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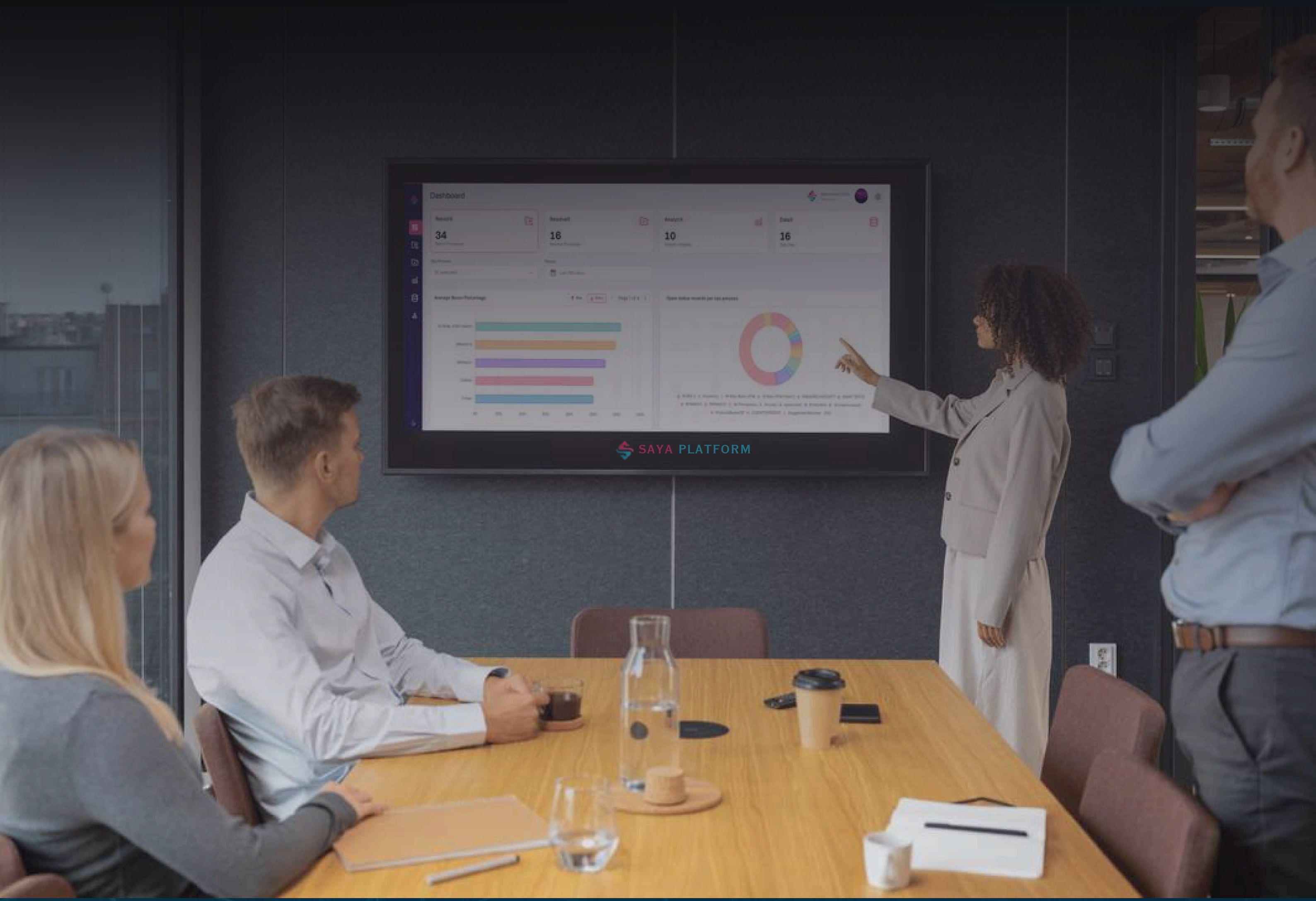

White Paper

From Pilot to Production

*How Enterprises Are Scaling **Financial Automation** with **SAYA***

OCT 10, 2025

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Executive Summary

Financial automation is no longer a pilot project.

It's a production imperative.

Across global banks and **multinational enterprises,** finance teams are moving beyond proof-of-concepts to enterprise-wide deployment of intelligent automation — driven by the need for accuracy, efficiency, compliance and speed

SAYA Platform has been at the heart of this shift — helping **organizations** transition from manual, error-prone processes to scalable, AI-driven financial operations.

