

Real-Time Governance for the Office of the CFO

Pre-transactional Intelligence on AWS

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**Most innovative
Application of AI
in finance**

Fintech Australia Awards 2025



ALUMNI

Mastercard
Startpath 2024

We built RedOwl because of what your CFO is facing

Leakage

9%

of your revenue

21%

Experience Procurement Fraud

- Average loss \$180K
- Mean \$2.5M
- #3 most disruptive economic crime

Source: McKinsey . Accenture . KPMG
. WorldCC . PWC Global Economic
Crime Survey 2024

Data Silos

\$160B

COST Of DATA SILOS

- Access information at decision time
- Disconnected structured and unstructured data
- People leaving

Source: Australian Government
Regulatory Burden Measurement
Framework.

Governance

Typical governance failure

\$1M – \$20M

Serious control failure

\$20M – \$250M

Major regulatory systemic failure

\$250M – \$500M+

- Fines ranging from \$1M to \$250M+
- Financial services compliance breaches averaging \$31M

Source: Protect The costliest
corporate mistakes in Australia 2025

Operations

Found after funds have left

**6 – 12
months**

Source: Stat on Audit cycles

What RedOwl Does for your CFO and Board



Reduces Leakage including fraud



Frees Working capital



Real-Time Auditable Compliance

92% of transactions processed without human intervention

The 8% that need review arrive with full AI context, not a queue of paper

How? Every Transaction is Explainable, repeatable, and compliant

Captures Organisational Memory

Structured and Unstructured data (policies, contracts)
Human knowledge (historical decisions, approval behaviours)

Preserves and Surfaces

Structure it into a persistent memory layer (machine-readable, auditable, continuously enriched)

Leverage - Decision Engine

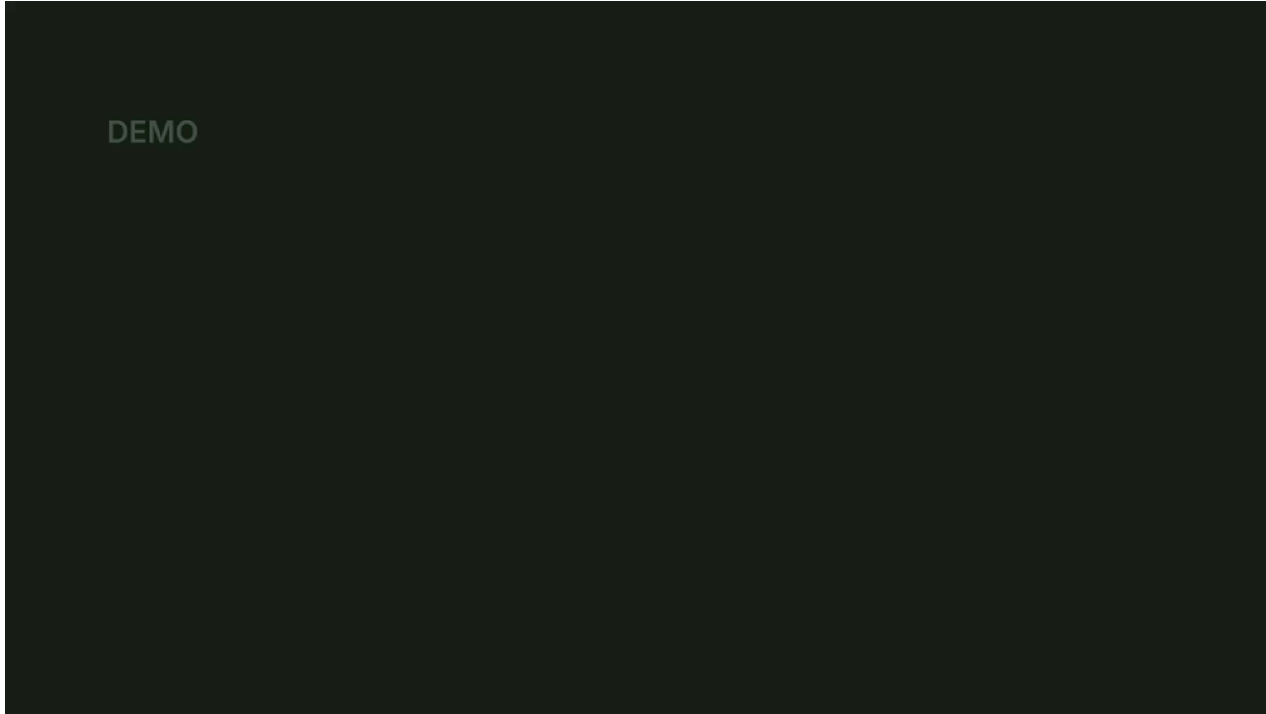
- Applies policies consistently (Governance)
- Enforces thresholds, controls, and approvals
- Incorporates learned decision patterns as advisories.

