CredenTek
The NxtGen Technology Company

Rhinocon

Connect
Reconcile
Deliver

AR Recon

Intelligent Accounts Receivable Reconciliation

A Value-Added Service for
Corporate and MSME Banking Customers

Every Payment Accounted For.
Every Invoice Connected.

Empowering Businesses with Smarter Receivables



AI-Powered Reconciliation
Matches beyond exact text and amounts

Seamless Bank Integration
Available through Corporate / MSME Internet Banking

Complete Receivables Visibility
Track collections, outstanding invoices and exceptions

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www.credentek.com

THE CHALLENGE

Payments Arrive. Clarity Doesn't Always Follow.

For many MSMEs and corporates, matching incoming bank payments to open invoices is still manual, slow, and error-prone.



Multiple Invoices

Invoice data arrives in varying formats from ERP systems.

Complex Bank Narrations

Narrations differ by payment mode and often hide remitter details.

Amount Differences

Short payments may arise from TDS, charges, or partial settlements.

Name Variations

Counterparty names often vary due to abbreviations, spelling differences, or special characters.



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INTRODUCING

Rhinocon
AR RECON

AI-Powered Receivables Reconciliation for Modern Business Banking

Rhinocon AR Recon is a next-generation, AI/ML-powered platform that helps corporate and MSME customers reconcile their receivables by intelligently matching invoices with bank transactions from multiple banks, providing complete visibility, control and faster closure.



Match Invoices with Bank Payments
AI/ML-powered intelligence

Virtual Account Collections
Bank CBS credits + payer-linked receipts

Customer-Specific Matching Models
Configurable rules and weightages

Handle Complex Scenarios
Partial payments, TDS, 1:N and N:1 matches

Complete Receivables Visibility
Dashboards, aging and smart alerts

Export to ERP
Download matched data for easy ERP upload

Built for Real-World Receivables Challenges

Multiple and Unstructured Payment Narrations
- Different bank formats
- No standard references
- Complex remitter names

Variation in Payment Amounts
- Partial settlements
- TDS and other deductions
- Multiple payments against one invoice

Virtual Account Collections
Dedicated payer identifiers
Mapped settlement accounts
Clear credit-to-payer linkage

Manual and Time-Consuming Processes
- High manual effort
- Missed matches
- Delayed reconciliation and accounting updates

Powered by CredenTek's Integrated AI Ecosystem

Rhinocon AR Recon
- AI/ML-powered reconciliation engine
- Configurable matching models
- Complete receivables management

⟺

Virtual Accounts
Payer identification
Mapped CBS settlements
Collection tracking

+

Kritika AI
- Conversational receivables assistant
- Ask about unmatched invoices
- Get payment status, aging and insights

Key Benefits

Faster Collections
Quick reconciliation and visibility across all bank accounts.

Reduced Manual Effort
Automate matching and focus on exceptions that need attention.

Improved Accuracy
AI-powered matching with explainable scores and complete audit trail.

Simplified ERP Accounting
Export matched invoice and payment data for easy ERP upload.

HOW IT WORKS

How AR Recon Works

From invoice upload to intelligent matching, approvals and ERP-ready outputs — AR Recon brings together multi-bank transaction intelligence, AI/ML reconciliation and business-ready controls.

Inputs into AR Recon

ERP Invoice Upload
Customer uploads invoice extract from ERP

Bank CBS Transactions
Credits fetched from sponsoring bank

Virtual Account Collections
Payer-mapped receipts
Credited VA identifiers
Bank settlement references

Payment Advice (Optional)
UTR, payment date, paid amount, invoice reference

Intelligent Processing Flow

Hourly or scheduled reconciliation runs

1. **Ingest & Validate**
Check file quality, data completeness and duplicates

2. **Normalize Data**
Standardize invoices and transactions into a common structure

3. **Generate Candidates**
Find likely invoice-payment relationships

4. **AI/ML Matching**
Transformer inference, scoring and keyword intelligence

5. **Rules & Allocation**
TDS logic, part payments, 1:N, N:1, reversals

6. **Decision & Action**
Advisory match, auto match or exception review

What AR Recon Produces

Matched
Invoice and payment fully reconciled

Partially Matched
Partial payment identified and linked

Unmatched
No valid match found

Under Review
Requires manual attention

ERP Export Ready
Approved results ready for export

Receipts, Reports & Alerts
Dashboards, reports and exceptions

End-to-End Business Flow

Upload Invoices → Reconcile Payments → Review Exceptions → Confirm Decisions → Export to ERP

Business Value

Multi-Bank Visibility
Single view of receivables across all banks

Faster Reconciliation
Automate matching and close faster

Less Manual Work
Reduce effort and focus on exceptions

ERP-Ready Output
Trusted results for seamless ERP upload

ENTERPRISE INTEGRATION ARCHITECTURE

Rhinocon AR RECON

A Scalable, Secure and Integrated Platform

Rhinocon AR Recon seamlessly integrates with bank systems, multiple bank statements, customer ERP, authentication services and enterprise tools to deliver a secure, scalable and AI-powered receivables reconciliation platform for corporates and MSMEs.

