GTreasury

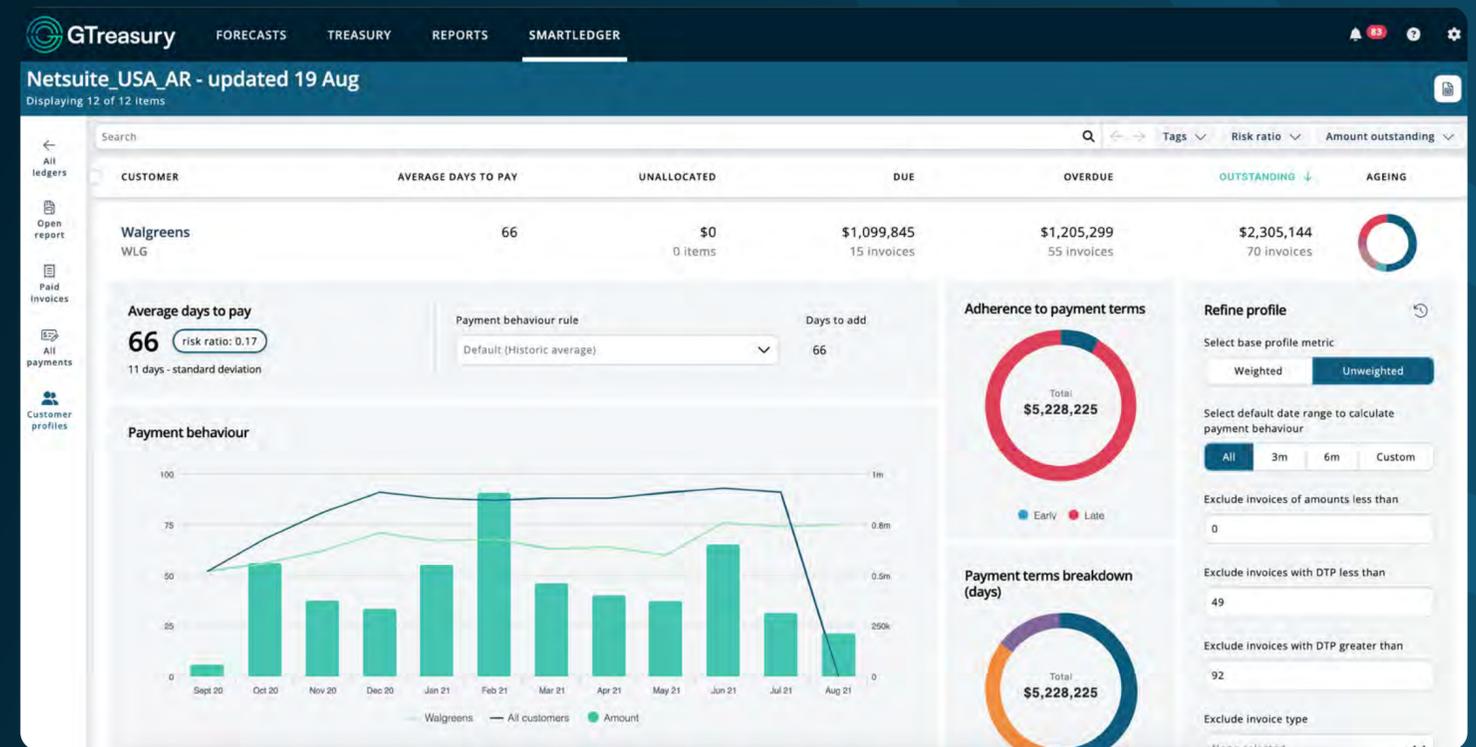# Gain Confidence in Cash Flow Planning with Deep AP & AR Insights from GSmart Ledger

Managing Accounts Payable (AP) and Accounts Receivable (AR) is vital to effective cash flow management but often faces challenges like data inaccuracy, limited visibility, and inefficiencies due to manual processes.

These challenges hinder accurate cash flow forecasting, manage late payments, and ensure timely payments to suppliers. Additionally, a lack of automation and integration across financial systems further complicates reporting, compliance, and overall financial decision-making, driving up operational costs.

GSmart Ledger is an intelligent software solution that helps CFOs and treasury teams overcome common challenges in AR and AP analytics by:

- Providing fast and highly accurate short-term cash flow forecasting by integrating historical data with current ledger and bank information

- Offers real-time visibility insights, enhanced accuracy, and automated process for seamless cash flow management

- Automatically generates intelligent cash flow forecasts, enabling seamless management of financial operations for more efficient decision making

GSmart Ledger

Why Leading Companies are Using GSmart Ledger

On average, our clients have achieved over

30% increase

in forecast accuracy

Improve Free Cashflow

Optimize Days Sales Outstanding (DSO) and Days Payable Outstanding (DPO) with GSmart Ledger to improve free cash flow through enhanced accuracy, real-time visibility into payments and cash positions, and automated processes that reduce overdue payments and boost financial efficiency.

