GSmart AI: Intelligent Automation for Treasury Teams

CFOs and Treasurers grapple with fragmented data, manual processes, and delayed decision-making—challenges that hinder operational efficiency. There's a lot of buzz around AI promising to solve these issues, but with so much noise in the market, it's hard to know what's legitimate—and even harder to trust that your data will remain secure.

Without a reliable solution, organizations continue to face inaccurate cash forecasting, manual variance analysis, inefficient liquidity management, and missed opportunities for real-time insights and automation.

GSmart AI is designed to enhance treasury operations by enabling teams to **discover**, **infer**, **reason**, and **decide** more effectively. AI is used purposefully to provide accurate, actionable insights that improve forecasting, risk management, liquidity modeling, and more. It transforms treasury operations through:

- Intelligent automation
- Predictive insights
- Agentic AI workflows tailored to finance

GSmart doesn't just support finance—it thinks, learns, and acts alongside your team, with robust security and compliance measures to ensure your data is always protected.

GSmart AI Clarity to Act
Principles of Value

Many AI claims and applications are vague, at best. However, we apply core principles to our AI development to ensure the highest levels of security and value creation for our customers, all with the highest level of AI application transparency. With GSmart, you know what and how each AI model is used within our solutions.

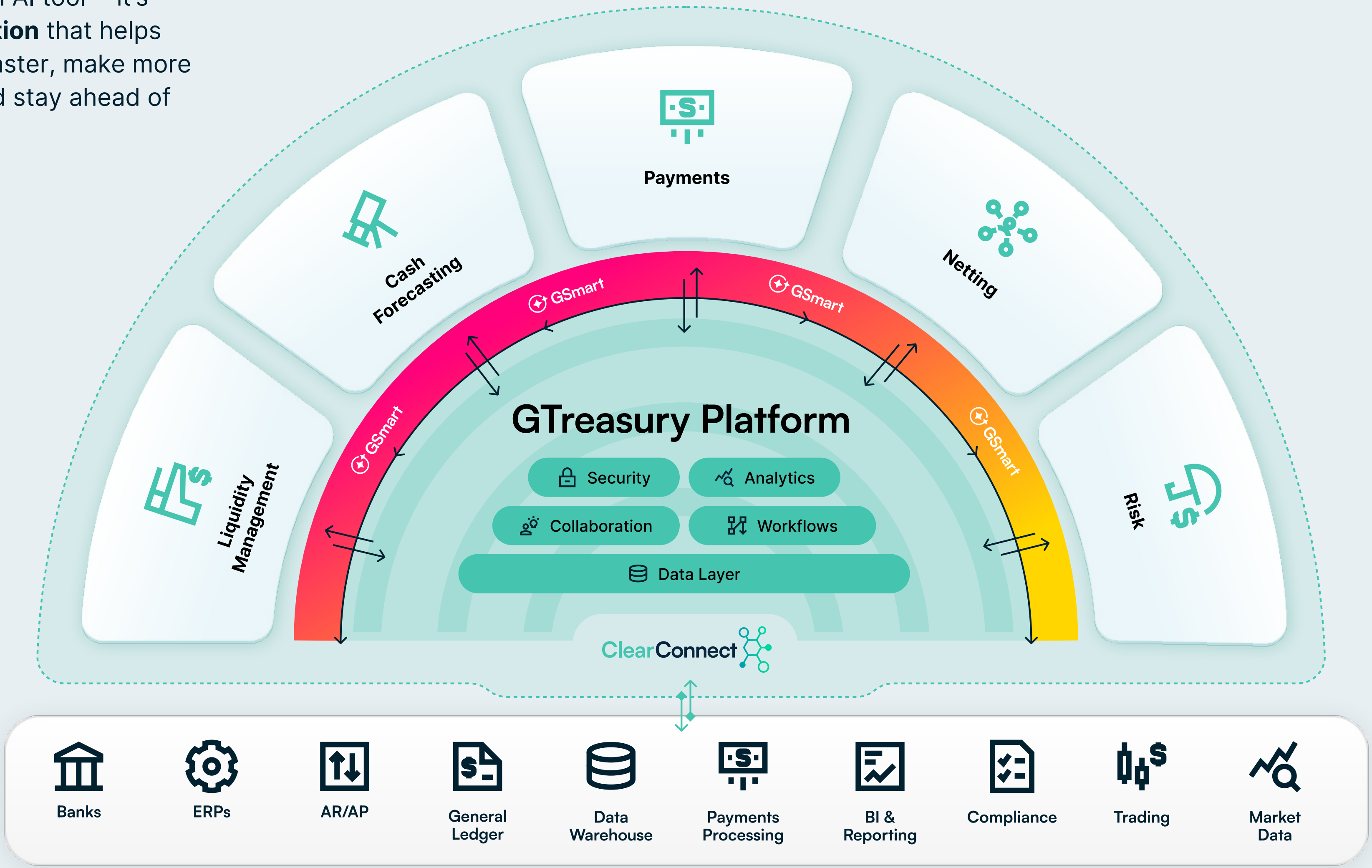**Secure and Accurate Data**

Remove Inefficiencies

See and Solve Problems Faster