1 Users & Access Channels

Secure access for customers and bank operations teams

Corporate / MSME Customers
- Web Portal (NetBanking)
- Upload documents
- View reconciliation
- Approve matches
- Download ERP exports

Bank Operations Team
- Bank Administration
- Monitor processing
- Manage customers
- Configure parameters
- View analytics

Authorized Users
- Maker / Checker
- Role-based access
- MFA authentication
- Audit and compliance

Access Channels
- Web (Browser)
- Mobile (Responsive)
- Bank NetBanking
- SSO / LDAP / MFA

2 External Integrations

Connects with bank and customer systems for seamless data ingestion and delivery

Customer ERP (Invoice Upload)
- Invoice extracts (PDF, XLS, CSV)
- Manual upload
- Configurable format

Bank CBS (Sponsoring Bank)
- Account transactions
- Real-time / batch
- Multiple accounts
- Secure connectivity

Virtual Account Services

Create and map payer IDs
Capture VA receipt feeds

Payment Advice (Optional)
- AI-powered extraction
- UTR, invoice reference
- Payment date & amount
- Multiple formats

Authentication & Directory
- LDAP / Active Directory
- Bank MFA / SSO
- Role-based access
- User management

Notifications
- Email alerts
- SMS notifications
- Exception triggers
- Scheduled reports

3 Rhinocon AR Recon Core Services

AI/ML-powered engine to match, reconcile and manage receivables across banks

Rhinocon AR Recon Application Layer

Data Ingestion Services
- File processing
- CBS connectivity
- Statement parsing
- Data validation

→

AI/ML Reconciliation Engine
- Transformer inference
- Fuzzy matching
- Weighted scoring
- TDS & deduction logic
- Partial / multiple matches

→

Reconciliation Workflow
- Match / Partial / Unmatched
- Maker / Checker
- Manual reconciliation
- Exception handling
- Audit trail

→

Business Services
- Receivables management
- Aging & collections
- Customer configuration
- Reports & analytics
- ERP export service

→

Kritika AI (Conversational)
- Ask about unmatched invoices and payments
- Investigate transactions
- Get insights and summaries
- Natural language queries

4 AI/ML Infrastructure

Model training, management and runtime execution

AI/ML Model Management Layer

CredenTek Base Transformer
- Foundation model
- Pre-trained for financial text

→

Bank-Specific Model Fine-Tuning
- Adapt to bank data
- Bank-specific vocabulary
- Improved accuracy

→

Customer-Specific Matching Profiles
- Configurable rules
- Weights & thresholds
- Model versions

→

Model Repository & Versioning
- Bank and customer models
- Version management
- A/B testing

→

Runtime Inference Engine
- High-performance API
- GPU / optimized inference
- Continuous learning from customer feedback

5 Data, Storage & Infrastructure

Secure, scalable and highly available infrastructure

Data & Infrastructure Layer

Operational Database
- Transaction data
- Reconciliation results
- Workflow and audit data

Document Storage
- Invoices, statements
- Payment advice
- Export files
- Encrypted storage

Model Repository
- Base, bank and customer models
- Version control
- Performance metrics

Processing & Scheduling
- Batch / real-time processing
- Hourly reconciliation
- Scheduler and job control
- Monitoring and alerts

Security & Audit
- Role-based access
- MFA / SSO
- Complete audit trail
- Regulatory compliance

Deployment
- On-premise or cloud
- Scalable architecture
- High availability
- Disaster recovery

Virtual Accounts

Give each payer a dedicated virtual account number to make collections identifiable, traceable, and easier to reconcile.

A virtual account is a unique account number assigned to a specific payer or collection relationship. Payments received in that number are routed to the mapped bank account while preserving payer identity. This helps businesses and banks improve collection visibility and accelerate reconciliation.

Create and manage virtual accounts

Create virtual accounts for individual payers and manage them centrally in AR Recon.

Identify payer automatically

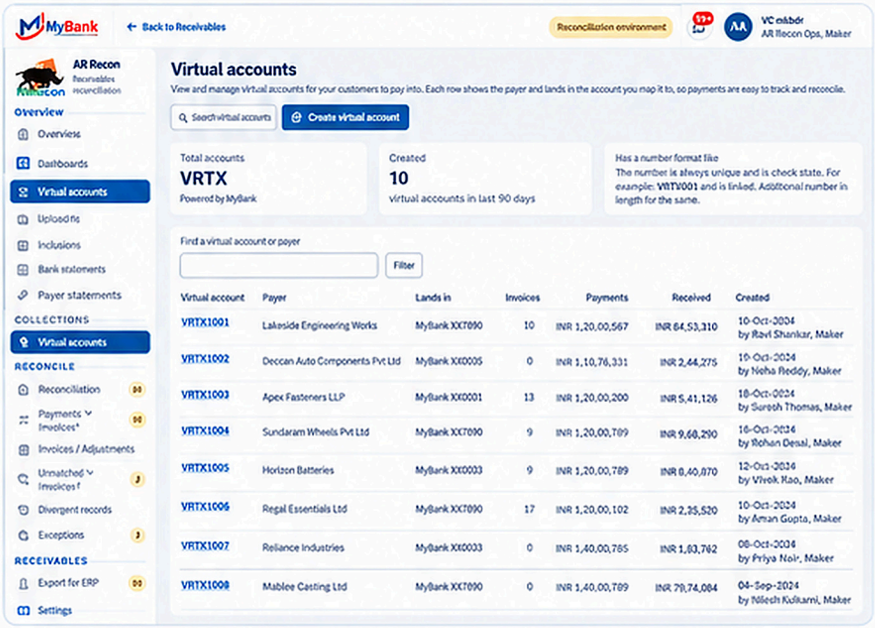
Each incoming payment carries built-in payer identity through the virtual account number.

Map collections to the right account

Collections can land in the mapped bank account while still retaining source visibility.

Improve reconciliation speed

AR Recon can use virtual account data to simplify downstream matching and exception handling.



