

GSmart AI by GTreasury

Treasury AI in action

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Today's agenda

1. GSmart AI: Why it is unique in the Treasury industry

2. GSmart Agents: How to facilitate/improve/accelerate Treasury Leaders actions

3. GSmart in Action: Demo of Forecast Insights & Risk Insights Agents

Today's agenda

1. GSmart AI: Why it is unique in the Treasury industry

The AI Moment for Finance Is Now

79% of CFOs plan to increase AI budgets in 2025¹

94% of CFOs expect Generative AI to strongly benefit the finance function

58% of finance functions adopted AI in 2024 (up from 37% in 2023)²

Investment is accelerating and expectations are high:

CFOs want AI they can **rely on**.
Not black boxes.

- **Explainability** drives adoption.
- **Transparency** fuels confidence.

AI must deliver **clarity and insight** that finance teams can **act on** within days, not months.

Reimagining the Office of the CFO

GSmart AI brings together contextual Agentic workflows and a powerful real-time Hub



Our AI Philosophy

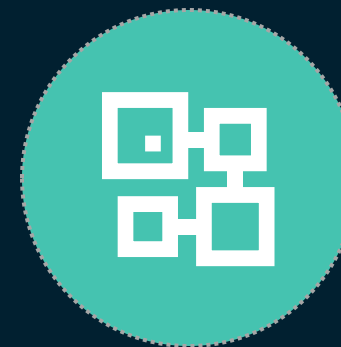
Enterprise-class AI that finance trusts with built-in transparency and human oversight.

Agentic



Agents that discover, infer, reason, and decide with human-in-the loop

Hub



One central place to configure, deploy, and govern AI Agents

GSmart Includes Four AI Agent Classes

Each AI Agent class is designed for specific treasury and finance needs including:



Signal Agents

Always-on, proactive monitoring that detects anomalies, cash shortfalls, FX exposure risk, payment fraud, and more. An early warning system managed centrally, flagging issues before they escalate. *"Tell me what changed and why it matters."*

Examples: variance detector, policy violation, liquidity monitor, fraud detector
Potential ROI: Significantly reduce risk policy incidents



Insight Agents

Transform signals into context by interpreting anomalies, diagnosing root causes, and generating narratives to guide human decisions. *"Help me understand what's going on and what to do."*

Examples: cash forecast insights, liquidity management insights, risk insights
Potential ROI: Dramatically cut forecast variance analysis time



Flow Agents

Convert insights into outcomes through contextual automation that acts where work happens. Execute workflows, apply rules, route exceptions, and trigger next steps powered by intelligent guard rules. *"Take action based on what just happened."*

Examples: update forecast, escalate liquidity warning, auto-apply matching rules
Potential ROI: Automate majority of tedious reconciliation tasks



