



White Paper

# ROI from **Day 1** How **SAYA Platform** Delivers Immediate Value

**Focus:** Enterprise Data Reconciliation for Banks, Financial Institutions, and Enterprises

**3CORTEx** Official



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# Executive Summary

Banks and enterprises face mounting pressure to automate reconciliation, **reduce** operational costs and meet regulatory deadlines. Legacy ERP systems demand high upfront investments, rigid configurations, and manual workflows that delay ROI.

**SAYA Platform** redefines reconciliation with a cloud-native, AI-driven solution that delivers immediate value from Day 1. By automating reconciliation, exception management, and compliance reporting, SAYA reduces manual effort by **60–80%**, cuts operational costs by **40–50%**, and ensures **99.9%** accuracy for **10M+** transactions/day. This white paper outlines how SAYA's proprietary AI models, modular architecture, and seamless integrations enable clients to achieve measurable ROI within weeks of deployment.

## Challenges in Traditional Reconciliation



Legacy reconciliation platforms suffer from:

1. **Manual Effort:** Teams spend hours resolving mismatches, chargebacks, and NOSTRO discrepancies.
2. **High TCO:** Upfront licensing fees, rigid rule engines, and costly customizations.
3. **Slow Time-to-Value:** Months of setup before automation delivers results.
4. **Compliance Risks:** Static reporting tools struggle with dynamic regulatory requirements (e.g., BNM, OJK, FDIC, RBI etc)



## SAYA's Approach: Immediate ROI Through Automation

SAYA Platform eliminates these pain points by embedding AI, modular design, and real-time insights into its core. Below are the features driving Day 1 value:

### 1. Proprietary AI Models for Reconciliation (ReconX)



#### Recon Optimizer :

Auto-generates optimal reconciliation rules by analyzing sample datasets (50+ records from Source 1 and Source 2)

**Example:** A bank reconciling SWIFT MT/MX statements with Core Banking System (CBS) data reduces rule configuration time from days to minutes.

#### Autonomous Tolerance Calibration (ATC):

Tracks manual overrides to define tolerances (absolute or percentage-based) for numeric mismatches.

**Example:** A retail chain using SAYA for sales reconciliation reduces tolerance setup time by 70%.

#### Fuzzy Logic :

Handles complex matches (one-to-many/many-to-one) for partial payments, chargebacks, and refunds.

#### ROI Impact :

- Time Savings : Rule creation time cut by 70% vs. conventional recon systems.
- Accuracy : 99.9% match accuracy for NOSTRO, bank, and intercompany reconciliations.

### 2. Seamless Integrations for Enterprise Readiness (DataX)



SAYA's API-first architecture and DataX ETL tool ensure instant compatibility with enterprise systems

- **Core Banking Systems (CBS) :**
  - Direct API/SFTP integration with T24, SWIFT, and payment gateways (M-Pesa, Airtel)
- **ERP Systems :**
  - Pre-built connectors for SAP GL, Oracle EBS, and Microsoft Dynamics.
- **Data Formats :**
  - Supports SWIFT MT/MX, CSV, JSON, XML, XLSX, and TXT.

#### ROI Impact :

- **Reduced Integration Costs:** Deployable in 8–12 weeks vs. 6–12 months for legacy systems.
- **Scalability:** Add new partners or data formats in minutes via self-service configuration.
- **Accuracy:** 99.9% match accuracy for NOSTRO, bank, and intercompany reconciliations.

### 3. Exception Management (ResolveX)

ResolveX automates exception resolution, ensuring SLA compliance and minimizing settlement risks:



- **Dynamic Workflows:**
  - Customizable queues, actions, and role-based permissions for chargebacks, refunds, or NOSTRO mismatches.
- **Auto-Posting to CBS:**
  - Triggers corrective entries in T24 or SWIFT messages to NOSTRO banks upon resolution.
- **SLA Tracking:**
  - Escalates unresolved exceptions to management after predefined thresholds (e.g., 24 hours).

#### ROI Impact :

- **70% Faster Resolution:** Exception workflows reduce manual follow-ups and delays.
- **Avoided Penalties:** Timely resolution of NOSTRO mismatches prevents regulatory fines.

### 4. Real-Time Analytics & Compliance Reporting (AnalytiX)

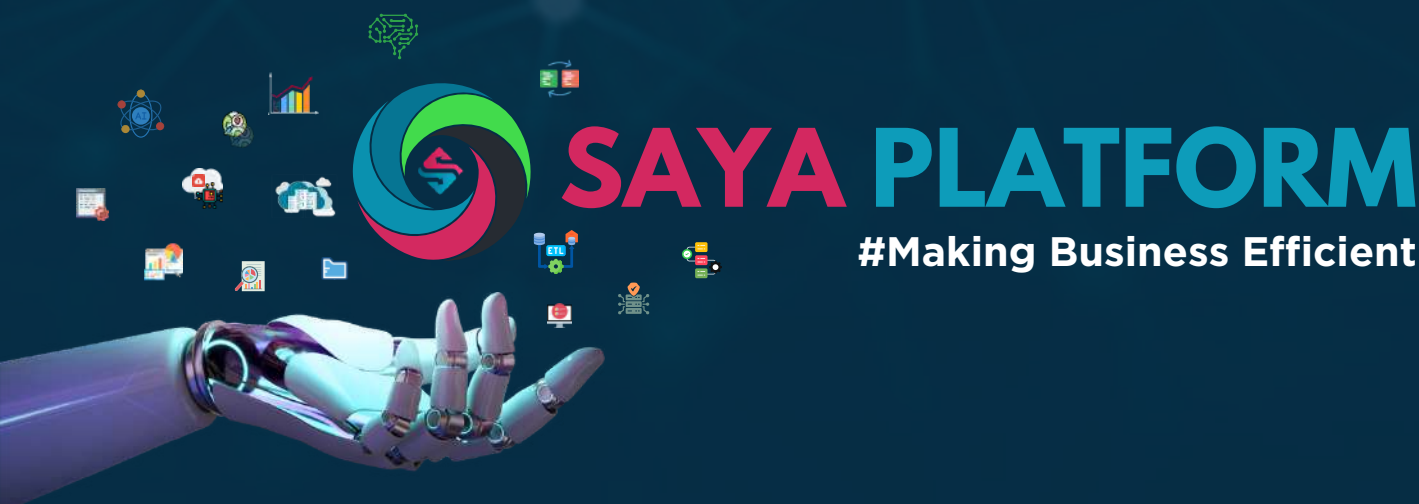
AnalytiX provides real-time dashboards and compliance-ready reports for CFOs and auditors