Virtual account management view in AR Recon

How Virtual Accounts Work

1. **Create virtual account**
2. **Assign to payer**
3. **Customer makes payment**
4. **Funds land in mapped account**
5. **AR Recon identifies and reconciles**

Business Benefits

Faster payer identification

Each payment is linked to a known payer through the virtual account number.

Reduced manual effort

Automate identification and routing, reducing manual intervention.

Better collection tracking

Track collections payer-wise with clear visibility across accounts.

Lower reconciliation ambiguity

Payments are easier to match with reduced exceptions.

Improved exception control

Early identification of unmatched or unusual payments.

Purpose-Trained Intelligence for Smarter Reconciliation

Rhinocon combines transformer-based models, supervised and unsupervised learning, GPU-accelerated training, and customer-specific model profiles to improve receivables reconciliation over time.

1 Data & Training Inputs

ERP Invoice Upload
Invoice no., date, amount, GST, counterparty

Bank CBS Transactions
Narration, UTR, amount, date

Virtual Account Collection Data
Payer-VA mapping
Collection references
Settlement information

Payment Advice
Optional invoice references, UTR, payment date, paid amount

Customer Decisions
Confirmed matches, unmatched decisions, unmatch / rematch feedback

Data Preparation & Feature Engineering
Clean, normalize and enrich data with derived features for training and inference

2 Rhinocon AI/ML Training Platform

- Data Cleaning & Normalization
- Feature Engineering
- Labelled Training Data

Transformer Base Model
Shipped by CredenTek (pre-trained)

Bank-Specific Fine-Tuning
Adapted for each bank implementation

Customer-Specific Model Repository
Per-customer profiles, weightages and matching configurations

Supervised Learning · Unsupervised Learning · GPU Training Cluster · Model Evaluation · Model Registry

Prepare Data → Train on GPU → Validate → Register → Deploy → Monitor → Retrain

Validated feedback for model improvement
Approved customer decisions enrich future model training

3 Run-Time Model Execution & Score Generation

Candidate Generation
Find potential matches across bank and receivables data

Transformer Inference
Apply fine-tuned model to generate match probabilities

Weighted Scoring
name, amount, invoice no., UTR, keywords

Reconciliation Rules & Allocation
Apply business rules, allocate payments to invoices

Advisory Match / Auto Match / Exception
Generate matched, partially matched and unmatched items with reasons

Each MSME / Corporate customer can adjust weightages and thresholds.

Key Capabilities & Benefits

Transformer Intelligence
Understands complex narrations and name variations

GPU-Accelerated Training
Efficient fine-tuning and experimentation

Customer-Specific Models
Per-customer profiles, weightages and thresholds

Governed AI Decisions
Combines ML scores with rules, explainability and controls

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INTELLIGENT RECONCILIATION ENGINE

Rhinocon AR RECON

Intelligent Reconciliation Engine

Rhinocon AR Recon uses a combination of transformer-based AI, configurable business rules and financial logic to accurately match invoices with bank transactions, even in complex and unstructured scenarios such as partial payments, multiple payments, TDS deductions, reversals and noisy narration data.



1 Reconciliation Engine Workflow

Invoice & Transaction Data

ERP invoice information
CBS and virtual account receipts; payment advice

AI/ML Inference

- Transformer based text understanding
- Candidate matches generation
- Match probability score

Customer-Specific Weighted Scoring

- Configurable weights and thresholds
- Business keywords and rules
- Invoice-payment relevance scoring

Financial Reconciliation Logic

- 1:1, 1:N and N:1 matches
- Partial payments
- TDS and other deductions
- Cheque reversals/ returns
- Exception handling

Final Match and Allocation

- Matched / Partially Matched / Unmatched
- Allocate amounts
- Generate explanation and confidence score
- Ready for review and export

2 Advanced Matching Capabilities

Fuzzy Text Matching

Handles variations in invoice numbers, names and narration formats

Multiple Formats

Supports structured, semi-structured and unstructured data

Multiple Payment Scenarios

1:1, 1:N and N:1 invoice payment allocation and partial payments

TDS and Deductions

Automatically identifies and handles TDS, discounts and other deductions

Cheque Reversals & Returns

Identifies and handles reversed or returned transactions

Counterparty Intelligence

Uses customer-specific keywords, aliases and business context

Multi-Lingual Support

Understands English and Indian languages in narration and advice

Exception Handling

Identifies low confidence matches for manual review with clear reasoning

Customer-Specific Models

Independent matching profile, rules and thresholds for each customer

Continuous Learning

Learns from user feedback to improve matching accuracy over time

3 Example Matching Scenarios

1:1 Exact Match

Invoice fully paid

INV-001 ₹ 1,00,000 → NEFT ₹ 1,00,000

Matched

1:N Multiple Payments

Invoice paid in parts

INV-002 ₹ 3,00,000 → UPI ₹ 1,00,000; NEFT ₹ 1,00,000; RTGS ₹ 1,00,000

Matched

N:1 Multiple Invoices

Multiple invoices in one payment

INV-003 ₹ 50,000
INV-004 ₹ 75,000
INV-005 ₹ 25,000
→ NEFT ₹ 1,50,000

Matched

Partial Payment with TDS

Invoice with TDS deduction

INV-006 ₹ 1,00,000 → NEFT ₹ 98,000 + ₹ 2,000 TDS

Partially Matched

4 Explainable and Transparent Matching

Match Details	Matched (Confidence 96%)
Invoice Number	INV-001
Invoice Amount	₹ 1,00,000
Transaction Date	05-Apr-2026
Transaction Amount	₹ 1,00,000
Payer Name	ABC INDIA PVT LTD
UTR / Reference	NEFT123456789
Key Match Factors	Invoice number (0.9), Amount (0.9), Payer name (0.8), Date (0.7)

Why This Match?

