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Worth the Hype?

Crypto, AI and Real-Time Treasury

Artificial intelligence, real-time data and crypto are being marketed as the next stage in the evolution of treasury. At the same time, large corporations are investing millions in pilot projects, platforms and transformation programmes without measurably improving liquidity, risk or financing. For mid-sized companies, technological visibility is therefore less important than one sober question: What specific problem is being solved?

Executive Summary

AI, real-time treasury and crypto are often presented as unavoidable elements of modernisation.

The reality is less clear-cut: substantial investments do not automatically lead to better decisions or lower costs.

This paper critically assesses the three trends and identifies where they can create tangible value for mid-sized companies.

KEY TAKEAWAYS

- Technology should follow the business problem, not the other way around.
- Real time matters only for time-critical cash flows.
- AI requires clean data and clear accountability.
- Crypto remains a special case for many mid-sized companies.

01 | Between Innovation and Innovation Theatre

Current Situation

Many companies launch large-scale digital initiatives: new dashboards, AI assistants, blockchain pilots or real-time platforms.

The visible output is often impressive, while the economic impact remains limited. Modern interfaces meet unchanged processes, fragmented data and unclear governance.

Typical Warning Signs

- Real-time dashboards without a reliable forecast.
- AI pilots without sufficient data quality.
- Crypto projects without a customer or payment need.
- Software replaces process and role clarification.

Table 1: Technology Check

AI in Treasury	Realtime Treasury	Crypto / DLT	Governance & Data
Accounts, balances, cash flows, forecasts	Forecasts, analytics, reporting	Intraday cash, payments, alerts	Payments, tokenisation, settlement

DESIGN PRINCIPLE

- Every technology needs a measurable business case: cost, risk and speed.
- Standardise processes and data first, then automate. A small productive use case is more valuable than a large pilot that never scales.

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02 | The CFO Agenda: Five Pragmatic Tests

#	Action	Management Benefit
1	**Problem Before Technology**	Which bottleneck is being resolved, and which metric will measurably improve?
2	**Assess the Need for Real Time**	Relevant only for intraday-critical payments, high volatility or tight liquidity buffers.
3	**Pilot AI Selectively**	Automates analyses, identifies unusual movements, reduces manual reporting effort and supports liquidity planning.
4	**Assess Crypto Objectively**	Relevant only where there is genuine customer demand, a digital business model or settlement benefits.
5	**Apply Discipline to Scaling**	Stop the pilot if the benefits, data maturity or accountability are not robust.

Management Perspective

"The greatest value does not come from the most advanced technology, but from the clearest connection between the problem, the data and the decision."

ALPHA TWIN FINANCE BRIEF

- 01 Treasury for Mid-Sized Companies
- **02 Worth the Hype - Crypto, AI and Real-Time Treasury**
- 03 Foreign Currency Accounts - When Are They Needed?
- 04 Bank Communication for CFOs

CONCLUSION

- Mid-sized companies do not need to follow every hype. Daily cash visibility, reliable forecasts and clear accountability usually create more value than real time at any cost.
- AI offers the most tangible opportunity when a clear use case, reliable data and human oversight come together. Crypto remains useful where payments or the business model create a specific advantage.
- The positive takeaway: A limited, measurable pilot can open up options without tying capital and management attention to the next hype.

Alpha Twin Consulting uses a focused Diagnostic Sprint to identify which technologies genuinely create value for your business model.

Pragmatic. Measurable.

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