Rapid Forecast Creation

Rapidly create data-driven cash flow forecasts with no manual input using a combination of ERP data, bank information and AI-powered customer payment behaviour analysis.

Always Live

Keep your cash forecast live and up to date with GSmart Ledger's continuous updates from the latest invoice cash flow data available in your ERP.

Intelligent AR Predictions

Leverage the AI-powered forecasting algorithm to significantly improve accounts receivable forecast accuracy by analyzing customer payment history and using this intelligence to generate precise forecasts.
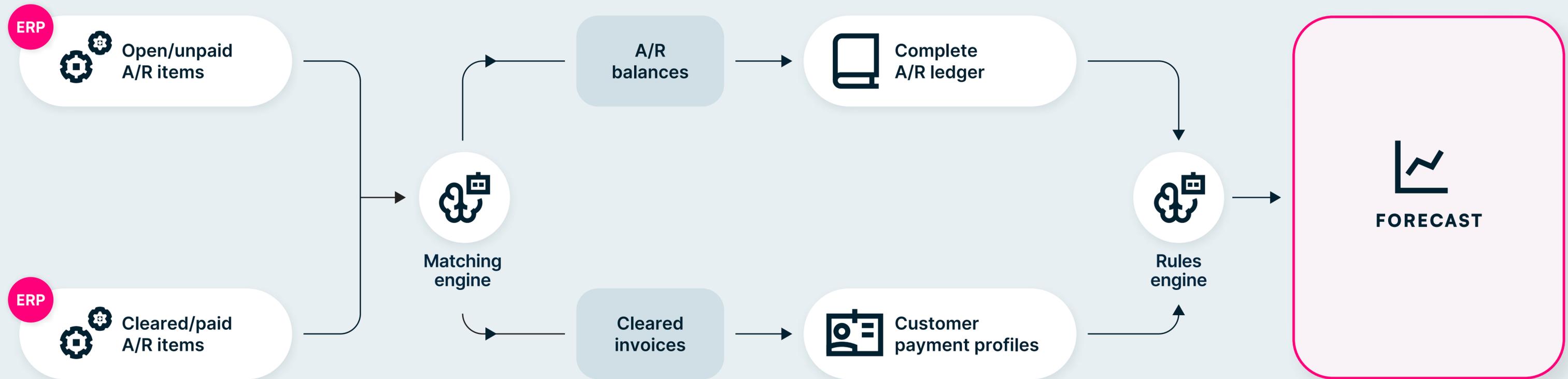
Plan with Confidence

Confidently plan future cash needs by gaining a thorough understanding of upcoming cash flow behaviour using various analysis and visualization too.

Rapid Time to Value

Get up and running in as little as 90 days, with a fast deployment that accelerates results. Streamline your processes and begin realizing the full value of your investment almost immediately.

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How **GSmart** Ledger works

ERP — Open/unpaid A/R items

ERP — Cleared/paid A/R items

Matching engine

A/R balances

Complete A/R ledger

Cleared invoices

Customer payment profiles

Rules engine

FORECAST

1. Integrate AP & AR ledgers to analyse payment behaviour and automate forecast creation at local level

2. All teams get a detailed breakdown of customer and vendor payment history

3. Cash forecasts are auto-adjusted with learned behaviour for better accuracy

4. Performance dashboards available to all stakeholders to drive collective improvements in cash flow

Key Features

ERP connectivity
Automate the retrieval of data needed from AP & AR ledgers to create highly accurate short terms forecasts.

Days to Pay Insights
Analyse any customer or vendor by amount due or overdue, or their average days to pay.

Collections / Payables Analysis
Targeted insights into where cash flow & income is being lost across AR & AP.

AR & Overdue Analysis
Quickly analyse the current health of cash collections at both a consolidated & transactional level of detail.

Intelligent Forecasting
Forecasts are auto-adjusted for historic payment behaviour of customers & vendors.

Customer & Vendor Profiling
Detailed payment history profiling to understand trends and payment patterns.

Customer Analysis
Analyse a league table of most impactful customers with drill down to invoice level detail.

Ageing Analysis
Insights into AR/AP ageing with a profile of current health as well as historical trends.

