



ACCOUNTING INTELLIGENCE

Service Definition Document

1. Accounts Payable

Contents

Introduction.....	1
Solution Overview	1
Process Overview	2
User Control of Application	3
Non Compliance Categories and Dealing with Exceptions.....	9
Integration to Mailboxes and P2P Solutions	10
Management Dashboard for Reporting and Analysis	10

Introduction

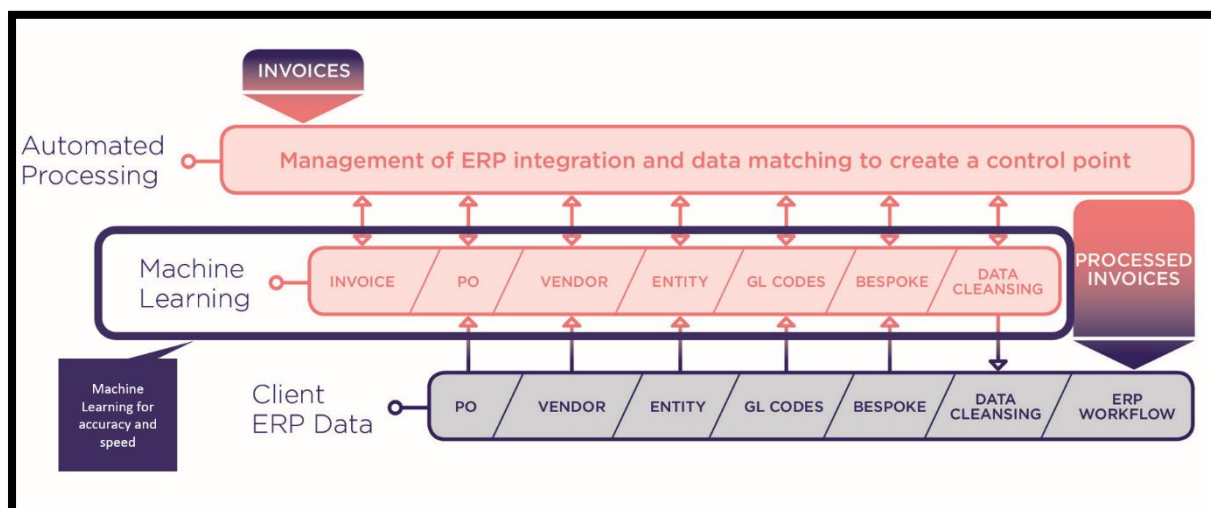
Kanbina offers a highly innovative solution for a P2P Accounts Payable requirements (as part of P2P solution) based on artificial intelligence machine learning. Machine learning will read invoice documents, as OCR has traditionally done, but with super higher levels of accuracy and speed. Machine learning is also extended to assist matching to purchase orders and coding's in the P2P service, and business structures in ERP. The solution will also classify non-compliant invoices automatically so that any exceptions to PO standards and business structures can be easily managed and the work involved in managing the exception queue reduced. These features are also applied to non-PO based invoices. Kanbina has extensive experience in working with finance systems and achieving productivity gains of c.70%. Kanbina is ideally placed to extend these gains to work with public sector procurement systems. These features help a completely digital service with large productivity and financial control gains.

Solution Overview

Kanbina is a multi-tenant SaaS service that achieves hyper-automation using machine learning technology. This technology has been designed and built by Kanbina and is deployed with multiple customers in Europe and North America.

In the solution diagram below an invoice flows from the inbox, across the service with the invoice data extraction, PO and coding matching done automatically using machine learning. A completed record and invoice with document, is transferred to the target procurement and/or ERP system.

Machine Learning enables accurate data extraction, PO matching and coding



From an AP user's point of view, they oversee the entire process from a single page application. If the processing and matching is fully compliant the user only has to click authorise and the data and documents are transferred to ERP and any downstream workflows initiated. Straight through processing is initiated if a statistical calculation confirms all the data fields are correct.

Process Overview

The following table details sequentially the process and tasks involved in the registration of an invoice and all the associated accounting tasks.

