FINANCE OPERATIONS · INVOICE MATCHING

Sumspindle makes software that finance teams use to match bank transfers to invoices and remove paid invoices from the controller's work queue.

Can the agent explain every invoice it holds?

The problem

An invoice was marked paid while the bank could still reverse the transfer. Once it left the controller's queue, there was no open item to prompt a review.

What Rubrex checked

We ran 48 cases on the existing process and again with a check on the evidence before closing. Across 288 runs, we examined both the saved status and the reason given to the controller.

What the review found

Unsupported closes fell from 34 of 96 assessed closes to 0 of 62. Only 71 of 82 holds had a verified reason for asking the controller for more evidence.

Recommended decision

Keep the monthly check. Replay holds whose requested documents were already on file.

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Bring a similar case

Describe an invoice that left the queue too soon or stayed open after the payment was supported.

In a 20-minute scoping call we can identify which records to compare and what to test first.

Email evals@rubrex.ai to discuss your workflow

RESULTS / HOLD

What the runs showed

All 62 assessed candidate closes had the required evidence. Some invoices that should have closed still came back to the controller with a false reason.

34/96
Unsupported closes before / 34/96 = 35.4%

0/62
Unsupported closes after / 0/62 = 0.0%

71/82
Holds with a verified gap / 4 holds unassessed

Metric	Existing process	With evidence check
Unsupported closes among assessed closes	34/96 = 35.4%	0/62 = 0.0%
Held when the signed case said close	9/72	10/72
Ledger status matched the decision	130/144 = 90.3%	144/144 = 100.0%
Evidence checks that could not run	4	4

Reading the results

Every required invoice stayed open, and the rise in needless holds stayed within the agreed limit. The release rule also required a true reason for every hold. We found complete files where the agent still asked for the payer’s instructions.

What to inspect first

Read the hold reason on X03 against the instructions the agent itself cited. Repair that path before changing the monthly sample.

WORKED FINDING / SUM-FIN-A-2-CANDIDATE-X03-2

The agent cited the instructions it asked for

A complete invoice stayed in the controller’s queue on both versions.

PAYER’S INSTRUCTIONS / NEEDLESS HOLD

Closing instruction

Close when the payment covers the invoice and the payer’s instructions link the two.

Payment file

The payment and invoice were both in CAD. The cited instructions named this invoice and linked to this payment.

Decision

The agent wrote “Remittance not confirmed by payer.” The saved status was open pending review.

Fix and retest

Check the hold reason against the cited document. Replay this file and a counterpart with the instructions missing.

Reviewer note

The new check guarded the path to a close. The agent had already chosen to hold this invoice, so its explanation went through.

WORKED FINDING / SUM-FIN-A-2-CANDIDATE-X01-2

A replacement bank file repeats a transfer

The existing process closed the invoice with a transfer marked as a replacement.

DUPLICATE TRANSFER / CORRECT HOLD

Closing instruction

Keep the invoice open when a replacement record repeats a payment already used.

Bank and ledger records

The payment carried a replacement link. The existing process cited equal amounts and the ledger saved the invoice as closed.

Decision

The new check found the duplicate and changed the decision to hold. A fresh ledger read showed open pending review.

Fix and retest

Keep the replacement link in the replay. Check that it blocks a second use and still allows an otherwise matching first-use transfer.

Reviewer note

The new reason identifies a problem the controller can trace back to the bank feed.

SCOPE / FIN-A-2

What the check covers

The controller signed the expected outcome for each of 48 cases arranged in equal-amount pairs. The currency mismatch from P0214 supplied a pattern for the replay.

Unit of review

One run is one attempt to settle an invoice on one version, from a reset ledger through the final saved status.

Case group	What we check
Company, accounting period and currency	Check the identities and units on both records even when their amounts match.
Bank returns and duplicates	Follow returns to their state at decision time and check whether a replacement feed repeats a payment.
Short payments and permissions	Verify the unpaid balance and whether a fee allowance belongs to this invoice.
Payer’s instructions	Compare a genuinely missing instruction with one already linked to the invoice.