- Invoice number found in narration
- Exact amount match
- Payer name similarity (ABC INDIA)
- Transaction date within 3 days
- No conflicting matches found

5 Business Value

Higher Matching Accuracy

AI-powered matching with fewer false matches

Reduced Manual Effort

Automate reconciliation and focus on exceptions

Complete Visibility

Explainable matches and full audit trail

Faster Closure

Accurate and timely receivables reconciliation

Explainable Matching & Weighted Scoring

Every match is traceable, evidence-based, and easy to understand.

Rhinocon shows exactly why a transaction matched, whether the decision came from rules or AI, and how each evidence parameter contributed to the final score. This transparency builds user confidence and ensures faster, more accurate decision-making.

Weighted score
74 / 100

Weighted Match Score

Configurable scoring across counterparty name, amount, invoice number, UTR, payment advice, and narration clues.

Why This Match

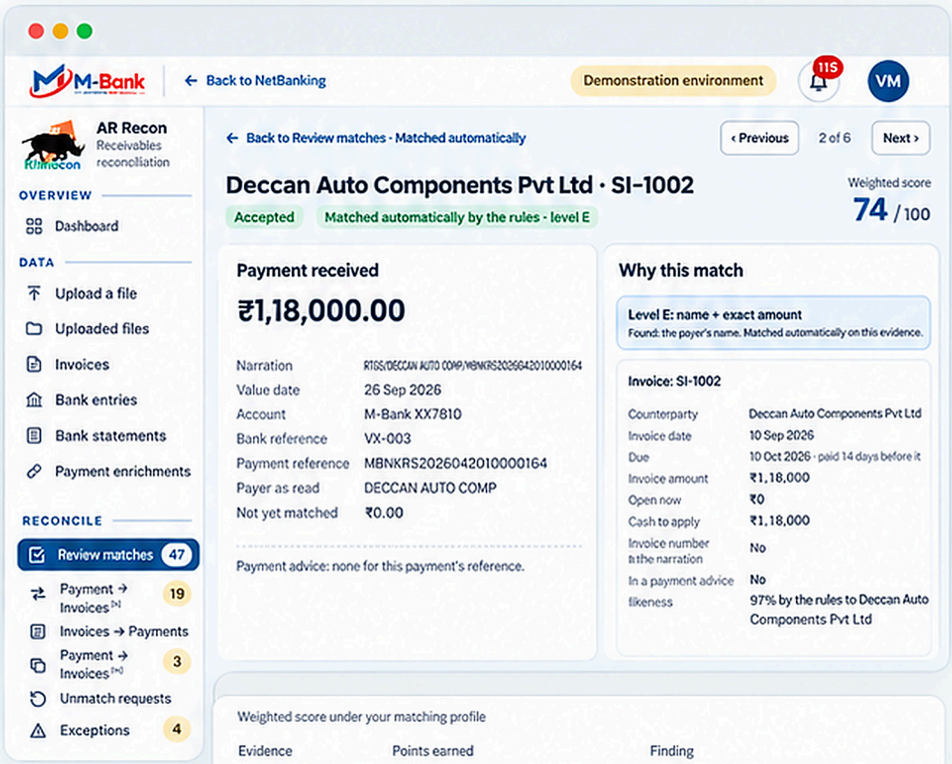
Clear explanation of the rule or AI reasoning behind each proposed or accepted match, with visibility into the key evidence used.

Profile-Based Decisions

Customer-specific matching profiles, thresholds, and policy controls govern advisory or automatic matching.

Decision Trail & Auditability

Proposed allocation, final decision, and approval trail remain visible for review and audit.





Transparent scoring helps users trust automated reconciliation decisions.

Turn Payment Advice into Reconciliation Evidence

Automatically extract and interpret payment advice documents from your counterparties using AI, and use the information to improve matching accuracy.



How It Works

1. **Upload Payment Advice** — PDF, Excel, Word or image files
2. **AI Document Processing** — Extracts key information using advanced AI/ML
3. **Validate & Map Data** — Identify invoices, UTR, amounts and dates
4. **Use in Reconciliation** — Improves match confidence and accuracy
5. **Track & Reconcile** — View matched, partial and unmatched items

Example Payment Advice Document

XYZ Industries Pvt. Ltd.
123 Industrial Area, Pune - 411001

Payment Advice
Date: 15 Apr 2026
Ref No: PAY/2026/0415

To,
ABC Traders
Pune - 411045

We have made the following payments towards your invoices.

Invoice No.	Invoice Date	UTR No.	Amount (₹)
INV-1034	02 Apr 2026	AXIS123456789	50,000
INV-1040	05 Apr 2026	SBIN987654321	75,000
INV-1045	10 Apr 2026	HDFCCF234567	40,000
		Total Payment	**1,65,000**

Please acknowledge the receipt.

Regards,
XYZ Industries Pvt. Ltd.