Conversational Agents

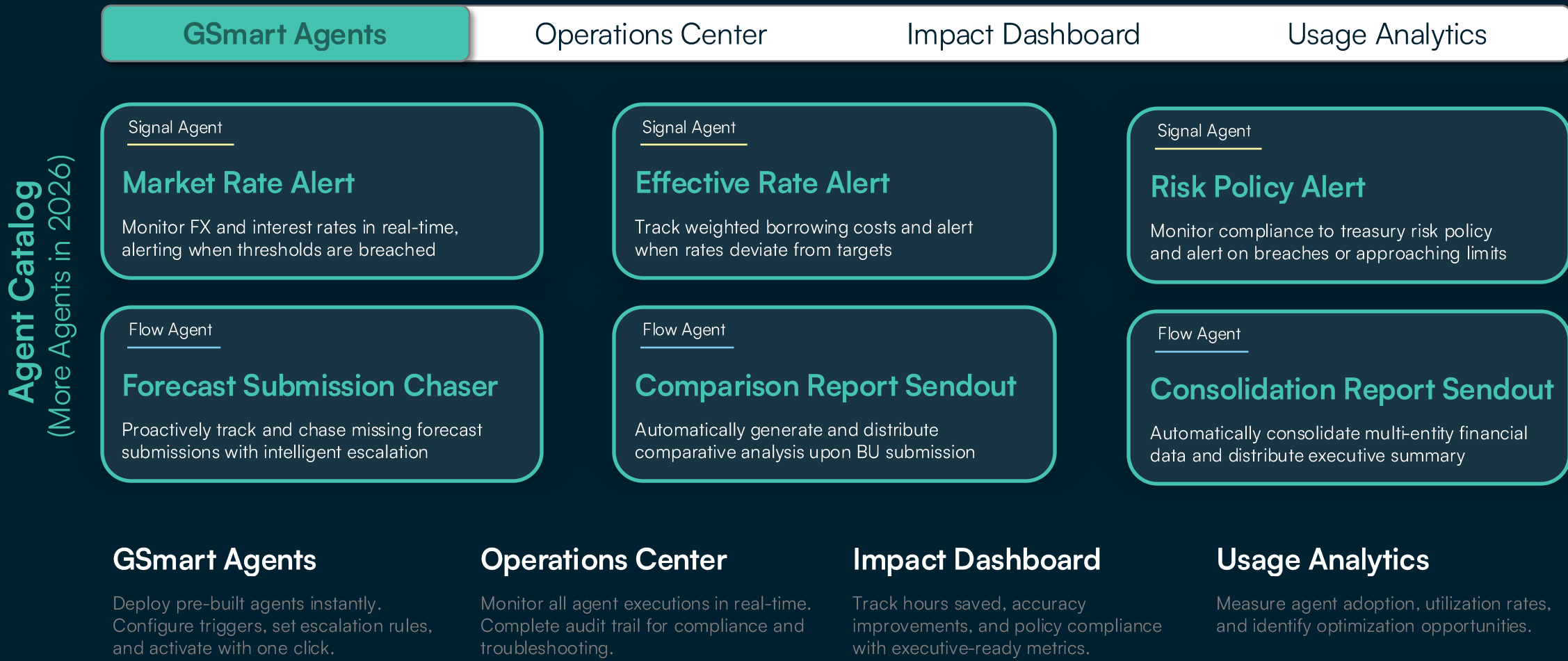
Chat with your data. Query your treasury data with natural language for deeper insights, create operational rules conversationally, and more. *"Let me ask questions about my data and get instant answers, plus help me build workflows."*

Examples: "Show me our cash position by region for the next 13-weeks."
Potential ROI: Enable widespread self-service analytics per client