Real-Time Governance Layer

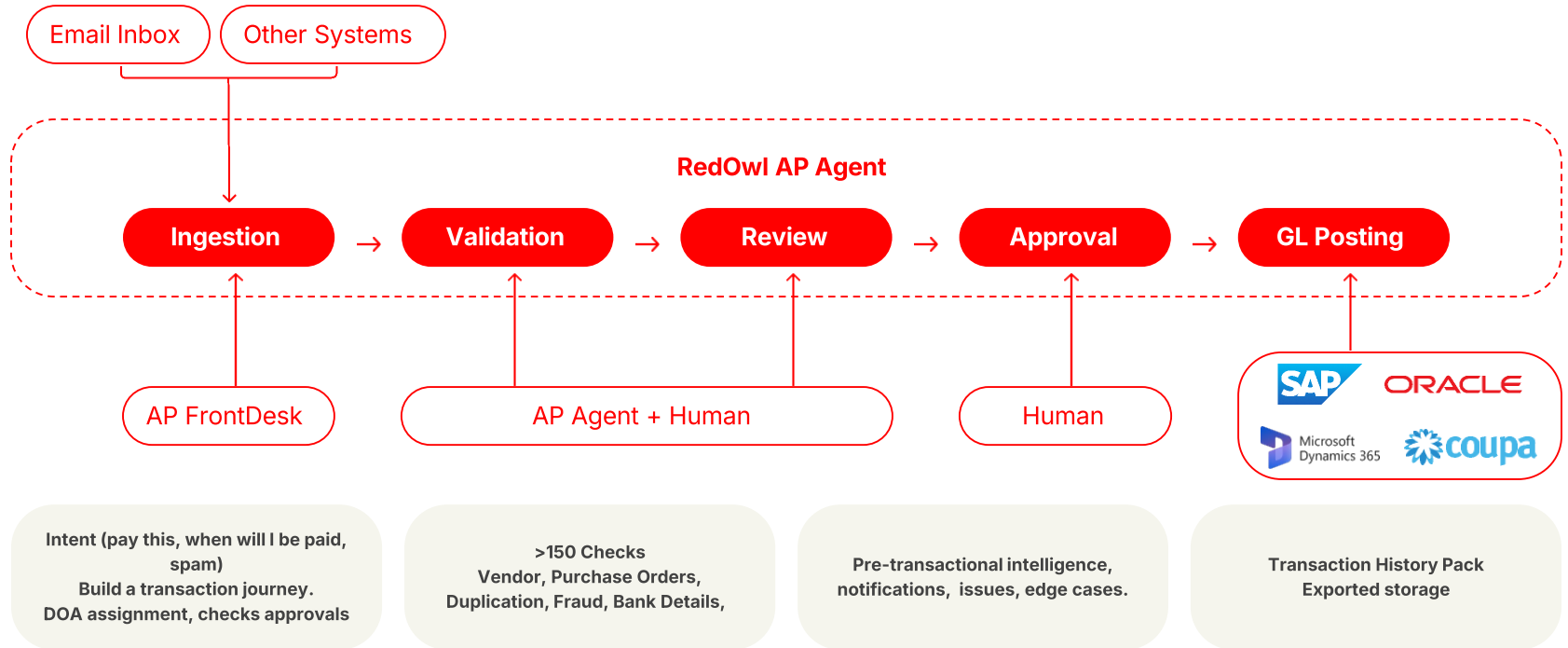
Applies decision logic at the point of transaction