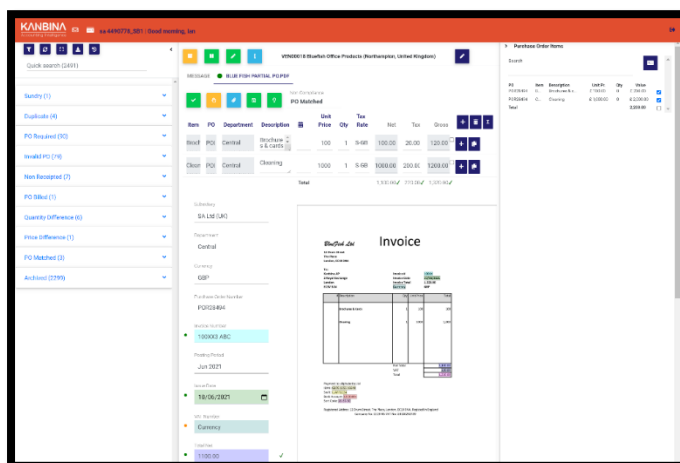
Process & Tasks	Owner	Description
<i>Receives Email</i>	<i>Kanbina</i>	Kanbina picks up emails directly from your own email server exchange.
<i>Extracts Document</i>	<i>Kanbina</i>	Kanbina identifies all the documents from within the email, regardless of format and will create a PDF version of each document. Kanbina has designed and developed an AI based data extractor so that data is extracted automatically and new fields are learned.
<i>Extracts Header, Footer</i>	<i>Kanbina</i>	Kanbina identifies the correct vendor and owner of the invoice along with all the information required to register the transaction within the ERP system.
<i>Extracts Line Level Information</i>	<i>Kanbina</i>	Kanbina identifies all the line level information required to complete line level detail.

Matching Automation	<i>Kanbina</i>	Kanbina matches at the line level to each exact line matching requirement such as line level PO 3WM, research code, or any other matching requirement.
Coding Automation	<i>Kanbina</i>	Kanbina identifies additional information to support the accounting, examples include prepayment schedule, manual coding of invoices and correct tax determination.
Compliance Automation	<i>Kanbina</i>	Kanbina ensures the transaction is compliant as per your own controls and identifies then queues where the invoice is non-compliant.
Non-Compliance Automation	<i>Kanbina</i>	Kanbina will automatically send notifications to vendors and employees notifying them of non-compliance and make recommendations on how the vendor or user can assist with remediation.
Straight Through Processing or User Review	ERP	If STP is not initiated the user reviews Kanbina's matching and coding assessment. Kanbina notifies the user of 'confidence' level for each field matched for coded. User makes small changes then authorises.
Integration Automation	<i>Kanbina</i>	The completed transaction is sent through to ERP with the document and all the transactional referencing subsequently updated within the finance system.

User Control of Application

In the example below invoices are classified for compliance on the left-hand side, data extraction and matching presented in the middle, and POs presented and matched on the right-hand side. There are range of features that enable the process to progress efficiently, the user to have fine grain financial control that are presented further down this document.

User Interface on a Single Page



User Interface

1. Data Extraction – The application extracts data automatically. Any error is corrected with a point and click mechanism which is learned into the machine learning models such that this error is removed. Overall accuracy 95% plus.

