

Qognitive

Finance, Treasury & Accounting

Scaling Enterprise AI Solutions

Take your use cases from pilot to production

Amplify returns through Enterprise AI adoption

Five Key Challenges in Finance

Finance leaders across banking, investment and corporate sectors navigate between AI's promise and implementation challenges within diverse systems and regulatory frameworks.

Organisations successfully leveraging AI gain decisive advantages – optimising capital, enhancing risk management, streamlining operations and delivering insights that drive competitive differentiation and value.

The path to effective AI adoption requires bridging technical gaps while protecting what matters most: your financial governance, data integrity and decisive advantage in volatile markets where speed and precision define the winners.



Legacy system integration

connecting diverse financial platforms with AI capabilities



Organisational data silos

breaking barriers between financial functions for unified insights



Decision velocity constraints

accelerating financial insights in volatile environments



Regulatory complexity

navigating evolving compliance across multiple frameworks

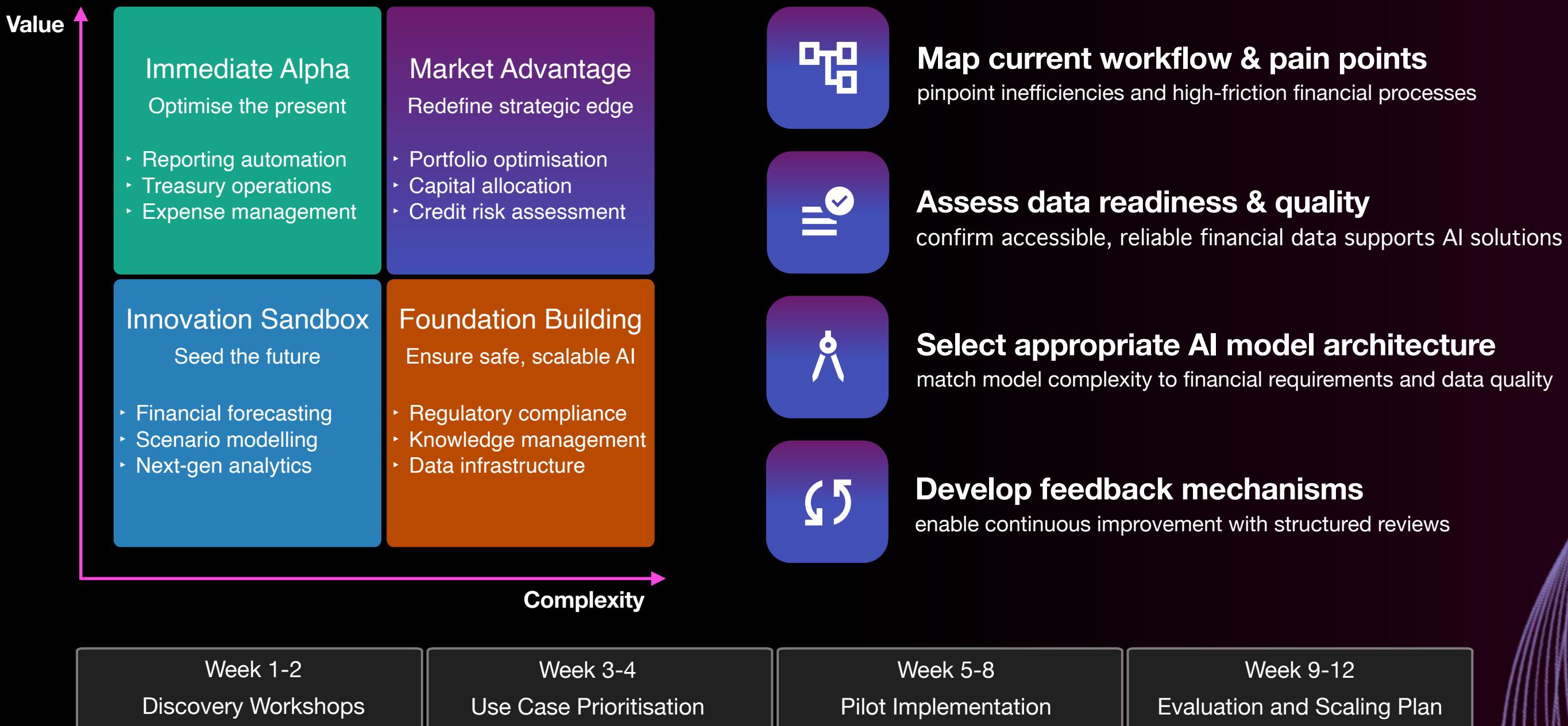


Talent & capability gaps

bridging financial expertise with AI innovation

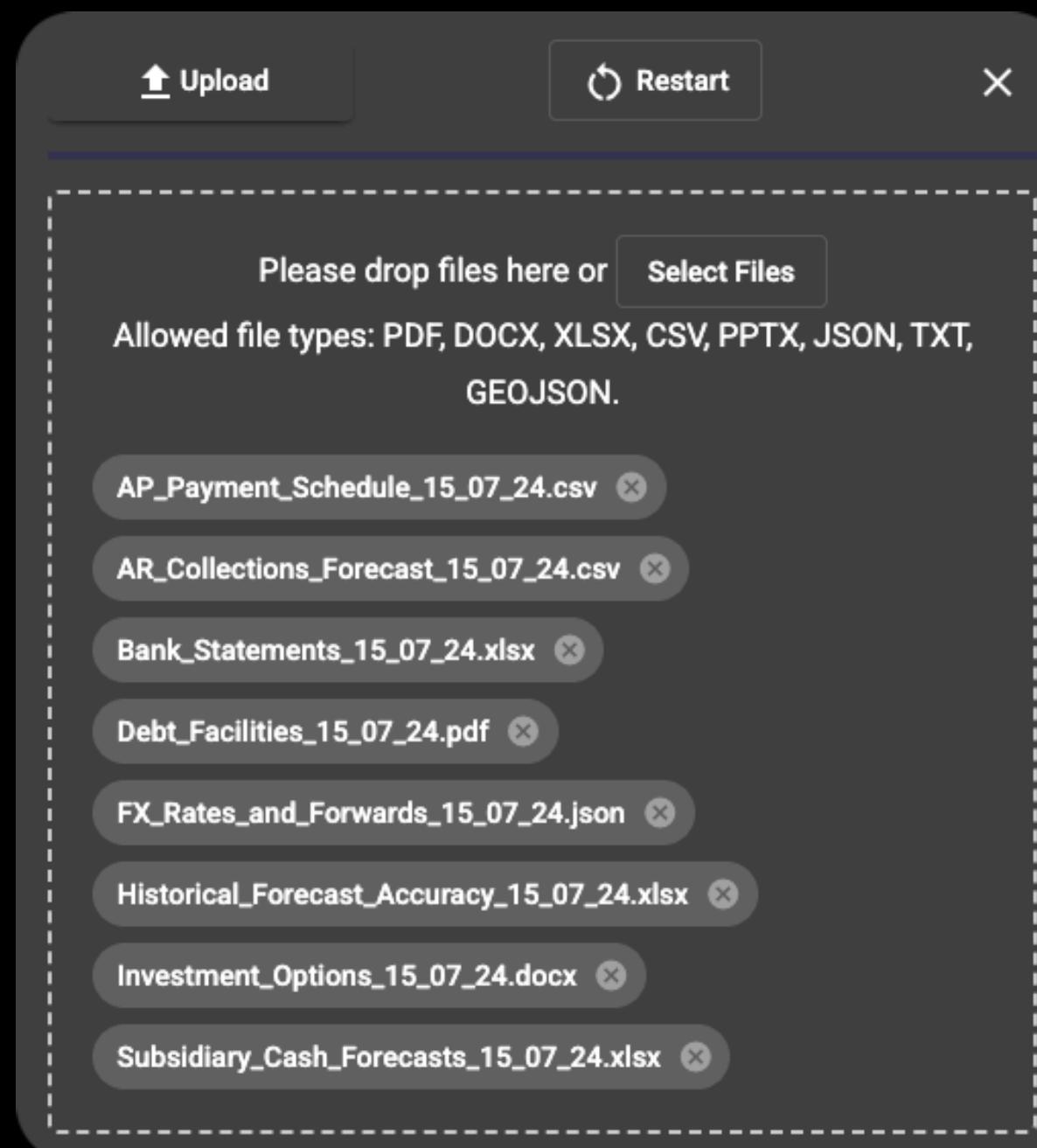
Discover high-impact opportunities with confidence

