



Banking

White Paper

Operational Efficiency in Banking

How **SAYA** Delivers **70%** Faster Workflows

Focus: Streamlining Credit Line Adjustments with AI-Driven Workflows and CBS Integration

3CORTEx Official

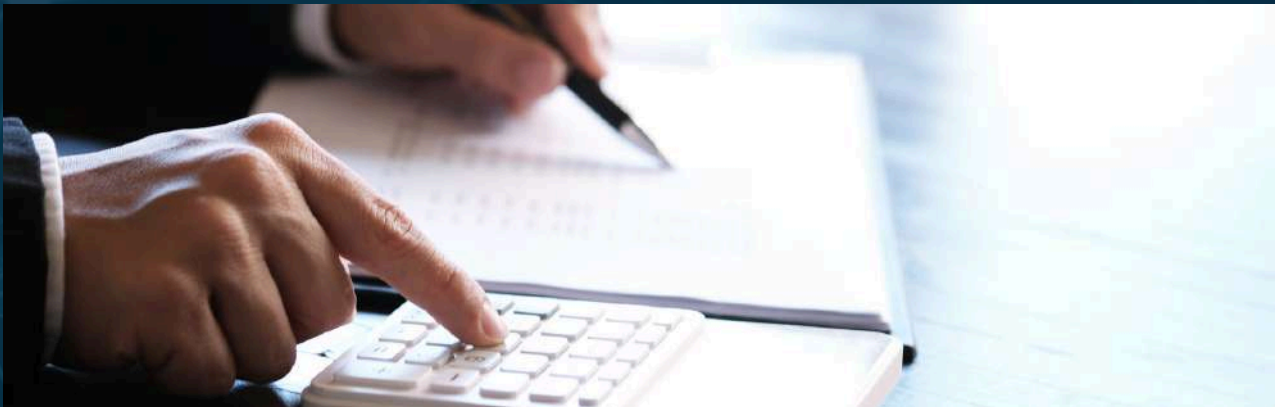
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Executive Summary

Banks face growing pressure to dynamically adjust customer credit lines in response to market events, credit score changes or regulatory updates. Legacy CBS systems rely on rigid workflows and manual interventions, leading to **delays**, errors and compliance risks.

SAYA Platform redefines credit line management with its AI-driven reconciliation, low-code workflows (ResolveX) and event-based architecture. By automating credit line earmarking and integrating seamlessly with Core Banking Systems (CBS), SAYA reduces manual effort by **60–80%** and accelerates approvals by **70%+**. This white paper outlines how SAYA's cloud-native design ensures zero downtime, regulatory compliance and **real-time** liquidity control for banks.