Invoice

AI

Extraction of all Data

Subsidiary: Test Subsidiary 1

Currency: GBP

Purchase Order Number: 02326766

Invoice Number: IB966065

Issue Date: 29/11/2019

Total Net: 134.19 ✓

Total Tax: 20.79 ✓

Total Gross: 154.98 ✓

Sort Code: 40-40-40
12-34-56

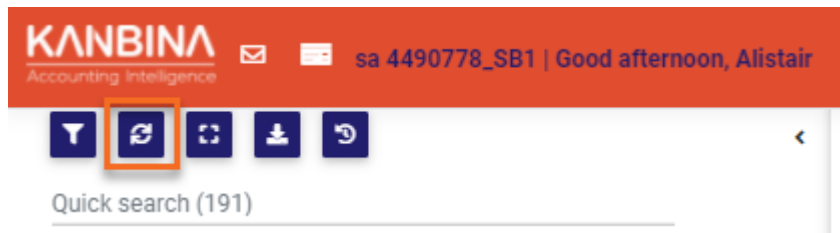
Account Number: 1223345
12345678

Item	Product	Location	Description	Unit Price	Qty	Tax Rate	Net	Tax	Gross
Office col	Basic	Head Off	Kenico Milicano 500G KS11433	30.22	1	GB-ST 1	30.22	0.00	30.22
Office col	Basic	Head Off	Duracell Plus Power Battery Size Aa Pk4 MN1500	9.21	1	GB-ST 2	9.21	1.84	11.05
Office col	Basic	Head Off	Pukka Pad A5 W/Bound N/Book 200Pg Jm021	11.82	1	GB-ST 2	11.82	2.36	14.18
Office col	Basic	Head Off	Pukka Pad A4 W/Bound N/Book 200Pg Jm018	19.98	1	GB-ST 2	19.98	4.00	23.98
Office col	Basic	Head Off	Scotch MagicTapeCrd Disp19mmx25m B-11920	6.46	1	GB-ST 2	6.46	1.29	7.75
Office col	Basic	Head Off	Scotch Magic Tape Tower Pk8 1	10.83	1	GB-ST 2	10.83	2.17	13.00
Office col	Basic	Head Off	Whiteboard Cleaning Fluid 250ml	1.89	1	GB-ST 2	1.89	0.38	2.27
Office col	Basic	Head Off	Integral Secure Encrypted USB 3.0 8GB	12.14	1	GB-ST 2	12.14	2.43	14.57
Office col	Basic	Head Off	Avery Labels Heavy Duty Laser Sh L6012	19.15	1	GB-ST 2	19.15	3.83	22.98
Office col	Basic	Head Off	Avery Fax Laser Labels 40 Shs L7163-40	12.49	1	GB-ST 2	12.49	2.50	14.99
Total							134.19	20.79	154.98

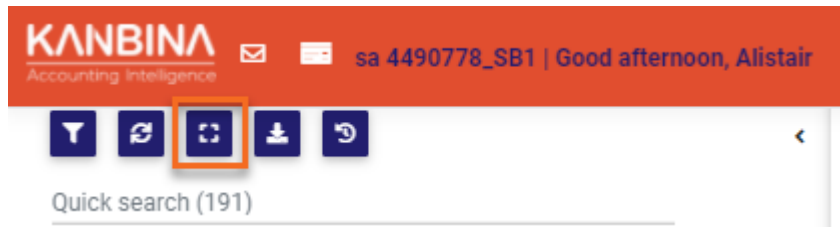
2. Left Hand Side Panel – A Summary of all compliance categories and how many invoice in each category and in total

- a. Filter on top left – this will allow you to set the Groups of invoices and status that are displayed for you to work on. Set the Groups to the smallest group relevant to your work.

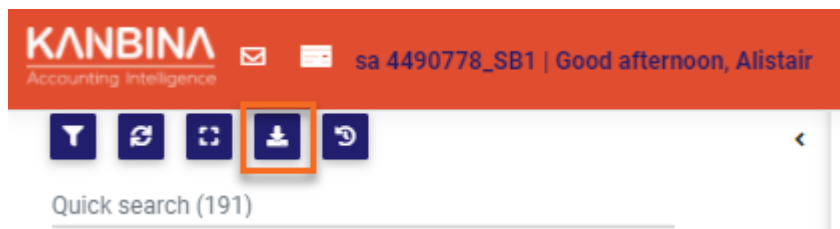
- b. Refresh – This will refresh the data in the RHS panel which is may be useful is you are tracking an authorised invoice through its transferring status.



