



White Paper

From **Open** to **Closed**

*How **SAYA Automates** the Full Exception **Lifecycle***

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3CORTEx Official

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Executive Summary

Reconciliation is no longer just about **matching** data.

It's about **closing** the loop.

In enterprise finance, detecting a **mismatch** is only the beginning. The real challenge lies in resolving it efficiently, accurately and without manual bottlenecks — especially in high-stakes areas like Nostro account reconciliation, where delays can impact liquidity, compliance and audit readiness.

Yet, most reconciliation **platforms** stop at detection, leaving operations teams to manually resolve, approve and post corrections — often through **spreadsheets, emails** and **IT tickets**.



SAYA Platform changes this paradigm

By seamlessly integrating **ReconX** (AI-powered reconciliation) with **ResolveX** (intelligent exception resolution), **SAYA** delivers a closed-loop system that:

- Detects mismatches in real time
- Validates and routes exceptions intelligently
- Automatically posts corrections to CBS/ERP systems
- Eliminates IT dependency with low-code/no-code workflows
- Delivers actionable insights via AnalytiX

This **whitepaper** explores how SAYA closes the gap between "found" and "fixed" — transforming reconciliation from a reactive chore into a proactive, automated process.

The Broken Promise of Reconciliation Done

The Future of Reconciliation Isn't Just Smart — It's Self-Healing.

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Most reconciliation tools **today operate** on a detect-and-report model:

- Flag mismatches
- Generate alerts
- Export to spreadsheets
- Assign to teams for manual follow-up

But this is **not** reconciliation.

It's half-reconciliation

The real work — resolution, approval, correction and closure — happens outside the system, often in:

- Email threads
- Shared drives
- Manual journal entries
- Custom IT integrations

This **leads** to:

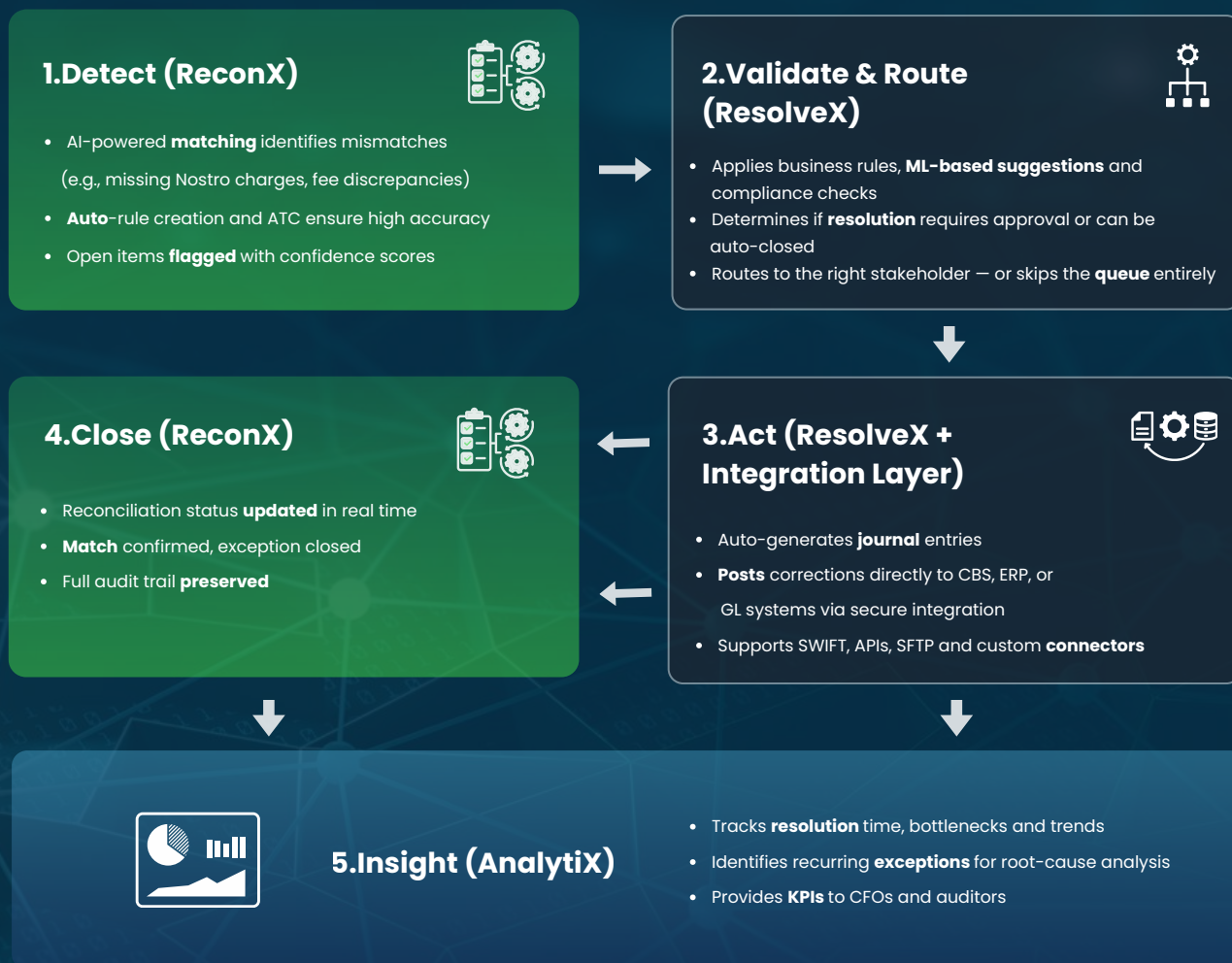
- Delays in closing items (days, not minutes)
- Inconsistencies due to human error
- Compliance risks from incomplete audit trails
- IT bottlenecks for integration and automation

