

GDPR



GENERAL DATA PROTECTION REGULATION

White Paper

Beyond Consent

How **AI** Is Powering **Proactive PII** & *GDPR*
Compliance

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3CORTEx Official

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Executive Summary

In today's global financial landscape, **data privacy** is no longer optional — **it's a strategic imperative**.

Regulations like GDPR (EU), PDPL (India), CCPA (California) and HIPAA (health data) demand that organizations not only protect Personally Identifiable Information (PII) but also demonstrate compliance with auditable proof.

Yet, most **enterprises still rely on manual audits**, static policies and **reactive** measures to manage PII — leaving them exposed to undiscovered data, non-compliance penalties and reputational risk.

SAYA Platform changes this paradigm.

By embedding AI-driven data discovery, **automated** anonymization and real-time regulatory reporting into its core architecture, SAYA enables banks and enterprises to move from reactive compliance to proactive protection.



This **whitepaper** explores:

- The **hidden risks** of undiscovered PII in complex systems
- How **SAYA's** Data Discovery Agent and **DataX** detect and secure sensitive data
- The role of **AnalytiX** in generating jurisdiction-specific, audit-ready reports
- Real-world use cases from **global** financial institutions

With **SAYA**, compliance isn't **bolted** on — it's **built** in.

The Hidden Risk of Undiscovered PII



PII doesn't just live in customer databases. It hides in:

- **Core Banking Systems (CBS)** – transaction logs, account notes
- **ERP systems** – employee records, vendor details
- **Payment files** – SWIFT messages, Nostro entries
- **Legacy applications** – unstructured text fields, archived reports

Most organizations assume they know where **PII resides** – but without intelligent scanning tools, critical data often goes undetected.



Consequences of Undiscovered PII:

- Regulatory fines
(up to **4% of global** revenue under GDPR)
- Data breach exposure
- Failed **audits** and loss of trust
- Operational delays during **compliance** assessments

Traditional **approaches** – manual tagging, rule-based scanners – fail because they can't adapt to schema changes or identify **contextually** sensitive data.

From Reactive to Proactive Compliance

Compliance should not begin at the point of breach or audit.

True data governance requires continuous visibility, automated protection and demonstrable controls — what we call “Compliance by Design.

SAYA Platform delivers this through an integrated approach across three layers:

- **Discovery:** Find all PII, everywhere
- **Protection:** Anonymize and mask automatically
- **Reporting:** Prove compliance with real-time dashboards
- This shifts the model from “**find and fix**” to “**detect, protect**”, demonstrate.

SAYA's Compliance Architecture



– DataX, Data Discovery, AnalytiX

SAYA combines Agentic AI, **intelligent integration** and domain-specific design to deliver end-to-end compliance capabilities.



Data Discovery Agent – The PII Detective

- Scans structured and semi-structured databases (CBS, ERP, Card Systems)
- Uses pattern recognition and semantic analysis to identify PII
- Detects common fields (account numbers, IDs, emails) and custom-sensitive data
- Maps data lineage and flags high-risk zones

Example: In a major bank, the agent discovered over 12,000 instances of untagged PII across 47 legacy CBS tables – previously unknown to compliance teams.

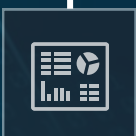


DataX – Secure Integration & Anonymization

Once **PII is identified**, DataX ensures it's protected throughout its **lifecycle**:

- Applies masking, hashing, or tokenization based on policy
- Transforms data during ingestion (not after)
- Supports differential privacy and synthetic data generation
- Maintains audit trail of all transformations

Unlike post-processing tools, DataX secures data at the source – before it enters reconciliation, reporting, or analytics workflows.



AnalytiX – Unified Regulatory Reporting Across Geographies

AnalytiX turns compliance from a burden into a capability

- Generates real-time dashboards on PII status, access logs and anonymization coverage
- Offers pre-built **templates** for:
 - GDPR (Right to Access, Data Portability, Breach Notification)
 - PDPL (Consent Management, Data Localization)
 - CCPA (Consumer Requests, Opt-Out Tracking)
 - HIPAA (PHI Handling, Audit Logs)
- Enables role-based views for local compliance **officers** and global auditors
- Provides immutable audit trails for every action

Result: One global bank reduced its regulatory report preparation time from 14 days to 2 hours using AnalytiX.

Case Study

For the first time, we had a **single source** of truth for **PII across** geographies.

