

Zivra AI Launches Real-Time Business Health and Financial Intelligence for SMEs

Zivra turns banks, POS, mobile money, cash, and receipts into live cashflow, risk, and health signals so SMEs stop operating in the dark.

WILMINGTON, DE, UNITED STATES, February 5, 2026 /EINPresswire.com/ -- Zivra Inc., a Delaware C-corp operating as [Zivra AI](#), today announced the launch of Zivra, an AI-powered [business health and financial](#)

[intelligence](#) platform built to solve a persistent problem for small and medium-sized businesses: real-time financial visibility in environments where money moves across fragmented systems.



Zivra AI logo — real-time business health and financial intelligence for SMEs.

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Zivra turns fragmented payments, bank activity, receipts, and cash into real-time business health and cashflow intelligence, so SMEs stop making decisions blindly”

*Dr. Chinedu Ekuma, Founder
& CEO, Zivra AI*

Traditional software assumes clean, centralized data and periodic reconciliation, which forces business owners to make decisions first and understand the consequences later.

Small and medium-sized businesses represent roughly 90% of businesses globally and more than half of employment, yet many operate with limited cash buffers and delayed financial visibility that directly affect day-to-day decisions. In practice, most small businesses accept multiple forms of payment simultaneously, creating ongoing reconciliation and visibility challenges as funds

settle at different speeds across channels.

Zivra was built for the way SMEs actually operate. The platform connects multi-source financial activity and continuously evaluates it as transactions occur, producing decision-ready outputs in real time: cash position, cashflow intelligence, anomalies and risk signals, and an always-current view of business health. Zivra is designed for SMEs that operate across multiple payment rails, financial tools, and informal workflows, where financial understanding must happen as the business operates, not weeks later.

“The core problem is not bookkeeping. It is real-time financial visibility,” said Dr. Chinedu Ekuma, Founder and CEO of Zivra AI. “SMEs do not need more reports. They need continuous financial understanding that updates as the business operates, across every rail where money actually moves.”

A Problem That Has Persisted Because the Stack Was Never Designed for Fragmentation

This problem is becoming more acute, not less. As SMEs adopt more digital payment rails, financial apps, and embedded services, fragmentation increases faster than traditional tools can adapt. What was once a bookkeeping inconvenience has become an operational risk, where delays in understanding directly impact liquidity, resilience, and growth.

For decades, financial tooling has largely fallen into three buckets: systems of record (accounting and reporting), systems of movement (payments and banking), and systems of visualization (dashboards and BI). Each is useful, but none is designed to create continuous financial understanding from fragmented rails, which is the reality for many SMEs, especially in fast-digitizing markets.

Zivra’s differentiation is architectural. Instead of requiring businesses to first consolidate all activity into a single “clean” ledger before insight is possible, Zivra ingests activity where it already happens and transforms it into a live, normalized intelligence layer. This allows the business to see what is happening now, what is changing, and where risk is rising or falling, without waiting for end-of-week or end-of-month reconciliation.

What Zivra Delivers

Zivra combines multi-rail ingestion with continuous evaluation to provide:

1. Live business health monitoring that updates with each transaction
2. Real-time cash position and cashflow intelligence
3. Risk and anomaly detection to surface issues early
4. Automated reporting outputs (P&L, balance sheet, and cash flow statements) that reduce manual effort
5. AI-assisted interpretation and summaries, combined with natural-language queries, to reduce



Zivra AI provides real-time financial visibility across payments, banks, POS, and receipts, with dashboards, alerts, and APIs.

noise and focus attention on what changed and why it matters

Together, these capabilities enable Zivra to generate standard accounting outputs while extending beyond traditional accounting through continuous evaluation of live financial activity between reporting cycles.

Zivra is live and currently being deployed with early users operating across multiple financial rails, informing ongoing product iteration while validating real-time business health signals in active environments. The platform's core ingestion, continuous evaluation, and reporting capabilities are already operational and designed to scale across markets with varying levels of financial infrastructure maturity.

REAL-TIME BUSINESS HEALTH INTELLIGENCE.

Turn everyday activity into actionable foresight. Zivra AI continuously evaluates your performance for smarter decisions.



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Zivra AI delivers real-time business health intelligence by continuously evaluating everyday activity for smarter decisions.

“Most tools tell you what happened after the fact,” Dr. Chinedu Ekuma added. “Zivra is built to interpret what’s happening now, so an SME can run finance as a decision function, not a reporting function.”

Credit-Native Outputs That Make SMEs Legible

A major consequence of fragmented finance is credit invisibility. Even when an SME is active and healthy, its operating reality is often not captured in a way lenders or partners can consume. Zivra addresses this by generating credit-native, machine-readable outputs that can be accessed via APIs, enabling standardized health signals that reflect real operating activity, not just periodic statements. Zivra's architecture is designed for secure, permissioned data access, aligning with emerging open finance patterns for responsible data sharing across platforms.

Built With a Global Vision, Starting Where the Problem Is Clearest

Zivra AI's strategy is to start in markets where fragmentation is the norm and the need for live insight is urgent, while building for a global future.

“Africa is the wedge, but the problem is global,” said Dr. Chinedu Ekuma. “As more businesses adopt multiple payment rails and tools that do not reconcile seamlessly, the demand for real-

time financial intelligence becomes core infrastructure, not a luxury.”

Beyond individual businesses, Zivra’s intelligence layer enables lenders, platforms, and ecosystem partners to engage SMEs using standardized, real-time signals rather than incomplete historical snapshots. This positions Zivra as foundational infrastructure for a more transparent and responsive SME financial ecosystem.

About Zivra AI

Zivra AI is a product of Zivra Inc., a Delaware C-corp, building an AI-powered business health and financial intelligence platform for SMEs operating across fragmented financial systems. Zivra transforms everyday financial activity into real-time cashflow, risk, and business health signals, helping businesses operate proactively with continuous financial understanding.

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