Fast Delivery and Time to Value

GTreasury

GSmart AI Amplifies the GTreasury Platform

GSmart is more than an AI tool—it's a **comprehensive solution** that helps treasury teams move faster, make more informed decisions, and stay ahead of market changes.

Payments

Cash Forecasting

Netting

GSmart

GSmart

GSmart

GSmart

Liquidity Management

Risk

GTreasury Platform

🔒 Security

📈 Analytics

👥 Collaboration

⚙️ Workflows

🗄 Data Layer

ClearConnect

Banks

ERPs

AR/AP

General Ledger

Data Warehouse

Payments Processing

BI & Reporting

Compliance

Trading

Market Data

How GSmart AI Enables CFOs and Treasury Teams

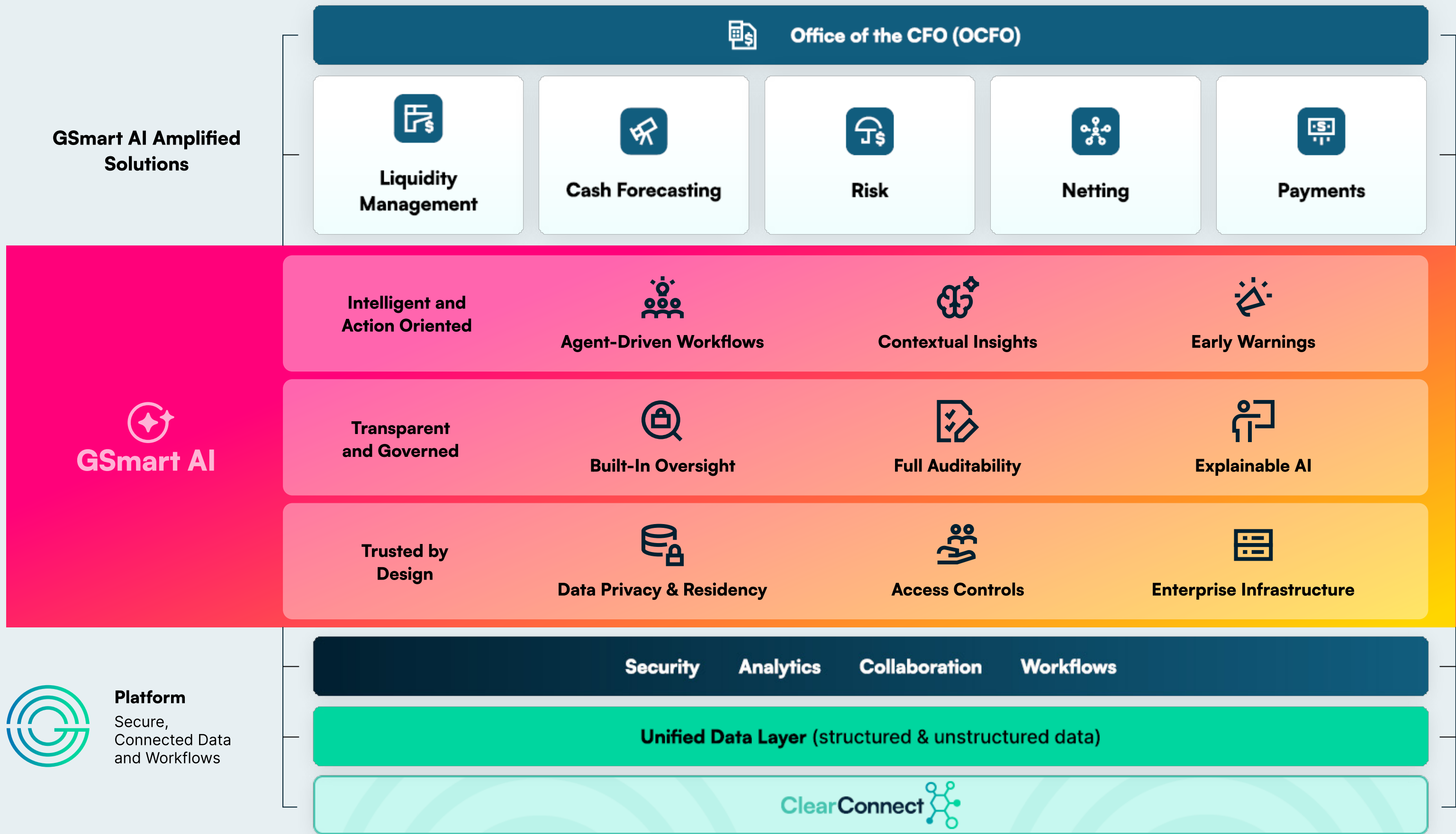| GTreasury Solution	GSmart AI	AI Function	AI Model	How It Helps	Benefit
Cash Forecasting	GSmart Forecast Insights	Decide	Agentic	Automates routine tasks and flags key forecast variances and anomalies.	One intelligent view that detects, explains and recommends action on key variances and anomalies.
Cash Forecasting	GSmart Ledger	Infer	Statistical Modeling	Predicts future trends by analyzing accounts payable and receivable data.	Improves forecast accuracy by over 30% on average, enhancing cash flow management.
Liquidity Management	GSmart Liquidity Scenarios	Discover	Fuzzy Logic	Uncovers hidden patterns in data to improve liquidity management.	Reveals insights that improve forecasting accuracy.
Risk Management	GSmart Risk Management	Reason	Statistical Modeling	Simulates risk scenarios and ensures faster, smarter data integrations.	Recommends optimal solutions for risk management.
Connectivity	GSmart Connectivity	Decide	Agentic	Ensures faster, smarter data integrations.	Accelerates system integration.

