

SwiftCheckup

PREPARED FOR: REGIONAL FINANCE DIRECTOR · 14-BRANCH DISTRIBUTION COMPANY

Diagnostic brief — branch-to-HQ payment proof

Workflow in scope: branch-to-HQ payment proof and settlement confirmation for bank transfer and POS remittances.

What is breaking

Branch managers are sending screenshots through WhatsApp. Processor remittances arrive on T+1 through email. Finance is reconciling from both sources manually. Roughly 18 percent of daily transactions are landing in mismatch because the same payment is being reviewed through two weak evidence paths with no single packet standard.

Why now

The issue is now delaying close, reopening disputes, and creating leadership noise every week. The same people are touching the same transaction more than once. Recovery is carrying a proof problem it cannot solve on its own.

The first decision

Approve a six-week proof-packet pilot on the two highest-volume branches. Standardize one packet: receipt, remittance, bank reference, and branch owner. Introduce a single upload path, a 24-hour clearing SLA, and an escalation route to the regional finance manager once the packet ages past 36 hours.

The proposed pilot

The pilot begins with the branches already creating the highest volume of re-check work. The branch manager remains the first owner for packet assembly. Treasury validates the bank reference. Finance operations clears completeness. Regional finance reviews exceptions that miss the SLA window. The pilot ends with a rollout decision at week six.

Decision owners

- Regional finance manager — sponsor and escalation owner
- Branch manager — packet completeness owner
- Treasury analyst — bank-reference validator

Open questions

Which processor advice files can be pulled automatically, which branch teams are already using shared drives, and what evidence standard leadership will accept as the minimum packet for pilot sign-off.