Structured Use Case Evaluation



Build Flexible AI Agents

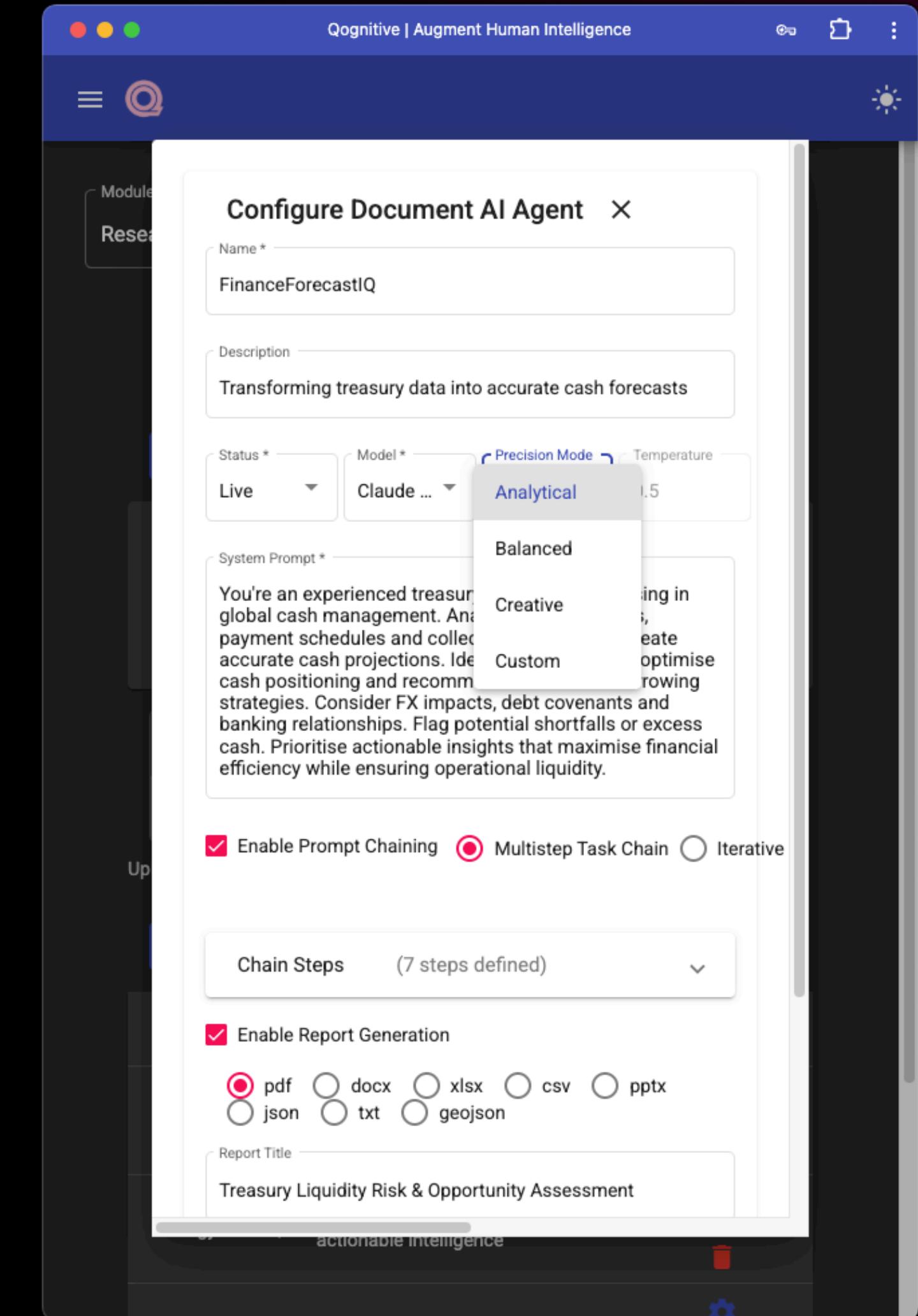
Qognitive seamlessly ingests and analyses data across SAP, Oracle and banking platforms, eliminating manual consolidation and revealing valuable insights hidden within your finance infrastructure.