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The GSmart Advantage: A Future-Ready Treasury

Enterprise Class AI Platform: GSmart offers a true API-driven Agentic Layer, user-friendly LLM Ops, robust governance, and scalable infrastructure, outperforming other providers by offering greater flexibility, transparency, and accessibility.

Full User Control and Oversight: Choose which AI solutions you want to use to amplify our solutions, deploy and schedule agents to match your needs.

Data Sovereignty and Integrity: GSmart uses only your data with our AI solutions, no comingling or 3rd party data sharing. Ensuring that your AI insights are secure, reliable, trustworthy.

Compliance-First Approach: Every AI deployment respects industry regulations, ensuring that your treasury Compliance-First Approach: operations remain secure and compliant.

Office of the CFO (OCFO)

GSmart AI Amplified Solutions

| Liquidity Management | Cash Forecasting | Risk | Netting | Payments |

GSmart AI

Intelligent and Action Oriented
- Agent-Driven Workflows
- Contextual Insights
- Early Warnings

Transparent and Governed
- Built-In Oversight
- Full Auditability
- Explainable AI

Trusted by Design
- Data Privacy & Residency
- Access Controls
- Enterprise Infrastructure

Platform
Secure, Connected Data and Workflows

Security   Analytics   Collaboration   Workflows

Unified Data Layer (structured & unstructured data)

ClearConnect

AI Security and Compliance Information

AI is a powerful amplifier of value for CFOs and Treasury teams. This power comes with great responsibility. So, trust in AI used must be earned. At GTreasury, we believe transparency is the best first step to take in earning that trust.

How GSmart Protects Your Data

Auditability and Observability

Full auditability, every AI interaction is logged with a unique **trace_id**. To provide this transparency, AI Interaction traces are captured by our central observability platform (**Langfuse**), hosted securely in the US.

