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Trace one transaction

Map an end-to-end process with finance, operations and IT.

1 Describe the transaction

Market / entity / channel	Transaction type / reference	Business question	Reviewers / date

2 Trace each step

Order or contract	Fulfillment / delivery	Invoice or credit	Payment / settlement	Finance / reporting
Customer, entity, channel and currency	Delivery evidence; partial or full completion	Link to order/delivery; adjustments and returns	Link to invoice; fees, refunds and timing	Reconcile source records; agree definitions
System	System	System	System	System
Reference	Reference	Reference	Reference	Reference
Owner	Owner	Owner	Owner	Owner
Gap	Gap	Gap	Gap	Gap

Record the system, transaction reference, owner and any gap at each step. Use N/A where needed.
For software/services, follow the contract, service delivery and billing events.

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Identify the gaps and agree on a priority

Mark C = clear, G = gap, ? = unknown, or N/A. Record evidence for each check.

1 Check the gaps

Connected references
Can you trace the transaction across all relevant steps?

Status / evidence _____

Consistent mappings
Are customer, product/service, entity, currency and channel definitions clear?

Status / evidence _____

Explained differences
Can you explain order, invoice and settlement differences?

Status / evidence _____

Timing versus errors
Can you separate timing differences from errors or missing transactions?

Status / evidence _____

Owned exceptions
Does each exception have an owner, a resolution route and confirmed closure?

Status / evidence _____

Useful reporting
Does reporting reconcile to source records and answer the business question?

Status / evidence _____

2 Agree one action

Priority gap / evidence	Likely cause	Next action	Owner / review date	Result to check
_____	Process / data / integration / platform / unknown	_____	_____	_____
_____		_____	_____	_____

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Example: boat premium to cash

Illustrative example: a Swedish leisure boat installment paid through Way to Bill.

1 Describe the transaction

Market / entity / channel
Sweden · company · Way to Bill

Transaction type / reference
Premium installment · policy ref.

Business question
Does cash match the invoice?

Reviewers / date
Finance, operations, IT

2 Trace each step

Order or contract
Customer, entity, channel and currency

System
Seamless
Reference
Policy number
Owner
Insurance ops
Gap
None: SEK on policy

▶

Fulfillment / delivery
Cover starts on the policy start date

System
Seamless
Reference
Policy start date
Owner
Insurance ops
Gap
N/A

▶

Invoice or credit
Installment invoice to the customer

System
Way to Bill
Reference
Installment invoice
Owner
Billing
Gap
None

▶

Payment / settlement
Customer pays; PSP pays out to company

System
PSP payout
Reference
Payout file
Owner
Finance
Gap
Payout net of fees

▶

Finance / reporting
Reconcile payout to invoices in NetSuite

System
NetSuite
Reference
Bank reconciliation
Owner
Finance
Gap
? FX rate source

Priority gap: payouts arrive net of PSP fees, so finance matches cash to invoices by hand. Next step: check slide 6.
Illustrative only. Confirm systems, owners and gaps with the people who run the process.