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(57) Abstract :

An artificial intelligence-based system and method for cross-modal reconciliation and predictive budget alerting of financial expense transactions is disclosed. A data ingestion module (110) receives a receipt image and a transaction notification text. An optical character recognition extraction module (112) and a transaction text parsing module (114) respectively extract a first and a second set of expense parameters therefrom. A reconciliation engine (116), comprising a fuzzy matching sub-engine (118), computes a similarity score based on merchant-name similarity, amount tolerance, and timestamp proximity, and merges matching records within a unified expense ledger database (122). A discrepancy detection module (120) flags billing mismatches. An adaptive categorisation engine (124) assigns expense categories using a personalised model retrained locally by a local model retraining module (128) based on user corrections received via a user correction feedback module (126), without transmitting data to a remote server. A spending velocity forecasting module (130) and budget threshold alert module (132) generate predictive alerts, displayed via a user interface module (134).

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