

Transform Your Cash Forecasting with GSmart Forecast Insights

Finance teams waste hours every week manually comparing forecasts to actuals, navigating complex spreadsheets, and coordinating with business units just to explain cash variances. This manual process is slow, error-prone, and pulls senior talent away from high-impact strategy work.

Our Cash Forecasting AI Insights generator eliminates these inefficiencies. It automates this entire process—summarizing key variances, identifying root causes, and delivering actionable recommendations in seconds.

CFOs, treasurers and finance teams regain time, boost accuracy, and drive faster, smarter decisions.

Spotlight

3 Hidden Cash Flow Anomalies Uncovered

The period shows significant variances across multiple business units, with notable deviations in both Inflows and Outflows

3 Categories Overspending for 3 Months Straight

Forecasts missed consistently—variance worsening from 2.5% to 5.1%.

Ireland Payroll —Largest Unexpected Cash Flow Miss This

\$0.5M unfavourable variance in Irelands Payroll represents the large

Spend caught outside forecast

Unplanned capex drives 20% of all your unexpected cash outflows

Forecast accuracy improves - But variance still a concern

60 day forecast variance cut nearly in half, from 81% to 4.3%

Unexplained variances still linger

2 flagged variances exceed threshold - accounting for 13% total d

Sure, here are the top 5 variances!

USA and Netherlands show the largest negative variances, with actuals significantly exceeding forecasts. USA had a \$1.8M unfavorable variance (49.6% over forecast). Netherlands had a \$0.9M unfavorable variance (42.0% over forecast). Belgium and Switzerland show positive variances, with actuals below forecasts, indicating conservative forecasting in these regions.

Top 5 Closing Balance Variances by BU



+ Add to report

Purpose Built for Financial Leaders

GSmart Forecast Insights empowers CFOs, treasurers and finance teams to lead with data-backed confidence and strategic clarity.

The Power of **GSmart** Forecast Insights:



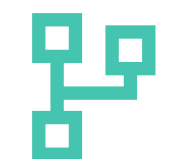
Speed and Efficiency: Turn hours of analysis into instant insights—AI generated summaries in under 20 seconds.



Board-ready Narratives: Create professional management reports and commentary instantly, directly within GTreasury.



Continuous Learning: GSmart improves its accuracy over time, learning from historical data, comments, and feedback loops.



Integrated Workflow: No need to leave GTreasury—GSmart lives where you work.

✦ Cash Forecast Agent

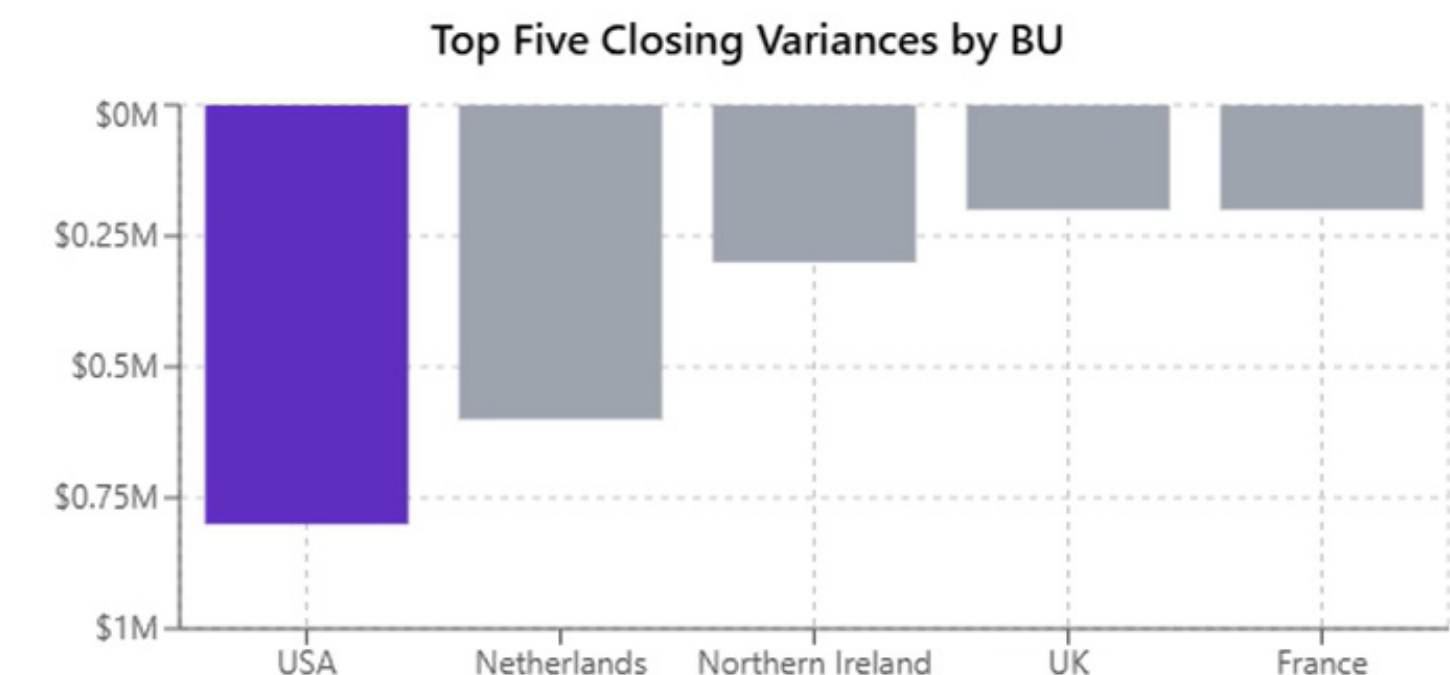
📝 Show me which business unit had the biggest miss