This **whitepaper** explores:

- The **journey** from pilot to full-scale production
- Real-world implementations across banking, **insurance** and **corporate** finance
- Measurable outcomes: **70%+ reduction** in manual effort, 99.9% data accuracy, 50% faster month-end close
- Key success factors in scaling **automation**
- Lessons **learned** from leading institutions

These are not hypothetical benefits.

They are results achieved — today — by **real customers** using SAYA Platform.

The Journey from Pilot to Enterprise Scale

Many organizations **start their automation** journey cautiously — with a single reconciliation process, one department, or a narrow use case.

But true **transformation** happens when automation scales across:

- Multiple systems (CBS, ERP, SWIFT)
- Geographies
- Business units
- Regulatory domains

SAYA Platform is **designed for this evolution** — from initial pilot to enterprise-wide rollout

Why Most Pilots Fail to Scale:

- Point solutions that don't integrate
- Heavy IT dependency
- Lack of business ownership
- Poor change management
- Inability to handle complexity at scale

How SAYA Enables Scalability:

- **Modular architecture**: Deploy one product line first (e.g., ReconX), then expand
- **Low-code/no-code workflows**: Operations teams own resolution logic
- **Pre-built connectors**: Fast integration with CBS, ERP, APIs, files
- **Agentic AI agents**: Self-learning systems that improve over time
- **Centralized visibility**: AnalytiX provides enterprise-wide dashboards

The result? A platform that grows with your needs — not against them.

Case Study

01. Global Bank – Nostro Reconciliation Automation

Challenge

A Tier-1 global bank faced chronic **delays** in Nostro account reconciliation, with:

- Over 200 hours per week spent on manual file checks
- Frequent mismatches due to timing lags and format differences
- Missed SLAs in benchmark publishing
- Audit findings related to unresolved exceptions

Manual efforts were unsustainable and **legacy tools** couldn't keep up with volume or complexity.

Solution

Deployed SAYA Platform with:

- ReconX: AI-powered matching with auto-rule creation and ATC
- ResolveX: Closed-loop resolution with auto-posting to CBS
- PM Agent: Monitored file receipts and publish timelines
- AnalytiX: Provided real-time KPIs to treasury and audit teams

Integration **completed** in 8 weeks, with minimal IT involvement.

Outcome

METRIC	Before SAYA	After SAYA
Manual Effort	200 hrs/week	**<60 hrs/week**
Reconciliation Accuracy	~85%	**99.9%**

Exception Resolution Time	3–5 days	**Minutes to hours**
SLA Compliance	82%	**100%**
Month-End Close Speed	7 days	**3.5 days**

> We didn't just automate reconciliation — we transformed our treasury operations
>
> ***— Head of Treasury Operations***
>
> **Annualized** impact: Over 90,000 hours saved across **reconciliation** functions.

02. Indian Financial Institution – PDPL Compliance & PII Discovery

Challenge

With India's Personal Data Protection Law (PDPL) enforcement underway, a **major financial** institution needed to:

- Identify all instances of **PII across** its Core Banking System (CBS) and ancillary platforms
- Implement data anonymization for non-essential processing
- Generate audit-ready reports for regulators

Manual audits were **slow**, incomplete and resource-intensive.

Solution

Leveraged SAYA's **Data Discovery Agent** and DataX to:

- Scan over **47 database** tables in the CBS environment
- Detect PII fields (account numbers, IDs, contact info)
- Apply masking rules during data ingestion
- Log all actions for audit trail

Integrated with AnalytiX to deliver role-based dashboards for compliance officers.

Outcome

- Discovered **12,000+** previously untagged PII instances
- Reduced PII discovery time from **6 weeks to 5 days**
- **Achieved** full anonymization coverage within 8 weeks
- Passed regulatory **audit** with zero findings
- Enabled self-service reporting via **AnalytiX**

"

For the first time, we had **complete visibility** into where sensitive data lived.

— Chief Data Officer

Now, **PII monitoring** is continuous — not **periodic**.

"

03. Multinational Corporation – Intercompany Reconciliation

Challenge

A global corporation with **18 subsidiaries** struggled with:

- Delayed intercompany **reconciliations** due to ERP heterogeneity (SAP, Oracle, local systems)
- Manual journal entries and email-based approvals
- Month-end close taking over 10 days
- Frequent discrepancies flagged during internal audits

There was no single source of truth.

