital Transaction Banking (DTB)
Jack Henry	Banno Business, Treasury Management
Kyriba	Kyriba cash management solution
Newgen	NewgenONE platform for connected banking
Nucleus Software	FinnAxia
Oracle	Oracle Banking Cash Management, Oracle Banking Liquidity Management, Oracle Banking Virtual Account Management, Oracle Banking Payments, Oracle Banking Digital Experience, Oracle Banking APIs
SAP Pioneer	SAP Pioneer cash management solution
Solutions Exchange	BEAMS, Business Online Banking (BOB)
Tagit	Mobeix Corporate Banking
TCS	TCS BaNCS
Temenos	Temenos cash management solution

Source: Gartner (August 2025)

## Market Recommendations

Bank CIOs responsible for modernizing and transforming commercial cash management capabilities should:

- **Ensure seamless interoperability with industry standards.** Select vendors capable of adhering to banking regulations, data privacy laws and industry security standards such as ISO 20022 (Society for Worldwide Interbank Financial Telecommunication [SWIFT]/British Standards Institution [BSI] Group). Ensure that cash solutions are regularly audited and certified by independent third parties and comply with local regulations.
- **Align cash management solutions with target client segments.** Discuss client segmentation with business sponsors to ensure that RFIs and RFPs focus on the current and future target client segments for the bank's cash management services. For instance, required cash management features for SMBs are fewer and simpler than those required for corporate banking clients.
- **Leverage intelligent applications and generative AI.** Ask vendors about emerging solutions, such as hands-on experience with ISO 20022, client self-service tools, AI-powered global or regional cash management digital platforms, ESG products, or cash forecast tools.
- **Evaluate AI and GenAI solutions for accuracy, deployment and risk governance.** Direct the selection team to scrutinize AI and GenAI-powered cash solutions for model and content accuracy, deployment of GenAI functionality in production, and the risk assessment processes and governance employed by the provider. This includes future releases.
- **Integrate blockchain and traditional assets:** Partner with vendors providing UI options to seamlessly support both blockchain-based positions (such as stablecoins or tokenized assets) and traditional money. The system should present a unified dashboard where users can view, manage and transact with both types of holdings, clearly distinguishing between on-chain and off-chain balances. Payment workflows should allow for flexible routing, enabling users to select the optimal settlement method (blockchain or traditional rails) based on speed, cost and regulatory requirements.



- **Select vendors offering modular solutions to enhance agility and customer responsiveness:** Ensure successful implementation of system integration partners and aggregation services by adopting a structured vendor selection process focused on strategic alignment, technical capability and proven track record. Banks should define clear business objectives and technical requirements, ensuring that potential vendors demonstrate deep expertise in the banking industry, regulatory compliance, integration with core banking systems and legacy modernization. It is crucial to assess vendors' experience with similar projects, evaluate client references and review case studies to gauge their ability to deliver on time and within budget.

## Acronym Key and Glossary Terms

AP	accounts payable
AR	accounts receivable
BSI Group	British Standards Institution
CBDC	central bank digital currencies
COBO	collection-on-behalf
DLT	distributed ledger technology
ERP	enterprise resource planning
KYB	know your business
KYC	know your customer
MFA	multifactor authentication
POBO	payment-on-behalf
SWIFT	Society for Worldwide Interbank Financial Telecommunication
UX	user experience

## Evidence

<sup>1</sup> [Royal Bank of Canada Transforms U.S. Banking With Infosys Finacle](#), Finacle.

<sup>2</sup> [Trovata](#), J.P. Morgan.

<sup>3</sup> [Bottomline Breaks New Ground With Paymode for Digital Banking](#), GlobeNewswire.

<sup>4</sup> [Deutsche Bank Partners With AI Firm finaXai to Transform Tokenised Funds Servicing With Cutting-Edge AI](#), Deutsche Bank.

<sup>5</sup> [Agentic AI Solutions for Financial Services](#), Purple Fabric.

<sup>6</sup> [HSBC Launches Tokenised Deposit Service for Corporate Cash Management in Hong Kong](#), HSBC.

## Note 1: Gartner's Initial Market Coverage

This Market Guide provides Gartner's initial coverage of the market and focuses on the market definition, rationale for the market and market dynamics.

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## Recommended by the Authors

Some documents may not be available as part of your current Gartner subscription.

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[Hype Cycle for Global Trade Finance Transformation in Banking, 2025](#)

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CSI	NuPoint
DTS (Nelito Systems)	Fincraft Core Banking System
Fennech Financial	Fennech Financial Framework (F <sup>3</sup> ) Platform
Finastra	Finastra Cash Management
FIS	FIS GETPAID, FIS Integrated Payables, FIS Digital One

Fiserv	Fiserv cash management solution
Huawei	Digital Finance
i-exceed technology solutions	Appzillon for SMBs and corporate banking
Infosys Finacle	Finacle Corporate Banking Solution Suite
Intellect Design Arena	Digital Transaction Banking (DTB)
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Kyriba	Kyriba cash management solution
Newgen	NewgenONE platform for connected banking
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Oracle	Oracle Banking Cash Management, Oracle Banking Liquidity Management, Oracle Banking Virtual Account Management, Oracle Banking Payments, Oracle Banking Digital Experience, Oracle Banking APIs
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