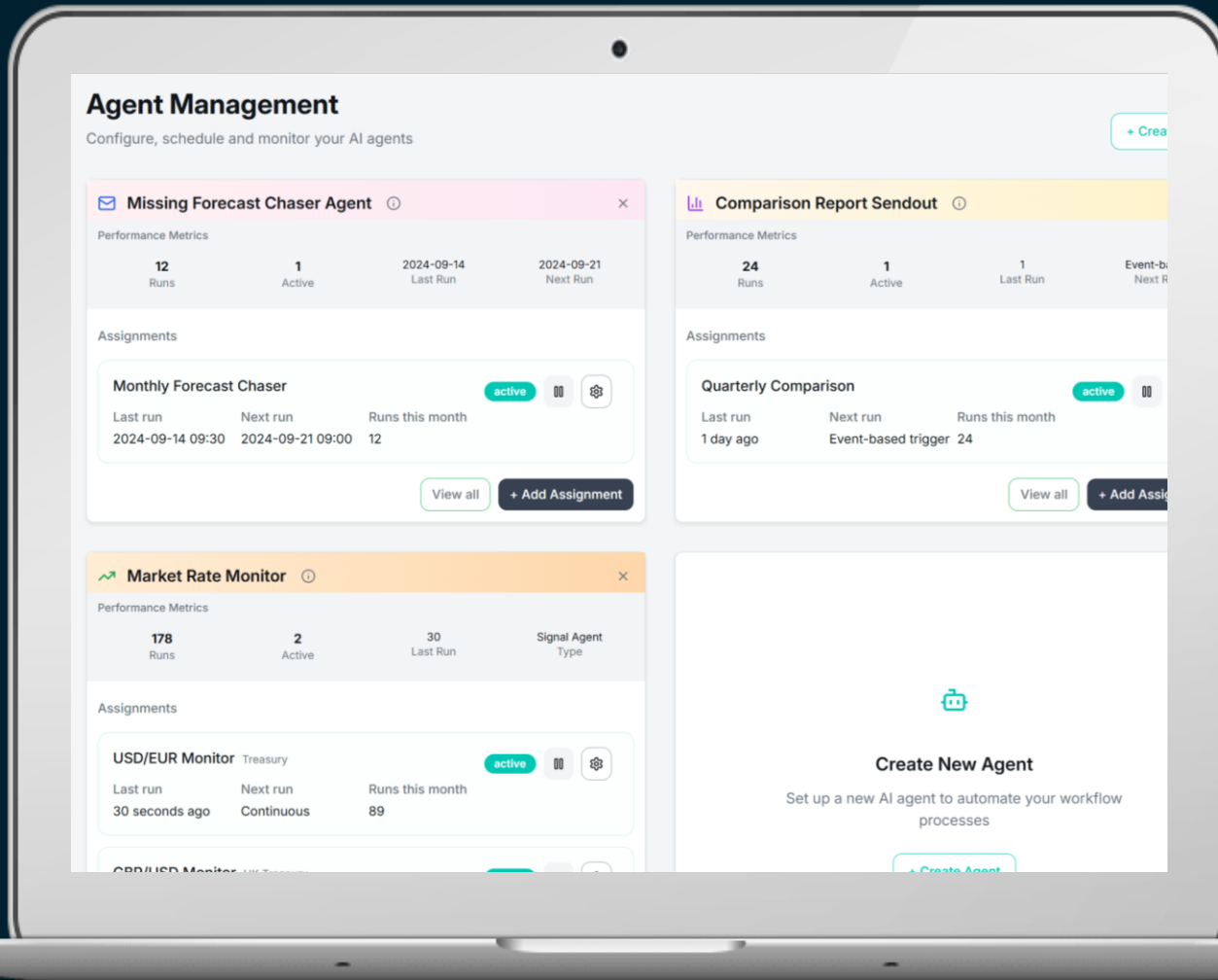
Today's agenda

2. GSmart Agents: How to facilitate/improve/accelerate Treasury Leaders actions

GSmart Hub: Centralized AI Command Center

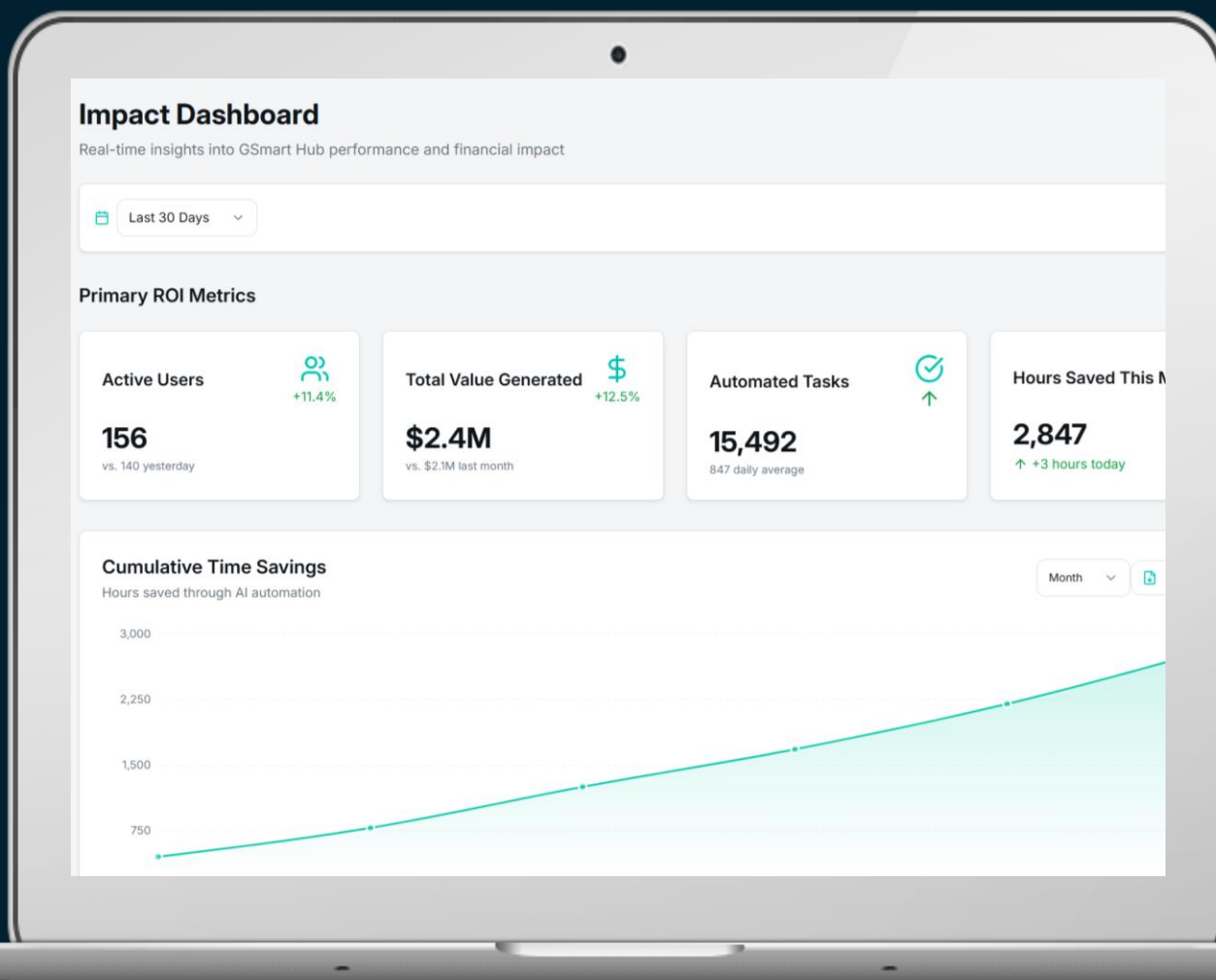


GSmart Hub: Your Centralized AI Command Center



Deploy pre-built
AI agents tailored
to the OCFO

GSmart Hub: Your Centralized AI Command Center



Measure value
with key **business**
outcomes

GSmart AI Roadmap

Released Jun 2025 — Sep 2025

AI Middleware

AI foundation ensuring secure, transparent, and governed intelligence

LIVE

Generally Available

GSmart Forecast Insights

Transform variance chaos into executive-ready narratives with actionable insights

LIVE

Early Access

GSmart Onboarding Assistant

Accelerate multi-ERP roll-outs by 50% with intelligent automation and validation

LIVE

Alpha Testing

Now Oct 2025 — Jan 2026

GSmart Risk Insights

Surface hidden hedge inefficiencies and compliance risks in real-time

In-Development

GSmart Hub

Create, deploy, and govern proactive AI agents with complete auditability

In-Development

GSmart Fraud Protection

Real-time anomaly detection for first-time, high-risk, and unusual payments

In-Discovery

Next Feb 2026 +

Ask GSmart

Chat with your data and get reliable, instant insights

In-Development

GSmart Policy Reader

AI-powered policy document extraction for risk management automation

In-Discovery

GSmart Reconciliation

AI-powered matching and exception handling

In-Discovery

GSmart Fraud Guard: Real-Time Payment Protection

Detection moment

GSmart analyzes payment patterns at initiation (before they reach the bank) and flags any suspicious transactions. Payments with elevated risk are automatically held and teams can drill into analysis before deciding to release or block the transaction.

- First-time payee detection
- Geographic risk warnings
- Amount anomaly detection
- Duplicate payment detection

