

Cash4

CASH MANAGEMENT

AI-native cash intelligence.

Cash4 powers AI-driven liquidity intelligence to analyze balances, cash flows, and forecasts, surfacing risks and opportunities early so treasury can make faster, smarter decisions. Cash moves fast. Now you can, too.



01

CONNECT

Real-time balances from banks, custodians, and investment portals via Direct API, H2H, or SWIFT.

02

NORMALIZE

Transactions automatically enriched, deduplicated, and categorized by a rule-based and AI-assisted engine.

03

ANALYZE

Real-time dashboards by account, entity, region, or currency. Direct cash flow statements auto-generated.

04

FORECAST

Short- and medium-term liquidity forecasting with scenario planning and AI-assisted projections.

KEY FEATURES

What you can do with Cash4

Cash Positioning	360-degree real-time view of total global liquidity across DDAs, time deposits, money market funds, and securities.
Auto Categorization	Transactions automatically tagged across CFO, CFI, and CFF using rule-based and AI-assisted logic. AI-ready from day one.
Direct Cash Flow	Automatic direct method statements generated from transactions. No Excel, no manual builds required.
One-Touch FBAR	FBAR-ready reporting built in. Structured data means compliance reports run instantly.
Forecasting & Scenarios	Stress test liquidity with AR delays, FX shifts, CAPEX changes, and interest rate shocks.
AI and ML Intelligence	Earlier risk detection and sharper trend insights from clean, structured, auto-categorized data.

PLATFORM ROLE

Cash4 works with Entity4 for validated account mapping and Payments4 for real-time executed payment data, keeping your liquidity view always current and complete. Structured data flows to Snowflake, Sigma, and Databricks for advanced modeling.

SECURITY & COMPLIANCE

SOC 2-compliant, built for enterprise

PROPERTY	DETAIL
Architecture	Single-tenant SaaS. Dedicated instance with isolated data and compute per customer.
Authentication	SSO via SAML 2.0 or OAuth2. Role-based access control down to field-level visibility.
Encryption	AES-256 field-level encryption in transit and at rest. Bank credential tokenization included.
Compliance	FBAR-ready, SOX-compliant reconciliation, full audit logs for all actions and rule changes.
Bank Protocols	Bank-agnostic ingestion via Direct API, H2H SFTP, and SWIFT.
Investment Accounting	Clearwater Analytics integration for investment accounting data.
ERP Connectivity	Highlights include NetSuite, SAP, Oracle, and Workday. Ingests A/P and A/R invoice data, General Ledger Chart of Accounts, and Accounting FX Rates.

WHAT MAKES IT DIFFERENT

Cash4 is not just a reporting tool. Transactions are automatically categorized on ingestion so your data is clean, structured, and AI-ready from the moment it arrives. Machine learning delivers earlier risk detection and sharper trend insights without any manual preparation.