XYZ INDUSTRIES PUNE

AI Extracted Data

Invoice No.	Invoice Date	UTR / Reference	Amount (₹)	Confidence
INV-1034	02 Apr 2026	AXIS123456789	50,000	98%
INV-1040	05 Apr 2026	SBIN987654321	75,000	96%
INV-1045	10 Apr 2026	HDFCCF234567	40,000	97%

Additional Information Extracted

- **Payer Name** — XYZ Industries Pvt. Ltd.
- **Payment Date** — 15 Apr 2026
- **Reference No.** — PAY/2026/0415
- **Total Amount** — ₹1,65,000

Use in Reconciliation

- Match with bank transactions using UTR / amount / date
- Link to invoices for automatic or advisory matching
- Improve confidence for partial and multiple payments
- Identify unmatched payments or invoices mentioned in advice
- Maintain audit trail with original document for reference

Handles Diverse Document Formats and Layouts

Scanned PDFs
Extracts data from scanned documents using OCR and AI

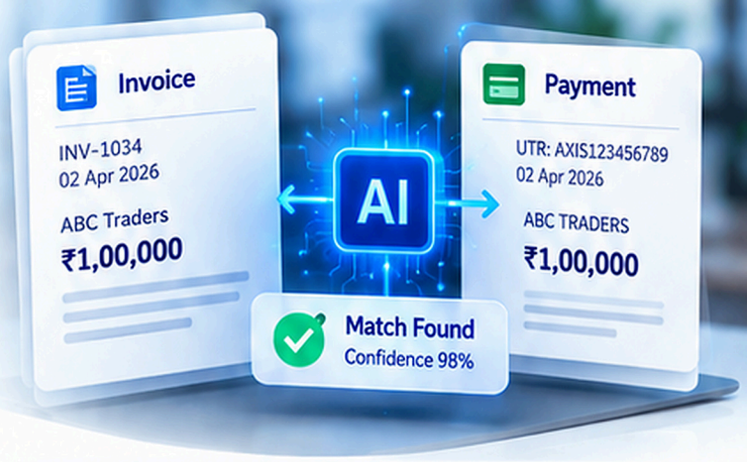
Structured Files
Supports Excel, CSV and system-generated advice formats

Unstructured Formats
Understands various templates and layouts from counterparties

Multi-Language Support
Supports documents in English and Indian languages (e.g. Hindi, Marathi, Tamil, etc.)

Built for the Real World of Receivables

AR Recon handles practical payment situations using rules, AI/ML, configurable scoring, and explainable matching.



1 1:1 Exact Match

Invoice
INV-1034
02 Apr 2026
₹1,00,000

→

Payment
UTR: AXIS123456789
02 Apr 2026
₹1,00,000

Direct invoice-to-payment reconciliation.

2 1:N One Payment, Multiple Invoices

Payment
UTR: HDFC987654321
05 Apr 2026
₹1,50,000

→ INV-1040 ₹50,000
→ INV-1041 ₹40,000
→ INV-1042 ₹60,000

One receipt settles multiple invoices.

3 N:1 Multiple Payments, One Invoice

₹50,000 — 01 Apr 2026
₹70,000 — 10 Apr 2026
₹80,000 — 18 Apr 2026

→ **Invoice**
INV-1050
₹2,00,000

Tracks part-payments across dates until fully settled.

4 Fuzzy Name Match

Invoice Party
Shree Ganesh Traders Pvt. Ltd.

↔

Bank Narration
SHRI GANESH TRDRS

Match Score **88%**

Uses name similarity and counterparty keywords.

5 TDS / Amount Variation

Invoice Total
INV-1060
12 Apr 2026
₹1,18,000

→

Received Payment
UTR: ICIC1122334455
12 Apr 2026
₹1,17,000
or **₹1,16,820**

Advisory / Auto Match

Supports TDS on base or base + GST as per configured logic.

6 Cheque Return / Reversal

Credit (Cheque Deposit)
08 Apr 2026 **+₹75,000**

↓

Reversal (Cheque Return)
15 Apr 2026 **-₹75,000**

Self-reconciliation protects against false receipt confirmation.

Advisory Match with customer confirmation

Click to view match reasoning

Option to unmatch and reprocess

Why It Matters

- **Higher match accuracy**
- **Supports complex collections**
- **Transparent logic**
- **Less manual effort**

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Actionable Analytics for Smarter Receivables

Turn your raw receivables and bank data into clear, decision-ready insights with powerful analytics.

TDS Deducted by Counterparty

Identify TDS deductions made by your customers, highlight short receipt situations caused by deductions, and improve net receivable visibility.

- Auto-identify TDS deductions from bank data
- Highlight short receipts due to TDS
- View gross vs. net receivable position

