



Risk Insights through Analytics 2.0

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Introduction

As business complexity and data volumes increase, organisations need stronger, real-time controls to effectively manage risk, ensure compliance, and improve efficiency. Traditional systems often lack the ability to detect anomalies early, prevent errors proactively, or generate timely, actionable insights.

The Risk Insights through Analytics (RIA) Business Risk Platform addresses this gap through AI-enabled continuous control monitoring, LLM-driven risk and business insights, automated exception workflow, and conversational KRI management, through supporting technology. It enables organisations to identify risks early, reduce exposure, and drive measurable outcomes.



By combining advanced technology with configurable workflows and business-aligned logic, R.I.A transforms operational data into meaningful insights - strengthening governance, enhancing visibility, and enabling proactive risk management across processes.

Key capabilities



Exception workflow management



Row-Level Security (RLS)



API integration



Anomaly detection



Unstructured data analytics



GenAI prompt-based solution



Our solution

Our tools, capabilities, and functionalities to support client requirements include:



Data driven executable indicators using AI supporting technology



Automatic data validation and reconciliation



Proprietary ruleset for identifying duplicates – dynamic and regularly updated



API integration



Anomaly detection



Workflow management



Self-service prompt



700+ KPI library



OCR-based, intelligent duplicate check



Machine Learning powered tool

How RIA empowers your business

RIA follows a structured, phased delivery approach aligned to implementation timelines and measurable outcomes. At its core, the platform continuously analyses large volumes of operational data to enable real-time monitoring, early anomaly detection, and proactive remediation—helping organisations reduce risk and enhance performance.



Duplicate payments

Identification of duplicate payments, payment to an incorrect vendor, payment against rejected material, or a cancelled purchase order, and billing overlaps

Key benefits: Recovery of duplicate and excess payments



Core business process analytics

Anomaly detection and continuous transaction monitoring across Procure-to-Pay (P2P), Record-to-Report (R2R), Order-to-Cash (O2C), and Hire-to-Retire (H2R) processes to detect early payments, three-way match, journal irregularities, revenue leakages, payroll issues, and other control failures

Key benefits: Identification of control gaps, prevention of leakages, and recovery of missed value opportunities



Travel and expense claims review

Creation of a structured metadata file by analysing documents/images in different formats/templates using enhanced OCR functionality for the extraction of metadata and text

Key benefits: Complex document analysis, including multilingual and handwritten

How RIA empowers your business



Three lines of defense

An integrated dashboard providing unified visibility across operations, business risk and compliance, and internal audit through continuous monitoring of controls, exceptions, and remediation

Key benefits: Enhances governance with end-to-end oversight, strengthens accountability, and enables proactive risk identification and timely resolution



Statement reconciliation

Automated statement reconciliation to identify unadjusted payments, advances, credits, reversal benefits not passed by the vendor/third-party, etc.

Key benefits: Recovery of missed credits and unadjusted balances



Anomaly detection

Identification of outliers, including forged documents, using cutting-edge technologies

Key benefits: Foreign elements and manipulation identified and flagged for preventing payment against such documents

