



ASKPG AUTONOMOUS TREASURY AI PLATFORM

PROJECT OVERVIEW

TSCTI AskPG is an intelligent liquidity optimization and autonomous cash sweep engine for enterprise treasury teams. It is designed for organizations managing many bank accounts, intraday balance volatility, credit-line constraints, investment or interest-bearing accounts, banking cutoffs, and Oracle Fusion ERP posting requirements.

1

Who It Serves

Corporate Treasurers & CFOs, VPs of Global Finance, and Treasury Operations teams managing multi-entity structures across 60+ commercial bank accounts.

2

What It Delivers

Continuous intraday cash positioning across 5 daily execution checkpoints, programmatic bank API sweep execution, automated OPA policy validation, and natural-language policy guidance.

3

What Makes It Distinctive

Native bi-directional Oracle Fusion ORDS integration, vector RAG via Oracle Autonomous Database 23ai, sub-millisecond OPA covenant checks, and an audited human-in-the-loop exception queue.

4

Current State

Live production pilot running across 60+ accounts, with JPMorgan Chase and Bank of America feeds connected across 14 operating facilities and automated 5:30 PM execution.

5

Market Positioning

Delivered as an agile, intelligent ERP PaaS extension — replacing brittle desktop RPA bots and batch TMS polling with cleared, automated transfers under direct human governance.

THE PROBLEM

Fragmented Manual Treasury Operations

The core challenge for enterprise treasury operations is turning fragmented intraday balances into automated, policy-compliant cash sweeps under strict banking cutoff deadlines.

→ The Operational Reality

Managing 60+ bank accounts across JPMC and BofA required fragmented portal check-ins and spreadsheet consolidation across 5 separate windows daily (7:30 AM, 10:00 AM, 1:00 PM, 3:00 PM, 5:30 PM).

→ Why It Stayed Unsolved

Legacy Treasury Management Systems rely on delayed end-of-day batch files; native Oracle Cloud ERP lacks dynamic intraday auto-sweeping; custom desktop scripts fail under midday balance volatility.

→ Who Bears the Friction

The VP of Finance and CFO absorb excess line-of-credit draw fees, while analysts lose high-skill bandwidth to repetitive portal logins and spreadsheet reconciliation.

→ Audited Operating Burden

A 12-analyst team (\$1.44M loaded cost) spent 7.0 aggregated analyst-hours/day on manual balancing plus 7.75 hours/week on compliance checks — resulting in 72 manual payment and wire errors annually.

ANNUAL OPERATING LOSS

\$205,050

incurring annual operating losses—including

\$48,000 in payment errors and redundant bank wire fees.

72 manual errors / year

7.75 hrs/wk compliance checks

12 analysts \$1.44M loaded cost

THE SOLUTION

An Autonomous Treasury Engine, Human-Governed

AskPG is an autonomous treasury engine operating with a human in the loop — every capability maps to a concrete liquidity, compliance, or positioning workflow.

Multi-Bank Ingestion



Continuously ingests multi-bank files and ERP obligations across 60+ accounts across 5 scheduled windows daily.

Intraday Positioning



Calculates net cash positions, flags idle balances, and models optimal sweep pairs across credit lines and interest-bearing accounts.

OPA Pre-Execution Checks



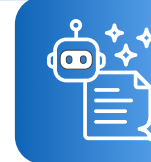
Open Policy Agent validates every transaction against credit covenants, FDIC limits, liquidity buffers, and OFAC sanction lists in sub-millisecond time.

Autonomous Sweeps



Cleared transfers execute programmatically via bank APIs at the 5:30 PM cutoff, with next-business-day reversal pairs scheduled simultaneously.

Vector RAG Copilot



A LangGraph conversational assistant answers policy and covenant questions in under 300 ms using Oracle 26ai Vector Search.

Exception Dashboard



Covenant-breach exceptions and overdraft edge cases route to an administrative React UI for one-click controller sign-off.

KEY BENEFITS

Measurable Outcomes, Not Just Features

A 60-account enterprise treasury operation realizes \$205,050 in gross annual value and a 7.0-month capital payback — fully reconciled against audited operational time studies.

\$205,050

Gross Value Recovered

\$85,050

Net Customer Profit (Yr 1)

7.0 Months

Capital Payback

70.9%

First-Year Customer ROI

Operating Impact

■ Time Recovered

Routine sweep reconciliation time cut by 100% — 7.0 aggregate manual hours/day replaced by automated API dispatch (1,750 hours recovered annually).

■ Errors Eliminated

Bank wire and payment errors reduced by 100% — from 72 errors per year to zero recorded in production.

■ Fees Avoided

480 redundant manual bank wires eliminated annually, worth \$12,000 in avoided fees.

■ Workforce Impact

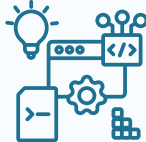
1 FTE of direct cost containment plus redeployment of 2 senior analysts from routine reconciliation to debt and liquidity strategy.

