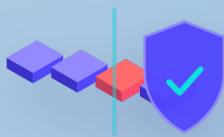


Not a sample. Every transaction, verified.

DigiVerify verifies every transaction the moment it happens — matching core data, vouchers and documents, enforcing policy, and driving correction before damage is done.



100%

of transactions
verified
not a sample

✓ Real-time

✓ AI anomaly
detection

✓ Correct & reverse

Product overview. DigiVerify is DigiCore's AI-powered transaction verification and compliance engine. It combines intelligent document verification, signature validation, policy rule enforcement, AI/ML anomaly detection, escalation workflows and automated correction and reversal — moving audit from periodic sampling to **continuous, real-time, 100% assurance**, with no change to the core systems it watches.

01 THE CAPABILITY SUITE



Smart Verification

Amounts, accounts, dates, references



Signature & Doc Validation

Extract, compare, flag mismatches



AI / ML Anomaly Detection

Patterns, outliers, fraud signals



Policy & Rules Engine

Parameterized, business-owned



Workflow-Driven Audit

Tasks, approvals, overrides, SLA



Correction & Reversal

Controlled, logged remediation

100%

transactions verified

0

next-day delay

60%

audit cost reducible

360°

audit trail

Figures indicative — AIS reference model.



02 THE LIFECYCLE



03 EARLY-WARNING KEY RISK INDICATORS

1

Signature failure rate

Failed matches vs. total — a forgery or capture-quality signal

2

Exceptions past SLA

Open exceptions ageing beyond threshold — control risk rising

3

Escalation rate

Too many manual escalations — rules too tight or entry too loose

4

Unusual patterns

Deviations in amount, frequency or document type — dynamic score

5

Mismatch concentration

Recurring mismatches by user, branch or transaction type

6

Missing / duplicate docs

Incomplete evidence detected at the moment of the transaction

04 WHERE DIGIVERIFY IS USED



Branch & Teller Audit

Every voucher, cheque and teller transaction matched against core data and the customer's signature — live, at the counter, not the next morning.

Outcome — caught at the counter, not next morning



Back Office & Central Ops

Clearing, remittances and settlement batches verified as one-to-many and many-to-many document sets, with batch and multi-record audits.

Outcome — batch-level assurance, no sampling gaps



Trade Finance & Treasury

LC, LG and collection documents cross-checked against the transaction and policy libraries; discrepancies flagged before they become losses.

Outcome — discrepancies caught before losses



Compliance & Internal Audit

Continuous control testing, evidence gathering and regulator-ready reporting — replacing periodic sampling with permanent, complete coverage.

Outcome — permanent, complete control coverage



Closed-loop control, by design. DigiVouch is the first line of operational defense — controlled digital documents. DigiVerify is the intelligent second line — verifying every transaction in real time against rules, signatures and evidence. DigiSign's signatures are validated here, and the anomaly models run on AI Fabric.

**05 KEY DIFFERENTIATORS**

- Real-time, 100% coverage — every transaction
- Unified platform — validation, workflow, reporting
- Instant mismatch alerts before downstream impact
- Fully parameterized — business users own the rules
- Multi-record, multi-document matching (1:N, N:N)
- Non-intrusive integration — no core change

06 ARCHITECTURE, INTEGRATION & DEPLOYMENT

- Connects to core banking, DMS / ECM, signature archives
- REST / SOAP, database views and flat-file ingestion
- Online, scheduled and on-demand validation cycles
- Deployment: On-Premises or Hybrid; Dev / Test / UAT / Prod / DR
- Encryption at rest & in transit, RBAC, segregation of duties
- Interoperable with the full DigiCore suite

07 KEY VALUE PROPOSITIONS**Strategic**

Audit moves from sampling to continuous 100% validation.

Operational

Mismatches caught live; no next-day backlog.

Compliance

Policy enforced automatically; logs ready on demand.

Financial

Lower audit cost, fewer losses, no rework.

UNIQUE VALUE PROPOSITION

A Risk Co-Pilot for high-volume transaction monitoring and enforcement — verifying, flagging, escalating and correcting in real time, so risk is caught at the moment of the transaction rather than discovered in the next audit cycle.

100% Coverage

Real-Time Validation

Signature Matching

AI Anomaly Detection

Rules Engine

Escalation Workflow

Correction & Reversal

KRI Dashboards

360° Audit Trail

Client reference — Tier-1 financial institution.

70+ branches processing tens of thousands of daily transactions across retail, corporate and digital channels — moved from periodic sampling to continuous, real-time verification of 100% of transactions with automated escalation and reversal.

Figures quoted are indicative and drawn from AIS reference deployments; final results depend on scope, volumes and phasing, and should be confirmed with the product team before client delivery. Use cases listed are representative, not exhaustive.