Debtors' Register

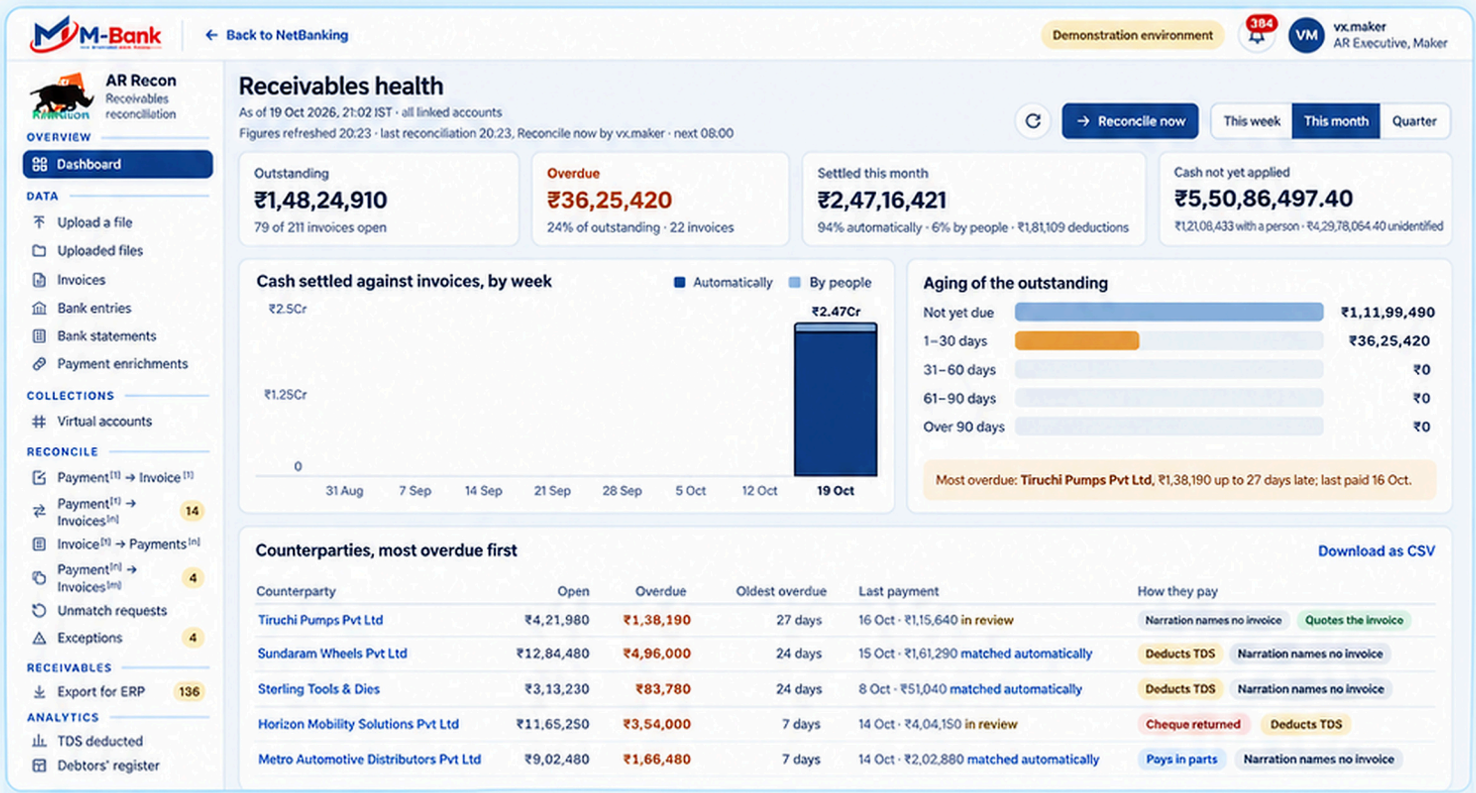
Get a single, customer-wise view of outstanding receivables with ageing, last payment behaviour, overdue trends and clear collection priorities.

- Customer-wise outstanding and ageing
- Last payment date and behaviour
- Overdue trends and collection priorities

Receivables Health Dashboard

Get a real-time view of your receivables health with key metrics, ageing buckets and most overdue counterparties for better collection focus.

- Outstanding, overdue and settled amount
- Cash not yet applied
- Ageing buckets
- Counterparties most overdue first



Key Insights at a Glance

- **Outstanding** — Total open receivables
- **Overdue** — Amount and % of outstanding
- **Settled** — Collections this month
- **Cash not yet applied** — Unidentified receipts
- **Ageing** — Not due to 90+ days
- **Counterparties most overdue first** — Focus on high priority accounts

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From Reconciliation to Receipt & Resolution

Generate payment acknowledgements, communicate with counterparties, and keep every matching decision traceable and reversible.

FROM MATCH TO CONFIRMATION

01 — Match & Allocate
Link bank credits to one or more invoices.

02 — Review or Auto-Match
Approve advisory results or apply trusted rules.

03 — Generate Receipt
Create an acknowledgement of recorded payment.

04 — Share & Track
Send to counterparty; retain an audit trail.

EXAMPLE: COUNTERPARTY PAYMENT RECEIPT

ABC TRADERS PVT LTD
PAYMENT ACKNOWLEDGEMENT · REC-2026-0087

Received From	XYZ Industries Pvt Ltd
Payment Date	15 Apr 2026
Invoice Reference	INV-1060
Invoice Amount	₹1,18,000
TDS Adjusted	₹1,000
Bank Credit Allocated	₹1,17,000

MATCHED & RECORDED
UTR AXIS123456789 • Verified bank credit

MATCH DECISION CONTROLS

Advisory Match
Customer reviews and confirms.

Auto Match
Apply configured approval criteria.

UNMATCH · REMATCH · AUDIT

Reverse an Allocation
Restore invoice outstanding balance for fresh matching.

Complete Audit History
Record who approved, modified or reversed each allocation.

Close the loop — from verified bank credit to counterparty communication and controlled reconciliation.

MORE THAN A MATCH

RECEIPT DELIVERY
Share approved receipts

TRACEABLE HISTORY
Track every adjustment

CUSTOMER CONTROL
Advisory or auto match

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Ask. Investigate. Understand.
Resolve with Kritika Conversation AI



Get real-time answers on payments, invoices and exceptions in natural language. Kritika Conversation AI brings conversational intelligence to Rhinocon AR Recon.

Example Conversation with Kritika

Show me unmatched payments from yesterday.

Here are 5 unmatched payments received on 15 Apr 2026 amounting to ₹4,75,000.

Date	Payer Name	Amount (₹)	Reference
15 Apr 2026	ABC Traders	1,00,000	UTR123456789
15 Apr 2026	Metro Distributors	75,000	UTR987654321
15 Apr 2026	Shree Ganesh	50,000	UTR345678901
15 Apr 2026	Omkar Enterprises	1,50,000	UTR567890123
15 Apr 2026	Sai Traders	1,00,000	UTR678901234

Why is invoice INV-1040 still open?