ASKPG RELEASE PIPELINE

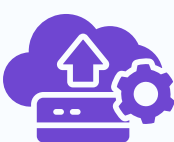
From Local Development to Production Deployment



Develop
Build & Validate



Integrate
Merge & Sync



Deploy
Deploy & Verify

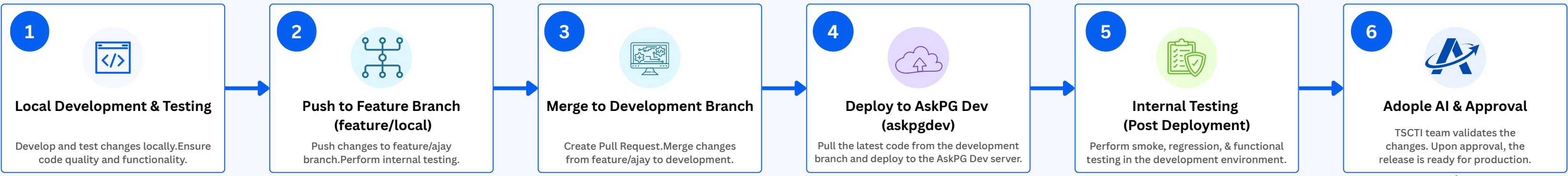


Test & Validate
Test & Approve



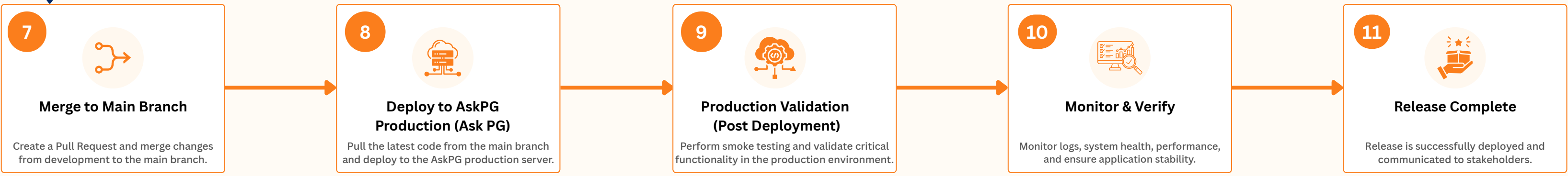
Release
Promote to Next Stage

Development Pipeline (Development Environment)



APPROVED BY TSCTI TEAM

Development Pipeline (Development Environment)



Key Principles



Quality First
Code quality and testing at every stage.



Security Always
Security checks and best practices followed.



Traceability
Every change is tracked and documented.



Collaboration
Teams work together at every step.



Monitoring
Continuous monitoring for stability.

Branch Flow

Feature/local → Development → Main

..... PR / Merge

Note :- No direct changes to development or main branches. All changes must go through Pull Request (PR) and approval process.

WORKFLOW TRANSFORMATION

Workflow Phase	Before AI (Manual Path)	With AskPG (Autonomous Path)
1 Ingestion	Multi-portal logins across 5 daily checkpoints	Real-time webhooks via Modern Treasury APIs
2 Data Sync	End-of-day BAI2 / MT940 batch file downloads	Bi-directional ERP data exchange via Oracle ORDS
3 Positioning	Manual spreadsheet aggregation (7.0 hrs/day)	OCI container models positions & sweep pairs autonomously
4 Validation	Manual cross-referencing of covenants (7.75 hrs/wk)	Sub-millisecond pre-execution OPA policy validation
5 Execution	Offline manual wire re-keying, delayed posting	Automated API sweep dispatch at 5:30 PM cutoff + reversals

Operational Limits Callout

Automated execution requires verified bank APIs and zero-overdraft covenant adherence. Weekend cutoff disparities require calendar-aware settlement logic.

PRICING & FEATURE COMPARISON

AskPG differentiates through real-time intraday eventing, native vector RAG policy intelligence, and rapid deployment — at a fraction of the cost and timeline of legacy alternatives.

Platform	Pricing Model	Deploy Speed	AI / Vector Policy	Architecture
Aodple AI AskPG (Us)	\$10K/mo Pilot (\$35K–\$100K)	4–8 Weeks	Native Vector (23ai + OPA)	Cloud-Native (OCI OKE)
Kyriba (Cloud TMS)	\$80K–\$120K/month	8–16 Weeks	None (Static Rules)	Multi-Tenant SaaS
Oracle Treasury	\$150K–\$250K/month	6–12 Months	None (Custom Scripts)	Oracle ERP Module
SAP Treasury	\$200K–\$300K/month	9–18 Months	None (Custom Scripts)	SAP ERP Module
Desktop RPA / Bots	\$15K–\$30K/bot + custom	8–12 Weeks	None (Brittle UI Macros)	Client Workstation



Pilot Engagement

\$10,000/month — production-ready in 4-8 weeks, full feature set across ingestion, positioning, OPA validation, and autonomous sweeps.



Scaled Deployment

Typical full engagements range \$35,000–\$100,000 depending on account volume, bank integrations, and custom policy rulesets.

MARKET OPPORTUNITY

The market opportunity spans a \$5.0B corporate treasury software ecosystem, with an immediate high-conversion wedge into Oracle ERP accounts driven by ERP modernization mandates.



\$5.0B

TAM — Global Treasury
Mgmt Systems (10.4% CAGR,
2024–2030)



\$1.8B

SAM — Oracle Cloud ERP & Cloud-
Connected Accounts



\$16.8M

SOM — Year-3 Target
(100 Orgs @ \$168K Avg. ARR)

Three-Year Growth Plan

Year 1



10 client organizations



42 average paid seats/org



420 total paid seats



\$1.68M ARR target

Year 2



40 client organizations



50 average paid seats/org



2,000 total paid seats



\$6.72M ARR target

Year 3



100 client organizations



52 average paid seats/org



5,200 total paid seats



\$16.80M ARR target



crocs



AMGEN



Lilly



randstad

**Elevance
Health**

vodafone

syngenta

OUR VALUABLE CLIENTS

Adople AI is trusted by leading enterprises across diverse industries, empowering them to transform their data management and AI capabilities.

We partner with organizations to unlock the full potential of their fragmented data, providing intelligent solutions that drive efficiency and innovation.



THANK YOU

We appreciate your time and interest in Adople AI. We are committed to empowering your enterprise with intelligent solutions.



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