1. Validates before payment execution
2. Dynamically routes approvals based on risk
3. Blocks, escalates, or approves in real-time
4. Edge cases are directed to the human
5. Ensures only safe, compliant, and validated transactions proceed.

Demo



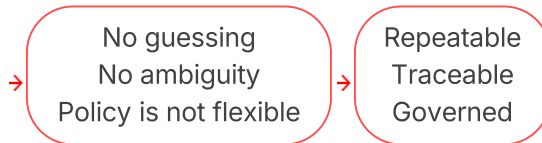
RedOwl 'Okay to Pay' Platform



Redowl's Agentic Toolset

Core Agentic Pattern

Policy-driven, deterministic execution of financial decisions ensuring repeatability, traceability, and pre-transaction governance at scale.



Step 1 – Ingestion Layer

(Email Connector → Raw Intake → Immutable Event)

Step 2 – Pre-Processing / Classification Layer

(Raw Event → Classification → Typed Event)

Step 3 – Extraction Layer

(Typed Event → Extraction → Structured Financial Data)

Step 4 – Intent Layer

(Structured Data → Intent → Action Definition)

Step 5 – Planner Layer

(Intent → Plan → Execution Strategy)

Step 6 – Orchestration Layer

(Plan → Execution → Managed Workflow)

Step 7 – Worker Layer

(Tasks → Results → Signals)

Step 8 – Policy & Human Layer

(Signals → Decision → Approval)

Step 9 – Execution Layer

(Approved Decision → Payment → Transaction Record)

Step 10 – Audit & Memory Layer

(All Events → Trace → Learning)

Corporate Memory Agentic Pattern

Corporate memory captures past decisions and patterns, feeding advisory signals to improve **classification, planning, and policy tuning**. It informs the system but **never overrides** deterministic rules or governance, ensuring **continuous improvement without compromising control**.

Example — Memory Signals

```
{ "memory_signals": { "vendor_trust_score": 0.92, "prior_transactions": 12, "pattern": "consistent_monthly_invoice", "confidence": 0.89, "source": "historical_decision_log" } }
```

RedOwl's sub-100ms Governance Stack

25+ managed services | Cloud-native | Governance-first | Enterprise-grade AI

EDGE & SECURITY

- Route 53
- CloudFront
- WAF + Shield
- Cognito (Identity)
- API Gateway
- Certificate Manager

COMPUTE

- EKS (Multi-AZ)
- EC2 Worker Nodes
- Lambda
- ECR

AI & INTELLIGENCE

- Bedrock + Guardrails
- SageMaker
- LLM Observability

DATA & MESSAGING

- Aurora PostgreSQL
- ElastiCache (Redis)
- MSK (Kafka)
- S3
- AppSync
- SNS

SECURITY & COMPLIANCE FOUNDATION

PrivateLink | Secrets Manager | KMS | CloudTrail | GuardDuty | Config | Macie

Zero-trust | Encrypted at rest & in transit | Best-of-suite + best-of-breed

Why this works

What the CFO never has to think about

Well-Architected by Design

Security, reliability, and operational excellence as design constraints, not afterthoughts

Best-of-Suite + Best-of-Breed

AWS managed services at the core; specialist tools integrated securely via PrivateLink

From Infrastructure to Innovation

Bedrock Guardrails shifted focus from infra to rapid AI innovation

CUSTOMER-REPORTED OUTCOMES

92%

transactions processed without human intervention

150+

real-time validation checks per transaction

8%

needing review arrive with full AI context

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Thank You !

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