



WHITEPAPER

Buy vs. Build

The Real Cost of Building AI-Powered Cash Forecasting In-House

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ABOUT THIS GUIDE

The instinct to build your own cash forecasting solution is understandable. You have an IT team, an ERP, and the conviction that no vendor will understand your business as well as you do. You believe it gives you control.

This whitepaper validates that instinct — and then challenges it.

Yes, you can build a cash forecasting system. The real question is: what will it actually cost you over three years, and what will you give up along the way?

What most build estimates fail to account for is that modern cash forecasting is no longer a reporting problem — it is a machine learning problem. Building it means building the model, the training data pipeline, and the expertise to govern it. Buying TIS means inheriting a decade of purpose-built intelligence applied directly to your own payment data and cash flows.

Based on TIS product data, verified client outcomes, and industry research, this paper exposes the hidden costs that in-house treasury technology projects consistently underestimate, and shows where TIS Cash Forecasting creates structural, measurable value that an internal build simply cannot replicate.

CONTENTS

- | | | | |
|----------|--|----------|---|
| 1 | The context: Why cash forecasting has never mattered more | 5 | Where TIS creates value an internal build cannot |
| 2 | Validating the build instinct | 6 | A note on control |
| 3 | The hidden costs: What most build estimates miss | 7 | Pressure-test your build estimate |
| 4 | The 3-year TCO comparison | | |

THE CONTEXT: WHY CASH FORECASTING HAS NEVER MATTERED MORE

Treasury is no longer a back-office function. According to the Deloitte Global Treasury Survey (2024):

- 97% of treasurers are responsible for enhancing liquidity risk management
- 93% need to increase control over domestic and overseas operations
- 92% are expected to drive working capital optimization

The board-level question “How much cash do we have available right now and in the future?” now ranks as one of the most critical strategic queries that treasurers must be able to answer, not just once a month, but on a daily basis.

At the same time, treasury teams face compounding complexity: multiple ERPs, fragmented bank relationships, siloed reporting, manual processes, and increasingly volatile market conditions. In 2023, a TIS & 360-Thought Leadership Treasury Priorities & Opportunities Survey of over 250 practitioners confirmed that cash forecasting technology is the #1 investment priority for treasury, ahead of payments and security.

VALIDATING THE BUILD INSTINCT

The stakes are higher than ever. So the question is not whether to improve your cash forecasting — it's how.

Let's acknowledge the legitimate reasons why a finance or IT team might want to build:

- 1** Control over data and logic: You know your business, your ERP data structures, and your forecasting assumptions better than any vendor.
- 2** No recurring licence cost: At first glance, building avoids annual SaaS fees.
- 3** Customization: You can build exactly what you want.
- 4** IT confidence: You have developers. Why pay for something you can code?

These are indeed real advantages. In isolated, stable, low-complexity environments, they can be valid. But for mid-market companies operating across multiple entities, banking relationships, ERP systems, and currencies, each of these advantages starts to erode, and rather quickly.

THE HIDDEN COSTS: WHAT MOST BUILD ESTIMATES MISS

Data integration complexity

Cash forecasting accuracy depends entirely on data quality and completeness. A forecast is only as good as its inputs — and the inputs live in dozens of disconnected places: bank statements (MT940, BAI2, CAMT.053), ERP sub-ledgers (AR, AP, G/L), TMS maturities, FP&A budgets, payroll, procurement, and more. Building your own system means building and maintaining every one of these connectors yourself. Even after gaining access to these data sources and connections, teams must dedicate considerable time and additional resources to cleansing, mapping, and interpreting the data to ensure it is accurate, consistent, and fit for forecasting purposes.

TIS has spent over a decade building and maintaining a pre-built connector library covering SAP, Oracle, PeopleSoft, and dozens of other ERP and TMS platforms — alongside direct connectivity to 11,000+ banks worldwide via SWIFT, EBICS, H2H, and API. Every time a bank updates its API, or your ERP vendor releases a version update, TIS absorbs that maintenance burden. For an in-house build, your IT team owns it.



Hidden cost: IT development hours for initial integrations, re-integration after every ERP upgrade, and ongoing bank connectivity maintenance.

Maintenance burden and talent dependency

Custom-built treasury systems are notoriously fragile. They are typically architected around the knowledge of one or two developers or analysts who understand the data model, the forecasting logic, and the quirks of the system. When those people leave, the system becomes a black box.

For treasury, this is especially acute. Your IT team's roadmap is driven by core business priorities — ERP migrations, M&A integrations, cybersecurity. A proprietary forecasting tool is perpetually at the back of the queue for bug fixes, upgrades, and new features.



Hidden cost: Key-person risk, IT prioritization risk, and the opportunity cost of developer time diverted from core business projects.