The Challenge Inefficient Credit Line Adjustments

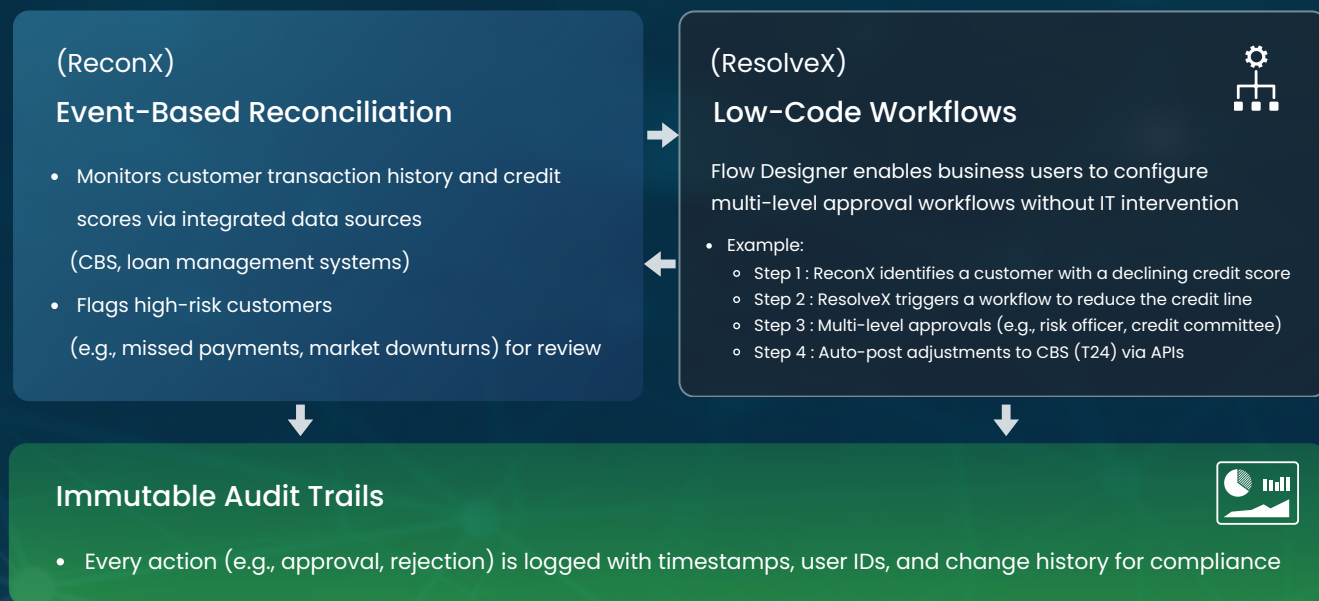


Banks struggle with

1. **Manual Earmarking:** Teams spend hours updating credit lines in CBS due to market volatility or customer credit score drops
2. **Fragmented Integrations:** Legacy systems fail to auto-trigger CBS updates post-approval, requiring manual entries
3. **Regulatory Gaps:** Inadequate audit trails for credit line adjustments risk non-compliance with regulatory standards

SAYA's Solution AI-Driven Credit Line Earmarking

SAYA Platform automates credit line adjustments through



Key Features Driving Efficiency

1. Seamless CBS Integration for Credit Line Updates

- DataX:** Ingests credit risk data from loan management systems and CBS for real-time validation.
- ResolveX:** Auto-generates integration messages or API calls to update CBS upon final approval

Example

A customer's credit line is reduced due to a market downturn → ResolveX posts the update to **T24** with audit logs

2. Event-Driven Architecture for Downstream Triggers

- Kafka/RabbitMQ:** Post-approval events trigger notifications to CBS/ treasury teams, trade finance systems or SWIFT networks

Example Workflow:

Event :

- A corporate client's credit score drops below threshold.

Action:

- ResolveX workflow routes the case to risk officers → approved adjustment → CBS auto-updates → treasury notified via API

3. Proprietary AI for Risk Scoring

- Recon Optimizer:** Analyzes historical transaction patterns to auto-flag high-risk customers
- ATC (Autonomous Tolerance Calibration):** Learns from past adjustments to refine thresholds for credit line changes

Case Study

SAYA Implementation



- ReconX : Auto-flagged customers with credit score declines
- ResolveX : Configured a 3-step workflow:
 - Queue 1 : Risk Officer Review.
 - Queue 2 : Credit Committee Approval.
 - Queue 3 : CBS Update via API.
- CBS Integration : Adjustments posted to CBS in under 2 hours



Case Study from **Tier-1 Bank**



Business Challenge



Manual credit line adjustments took **48 hours**, exposing the bank to liquidity risks during market volatility

Results

- **70%** faster approvals (from 48 hours to 2 hours)
- **\$250K+** annual savings in manual efforts
- **Zero compliance** penalties due to tamper-proof audit trails



Why SAYA Outperforms Legacy Systems

Feature	Legacy Systems	SAYA Platform	Value Add
Workflow Configuration	Requires developer support (weeks)	ResolveX Flow Designer (minutes)	90% Faster setup
CBS Integration	CBS Integration Manual API updates (error-prone)	Auto-post to CBS with audit logs	100% Accuracy
Event Triggers	No real-time downstream sync	Kafka-driven alerts to downstream teams	24/7 Liquidity control
Compliance	Static Reporting	Immutable logs for regulatory audits	0 Regulatory risk

Closing Statement

SAYA Platform transforms credit line management from a manual bottleneck into an automated, compliant process. By embedding AI-driven reconciliation (ReconX), low-code workflows (ResolveX) and CBS integration, SAYA ensures:



- 🕒 70% faster credit line adjustments
- 🛡️ Zero manual errors via auto-posting to CBS
- ✅ Future-proof scalability for 10M+ transactions/day





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YOUR USE CASE



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Our Impact

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



Promising Startup of the Year 2021



3CORTX 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