✦ AI Insights

✦ Cash Forecast Agent

The USA business unit had the largest negative variance in closing balance at $-\$0.8\text{M}$, followed by Netherlands at $-\$0.6\text{M}$. Here's the complete breakdown of the top five closing variances by business unit:



USA ¹³: $\$5.4\text{m}$ forecast vs. $\$4.6\text{m}$ actual ($-\$0.8\text{m}$ variance), primarily due to the delayed enterprise software deal with TechCorp as noted in the sales pipeline. Other regions were within 2% of forecast.

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☆ Cash Forecast Agent

Now that we understand where the biggest variance was, would you like to look into this further?

Was this part of a trend?

☆ AI Insights

☆ Cash Forecast Agent

USA Forecast vs. Actual Trend Analysis

ActualForecast

Week	Actual (\$m)	Forecast (\$m)
Week 43	4.8	5.2
Week 44	4.5	5.0
Week 45	6.5	5.5
Week 46	4.6	5.2
Week 47	4.8	5.5
Week 48	6.3	5.8
Week 49	4.7	5.5
Week 50	4.9	5.6
Week 51	5.9	5.4
Week 52	4.6	5.2
Week 1	4.8	5.5
Week 2	4.8	5.6
Week 3	4.7	5.4

Trend Analysis Findings

Yes, the USA has under-forecast cash outflows for 10 of the last 13 weeks. The recurring issue seems related to **delayed enterprise deal closures** and **inconsistent pipeline data management**.

Only 3 weeks (weeks 45, 48, and 51) showed actuals exceeding forecast, indicating systematic forecasting issues within the USA region that should be addressed.

Benefits that Drive Real Business Impact

Radical Time Savings:

Save hours each week previously spent preparing board-ready cash summaries and replace hours of manual validation with auto-generated, audit-ready summaries.

Forecast Accuracy Improvement:

GSmart identifies misaligned assumptions and recurring variance drivers to refine future forecasting models.

Proactive Risk Management:

Receive alerts on forecast deviations before they impact liquidity planning.

Better Stakeholder Communication:

Provide concise, clear, and actionable insights to executives and board members.

Finance Team Enablement:

Empower analysts to focus on high-value tasks—scenario modelling, investment planning, strategic advisory.

Clarity on Performance:

Instantly surface why forecasts missed targets with business unit, region or line item details.

Actionable recommendations:

Adjust forecasts, payment strategies, or inflows based on intelligent AI suggestions.

Self-learning AI: Improves over time by learning from your inputs and comments.

The GSmart Forecast Insights Difference

Purpose built for Cash Forecasting: GSmart is optimized for forecast performance management. It is focused on explaining why forecast variances occurred, not just highlighting them.