Invoice INV-1040 (₹75,000) is partially paid. ₹50,000 received on 5 Apr 2026. Outstanding balance is ₹25,000. A payment of ₹25,000 received on 12 Apr 2026 is under review due to reference mismatch (similar amount, different UTR).

Show invoices overdue by more than 60 days.

There are 12 invoices overdue by more than 60 days with total outstanding amount of ₹28,40,000. Would you like to see the list?

Ask about invoices, payments, customers or exceptions...

Key Capabilities

Natural Language Queries
Ask questions in simple business terms

Invoice & Payment Inquiry
Find status, history and details instantly

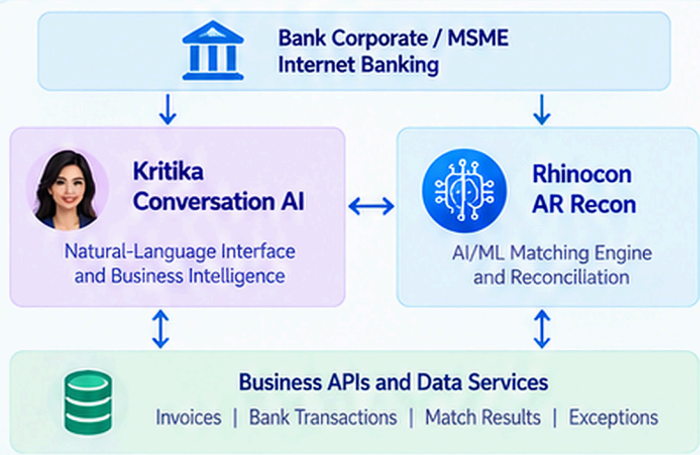
Match Explanation
Understand why a payment was matched or not matched

Receivables Analysis
Aging, outstanding balances and trends

Exception Investigation
Unmatched, partial payments, reversals, cheque returns

Multi-Language Support
English and major Indian languages

Integration Architecture



Business Benefits

Faster Answers
Get instant insights without searching multiple screens

Improved Productivity
Reduce manual investigation effort for AR teams

Better Decisions
Use data-driven insights for customer follow-ups

Trusted Information
Kritika uses authorized data from Rhinocon – no hallucinations

Enhanced Customer Engagement
Serve customers faster with accurate information

Turn Reconciliation Into Ongoing Receivables Control

AR Recon gives businesses a live view of outstanding invoices, matched collections, aging positions, and action-oriented alerts so collection teams can respond faster.



Aging Analysis
Track receivables by 0–30, 31–60, 61–90, and 90+ day buckets.

Automatic Triggers
Raise alerts for overdue invoices, unmatched credits, and low-confidence matches.

Collection Visibility
Monitor matched, partial, unmatched, and under-review items in one place.

Customer-wise Insights
Identify counterparties with high outstanding balances or repeated delays.

Actionable Follow-up
Prioritize exceptions and collection actions using real-time insights.

Aging Analysis

Aging Bucket	Amount (₹)	% of Total
0 – 30 Days	₹12,50,000	45%
31 – 60 Days	₹8,20,000	30%
61 – 90 Days	₹4,10,000	15%
90+ Days	₹2,80,000	10%
Total Outstanding	**₹27,60,000**	

Alerts / Triggers

- **7 invoices** crossed 60 days
- **3 unmatched payments** need review
- **1 cheque return** affected prior match

Business Value

Better collection follow-up
Focus on high-priority accounts with real-time visibility.

Faster exception response
Detect and act on issues early to avoid delays.

Improved cash-flow visibility
Get a clear view of outstandings and collections trend.

Smarter receivables control
Use data-driven insights to strengthen your collection process.

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Enterprise Control. Centralized Governance.

Rhinocon provides banks with a dedicated administration layer to onboard customers, monitor platform performance, govern reconciliation operations, and manage system-wide controls across the AR Recon ecosystem.



Customer Onboarding

Activate corporate / MSME customers and manage tenant setup.

System Parameters

Define global thresholds, schedules, and control policies.

Performance Monitoring

Track job status, match quality, queues, and alerts.

Model Governance

View deployed model versions, approvals, and fine-tuning status.

Security & Authorization

Control access, approval rights, and sensitive actions.

Audit & Compliance

Maintain full traceability of actions, overrides, and rule changes.

What Banks Can Manage

- Customer / tenant administration
- Reconciliation schedule management
- Exception oversight
- Notification policies
- Platform health and capacity monitoring

Governance Workflow

1. **Onboard Customer** — Create tenant, configure entities and data access.
2. **Configure Policies** — Set thresholds, schedules and control rules.
3. **Run & Monitor** — Execute reconciliation and track performance.
4. **Review Exceptions** — Analyse and resolve unmatched items.
5. **Audit & Improve** — Track actions, review changes and fine-tune policies.

Key Business Value

Better Operational Control

Centralized administration and real-time visibility.

Consistent Governance

Standardized policies across all customers.

Improved Service Oversight

Proactive monitoring and quicker issue resolution.

Scalable Multi-Tenant Operations

Efficiently manage multiple corporate and MSME customers.

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Reconciled in Rhinocon. Ready for Your ERP.

Download matched invoices and corresponding bank statement entries in ERP-friendly formats for manual upload into the customer's ERP system.

From Reconciliation to ERP Export

A simple and controlled export process

1. **Approved Reconciliation** — Matched invoices and payments are finalized.
2. **Build Export Batch** — Select date range, customer, bank account, or status.
3. **Generate ERP File** — CSV / XLSX templates.
4. **Download & Upload to ERP** — Customer imports into ERP.
5. **Track Export Status** — Export history, audit, and corrections.