Payments > Transaction

Transaction Status Workflow

Fraud Protection Spotlight		Portfolio: 3 high-risk, 0 medium-risk detected
Payment #2766 - Risk Score: 18/100	Trusted Partner Ltd N/A GBP 32,000	Quick Review →
Payment #2765 - Risk Score: 45/100	Regular Supplier N/A EUR 200,000	Quick Review →
Payment #2763 - Risk Score: 85/100	Widget Manufacturing Co N/A CAD 45,750	View Analysis →
Payment #2767 - Risk Score: 92/100	Suspicious Entity Inc N/A USD 500,000	View Analysis →
Payment #2764 - Risk Score: 72/100	NewVendor LLC N/A USD 75,000	View Analysis →

GSmart Fraud Guard: Real-Time Payment Protection

Investigation moment

When GSmart flags a suspicious payment, treasury teams can then see why. A risk score, threat indicators, and natural language recommendation enable action to block the transaction or request additional review with the full context.

- Risk score with explanation
- One-click remediation
- Audit-ready documentation

The screenshot displays the GSmart Fraud Intelligence dashboard. The header shows the title 'GSmart Fraud Intelligence' and user options 'Comm' and 'Anal'. The main content area is titled 'Payment #2767' with a 'Risk Score: 92/100'. Below this, it lists 'Suspicious Entity Inc | N/A | USD 500,000'. A section titled 'Risk Factors' contains four items, each with a warning icon: 'Advanced Persistent Threat (APT) Indicators (Critical) - Matches FBI database', 'Entity linked to 47 confirmed fraud cases across 12 countries', 'Attack Vector Analysis (Critical) - Email account compromise detected', and 'USD \$500,000 exceeds combined monthly vendor payments by 340%'. A 'Recommendation' section follows, stating: 'TRANSACTION PERMANENTLY BLOCKED - Prevented potential \$500,000 loss. Sophisticated fraud attack targeting treasury operations through multi-vector methodology.' At the bottom, there are two buttons: 'Block Transaction' (red) and 'Request Review' (white with a red border).