The result? A process that's technically complete but operationally broken.

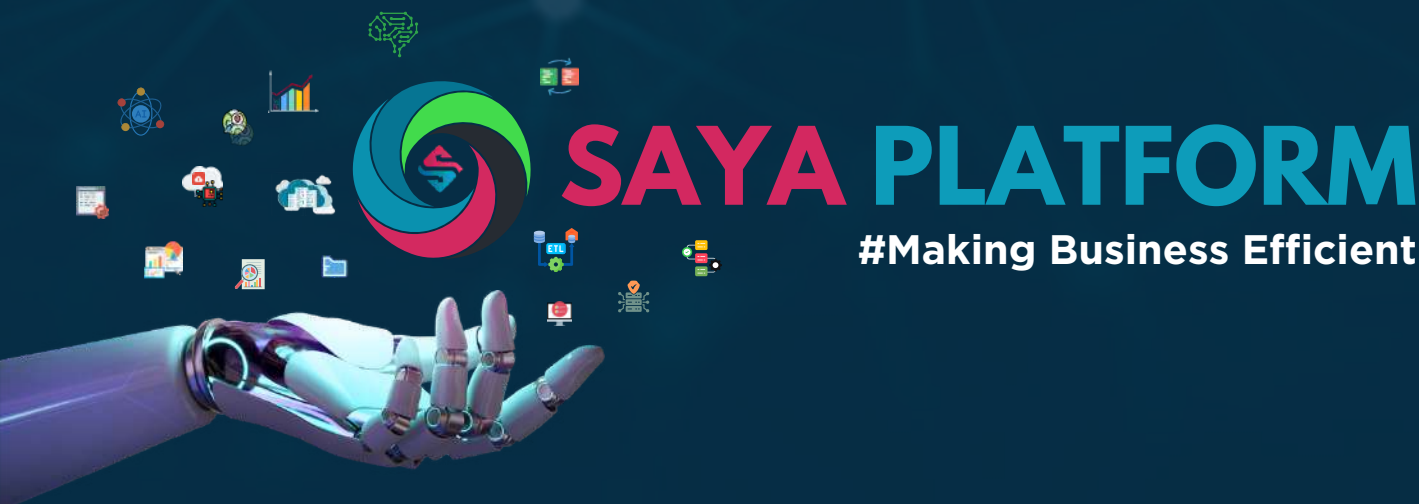
Introducing the Full Exception Lifecycle

True **reconciliation** isn't complete until the books are corrected and the status is closed.

