

Competitive Comparison

GARION AI vs OneTrust vs Credo AI

AI governance & EU AI Act readiness — decision guide

As of: July 2026

1. Executive Summary

All three solutions address AI governance and EU AI Act compliance, but take fundamentally different approaches. **OneTrust** is a broad, cloud-based GRC suite for large enterprises. **Credo AI** is a specialized cloud SaaS for responsible AI with deep EU AI Act coverage and strong runtime/agent monitoring. **GARION AI** is a native macOS application built governance-by-design: all data stays local on the device, the evidence logic is deterministic and fail-closed — no cloud, no subscription, no data egress to third parties.

Key message for sales: GARION wins where data sovereignty, audit-proof evidence and total cost of ownership decide the deal — typically in the sovereignty-conscious mid-market and in consultancies. OneTrust and Credo AI win where large model fleets must be continuously monitored in production and cloud operation is acceptable.

2. Head-to-Head

The matrix below compares the three solutions across the purchase-decisive criteria.

Criterion	GARION AI	OneTrust AI Governance	Credo AI
Category	Native macOS app, governance-by-design	Enterprise GRC suite (AI module)	Cloud SaaS for responsible-AI governance
Architecture	On-device, Tauri + React + Rust + SQLite; deterministic, no live API	Central cloud platform, module of a large GRC suite	Cloud SaaS (predominantly US-hosted)
Data residency	Local on the Mac – no transfer to third parties	Vendor cloud	Vendor cloud (CLOUD Act concern in the EU)
Regulatory focus	EU AI Act, Annex IV, NIS2 (additive)	EU AI Act, NIST AI RMF, ISO 42001 – very broad	EU AI Act, NIST AI RMF, ISO 42001, SOC 2 – very deep
AI inventory	Verified AI Inventory: cryptographically verified, fail-closed	Central model registry with ownership & lifecycle	Discovery, registration, risk assessment
Evidence / proof	Fail-closed scoring, audit-proof readiness evidence	Enforcement-ready evidence, impact assessments	Audit-ready evidence, policy packs
Runtime monitoring	No – deterministic readiness & evidence logic	Yes – drift, policy violations, observability	Yes – agent traces, drift, human-in-the-loop
Target audience	SMB / mid-market, Apple-first, consultancies	Large enterprises / corporations	Enterprise, AI/data/business teams
Operating model	One-time license, notarized Mac app, no subscription	Annual subscription, module of the suite	Enterprise subscription, on request
Price range (indicative)	One-time license, no recurring cloud cost	≈ \$30–80k/yr (AI module); \$100–200k with privacy	Enterprise, on request
Vendor lock-in	Low – local data, open exports	High – suite lock-in	Medium–high – platform lock-in
Positioning	Data sovereignty & audit-proof evidence without cloud	Consolidated GRC market leader	“Trusted leader,” Top-10 Applied AI 2026

3. Strengths & Limits in Detail

GARION AI

Strengths

- Full data sovereignty: on-device operation, no transfer to cloud or third parties — relevant for GDPR, trade secrets and CLOUD Act avoidance.
- Deterministic, fail-closed evidence logic: reproducible results, audit-proof readiness statements instead of probabilities.
- Verified AI Inventory: cryptographically verified AI inventory as a reliable basis for Annex IV.
- TCO: one-time license instead of an annual subscription, no recurring cloud or module fees.
- Fast onboarding: notarized Mac app via double-click, no rollout project, no platform integration.

Limits

- No continuous production/runtime monitoring of large model fleets.
- Apple-platform focused (macOS), not a broad cross-cloud enterprise suite.

OneTrust AI Governance

Strengths

- Very broad GRC coverage (privacy, security, AI) in one platform — consolidates many tools.
- Mature model registry, impact assessments, enforcement-ready evidence and observability.
- Established enterprise vendor with a large template library (EU AI Act, NIST, ISO 42001).

Limits

- Cloud-bound; data resides in the vendor cloud.
- High cost (indicatively \$30–80k/yr for the AI module, \$100–200k with privacy) and suite lock-in.
- Heavyweight rollout; often oversized for SMBs.

Credo AI

Strengths

- Deep EU AI Act coverage with pre-built policy packs (EU AI Act, NIST, ISO 42001, SOC 2).
- Strong runtime and agent monitoring: trace evaluation, drift detection, human-in-the-loop.
- High market reputation (Top-10 Applied AI, Fast Company 2026).

Limits

- Cloud SaaS with predominantly US hosting — CLOUD Act / sovereignty questions in the EU.
- Enterprise orientation and pricing; an entry barrier for smaller organizations.
- Platform lock-in; operation requires cloud connectivity of the AI systems.

4. Which Solution, When?

Scenario	Recommendation	Rationale
Data sovereignty / no cloud allowed	GARION AI	On-device, no data egress, CLOUD-Act-free
SMB / consultancy, predictable budget	GARION AI	One-time license, fast onboarding, low TCO
Focus on Annex IV evidence & readiness	GARION AI	Verified Inventory, fail-closed, audit-proof
Enterprise with broad GRC needs	OneTrust	Privacy + Security + AI in one suite
Large model fleet, live monitoring needed	Credo AI / OneTrust	Runtime observability, drift, agents
Deep EU AI Act workflows, enterprise	Credo AI	Policy packs, agent governance, audit trails

Bottom line: The trade-off is clear. GARION delivers evidence and readiness governance with maximum data sovereignty and minimal TCO. OneTrust and Credo AI additionally deliver continuous cloud monitoring of large model landscapes — at higher cost and with data egress into the vendor cloud.

5. Sources

- OneTrust AI Governance — onetrust.com/solutions/ai-governance/
- OneTrust EU AI Act — onetrust.com/solutions/eu-ai-act-compliance/
- Credo AI — credo.ai/ and credo.ai/eu-ai-act

Price figures are indicative market estimates; neither vendor publishes list prices. As of July 2026.