Today's agenda





3. GSmart in Action: Demo of Forecast Insights & Risk Insights Agents

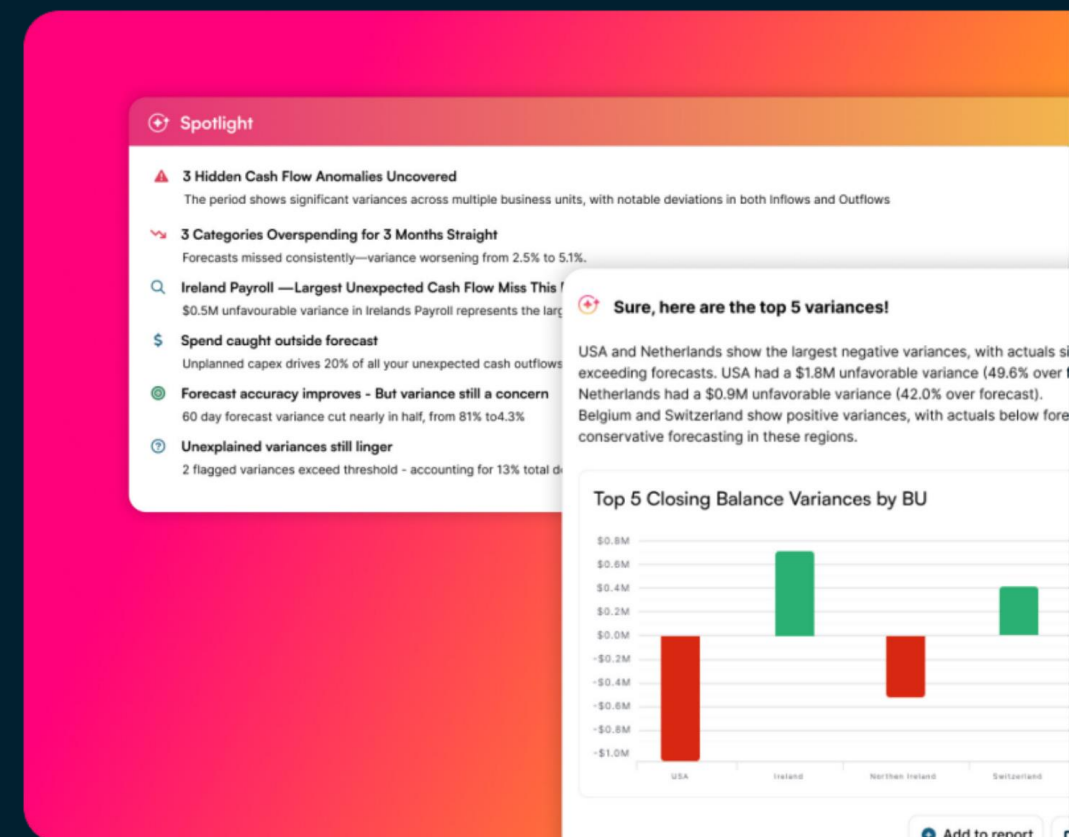
GSmart Forecast Insights: AI-Powered Forecasting

Available Now in Early Access

Stop wasting hours manually comparing actuals to forecast, navigating complex spreadsheets, coordinating with business units to explain variances, and preparing key insights to executive stakeholders.

How it Works:

-  **Spotlight:** address common forecast questions
-  **Summarize:** create executive-ready narratives
-  **Interact:** interrogate data and visualize key trends
-  **Act:** implement tailored recommendations



“This will probably **save half a day a week** across our team.”

“I can picture us **going away from Excel**. It will be easier from a historical centralized view to be in one system.”

Key Takeaways – Forecast Insights

THE AI IMPERATIVE IS HERE

Improve your forecast accuracy by over 30%

ELIMINATE MANUAL PROCESSES

See a reduction of 90%+ in manual tasks and become the strategic business partner to the organization

CASH FORECASTING DRIVES CONFIDENCE

Realize the potential of idle | trapped cash, anticipate and optimize liquidity, make better decisions

GSmart Risk Insights: Proactive Risk Management

⚠️ Today's Challenge

- 📄 Risk exposures buried in static reports
- 🕒 Manual analysis slows decision making
- ⚠️ Policy breaches caught too late
- 📊 Reports explain yesterday's news

📈 Tomorrow's Solution

- 🔗 Intelligent exposure monitoring
- 🕒 Early detection of policy risk
- 📈 Instant insights and summaries