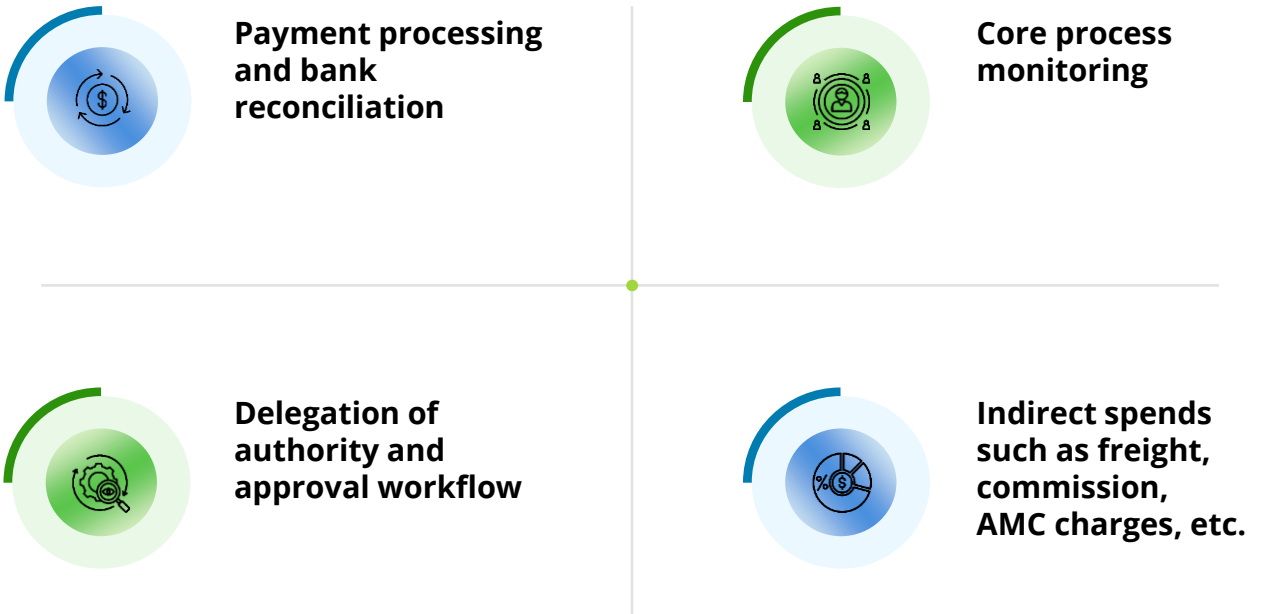


Contractual compliance

Review of contractual terms to identify potential commercial benefits available but not availed, along with review of spends to identify recovery on freight, commission, and overbilling of labour and manpower

Key benefits: Rebates and refund claims based on contractual terms, chargebacks and refunds from vendors

Applicability



Unique features of RIA

KPI monitoring

- CXO dashboards
- User-defined threshold
- Process mapping as per your organisation
- AI and ML enabled
- Enabler for leakage identification and profit enhancement



Workflow-based exception

- Automated workflows for approvals, notifications, and escalations
- Standardised review mechanisms to ensure process compliance
- Comprehensive audit trails to maintain transparency and accountability



Data validation and reconciliation

- Preventive and detective analysis
- Automated communication and reconciliation
- Multi-system integration
- Scenario library for identifying leakages
- Supports multilingual invoices and documents



Scalable

- Easy to deploy
- Scalable model to add multiple records, entity and region
- Agnostic to ERP and application
- Accelerated output and results

Unique features of RIA

Fuzzy matching

- Proprietary ruleset for identifying duplicate - dynamic and regularly updated
- Query routine library
- Sector/Business-wise exception library



OCR-based image comparison

- Algorithm to identify and validate supporting documents
- Image-by-image comparison
- OCR-based field comparison



Self-service prompt

- Self-service analytics tool that allows users to ask questions in natural language
- Automatically converts queries into data insights and relevant visuals
- Enables fast, intuitive, data-driven decisions
- Supports export of visuals with underlying data for sharing and reporting



The RIA Edge

RIA transforms operational data and organisational knowledge into continuous, intelligent risk monitoring. It does this by automatically generating, executing, and refining audit indicators grounded in data and governance frameworks. The result is faster findings through mature dashboards, fewer false positives, and an institutional risk library that gets smarter with every execution.



What Gives RIA the Edge



AI-generated indicators using supporting technology

- LLM driven executable indicators
- Configurable quality rules per process
- Exception rate gate
- Auto-refine loop on failure, and human queue for persistent issues
- Multi-persona views for audit, management and leadership



Living repository

- Seamless drill-down from KRI exceptions into underlying KPIs
- Anomaly driven discovery - surfaces signals without manual intervention – LLM converts to testable hypotheses
- Validated findings join growing firm library



Structured and unstructured data

- Handles structured extracts alongside unstructured PDFs or documents
- Knowledge distillation from unstructured data sources, reused by indicators
- Cited facts calibrate indicator thresholds avoiding any hardcoded or invented guesses

The RIA Edge

What Gives RIA the Edge



Process and industry-agnostic

- The architecture, rules, and shared services are constant across engagements. What changes per engagement is the canonical schema, KRI repository content, fact sheet, and source connectors



Complementary engines

- Coverage engine - selects, adapts and parameterises KRIs from a configurable, process/industry-agnostic repository
- Discovery engine - proposes novel KRIs grounded in a deterministic anomaly scan, validated through full manual audit review



Transparent AI usage basis supporting technology

- Risk and business insights - generated by LLM - grounded in facts
- Run manifest, retention policy and traceability per transaction
- Client data stays within environment, only statistical profiles interact with LLM



Conversational KRI management

- Author new KRIs, edit existing ones and interrogate using KRI Bot – all in natural language
- Chat with KRI Bot to generate new indicators, refine logic, query exceptions, and explore findings – without writing any code



The Deloitte difference

At Deloitte, our deep expertise in developing processes and controls for Global Capability Centres (GCCs) and Shared Service Centres (SSCs) is backed by decades of experience in vendor recovery audits across sectors including consumer durables, pharmaceuticals, automotive, energy and power, FMCG, and textiles and apparel. Over the years, we have helped clients achieve substantial cost savings by identifying leakages across their accounts payables and implementing robust, future-ready processes and controls to prevent recurrence.