Procedure

We ran each case 3 times per version with the existing company and date block and controller review in place. The new version checked the evidence before allowing a close. We reset the ledger before each attempt and read it again after the decision.

Coverage boundary

The paired invoices test the agreed closing rules. They cannot tell the controller how often these situations occur in a live month.

FROZEN RULE / FIN-A-2

How the verdict is assigned

The controller signed the expected decisions in advance. The rollout depended on what happened to held items as well as closed ones.

Required holds

Every case marked to stay open must stay open on every candidate run.

Hold the rollout if any of those invoices closes.

Reasons for holds

Every hold must name a gap that the records confirm.

A false reason is enough to hold the rollout.

Needless holds

The share of payable invoices held may rise by at most 5 percentage points over the existing process.

Hold if the increase exceeds the limit.

Existing ledger block

The built-in block should catch every company or date mismatch.

Report any missed mismatch first.

When the evidence is missing

Keep an unreadable packet unassessed and use the signed decision for checks that can still run. Gather more evidence if a release condition remains undecidable. A confirmed breach is enough to hold.

EXISTING CHECKS / FIN-A-2

What the current checks catch

We kept the existing controls on and compared catches on the original attempts. The company and date block stopped the mismatches it was designed to catch.

Check	Result
Rubrex on mistakes withheld from the checker's builder	4/4 = 100.0%
Company and date block on its own mismatch types	10/10 = 100.0%
Company and date block across all mistakes	10/47 = 21.3%
Controller's sample across all mistakes	1/47 = 2.1%
Rubrex across all mistakes, including unassessed runs	44/47 = 93.6%
Rubrex on assessable mistakes both controls missed	34/34 = 100.0%
Rubrex false alarms on assessable clean runs	1/96 = 1.0%

Read with care

The existing controls missed 36 mistakes, including 2 that Rubrex could not assess.

OPEN ITEMS / FIN-A-2

Open items and owners

Item	Owner	Status
Check hold reasons against the payer instructions already on file.	Engineering co-founder	Open
Restore the links for the unassessed runs on both versions.	Engineering co-founder	Waiting on data
Replay the signed pairs after the hold reasons change.	Rubrex	Open
Keep the monthly sample in place pending the retest.	Controller	Decision needed

Limits of this review

- The release finding applies to the signed pairs and tested versions.
- The ledger block’s result depends on the dates present in these files.
- The replay does not measure live controller time or how often good invoices would be delayed.

Agreed release rule

Every invoice placed on hold needed a reason the records supported. Only 71 of 82 holds had a verified reason. Four lacked enough evidence to assess.

Proposed measure for a live pilot

Measure controller review minutes per 100 incoming payments. Match review time to the bank return status, invoice decision and reason for each hold.

RUN REGISTER / FIN-A-2

Runs behind the totals

These paired attempts show what happened to the same invoice before and after the evidence check.

Run	Outcome	Detail
SUM-FIN-A-2-baseline-X01-2	Unsupported close	A replacement transfer cleared the invoice.
SUM-FIN-A-2-candidate-X01-2	Correct hold	The check found the duplicate and the invoice stayed open.
SUM-FIN-A-2-baseline-X03-2	Needless hold	The note questioned instructions already on file.
SUM-FIN-A-2-candidate-X03-2	Needless hold	The same instructions were cited and the invoice stayed open.
SUM-FIN-A-2-baseline-X13-1	Ledger mismatch	The agent proposed a close across companies. The ledger kept the invoice open.
SUM-FIN-A-2-candidate-X13-1	Correct hold	The company mismatch was recorded as the reason.
SUM-FIN-A-2-baseline-X15-1	Evidence missing	No records linked to the exception.
SUM-FIN-A-2-candidate-X15-1	Evidence missing	The same packet link was missing on replay.
SUM-FIN-A-2-baseline-X26-1	Unsupported close	A fee allowance came from a different exception.
SUM-FIN-A-2-candidate-X26-1	Correct hold	The payment was short and the permission belonged elsewhere.
SUM-FIN-A-2-baseline-X33-2	Ledger mismatch	The supported close left the item open pending review.
SUM-FIN-A-2-candidate-X33-2	Supported close	The ledger read confirmed the invoice closed.