



## CIPHER



**CIPHER** is a comprehensive financial analytics platform tailored for banks and financial institutions. It unifies real-time Core banking commercial customer transactions tracking, advanced risk monitoring, AI-powered predictive modelling of various metrics by bank and central bank, and fraud detection within a single integrated environment.



## KEY FEATURES

- A modern web application front end with AI chat bot integrated for workflow creation
- Ask natural language question to Big data
- State of the art role wise access for each maker and checker along with RBAC for dashboards and reports.
- Track and Monitor daily commercial transaction data processing live through the pipelines
- AI-Driven Financial Risk Intelligence
- Built-in Fraud Detection Engine
- Real-Time Dashboards Powered by Power BI
- Predictive Modeling for Financial Decision Support

### Use cases

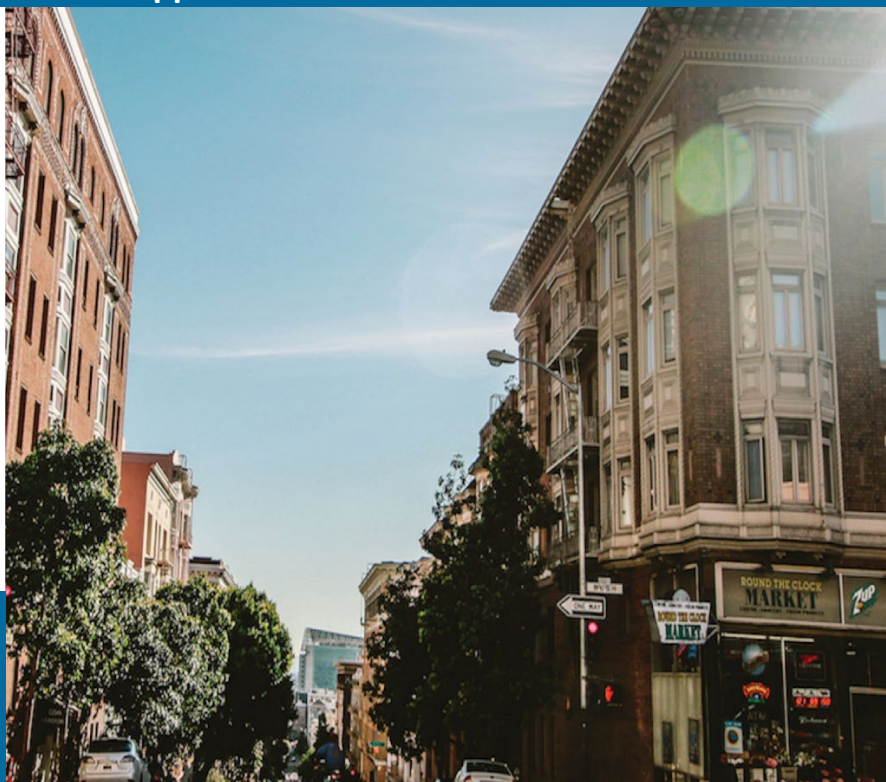
- Credit
- Treasury
- KYC team
- Compliance
- Loans

### Benefits

- Exposure Trends
- Trigger Patterns
- Outstanding Balances
- Transaction Value Forecasts
- Fraud Alerts
- Overall Risk Status

## FUTURE DEFINED

Commercial Transaction Analytics



## AI Outputs

- ✓ EARLY WARNING SYSTEM (EWS): DETECTS DEVIATIONS IN CLIENT BEHAVIOUR AND SIGNALS POTENTIAL DEFAULTS.
- ✓ CUSTOMER INSIGHT DASHBOARD: HIGHLIGHTS CUSTOMER ENGAGEMENT, ACTIVITY, AND REVENUE PATTERNS.
- ✓ TRIGGER ANALYSIS REPORT: PROVIDES A BREAKDOWN OF TRIGGERS RAISED, RESOLVED, AND PENDING.
- ✓ FINANCIAL PERFORMANCE DASHBOARD: TRACKS REVENUE, MARGIN, AND PROFITABILITY METRICS.
- ✓ REGIONAL PERFORMANCE MAP: VISUALIZES PERFORMANCE TRENDS ACROSS GEOGRAPHIES.



## What it does

1. ENABLES REAL-TIME VISIBILITY INTO OPERATIONAL PIPELINES FOR FINANCE, COMPLIANCE, AND ANALYTICS TEAMS.
2. TRACKS STATUS OF DATA FLOWS—COMPLETED, IN PROGRESS, PENDING, AND NOT STARTED—ENSURING COMPLETE
3. IMPROVES EFFICIENCY BY ELIMINATING BLIND SPOTS AND PROMOTING CROSS-FUNCTIONAL COORDINATION.
4. TRIGGER & FRAUD DETECTION IDENTIFIES SUSPICIOUS TRANSACTION PATTERNS USING AI LOGIC.
5. CUSTOMER RISK & BORROWING PREDICTION FORECASTS TO CLIENT BORROWING CAPACITY AND DEFAULT PROBABILITY.
6. RECEIVABLES AGING MONITOR PREDICTS OVERDUE RECEIVABLES AND POTENTIAL PAYMENT DELAYS.
7. FINANCIAL HEALTH & RISK INTELLIGENCE OFFERS A CONSOLIDATED VIEW OF AN ENTITY'S FINANCIAL CONDITION.
8. RECEIVABLES RISK INSIGHT DETECTS EARLY SIGNS OF DELAYED PAYMENTS OR CREDIT DETERIORATION

## Why our application

- AI DRIVEN ANALYTICS
- ON-PREMISE AND CLOUD
- EASILY DEPLOYABLE
- PLUG AND PLAY ANALYTICS
- SELF SERVICE BUSINESS INTELLIGENCE LAYER
- ENTERPRISE GRADE SECURITY
- BIG DATA STORAGE
- 4-TIER ARCHITECTURE
- COMPLIANCE WITH CENTRAL BANK RULES
- EASILY CONFIGURABLE TRIGGERS

**CIPHER**



**Watern.tech**

**sales@watern.tech**