Solution

Deployed SAYA Platform to:

- Integrate **data** from all ERPs via DataX
- Automate reconciliation using **ReconX** with N-way matching
- Resolve exceptions via **ResolveX** with approval workflows
- Monitor progress via **AnalytiX** dashboards

Rollout completed in three phases, starting with **high-volume** entities.

Outcome

METRIC	Before SAYA	After SAYA
Intercompany Reconciliation Time	7–10 days	**2–3 days**
Manual Journal Entries	High	**Reduced by 80%**

Audit Findings	Recurring	**None in last 12 months**
CFO Reporting Speed	Delayed	**Real-time via AnalytiX**

"

SAYA gave us control across borders — without adding headcount.”

— Group CFO

Total annual savings: 65,000+ hours in finance **operations**.

"

Key Success Factors in Scaling Automation

Based on these implementations, we’ve **identified five** critical success factors for scaling financial automation:

1. Start with High-Impact, Replicable Use Cases

Begin with processes like Nostro or intercompany reconciliation — complex enough to demonstrate value, repeatable enough to scale.

2. Empower Business Teams with Low-Code Tools

Let finance teams design workflows in ResolveX — reduce IT backlog and accelerate adoption.

3. Ensure End-to-End Ownership

From detection (ReconX) to closure (ResolveX) to insight (AnalytiX), the system must close the loop — not just flag issues.

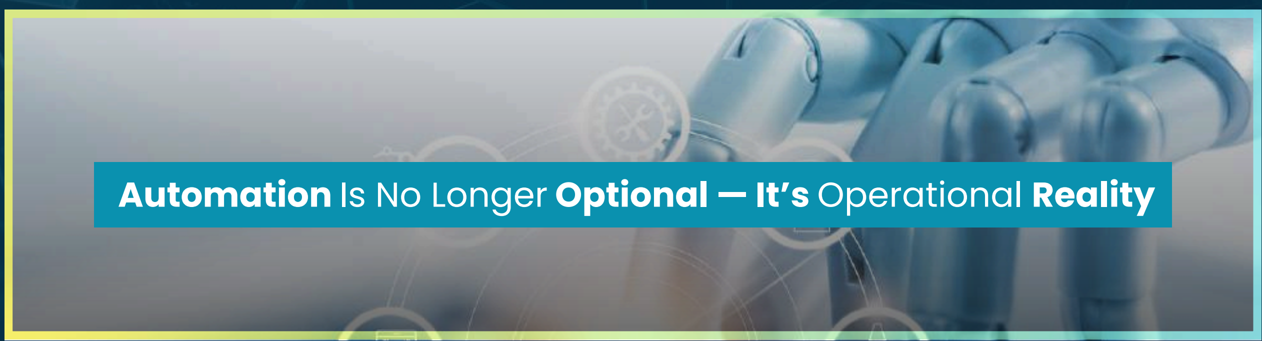
4. Build for Compliance from Day One

Embed PII detection, audit trails and reporting into the automation layer don't bolt them on later.

5. Measure and Communicate ROI Relentlessly

Track hours saved, accuracy gains, SLA improvements — and share wins across leadership.

Conclusion



The **era of manual** financial operations is over.

Organizations that once **viewed automation as a cost-saving** experiment now see it as a strategic necessity — essential for accuracy, agility and audit readiness.

SAYA Platform has helped enterprises move from **pilot to production** not through hype, but through **proven results:**

- 70%+ reduction in manual effort
- 99.9% data accuracy
- Faster decision-making
- Seamless compliance
- Real-time visibility

These aren't promises. They are **outcomes delivered**, measured and sustained. And they're **available** to any organization ready to make the shift.

Appendix

Glossary of Terms

- **Nostro Account:** A bank's account held in a foreign currency at another bank.
- **PII (Personally Identifiable Information):** Data that can identify an individual.
- **PDPL (Personal Data Protection Law):** India's data protection regulation.
- **Low-Code/No-Code:** Platforms that allow users to build workflows without programming.
- **Closed-Loop Reconciliation:** A process that detects, resolves, corrects and closes exceptions within one system.
- **AnalytiX:** SAYA's real-time analytics and insights engine.

References & Sources

- **Gartner:** "Scaling Intelligent Automation in Finance" (2024)
- **McKinsey:** "The Future of Finance Operations" (2025)
- **Deloitte:** "State of Digital Transformation in Banking" (2025)

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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.

Visit our website

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.

View Our Platform

#Making Business Efficient