Executive-Level Reporting: Automatically generates narratives and recommendations for board packs and financial reviews.

Forecast Refinement Suggestions: Recommends forecast adjustments based on cash inflow/outflow patterns and business unit performance.

Real-time Notifications & Learning via the GSmart Hub and agent-based notifications.

Integrated Learning Engine: Understands your business context, adapting to unique financial structures and behaviours.

Full insight generation and interaction within the GTreasury ecosystem.

With GSmart Forecast Insights, you’re not just detecting variances – you’re understanding and acting on them with precision.

Summary report

Send

AI Insights

Cash Forecast Agent

Enhanced Report with USA Deep Dive

Executive Overview

The Closing Balance ended \$0.5m below forecast (\$83.2m vs. \$83.7m, -0.6%), primarily driven by higher than expected Operating Cash Outflows. While Operating Cash Inflows exceeded forecast by \$2.7m ¹, this was more than offset by Operating Cash Outflows that were \$3.2m higher than anticipated ², with significant variances in USA ³ and Netherlands ⁴.

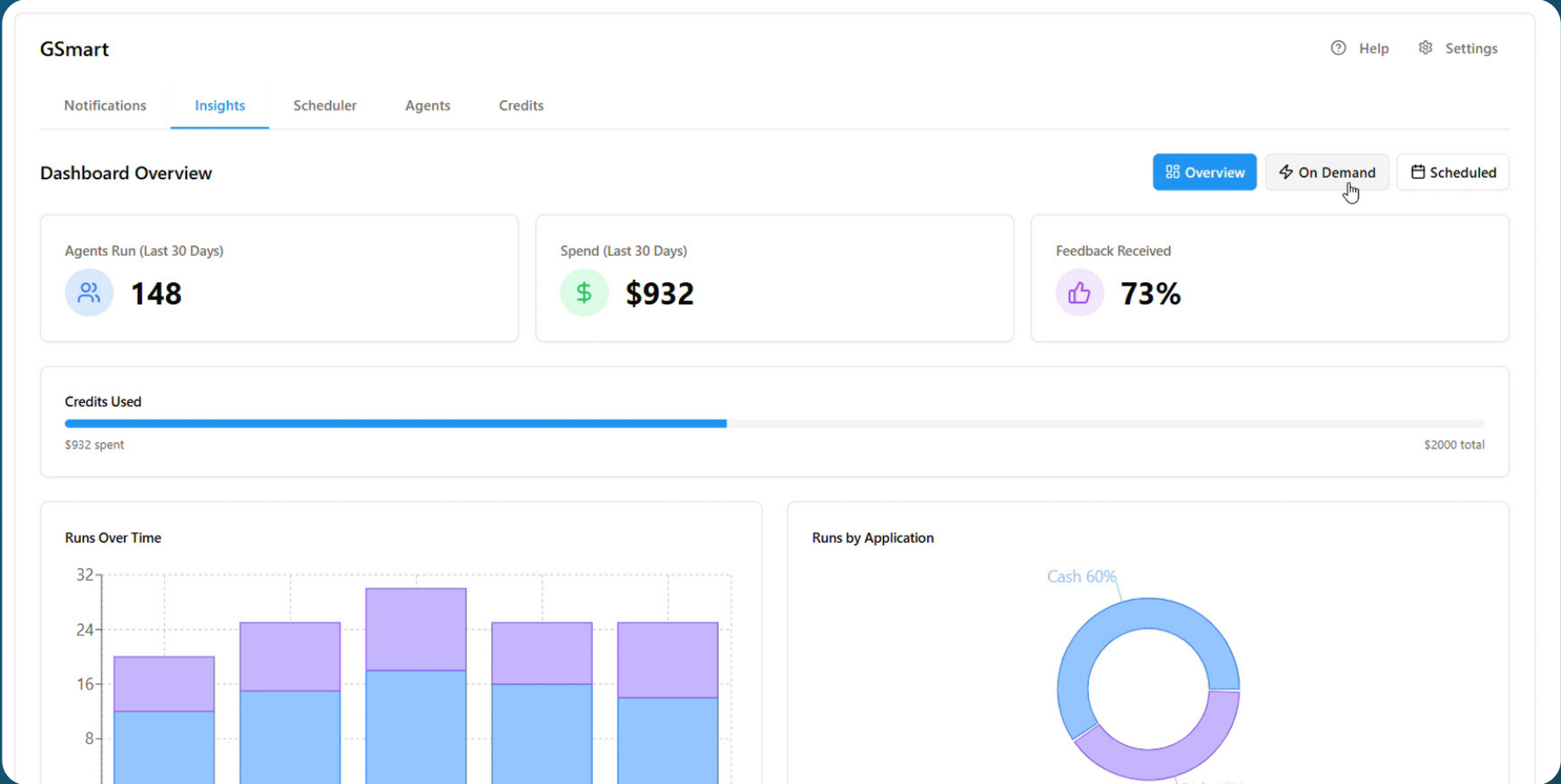
- **Opening Balance:** No variance (\$81.2m vs. \$81.2m, 0.0%)
- **Operating Cash Inflows:** \$2.7m favorable variance (\$27.4m vs. \$24.7m, 10.8%) primarily from USA, Belgium, and Switzerland
- **Operating Cash Outflows:** \$3.2m unfavorable variance (\$25.4m vs. \$22.2m, -14.4%), mainly from USA, Netherlands, and Northern Ireland
- **Net Cash:** \$0.5m unfavorable variance (\$58.3m vs. \$58.7m, -0.9%)
- **Closing Balance:** \$0.5m unfavorable variance (\$83.2m vs. \$83.7m, -0.6%)

