

Cross-border and cross-currency payments. **Made easy.**

To continue innovating and elevating client experiences, GTreasury has partnered with Goldman Sachs Transaction Banking (TxB) to transform and simplify payments. Goldman Sachs’ new transaction banking platform has been engineered with the latest technology to address common cross-border payments pain points.

GTreasury provides a seamless experience having integrated its payment workflow solutions with Goldman Sachs domestic and cross-border payments. The solution is bank-agnostic so clients can fund payments from any Goldman Sachs or third-party bank account. This means onboarding to the Payments solution will be more seamless. For clients who have a deposit account with Goldman Sachs, they’ll be able to see their balance in the GTreasury portal.

Current State	Future State with GS Global Payments Solution
 Complex processes creating inefficiencies and errors	 One simple cross currency payment flow, embedded in the GTreasury interface
 Non-transparent FX rates	 Pre-negotiated, competitive FX rates
 Lack of payment status visibility	 Real-time payment status tracking
 Hidden bank fees	 No hidden transaction fees

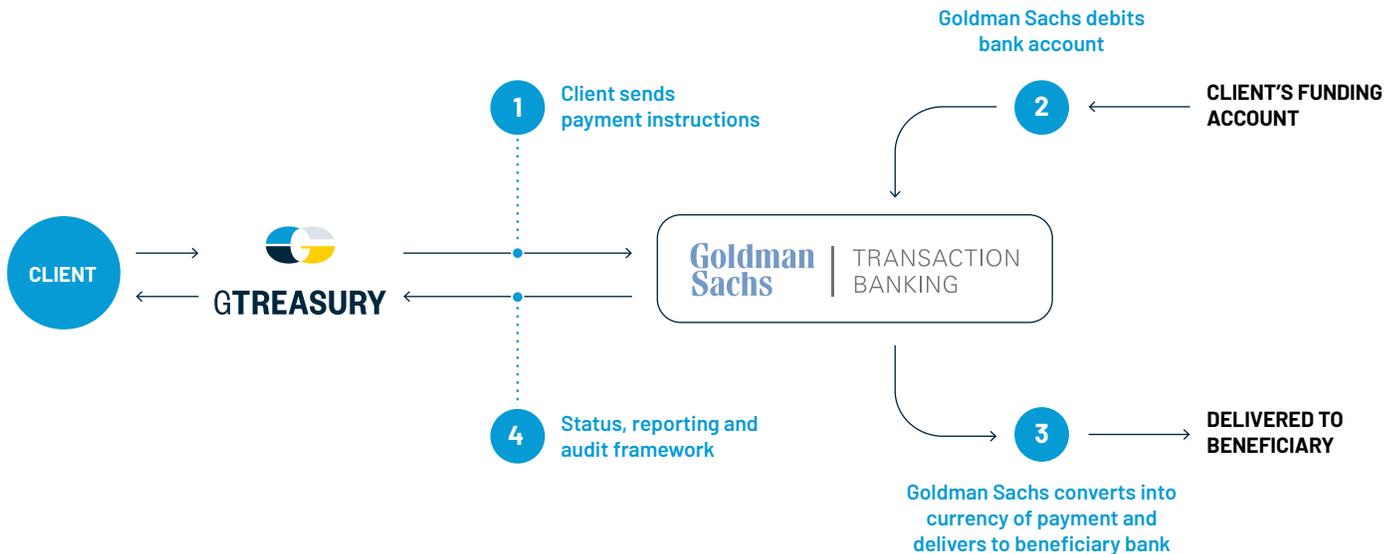
Quantifiable Savings

In addition to the improved user experience with a simplified workflow and real-time tracking, clients can expect to generate quantifiable savings from FX spreads and bank fees. Goldman Sachs is a market leader and can source competitive FX rates and charge low transaction fees. A corporation with \$100M in annual cross-currency transactions may save up to \$500K-\$1M annually using the Goldman Sachs solution.¹

Payment Flow

The TxB platform allows real-time connectivity to other banks to efficiently make payments while simplifying core business processes.

- All payments activity and information accessed through the GTreasury platform
- Payments initiation, file and payment status and bank activity supported through standard ISO XML formats
- Service and client support for payments from Goldman Sachs
- Quarterly service reviews



Key Benefits

Simplified Workflow

Implement a single payments workflow for both domestic and cross border payments

Transparent All-in Pricing

Pricing is competitive, transparent and auditable

Become More Efficient

Real-time payment tracking reduces supplier inquiries, freeing up resources for more valuable activities

Drive Growth

120+ currencies means you can easily expand your business and supply base

Reduce Complexity

Intelligent routing simplifies working with overseas suppliers and banks

Fast Onboarding

Digital account onboarding gets you up and running quickly

Full Suite of Payment Solutions

TxB offers frictionless solutions for all payment types, including:

- Cross border with FX
- Single-currency cross border
- Domestic payments in the U.S. and for countries around the world

We bring clarity to global payments.



Goldman Sachs Transaction Banking is helping clients build a treasury of the future and powering software partners to enhance their offerings. The mission is simple: provide clients and partners with a global transaction banking platform that is nimble, secure, and easy to use.

Goldman Sachs | TRANSACTION BANKING
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GTreasury provides the clarity to act.

GTreasury is the leading innovator of integrated SaaS treasury and risk management solutions for the digital treasurer. We offer any combination of cash management, payments, financial instruments, risk management, accounting, banking and hedge accounting—all seamlessly integrated, on-demand worldwide and fully secured. Headquartered in Chicago, with offices serving EMEA (London) and APAC (Sydney), our global community includes more than 750 customers and over 30 industries reaching 160 countries worldwide.

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(1) Actual savings may vary based upon rates for each particular client.

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