

## The BRAIN Behind Reconciliation: How Rhinocon BRAIN Thinks Smarter

January is usually when teams take a fresh look at their processes and ask a simple question: "What can we do better this year?"

For many finance and operations teams, reconciliation is high on that list. Not because it's broken, but because it's time-consuming, manual, and harder than it should be. This is where Rhinocon BRAIN quietly makes a difference.



### Why Rhinocon BRAIN® is the Future of Reconciliation

As digital banking accelerates, reconciliation must evolve beyond basic transaction matching. Financial institutions now handle massive volumes across multiple channels, requiring speed, intelligence, and seamless integration.

Rhinocon BRAIN® meets this demand with a high-performance, multi-threaded engine capable of processing millions of records with precision and real-time visibility. Its AI-enabled analytics and unified platform approach streamline complex reconciliation processes, minimize manual intervention, strengthen compliance, and enhance operational control.

By integrating automation with advanced intelligence, Rhinocon BRAIN® elevates reconciliation from a routine back-office function to a strategic command center for financial accuracy and decision-making.

### Why the Name "Rhinocon BRAIN"?

The name represents the platform's role as the central

intelligence hub of the reconciliation ecosystem.

Just as the human brain connects systems, evaluates information, and directs actions, Rhinocon BRAIN® coordinates diverse financial data sources, applies progressive rules, detects exceptions, and enables informed decisions. It continuously adapts to evolving transaction environments, ensuring agility and reliability.

The name reflects our vision: a powerful, intelligent core that drives smarter, faster, and future-ready reconciliation.

### One Platform, Multiple Types of Reconciliation

Different transactions need different reconciliation approaches. Rhinocon BRAIN supports a wide range of reconciliation types within a single platform:

- Bank Reconciliation (BRS) - Matches bank statements with internal books to ensure balances and transactions align.
- GL Reconciliation - Ensures general ledger entries are accurate and consistent across systems.
- UPI Reconciliation - Matches UPI transactions between GL, NPCI, and switch reports to track status and settlements.
- IMPS Reconciliation - Verifies real-time IMPS transactions against settlement and internal records.
- NEFT & RTGS Reconciliation - Confirms batch-based and high-value payments are processed and settled correctly.
- AEPS Reconciliation - Reconciles Aadhaar-based transactions for withdrawals, deposits, and balance inquiries.
- ATM Transaction Reconciliation - Matches EJ logs, switch data, network reports, and ATM GL to validate cash dispensation.
- Nostro / Vostro Reconciliation - Reconciles correspondent bank statements with internal records for cross-border transactions.
- GST Reconciliation - Matches invoices and tax data across GSTR-1, GSTR-2A/2B, and GSTR-3B for compliance.

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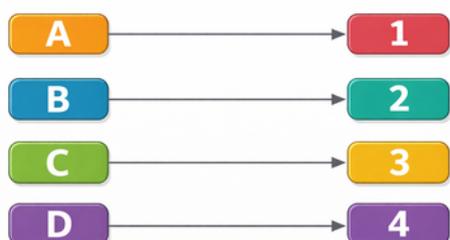
Teams can choose only the reconciliation types they need today and add others as requirements grow.

### Reconciliation Methods That Match Real-World Scenarios

Not every transaction matches in a simple one-to-one way. Rhinocon BRAIN supports multiple reconciliation methods to handle real business situations:

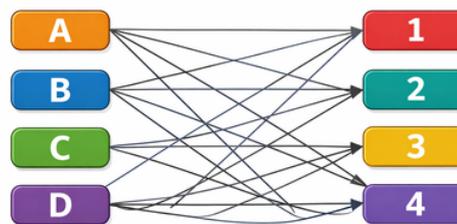
- Straight (One-to-One) Matching - Direct matching of one transaction in one system with one transaction in another.

#### Straight (One-to-One) Matching

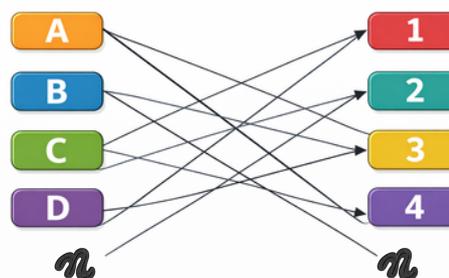


- Cross Matching - Matches transactions where debit and credit entries appear in different formats or positions.
- Many-to-Many Matching - Groups multiple transactions on both sides to reconcile consolidated entries.
- Tolerance Matching - Allows matching within defined value limits to handle rounding or minor differences.
- Offered Reconciliation - System suggests probable matches for faster review and approval.

#### Many-to-Many Matching



#### Cross Matching



- Cross Matching - Matches transactions where debit and credit entries appear in different formats or positions.
- Many-to-Many Matching - Groups multiple transactions on both sides to reconcile consolidated entries.
- Tolerance Matching - Allows matching within defined value limits to handle rounding or minor differences.
- Offered Reconciliation - System suggests probable matches for faster review and approval.
- Manual (Forced) Reconciliation - Allows controlled manual matching with complete audit trail.

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These methods help reduce manual effort while maintaining full transparency.

### Reports That Provide Clarity, Not Just Numbers

Reconciliation is incomplete without clear reporting. Rhinocon BRAIN provides meaningful, easy-to-understand reports that support daily operations, reviews, and audits:

- Matched Transactions Report (MTR) - Shows successfully reconciled transactions for a selected period.
- Unmatched Transactions Report (OTR) - Highlights transactions requiring attention or investigation.
- Reconciliation Summary Report - Provides an overall snapshot of reconciliation status at a glance.
- Transaction Aging Report - Identifies how long transactions have remained unreconciled.
- Exception Report - Categorizes mismatches based on reason or rule failure.
- MIS Reports - Supports operational and management reviews with configurable insights.

Reports can be scheduled, exported, and shared, reducing dependency on manual tracking.

### Built for Teams of All Sizes

Rhinocon BRAIN is designed to support organizations at different stages of growth. Its modular approach, configurable rules, and intuitive interface allow teams to maintain control over reconciliation without adding unnecessary complexity.

### Better Way to Begin the Year

Starting the year with clear and reliable reconciliation practices helps teams stay focused and in control. With Rhinocon BRAIN, less time is spent resolving mismatches, and more time is spent on analysis and decision-making that truly matters.

Best Regards

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