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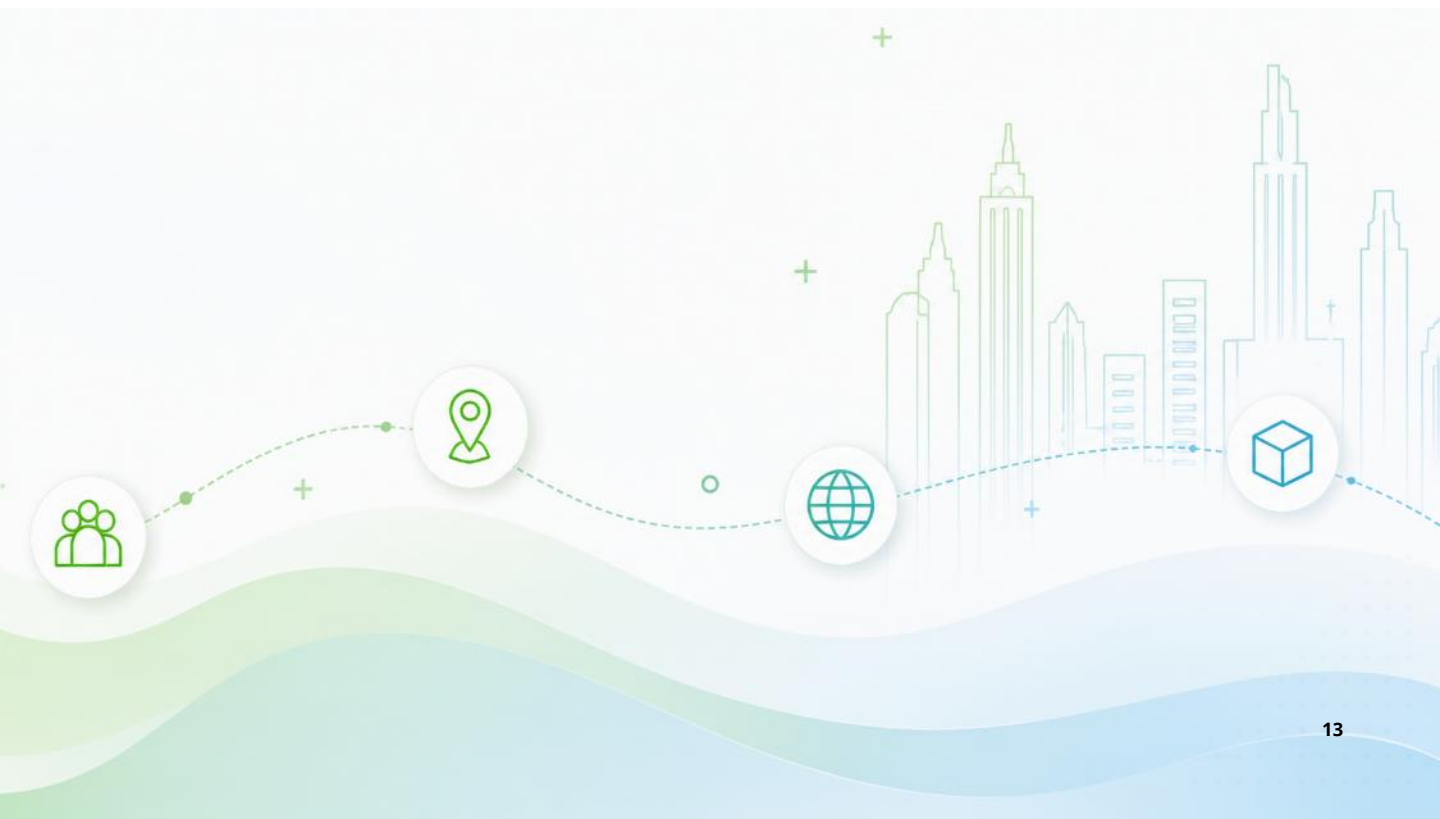
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