— Chief Data Officer, Global Bank

• Achieving GDPR & PDPL Readiness

Solution



Deployed SAYA Platform with:

- Data Discovery Agent to scan all CBS and Card Management systems
- DataX to apply region-specific anonymization rules
- AnalytiX to generate compliance reports per jurisdiction



Challenge



A multinational bank needed to meet both GDPR (for EU operations) and PDPL (for Indian subsidiaries) requirements but lacked visibility into where PII resided across its 18 core banking instances. Manual audits were slow, inconsistent and incomplete.



Key Actions

- Discovered 15,000+ PII instances in unindexed fields
- Automated masking for cross-border data flows
- Enabled local teams to self-serve reports via AnalytiX dashboards



Outcome

- Achieved full audit readiness within 8 weeks
- Reduced compliance team workload by 65%
- Passed external GDPR and PDPL audits with zero findings
- Gained executive confidence in data governance maturity



Why Generic Tools Fall Short

Many **organizations attempt** to solve PII compliance with:

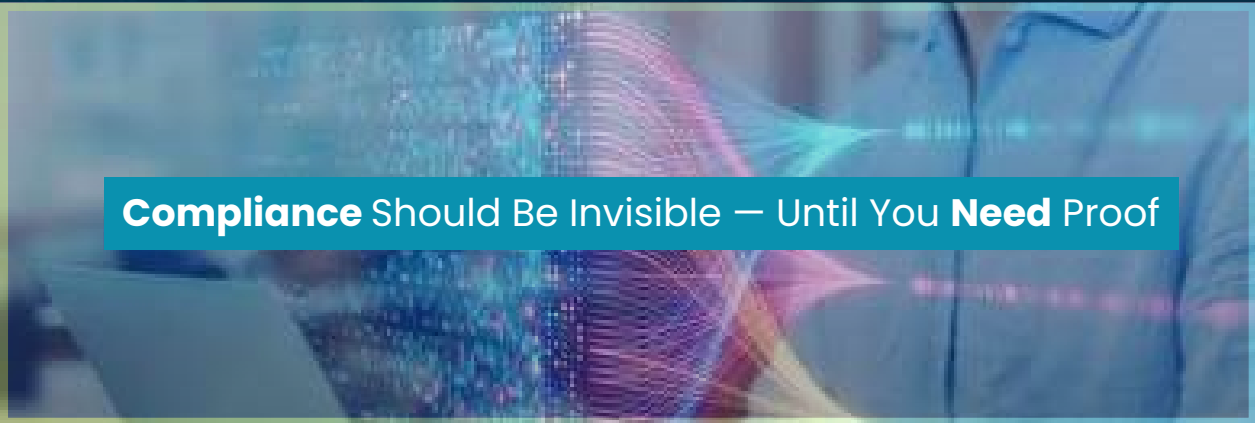
- General-purpose data catalogs
- RPA bots for report generation
- Standalone DLP solutions

But these **tools** lack:

- Domain intelligence (e.g., understanding CBS schemas)
- Financial context awareness
- Integration with operational workflows
- Automated remediation

SAYA is different because it was **built by finance** experts, for finance environments — ensuring relevance, accuracy and scalability.

Conclusion



Compliance Should Be Invisible — Until You **Need** Proof

The goal of compliance isn't to create more work — it's to **eliminate risk** while enabling business agility

SAYA Platform makes this possible by:

- Automating the discovery and protection of PII
- Embedding privacy into data pipelines
- Delivering real-time, jurisdiction-aware reporting via AnalytiX

When regulators come knocking, you won't need to scramble.

You'll already have the proof — **accurate**, auditable and **always** ready.

This is what proactive **compliance** looks like and it starts with SAYA.

Appendix

Glossary of Terms

- **PII (Personally Identifiable Information):** Any data that can identify an individual (e.g., name, ID number, email).
- **GDPR (General Data Protection Regulation):** EU regulation governing data privacy and protection.
- **PDPL (Personal Data Protection Law):** India's data protection framework.
- **CCPA (California Consumer Privacy Act):** U.S. state-level privacy law.
- **HIPAA (Health Insurance Portability and Accountability Act):** U.S. law protecting health information.
- **Data Anonymization:** Process of removing or encrypting PII to prevent identification.
- **Immutable Audit Trail:** Tamper-proof log of all data-related actions.

References & Sources

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- **MeitY, Government of India:** Digital Personal Data Protection Act (2023)
- **IAPP:** "Global Data Privacy Regulations Outlook" (2025)
- **Gartner:** "AI in Data Governance" (2024)



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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