Operating Inflows Variance Analysis

Operating Cash Inflows exceeded forecast by \$2.7m (\$27.4m vs. \$24.7m, 10.8%) with significant favorable variances in USA, Belgium, and Switzerland offsetting unfavorable variances in Ireland and Singapore.

Favorable Variances:

- **USA ⁵:** \$1.0m favorable variance (\$2.2m vs. \$1.2m, 86.6%) due to forecast omission following dispatched goods



Dashboard overview

The screenshot shows the GSmart Active Agents page. At the top, there are tabs for Notifications, Insights, Scheduler (selected), Agents, and Credits. Below the tabs, there is a section for Active Agents with a search bar and filters for Application, Agent Type, and Status. Below the filters, there is a table of agents.

AGENT NAME	AGENT TYPE	APPLICATION	LAST RUN	NEXT RUN	ACTIVE	ACTIONS
Group weekly CFO summary Created recently	Latest period summary	Cash	Today, 10:16 AM	Monday, 01:30 PM	☒	⋮
US weekly analyst summary Created recently	Latest period summary	Cash	Today, 10:16 AM	Tuesday, 09:45 AM	☒	⋮
Europe weekly review Created recently	Debt outlook	Risk	Today, 10:16 AM	Monday, 11:00 AM	☒	⋮
Europe monthly review Created recently	Latest period summary	Cash	Today, 10:16 AM	Friday, 03:30 PM	☒	⋮

GSmart Active Agents

Key Features

AI Variance Analyzer:
Identifies key drivers of variance across cash categories, time periods, and business units.

Trend Intelligence:
Identifies patterns across weeks, regions, or customer segments.

Executive Summary Generator:
Produces concise, natural-language narratives explaining actual vs. forecast performance.

Forecast Improvement Recommendations: Suggests updates to cash flow assumptions based on recurring trends or outlier events

GSmart Hub Alerts: Notifies users or major shifts or anomalies in real time.

AI Agent Scheduling:
Configure automated insight delivery aligned to your reporting calendar.

Interactive Insight Panel: Clickable interfaces to explore deep explanations of variances, including customer, region, or cost-driver breakdowns.

Smart Commentary Integration:
Learns from finance teams notes and annotations to refine future summaries and insights.

GSmart Forecast Insights isn't just an add-on. It's a leap forward in finance transformation—putting intelligent real-time forecasting insights directly in your hands.

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

Client data at rest is always stored exclusively within your selected region (e.g., US, EU, APAC).

For AI processing, EMEA and North America clients have both data storage and AI inference within their region. For APAC and other regions, AI processing is securely routed to US infrastructure where data is handled transiently—processed in-memory only and automatically purged upon completion. All data is encrypted in transit with no retention or reuse of prompts or outputs for model training, ensuring no permanent cross-region data storage occurs.

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**).

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