Transaction Drill Down
Working capital insights are directly linked to forecasts with drilldown to invoice level data.

Payment Versus Terms
Review customer payment performance versus terms to see percentage paid late/early.

Payment Behaviour
Review consolidated payment behaviour of customers and adherence to payment terms to measure the financial impact.

Company-Wide Insights
Slice and dice this data several different ways using filter options such as business unit, customers, ledgers & country.

Key Benefits

ERP Connectivity

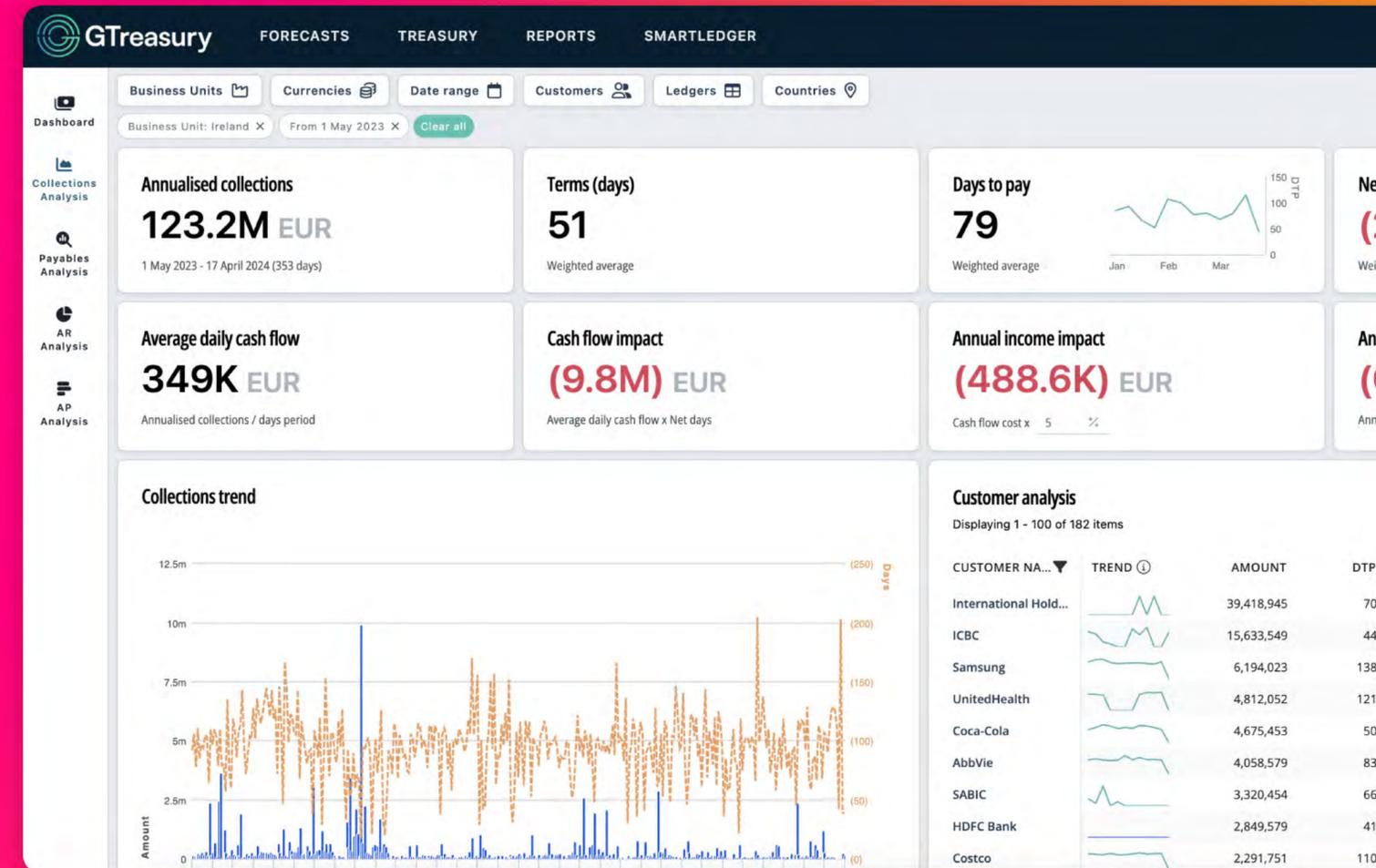Short term AP and AR forecast automation for local controllers

Medium trend term forecasting using historical data

Customer payment profiling with calculated days to pay and payment trends

Internal/supplier payment behaviour profiling

Create forecast rules per customer and supplier

Detailed ageing and overdue analysis

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.

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).

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