Time-to-value: Months vs. years

TIS deploys Cash Forecasting in a structured 4-month implementation plan:

- 1 Project initiation, system setup, connectivity
- 2 Master data setup, actuals configuration, forecast modelling
- 3 Workflow integration, automated data integration (AR/AP, TMS), working capital setup
- 4 Accuracy optimization, validation, training, go-live

In contrast, industry data consistently shows that custom treasury technology builds take 12–24 months to reach production-ready status and even then, they frequently lack the multi-entity consolidation, AI-based modelling, and scenario planning capabilities that come out-of-the-box with TIS.



Hidden cost: Months of organizational delay = months of foregone liquidity optimization, forecasting accuracy gaps, and undetected cash inefficiencies.

Forecasting accuracy: The structural gap

This is perhaps the most damaging hidden cost and the one that directly impacts your P&L.

An Excel-based or homegrown forecast model typically:

- ✓ Relies on manual data entry, creating error-prone processes
- ✓ Lacks payment behaviour intelligence (it does not know that Vendor X typically pays 12 days late)
- ✓ Cannot model scenario analysis or variance analysis dynamically
- ✓ Provides no “smart logic” to identify anomalies or gaps in data quality

TIS Cash Forecasting applies AI and machine learning across cash flow categories — identified through a unique GL-based classification engine. The AI models are trained on your own payment behaviour patterns, learning the specific rhythms of your entities, your counterparties, and your cash flows. Unlike a static homegrown model that requires manual retuning, TIS's smart-logic engine continuously refines its assumptions as more of your data flows through the system.



Hidden cost: Every percentage point of forecast inaccuracy has a direct cost — sub-optimal borrowing decisions, idle cash, missed investment windows, and incorrect liquidity buffers.

Scaling limitations

Enterprise companies grow. They acquire, open new entities. With this comes added banking relationships. Every one of these events creates a new integration requirement in a homegrown system — a new IT project, a new timeline, a new delay.

TIS operates on a Walk-Run-Fly maturity model. Companies can start with basic bank statement ingestion and manual forecasting (Walk), progressively connect ERP and TMS data with AI-based payment behaviour (Run), and eventually deploy P&L-to-cash logic, advanced analytics, and full working capital optimization (Fly) — all within the same platform, without re-architecting anything.



Hidden cost: Every M&A or entity expansion requires a new custom integration build. TIS absorbs this complexity as part of the platform subscription.

THE 3-YEAR TCO COMPARISON

When you model a true Total Cost of Ownership (TCO) over 3 years, the build economics consistently invert. The table below compares key cost categories for a representative mid-market or enterprise company.

Table 1: Direct Financial Cost:

Complexity based on legal entities, ERP/ Bank integrations, engineering effort, and implementation timeline.

Cost category	Low complexity Simple deployment (1-3 entities)		Med complexity Moderate deployment (5-10 entities)		High complexity Enterprise deployment (15+ entities)	
	In House	TIS	In House	TIS	In House	TIS
Initial build (dev resources)	Medium	Included	High	Included	High	Included
ERP & bank connector build	Medium	Included	High	Included	High	Included
Multi-entity consolidation setup	Low	Included	Medium	Included	High	Included
Maintenance (ERP upgrades, bank connectors)	Low	Included	Medium	Included	High	Included
Annual licence / subscription	None	Low	None	Low	None	Low
Key-person / talent risk	Low	Included	Medium	Included	Medium	Included
Feature development (AI, ML, scenarios)	Medium	Included	High	Included	High	Included
TOTAL 3-YEAR FINANCIAL COST	Medium	Low	High	Low	Very High	Low

Table 2: TIME & STRATEGIC COST

Cost category	Low complexity		Med complexity		High complexity	
	In House	TIS	In House	TIS	In House	TIS
Time to value	Medium	Low	Medium	Low	High	Low
Forecast accuracy	Medium	Low	High	Low	High	Low
Uptime / reliability SLA	Medium	Low	Medium	Low	Medium	Low



Financial costs compound as complexity increases – every category in the in-house build grows from Table 1 while TIS holds flat at a single predictable line item. That gap is before factoring in the time and accuracy risk in Table 2, which erodes further as scale increases.

WHERE IT MAKES SENSE TO BUILD OR TO BUY DEPENDS ON A COMPANY'S OWN COMPLEXITY



LOW COMPLEXITY

- 1-3 legal entities
- 2-3 ERP/bank integrations
- 1 FTE engineer
- 9-12 months to value
- €500M - €1B revenue

Build is marginal - viable but risky



MEDIUM COMPLEXITY

- 5-10 legal entities
- 8 ERP/bank integrations
- 2 FTE engineers
- 12-18 months to value
- €1B-€3B revenue

Build costs outweigh benefits



HIGH COMPLEXITY

- 15+ legal entities
- 18+ ERP/bank integrations
- 3+ FTE engineers
- 18-24 months to value
- €3B - €5B revenue

Build costs outweigh benefits

Low complexity  High complexity

WHERE TIS CREATES VALUE, AN INTERNAL BUILD CANNOT

Pre-built global bank & ERP connectors

TIS maintains the largest format library on the market, with connectivity to 11,000+ banks worldwide. This is not just a feature — it is a decade-plus of engineering investment that no single company would rationally replicate on its own.

