



CFA — Continuous Financial Assurance

Continuously Assuring What Matters

1. The Problem

Traditional financial assurance is often periodic, sample-based and retrospective. By the time a control issue or potential financial leakage is identified, the transaction may already have been processed and paid.

2. What is CFA?

CFA is an enterprise financial assurance platform that continuously analyzes financial transactions, identifies potential financial leakage and control risks, and provides transaction-level evidence for investigation.

3. How CFA Works

ERP / Data Sources → Dhivritti Data Foundation → Canonical Financial Model → Assurance Rules → Risk Detection → Risk Evidence → Investigation

4. Initial Assurance Scenarios

- Duplicate Payments
- Excess Payments
- Invoice Variations / Duplicate Invoices
- Unadjusted Vendor Credits/Advances
- High-Risk Manual Journal Entries
- GR/IR Breakdowns
- Bank vs ERP Mismatches
- Vendor Reconciliation Gaps

5. Example

A vendor invoice is identified as potentially paid twice across two accounting documents. CFA identifies the relationship between the transactions, assesses the duplicate-payment risk, and presents the supporting transaction evidence to the finance team for investigation.

6. Business Value

Detect potential financial leakage before payment

- Increase financial control coverage
- Reduce dependence on sampling
- Reduce manual investigation effort
- Provide evidence-based risk identification
- Move from periodic assurance toward continuous assurance
- Prioritize high-risk transactions for investigation

7. Product Vision

CFA starts with transaction-level financial assurance and progressively expands across financial processes, creating a continuous layer of assurance over enterprise financial activity.

8. Why CFA

ERP-Agnostic

Works with financial data from enterprise systems rather than being tied to a single ERP.

Explainable

Every identified risk is supported by transaction-level evidence.

Continuous

Moves assurance from periodic review toward continuous analysis.

Rule-Driven & Extensible

New assurance scenarios can be added as business risks evolve.

From Financial Data to Actionable Risk

CFA converts financial transactions into risk findings and transaction-level evidence for investigation.

CFA Assurance Summary



CFA Navigation Hub

Go to System Workspace:

- ☒ Assurance Summary
- ☐ Rule Configuration
- ☐ Risk Investigation

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Continuous Financial Assurance

Financial Assurance Summary

Analysis Period: 01 / 10 / 2025 - 15 / 10 / 2026

Potential Financial Exposure	Risk Findings	Scenarios Detected
\$45,536.56	32	4

Financial Assurance Findings

Scenario	Findings	Potential Exposure
Duplicate Payment		8 \$14,076.56
Similar Invoices		18 \$18,450.00
Unadjusted Credit Memo		4 \$2,660.00
Unadjusted Advance Payment		2 \$10,350.00

CFA Engine evaluated financial assurance scenarios with context-aware scoring and business-defined thresholds.

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Transaction-level Risk Details



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Transaction Details

Risk Rule	Risk Score	Alert Thre...	Business Unit	Transaction ...	Fiscal Period	Transaction ...	Line	Supplier	Line Amo...	Transacti...	Currency
Similar Invoices	80	70	BU03	GOODS	M01	DHTN432110...	1	VNDR1004	1300	1300	USD
Similar Invoices	80	70	BU03	GOODS	M01	DHTN432110...	1	VNDR1004	1300	1300	USD
Similar Invoices	80	70	BU02	GOODS	M01	DHTN43211114	1	VNDR1014	960	960	USD
Similar Invoices	80	70	BU02	GOODS	M01	DHTN43211116	1	VNDR1014	960	960	USD
Duplicate Payment	100	80	BU01	GOODS	M01	DHTN43211168	1	VNDR1005	787.5	1695.34	USD
Duplicate Payment	100	80	BU01	GOODS	M01	DHTN43211168	2	VNDR1005	907.84	1695.34	USD
Similar Invoices	80	70	BU01	GOODS	M01	DHTN43211169	1	VNDR1001	1700	2420	USD
Similar Invoices	80	70	BU01	GOODS	M01	DHTN43211169	2	VNDR1001	720	2420	USD
Duplicate Payment	100	80	BU01	GOODS	M01	DHTN43211185	1	VNDR1023	1239	1823.8	USD
Duplicate Payment	100	80	BU01	GOODS	M01	DHTN43211185	2	VNDR1023	584.8	1823.8	USD
Duplicate Payment	100	80	BU01	GOODS	M01	DHTN432112...	1	VNDR1005	787.5	1695.34	USD
Duplicate Payment	100	80	BU01	GOODS	M01	DHTN432112...	2	VNDR1005	907.84	1695.34	USD
Similar Invoices	80	70	BU01	GOODS	M01	DHTN432112...	1	VNDR1001	1700	2420	USD
Similar Invoices	80	70	BU01	GOODS	M01	DHTN432112...	2	VNDR1001	720	2420	USD
Similar Invoices	80	70	BU02	SERVICE	M01	DHTN432112...	1	VNDR1002	150	150	USD
Total Risk Score: 400											

Evidence



Transaction Details

Transaction Number: DHTN43211052

Field	Value
Risk Rule	Similar Invoices
Risk Score	80.0
Alert Threshold	70.0
Transaction Number	DHTN43211052
Supplier	VNDR1004
Currency	USD
Transaction Amount	1300.0
Line Amount	1300.0
Invoice / Obligation Reference	DW/PUN/26/1010
Invoice / Obligation Date	2026-10-03 00:00:00

Similar Matching Transactions

Transaction Number	Invoice / Obligation Date	Line Amount	Transaction Amount	Currency	Invoice / Obligation Reference	Matching Risk Score
DHTN43211044	2026-03-31 00:00:00	1300	1300	USD	DW/PUN/26/1009	80