- **Custom Dashboards:**
  - Visualize matched/unmatched counts, settlement amounts, and SLA adherence.
- **Regulatory Reporting:**
  - Automates reports for RBI, FDIC, BNM, and OJK with tamper-proof audit trails.
- **Export Flexibility:**
  - Generate PDF, Excel, or XML reports and send them to partners or regulators.

#### ROI Impact :

- **Compliance Confidence:** Avoid \$500K+ penalties for missed regulatory deadlines.
- **CFO Visibility:** Real-time liquidity insights reduce overdraft risks.



# Industry-Specific Use Cases



## Use Case – Banking | NOSTRO Reconciliation

### SAYA Solution



- Auto-ingest SWIFT MT/MX data via DataX.
- ReconX flags mismatches in real time and posts corrections to CBS.
- ResolveX workflows escalate unresolved discrepancies to treasury teams for payments messages generation.



### Customer

XXXXXXXX XXXXXX XX Bank



### Business Challenge



Manual matching of SWIFT MT940/ 950/ Camt statements with CBS data



### ROI & Value Delivery

- 80% reduction in manual effort.
- \$250K/year saved in efforts and regulatory fines.



## Use Case – Enterprise | Retail Sales Reconciliation

### SAYA Solution



- DataX integrates PoS systems with inventory databases.
- ReconX auto-matches sales data with inventory, flagging stockouts or overstock.
- ResolveX workflows handle product returns and refunds.



### Customer

XXXXXXXX XXXXXX XX Enterprise



### Business Challenge



Supermarkets reconciling PoS sales with inventory levels.



### ROI & Value Delivery

- 70% faster reconciliation cycles.
- 30% lower inventory costs.



## Use Case – Payments | Chargeback Management

### SAYA Solution



- ReconX auto-matches merchant debits with cardholder disputes.
- ResolveX workflows manage document uploads (e.g., proof of delivery) and trigger CBS entries.



### Customer

XXXXXXXX XXXXXX XX Enterprise



### Business Challenge



High-volume chargeback processing for payment gateways



### ROI & Value Delivery

- 50% faster chargeback resolution.
- \$200K+/year saved in settlement delays.



## Key Metrics: Quantifying the Value

Metric	SAYA Platform	Legacy Systems
Time to Reconcile 10M Transactions	<60 minutes	4–6 hours
Cost Savings (Manual efforts + Compliance)	\$200K–\$500K/year	\$50K–\$100K/year
Implementation Timeline	8–12 weeks	6–12 weeks
Manual Effort Reduction	60% – 80%	20% – 30%



## Why SAYA Outperforms Competitors

Feature	SAYA Platform	Legacy Systems
AI-Driven Automation	Proprietary AI learns from data	Static rule engines
Integration Flexibility	Pre-built connectors for CBS, ERP, SWIFT	Costly custom APIs
Compliance Reporting	Auto-generated, audit-ready reports	Manual report generation
Scalability	Cloud-native supporting horizontal and vertical scaling	Vertical scaling limits
TCO (Total Cost of Ownership)	Subscription model with 40–50% savings	High licensing + AMC




## Roadmap: Future-Proofing ROI



SAYA's agentic **AI roadmap** ensures long-term value

## Closing Statement

**SAYA Platform** isn't just a tool it's a strategic investment for banks and enterprises aiming to:

-  Cut reconciliation time by 70% from Day 1
-  Avoid regulatory penalties with automated compliance
-  Scale effortlessly to handle 10M+ transactions/day



# GET DEMO

Estimated **ROI based** on your current operations



Click here for DEMO

## Our Impact

In a short time, SAYA has delivered high-impact results through efficient, AI-driven solutions.



Promising Startup of the Year 2021



3CORTEx Makes Top Six at JPMC Innovation Event 2024



2024 Innovative Fintech Solution of the Year Award



"Our Journey and Industry Trust"

## About Us



We are a **product-based company** with 250+ man-years of experience delivering AI-driven FinTech solutions across industries



### Future-Ready Architecture

Cloud-native, scalable, and microservices-based solutions



### Trusted by Global Banks

Experience with G10 Banks & Central Banks worldwide



### Automation & Efficiency

Faster deployments, optimized workflows, reduced costs



### Advancing with Gen AI

Agentic AI streamlines implementation, speeds up operations, and improves efficiency

**#Making Business Efficient**