SAYA Platform redefines reconciliation as a **closed-loop** lifecycle:



“ This **end-to-end flow** ensures that every **open** item is not just found — it's **fixed** ”



Case Study Closing Nostro Charges Automatically



Challenge

A global bank struggled **with Nostro charge reconciliation**, where:

- Charges from correspondent banks were often missing in local ledgers
- Teams spent 3–5 days manually identifying, validating and posting entries
- Delays led to liquidity mismatches and audit findings



Solution

Deployed **ReconX + ResolveX** with auto-posting to CBS.

How It Works

- Detect: ReconX identifies a missing Nostro charge from SWIFT MT950 vs CBS ledger
- Validate: ResolveX checks amount, currency, value date and reference
- Decision: Rule engine confirms it's a known charge type — no approval needed
- Act: ResolveX auto-generates a journal entry and posts it to CBS via API
- Close: ReconX re-runs the match — now balanced. Status: Closed
- Insight: AnalytiX logs the event and tracks resolution time



Outcome

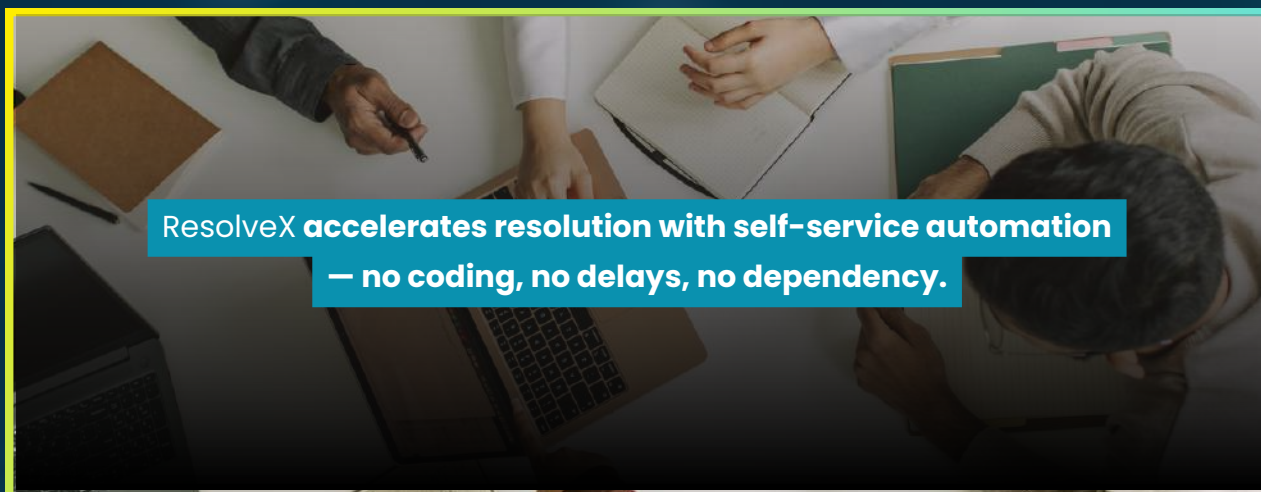
- **80%** of Nostro charges auto-resolved in under 10 minutes
- Manual effort reduced by **70%**
- **Zero missed** audit items related to Nostro reconciliation
- IT dependency eliminated — **no custom scripts** or tickets



"We used to chase exceptions. Now, the system closes them for us."
— **Head of Treasury** Operations, Global **Bank**.



ResolveX Beyond Workflow – Intelligent Resolution



ResolveX is not just a workflow engine.

It's an intelligent resolution **platform** that goes beyond routing.

Key Capabilities

- ML-Based Resolution Suggestions: **Learns** from past resolutions to recommend actions
- Auto-Resolution Rules: Close low-risk items without **human** intervention
- Approval Workflows: For **high-value** or complex items, route to the right approver
- Integration Hub: Connects to CBS, ERP, GL and third-party systems via APIs, SFTP or file drops
- Low-Code/No-Code Builder: Operations teams design **workflows** without IT support

Business Impact:

- No **more** IT **tickets** for integration or automation
- **50% faster** implementation of new reconciliation workflows
- Full control in the **hands** of finance teams

Turn Hours of Effort into **Seconds** of **Automation**

[Explore SAYA Now](#) >

Integration Without IT Overhead



Your **Workflow**. Your **Rules**. No **Developer** Needed.