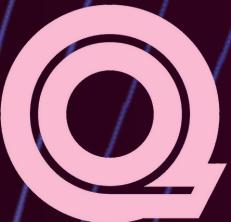
The interface shows a central area for file processing with a dashed border. At the top are 'Upload' and 'Restart' buttons. Below is a 'Please drop files here or Select Files' area. A list of allowed file types is provided: PDF, DOCX, XLSX, CSV, PPTX, JSON, TXT, and GEOJSON. A list of uploaded files is shown, including: AP_Payment_Schedule_15_07_24.csv, AR_Collections_Forecast_15_07_24.csv, Bank_Statements_15_07_24.xlsx, Debt_Facilities_15_07_24.pdf, FX_Rates_and_Forwards_15_07_24.json, Historical_Forecast_Accuracy_15_07_24.xlsx, Investment_Options_15_07_24.docx, and Subsidiary_Cash_Forecasts_15_07_24.xlsx.



Raw data meets AI
run analytics on the fly



The dialog box is titled 'Configure Document AI Agent'. It includes fields for 'Name' (FinanceForecastIQ), 'Description' (Transforming treasury data into accurate cash forecasts), 'Status' (Live), 'Model' (Claude ...), 'Precision Mode' (Analytical, with options: Balanced, Creative, Custom), 'Temperature' (0.5), and a 'System Prompt' text area. The prompt text is: 'You're an experienced treasurer managing global cash management. Analyse payment schedules and collect accurate cash projections. Identify cash positioning and recommend strategies. Consider FX impacts, debt covenants and banking relationships. Flag potential shortfalls or excess cash. Prioritise actionable insights that maximise financial efficiency while ensuring operational liquidity.' Below the prompt are checkboxes for 'Enable Prompt Chaining' (checked), 'Multistep Task Chain' (radio button), and 'Iterative' (radio button). A 'Chain Steps' section shows '(7 steps defined)' with a dropdown arrow. A 'Report Generation' section has a checked 'Enable Report Generation' checkbox and a list of file types: pdf (radio button selected), docx, xlsx, csv, pptx, json, txt, and geojson. The report title is 'Treasury Liquidity Risk & Opportunity Assessment'.



Deploy Agentic Workflows

From basic cash reconciliation to complex liquidity optimisation, Qognitive applies the right AI approach to each treasury challenge, precisely matching model sophistication to your needs and data quality.



Multi-model AI capability

select optimal AI models for peak performance



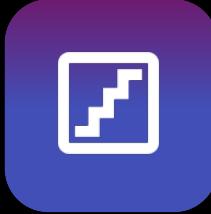
Intuitive control

guide AI with precision mode and system prompts



AI-ready knowledge library

connect your expertise for enhanced results



Multi-step refinement

break complex processes into manageable steps



Flexible outputs

generate results in your preferred formats

Qognitive | Augment Human Intelligence

Module Research

Chain Steps (7 steps defined)

- Step 1: Data Integration & Validation
- Step 2: Historical Pattern Analysis
- Step 3: 13-Week Cash Flow Forecast
- Step 4: Liquidity Risk Assessment
- Step 5: Cash Optimisation Strategy
- Step 6: Scenario Analysis
- Step 7: Executive Treasury Dashboard

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Enable Prompt Chaining Multistep Task Chain Iterative

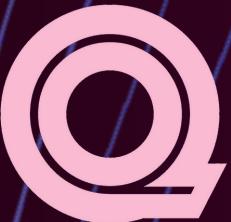
Enable Report Generation

pdf docx xlsx csv pptx
json txt geojson

Report Title

Treasury Liquidity Risk & Opportunity Assessment

actionable intelligence



AI-Ready Knowledge Library

Create AI-ready knowledge libraries for your proprietary financing documentation and contract precedents, enabling sophisticated analysis that respects your unique expertise and captures institutional knowledge across complex parameters.

StructuredFinancePro Library

- Credit Facility Templates (DOCX)
- Market Standard Terms Library (JSON)
- Covenant Packages by Industry (XLSX)
- Pricing Benchmarks Database (CSV)
- Regulatory Requirements by Jurisdiction (PDF)



Intelligent processing



Semantic mapping

The screenshot shows the Qognitive app interface. At the top, a blue header bar displays the text "Qognitive | Augment Human Intelligence" and a "Delete Corpus" button. Below the header, the title "StructuredFinancePro" is shown, along with its description as a "Corporate Finance Contractual Intelligence Hub" started by "team@qognitive.app" on "18 May 2025". The status is "Published" and it has "Number of RAG Vectors: 5". Below this, there are buttons for "Back to Review" and "Disable Corpus". The main content area is a table listing five documents with their details and actions:

Title	Description	Status	Action
Credit Facility Templates (DOCX)		embedded	
Market Standard Terms Library (JSON)		embedded	
Covenant Packages by Industry (XLSX)		embedded	
Pricing Benchmarks Database (CSV)		embedded	
Regulatory Requirements by Jurisdiction (PDF)		embedded	

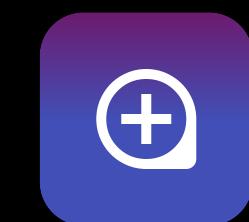
Multi-Step Refinement

Break down complex agreements into manageable steps with iterative refinement, ensuring precise control over commercial terms while maximising contract value and maintaining operational feasibility in your treasury and finance functions.

Workflow Steps (6 steps defined)

- Step 1: Transaction Fundamentals
- Step 2: Facility Structure
- Step 3: Pricing and Economics
- Step 4: Covenant Package
- Step 5: Security and Guarantees
 - Step 5 Title * Security and Guarantees
 - Step 5 Question * IF [secured_financing] detected from earlier ar
 - Placeholder (Optional) E.g., First-lien on all assets, guarantees from a
 - Required Adaptive Enable RAG for this
- Step 6: Special Provisions and Market Terms

[+ Add Step](#)



Fine-grained control
refine every step

Qognitive | Augment Human Intelligence

Reset Submit

Powering smarter corporate financing with intelligent documentation automation

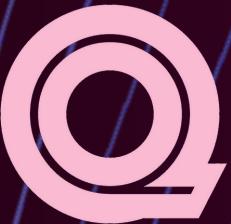
- Transaction Fundamentals
- Facility Structure
- Pricing and Economics
- Covenant Package
- 5 Security and Guarantees

Although this appears to be an unsecured financing based on your previous responses, would you like to include any guarantees from subsidiaries to support the facilities? Also, please confirm if you want specific negative pledge provisions to protect lenders, and whether you'd like to include a guarantor coverage test (typically 80% of group EBITDA/assets).

Unsecured facilities with guarantees from material subsidiaries representing at least 80% of group EBITDA and gross assets. Negative pledge on all assets with carve-outs for: existing secured debt (£75M property-specific financing), securitisation of receivables up to £100M, and customary permitted security baskets (£50M general basket). Clean-up period for newly acquired subsidiaries (90 days).

Back Next

6 Special Provisions and Market Terms



Scaling Success

Treasury and finance teams can leverage Qognitive's AI capabilities to transform complex corporate financing processes, enhancing documentation quality and reducing operational risks across their debt portfolios.



AI validation engine

automated quality assurance across all contracts



AI learning loop

system refinement through expert feedback



AI knowledge hub

firm-wide expertise instantly accessible



AI project management

intelligent project and resource optimisation

Qognitive | Augment Human Intelligence

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Reset Start

Powering smarter corporate financing with intelligent documentation automation

Completed Workflows

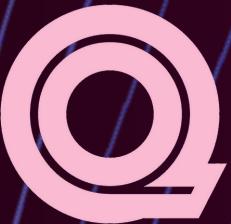
Submitted by team@qognitive.app on May 18, 2025, 5:49:27 PM

EXECUTIVE SUMMARY

This draft facility agreement sets out the terms for a £750,000,000 multi-currency unsecured financing for British Retail Group plc, arranged by NatWest (Coordinator), Barclays, HSBC, and Lloyds. The structure comprises a £400,000,000 5-year bullet term loan and a £350,000,000 5-year revolving credit facility (RCF), both available in GBP, EUR, and USD, with a swingline option for short-term drawings. The facilities include a £200,000,000 accordion feature, sustainability-linked margin adjustments, and a robust but balanced covenant package. The transaction is governed by English law, with jurisdiction in the London courts.

