Validata Group: AI-powered payment reconciliation for the largest energy, technology, and utilities group in SEE

End-to-end integration between DIAS, bank statements, billing system, and SAP — a milestone for the digital transformation of payment operations in Greece

LONDON, UNITED KINGDOM, July 1, 2026 /EINPresswire.com/ -- Validata Group implements their AI-powered payment reconciliation solution for the largest energy, technology, and utilities group in Southeast Europe — an organisation with more than 5.6 million customers and a presence of over 70 years across the wider region. This collaboration marks a fundamental shift, toward real-time, data-rich, and intelligent digital payment systems—moving away from traditional, batch-based infrastructures.

The Challenge
As the financial ecosystem evolves, real-time payments are becoming essential to how money moves—whether initiated by consumers, businesses, or embedded within digital platforms. Managing payments at the scale of a large utility enterprise means processing enormous volumes of transactions on a daily basis, with the need to reconcile across heterogeneous systems: DIAS (the national interbank clearing infrastructure), bank statements from all major systemic banks, billing systems, and SAP environments. Mismatches arising from differing payment data standards, delayed updates, and limited interoperability between systems were causing delays in payment confirmation, increased operational costs, reduced accuracy in financial reporting, and limited visibility into actual payment flows — across volume, count, and settlement.

At the same time, the need to decouple from legacy mainframe systems and transition to modern, composable infrastructure had become a strategic priority.

The Solution
Through the ConnectIQ platform, Validata delivers full automation and integration of the reconciliation process, leveraging its native connectivity with DIAS, bank statement feeds from all systemic banks and payment acquirers (NEXI, Euronet, Wordline) and SAP environments. The

implementation spans a broad range of transformational pillars:

- Full reconciliation automation across all transaction types: Standing Orders (Direct Debit), Direct Credit Transfers (DCT), card payments (ePOS, vPOS, POS, eCards), SEPA, Charges, and Instant Payments (IRIS)
- AI-powered matching and processing of MT and MX messages, with full support for the new ISO 20022 formats, including cases requiring many-to-many matching between transactions and bank statement entries
- Automated receivables processing and real-time cash visibility
- Automatic handling of all mismatches and exceptions, with a clear view of their current status for effective monitoring and resolution where required
- Full coverage of the transition to real-time and online payments across both the electricity and telecommunications sectors

The solution manages custom DIAS files tailored to the client's specific operational requirements, while providing faster access to normalised and verified financial data, improved visibility into transaction flows, and seamless integration between legacy and digital systems.

A Blueprint for the DIAS Ecosystem
Beyond the immediate operational benefits, Validata views this implementation as a replicable model — one where the expertise and infrastructure developed can be extended to other organisations, creating added value across the entire real-time and batch payments ecosystem in Greece and the broader region.

"Real-time payments are no longer a future concept — they are a present and pressing reality. When an organisation of this scale succeeds in replacing manual processes and legacy infrastructure with a fully automated, real-time reconciliation environment, this is not simply a technology upgrade — it is a structural change in the way it manages its financial flows. This is the level of transformation we are bringing to the Greek market. With implementations like this one, we demonstrate that the technology is ready — and the organisations that move now will hold a significant advantage," said Vaios Vaitsis, Founder & CEO of Validata Group.

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