Sample Export: Invoice to Payment Mapping

Matched records exported with complete mapping

Invoice: INV-2045 — Fully Allocated

Payment Date	Bank Reference (UTR)	Amount Allocated
05 Apr 2026	UTR1001	₹ 50,000
18 Apr 2026	UTR1002	₹ 70,000
02 May 2026	UTR1003	₹ 80,000
Total Allocated		**₹ 2,00,000**



Supports 1:1, 1:N, N:1 and partial settlements.

Export Capabilities

Flexible export options for your ERP requirements

- **Matched Invoice Export** — Download reconciled invoice records.
- **Bank Entry Export** — Include corresponding bank credits and references.
- **ERP-Friendly Templates** — Configurable CSV/XLSX formats.
- **TDS & Adjustments** — Include deductions, short payments and approved adjustments.
- **Reversal / Unmatch Export** — Generate correction records when matches change.
- **Export History & Audit** — Track batch ID, export time and status.

Export Status Flow

Export status is tracked separately from match status.

Matched → Approved → Exported → Import Confirmed

Business Value

Turn reconciliations into business-ready data

- **Faster ERP updates** — Get reconciled data into your ERP quickly.
- **Less manual posting effort** — Reduce rekeying and spreadsheet work.
- **Better accounting traceability** — Maintain a clear audit trail from bank to ERP.
- **End-to-end reconciliation closure** — Complete the process from match to ERP import.

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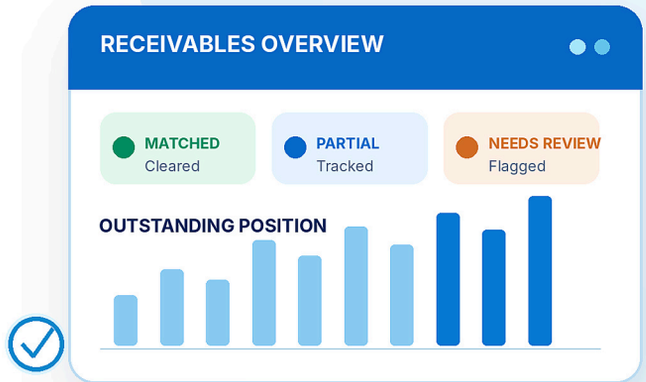
More Clarity.
Less Manual Work.

Turn incoming credits and open invoices into a clear, actionable view of your collections.



WHAT CHANGES FOR YOUR BUSINESS

Faster Payment Identification
Connect incoming bank credits with outstanding invoices.

Clear Receivables Visibility
See settled, partial and overdue balances together.

Less Manual Investigation
Focus attention on exceptions, not routine transactions.

Control Over Matching
Select advisory or automatic matching for your business.

Proactive Collections Follow-up
Use aging and trigger alerts to prioritize unresolved receipts.

Customer Communication
Generate payment receipts for verified invoice allocations.

THE DIFFERENCE IN DAY-TO-DAY OPERATIONS

BEFORE	WITH AR RECON
– Separate invoice and bank records	✓ One view across invoices and credits
– Manual reference-by-reference checks	✓ Configurable intelligent match suggestions
– Time-consuming exception tracing	✓ Traceable decisions and focused follow-up

Spend less time reconciling.
Spend more time managing collections.

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Strengthening MSME Relationships with Intelligent Reconciliation

Rhinocon enables banks to offer a differentiated, value-added service to their MSME and corporate customers, driving stickiness, deeper engagement and new revenue opportunities.



Key Benefits for Banks

Increase Customer Stickiness
Provide a high-value tool that becomes part of the customer's daily financial operations.

Drive MSME Engagement
Strengthen relationships with MSMEs and corporates with real business impact.

Create New Revenue
Offer as a value-added service or premium subscription to generate non-interest fee income.

Differentiate Digital Offerings
Enhance your transaction banking and cash management suite with AI-powered reconciliation.

Strengthen Ecosystem Partnerships
Integrate with ERP, accounting, payment gateways and trade platforms.

Support Compliance and Risk Management
Improve visibility, transparency and audit readiness for your customers.

Relevant Bank Use Cases

Transaction Banking
Reconcile collections and payments for current account customers.

MSME Lending
Monitor receivables and cash flows for better credit assessment and early warning signals.

Supply Chain Finance
Reconcile buyer payments and supplier settlements across the supply chain.

Merchant Acquiring
Help merchants reconcile card payments, UPI collections and settlements.

Trade Finance
Match export/import receipts, LC settlements and cross-border payments.

Corporate & Govt Customers
Multi-entity reconciliation with configurable rules and approval workflows.

Strategic Outcomes

Higher Customer Lifetime Value
Increase share of wallet across payments, lending, trade and FX.

Stronger MSME Franchise
Become a trusted digital partner in their growth journey.

Operational Efficiency
Reduce manual support requests and reconciliation related queries.

Brand Leadership
Position as an innovation-driven, MSME-friendly bank.

A Win-Win Partnership

Help your customers grow. Unlock new opportunities for your bank.

- Differentiated digital banking experience
- Value-added services for MSME and corporate customers
- New fee-based revenue streams
- Deeper data-driven insights (with customer consent)
- Long-term strategic partnerships



CredenTek

The NxtGen Technology Company

Rhinocon

Connect
Reconcile
Deliver

Intelligent Receivables Reconciliation for the Modern Banking Ecosystem.

AR Recon is part of CredenTek's **Rhinocon Reconciliation Suite.**



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