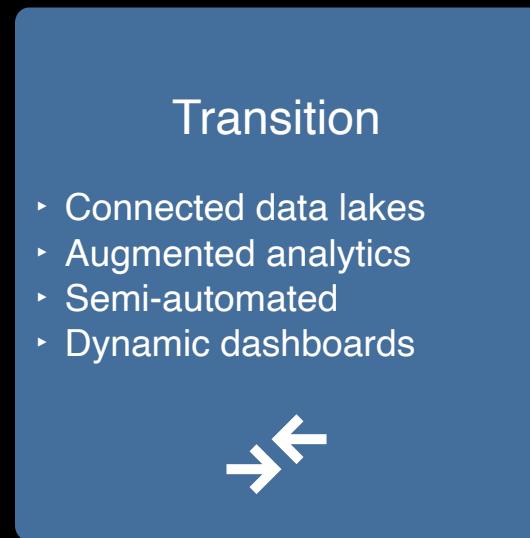
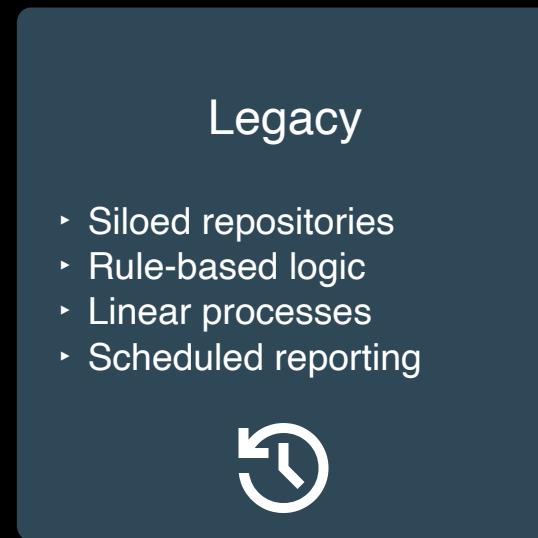
Key Terms

- Borrower: British Retail Group plc
- Arrangers: NatWest (Coordinator), Barclays, HSBC, Lloyds
- Facility Amounts: £400,000,000 Term Loan A (5-year bullet), £350,000,000 RCF (5-year), with £200,000,000 accordion
- Purpose: Refinancing existing debt and funding sustainability initiatives (general corporate purposes)
- Currencies: GBP, EUR, USD (with swingline option)
- Unsecured, guaranteed by material subsidiaries ($\geq 80\%$ of group EBITDA and gross assets)
- Negative pledge with customary carve-outs and baskets
- Pricing: SONIA + 1.75% margin, sustainability-linked margin adjustment (+/- 7.5bps), commitment fee (35% of margin), utilisation fee (tiered), arrangement and documentation fees
- Financial Covenants: Net Debt/EBITDA $\leq 3.5x$ (acquisition spike to 4.0x), Interest Cover $\geq 4.0x$, Secured Leverage $\leq 1.0x$
- ESG Features: Three KPIs (carbon emissions, renewable electricity, plastic reduction), annual auditor-verified certificate, margin adjustment post first testing date, sustainability coordinator (NatWest)



Move from legacy to Intelligence with expert support

Enterprise Architecture Evolution



Operational excellence
from manual workflows to intelligent operations



Strategic intelligence
from reactive decisions to predictive optimisation

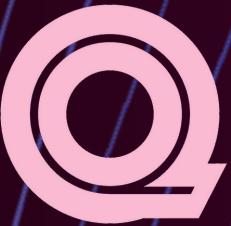


Knowledge infrastructure
from siloed data to unified enterprise intelligence



Market sensing
from historical analysis to anticipatory insights

In financial markets where accuracy and compliance are paramount, architectural evolution isn't just a technical upgrade – it's the foundation of sustainable competitive advantage.





Let's start a conversation

Qognitive transforms expertise into intelligent workflows, enabling teams of all sizes to work smarter. Our intuitive AI solutions streamline complex processes while enhancing human capabilities, ensuring your people focus on what truly matters.

Enterprise AI Solutions

The best AI solutions aren't created in isolation, but through collaboration with visionaries who understand their domain deeply. My greatest satisfaction comes from seeing clients excel beyond their expectations when we transform their expertise into intelligent workflows that redefine what's possible.

Shawkat Ali, CFA
Founder, Qognitive



Business Modelling Expert

Having led technology transformations at global banks and energy traders, I've witnessed the persistent gap between systems and business value. Qognitive bridges this divide, turning complex technical environments into intelligent ecosystems where expertise is amplified and operational barriers dissolve.

Alex Baker
Managing Partner, MapleRisk



Submit a use case for
design analysis



Contact us to arrange
an introductory call



team@qognitive.app