When your ERP migrates from SAP R/3 to S/4HANA, TIS handles the connectivity update. When a bank changes its SWIFT messaging format, TIS absorbs the impact. Your IT team stays focused on core business systems.



"Thanks to the TIS SAP® Add-on, switching from R3 to S4/HANA did neither impose significant challenges on our TIS setup nor did it require heavy IT involvement."

Bahlsen Family treasury team

Multi-entity consolidation and global visibility

For mid-market companies with multiple legal entities, subsidiaries, or geographies, multi-entity consolidation is where homegrown systems almost universally fail. Aggregating cash positions across 30+ entities, in multiple currencies, across different banks and ERPs, in real time requires infrastructure that is simply not cost-effective to build in-house.

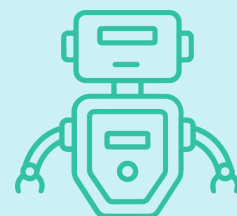
TIS provides a 360-degree view of global cash across all vendors, entities, bank accounts, and back-office systems. Forecasts can be evaluated at any level of granularity: by time period, entity, region, bank, or individual transaction.

AI that gets smarter with every transaction — applied to your data

TIS's proprietary smart-logic engine continuously analyses your forecasts over time. It identifies gaps in reporting, anomalies in cash flows, and deviations from your historical payment behaviour and recommends improvements automatically.

This is categorically different from a manually-tuned Excel model or a static custom algorithm. The AI improves as more of your data flows through the system, learning your specific payment rhythms, counterparty behaviour, and entity-level cash patterns. For a homegrown build, this level of model sophistication requires dedicated data science resources, ongoing model governance, and years of data accumulation — all before you see comparable accuracy.

The AI operates transparently. You can see why a forecast changed, interrogate the assumptions, and override the model. It is augmentation, not a black box.



Dedicated product evolution — 5–6 major features per year

TIS releases 5–6 major new features per year, with 50+ platform changes per year driven by client ideas. This means that on Day 1 of using TIS, you are not just buying today's capabilities — you are subscribing to a continuous roadmap of innovation.

An internal build, by contrast, competes with every other IT priority in your organization. Feature development stalls. Innovation debt accumulates. And the gap between your homegrown tool and market-leading platforms widens every quarter.

Strategic focus — not IT overhead

Perhaps the most important argument for Buy over Build is not financial — it's strategic. Every hour your finance and IT teams spend designing, building, debugging, and maintaining a forecasting tool is an hour not spent on the decisions that actually move your business forward.

A NOTE ON CONTROL

One of the most common objections to buying is “we want control.”
With TIS, you do not lose control — you gain it.



You control your data.
TIS aggregates and classifies it; you own the analysis and decisions.



You control your workflows. TIS provides configurable approval chains, user permissions, and audit trails.



You control your forecast logic. TIS's platform is configurable to your business rules, not a black box. The AI operates transparently — you can see why a forecast changed, interrogate the assumptions, and override the model at any point.



You control your timeline. TIS's Walk-Run-Fly model means you go live at the pace that works for your organization.

What you give up is the burden of control: maintaining infrastructure, writing integrations, training models, and managing uptime. That is not strategic control — it is operational overhead.

PRESSURE-TEST YOUR BUILD ESTIMATE

Before your organization commits to a build, we invite you to run a structured comparison. Your IT team must estimate the following:

! How many developer months will it take to build initial bank and ERP connectors?

! What is the annual maintenance cost to keep those connectors current after ERP upgrades and bank API changes?

! How long will it take to build multi-entity consolidation and variance analysis?

! What is the cost of a 6-month delay in go-live, measured in undetected cash inefficiencies and sub-optimal liquidity decisions?

! What happens to the system if the two people who built it leave?

Next step

Compare that estimate against a TIS benchmark — a structured 4-month implementation, 99.95% uptime, dedicated support, and a continuous roadmap of AI-driven innovations applied directly to your own data.





Request a personalized demo for Cash Forecasting

[Contact us](#) >

ABOUT TIS

TIS helps CFOs, Treasurers, and Finance teams transform their global cash flow, liquidity, and payment functions. Since 2010, our award-winning cloud platform and best-in-class service model have empowered the entire office of the CFO to collaborate more effectively and attain maximum efficiency, automation, and control. TIS enables users to achieve superior performance in key areas surrounding cash forecasting, working capital, outbound payments, financial messaging, fraud prevention, payment compliance, and more.

For more information, visit tispayments.com and begin reimagining your approach to global cash flow, liquidity, and payments.



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Global payments and cash complexity *intelligently* managed.

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