One of the biggest **barriers** to automation is **IT dependency**.

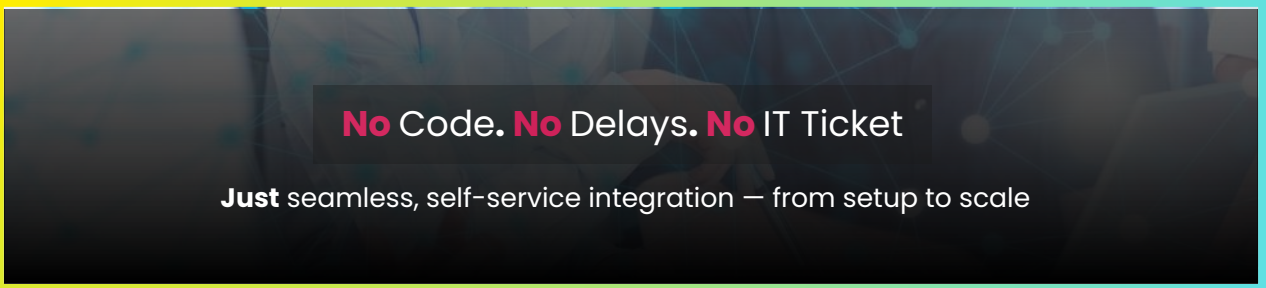
Traditional platforms require:

- Custom development
- API management
- Ongoing maintenance
- Change requests for every new rule

SAYA eliminates this with:

- Pre-built connectors for major CBS, ERP and payment systems
- Drag-and-drop field mapping
- Secure, auditable integration layer
- Low-code workflow designer for operations teams

Result? Finance teams can configure, test and deploy integrations — without writing a single line of code.



No Code. No Delays. No IT Ticket

Just seamless, self-service integration — from setup to scale

Insights That Drive Improvement

Closing exceptions is important.

Learning from them is **transformative**.



With **AnalytiX**, CFOs and operations leaders gain:

- Real-time **dashboards** on exception volume, resolution time and **closure** rate
- Trend analysis to identify recurring **mismatches**
- **Root-cause** insights to prevent future exceptions
- Audit-ready reports with **immutable** logs

This turns **reconciliation** from a cost center into a strategic function — one that continuously improves operational efficiency.

Insights Don't Just Follow the **Process** — They **Improve** It.

Conclusion Reconciliation, Closed-Loop

The future of financial operations isn't about **detecting** more exceptions.

It's about **closing them faster**, smarter and automatically.

SAYA Platform integration of ReconX and ResolveX delivers the only true closed-loop reconciliation system in the market — one that:

- Detects with AI
- Resolves with intelligence
- Acts with integration
- Closes with confidence
- Learns with insight

“

No spreadsheets. | No manual entries. | No IT tickets.
Just **reconciliation** that works — from **open** to **closed**.

”

Appendix

Glossary of Terms

- **Closed-Loop Reconciliation:** A process that not only detects mismatches but also resolves, corrects and closes them within the system.
- **Nostro Account:** A bank's account held in a foreign currency at another bank.
- **CBS (Core Banking System):** The central system that manages a bank's core operations.
- **Low-Code/No-Code:** Platforms that allow users to build workflows and integrations without programming.
- **Immutable Audit Trail:** A tamper-proof log of all actions and changes.
- **AnalytiX:** SAYA's real-time analytics and insights engine.

References & Sources

- **Gartner:** "The Future of Financial Operations" (2024)
- **McKinsey:** "Operational Excellence in Banking" (2023)
- **Deloitte:** "State of Reconciliation in Financial Services" (2025)

About 3CORTEX & SAYA Platform

3CORTEX

3CORTEX is a global leader in **AI-driven** FinTech solutions, with a core team experienced working with **G10** banks and central banks worldwide. With over **250+** man-years of experience in financial automation, our team builds platforms that are secure, scalable, and future-ready.

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SAYA Platform

SAYA Platform is engineered to solve enterprise data challenges across integration, reconciliation, exception handling, and analytics — empowering businesses to operate smarter, faster, and more compliantly.

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