Explainability

No Black Box AI. All AI outputs are fully traceable to their originating data, with transparent reasoning steps and justifications included for every insight generated. Each customer's data and context are processed in isolation, ensuring insights are explainable and auditable—never mixed across clients. Detailed observability is maintained for every AI interaction, so you always know how and why each decision is made.

Compliance Framework

Aligned with ISO/IEC 42001 (AI Governance) and **ISO/IEC 27001** (Information Security). Prepared for the upcoming **EU AI Act**, helping ensure our solutions remain low-risk for financial services.

Zero Trust Security

GSmart employs a comprehensive **Zero Trust Security Architecture**, anchored by Azure Managed Identity. This approach eliminates risks from hardcoded credentials and enforces strict role-based access controls (RBAC). All resources and interactions are continuously authenticated and validated. This principle of least privilege ensures is used to cause systems to have only the minimum access necessary, significantly reducing the attack surface and enhancing security resilience. All interactions are meticulously logged and monitored, enabling swift detection and response to any anomalies or unauthorized access attempts.

Agentic AI

Agentic capabilities in GSmart are securely constrained within customer-defined boundaries. Agents interact solely with customer-specific, isolated datasets and do not utilize or train on information from other clients. Each agent operates under stringent permission sets, with comprehensive auditability, and system-defined security guardrails, empowering users to innovate safely and confidently without sacrificing data privacy or control.

Security Testing

GSmart employs rigorous, multi-layered security testing integrated into GTreasury's CI/CD pipelines. This includes proactive "red team" testing against carefully curated golden datasets—validating inputs and outputs of prompts, comprehensive static and dynamic security scans on all code, and systematic benchmarking of AI models for vulnerabilities, compliance, and performance.

Encryption

All data is encrypted using advanced cryptographic standards. Data in transit is secured via TLS 1.2+ protocols, employing modern cipher suites such as AES-GCM, ECDHE, and SHA-384 hashing algorithms. Data at rest utilizes AES-256 encryption, with key management rigorously controlled and regularly rotated per Azure's enterprise-grade standards. Our encryption practices fully align with SWIFT Customer Security Controls Framework (CSCF).

Risk Classification

Active evaluation of AI use cases against the **EU AI Act** framework to ensure compliance and maintain low-risk classification.

Data Usage for AI

Same idea, but enforced with Inference-Only AI policies, supported by audit logs and verification mechanisms.

Client Control Over AI

Clients have full control over AI capabilities through feature flags and can restrict which datasets are accessible for AI processing.

Data Privacy & Residency

Our platform uses a hybrid data model. Permanent client data at rest is stored exclusively within the client's selected region (e.g., US, EU, APAC). For AI processing, data is securely and transiently handled by our central AI middleware in the US, held in memory with a 30-minute TTL, and is purged immediately after processing. This ensures no permanent cross-region data storage occurs.

GSmart

About GTreasury

GTreasury provides CFOs and Treasurers with The Clarity to Act on strategic financial decisions with the world's most adaptable treasury platform, empowering them to face the challenges of today and tomorrow. Because each company faces different points of complexity and needs, our industry-leading solutions are purposefully designed, and amplified by GSmart AI, to support every stage of treasury complexity, from Liquidity Management and Cash Forecasting to Payments, Risk, and Netting.

With GTreasury, financial leaders gain comprehensive connectivity across all banks and ERPs to build an orchestrated data environment, enabling rapid value realization with implementations up and running in weeks. Plus, our unmatched industry expertise ensures your continued success through dedicated guidance and top-tier support.

Trusted by over 1,000 customers across 160 countries, GTreasury provides treasury and finance teams with the ability to connect, compile, and manage mission-critical data to optimize cash flows and capital structures. To learn more, visit GTreasury.com.

GTreasury is headquartered in Chicago, with locations serving EMEA (London, Geneva and Dublin) and APAC (Sydney, Singapore and Manila).

Contact

North America	847 847 3706

APAC
Sydney	+61 29262 6969
Singapore	+65 9612 2722
Manila	+63 9778022 835

EMEA
London	+44 203 787 4843
Dublin	+353 1 524 0552
Geneva	+41 22 311 13 83

GTreasury.com

ContactUs@GTreasury.com

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