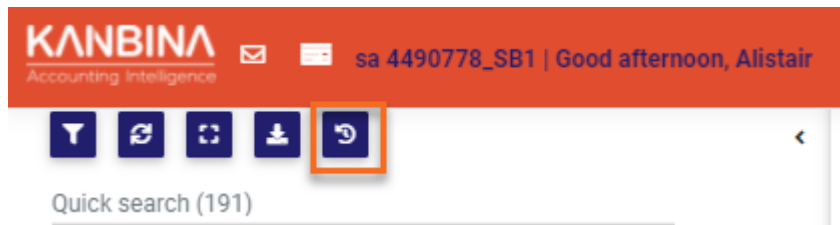
- c. Expand/Collapse All – Toggle between summary and detailed view of invoices



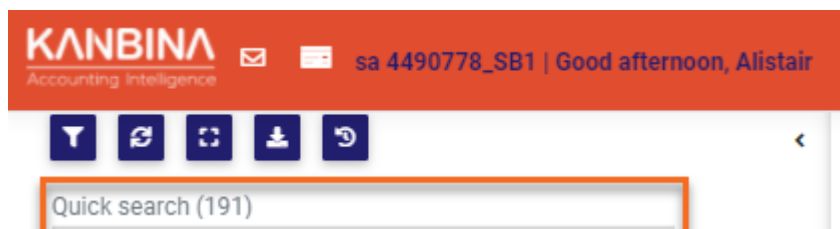
- d. Download Invoice Data - Download a excel report of Kanbina invoices and their status, included approvals status if this is part of your service.



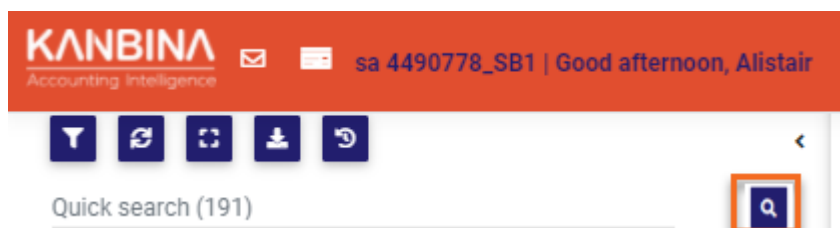
- e. History – See a list of the last 10 invoices you have worked on.



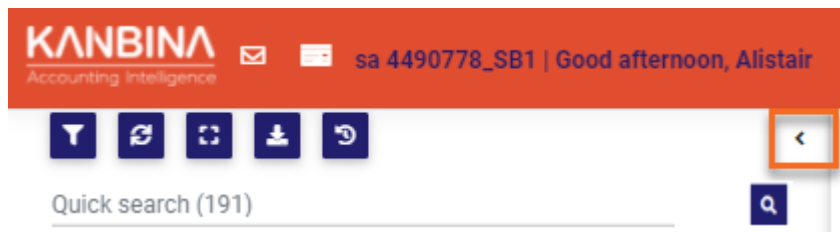
- f. Quick Search – A quick search on email titles, email address, attachment name and status in the UI



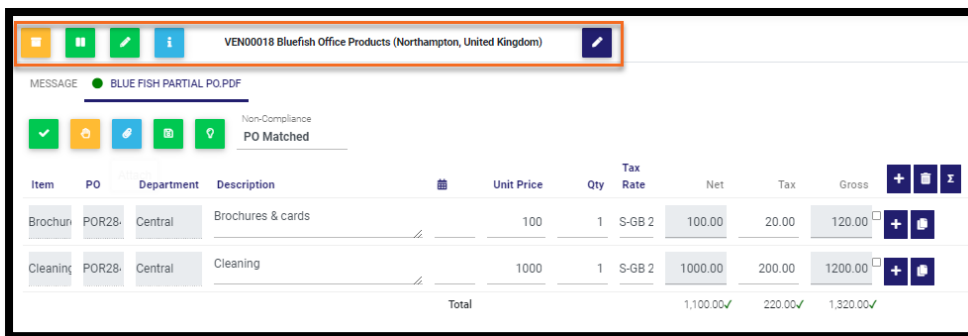
- g. Search – A multi parameter search of invoices in the Kanbina database



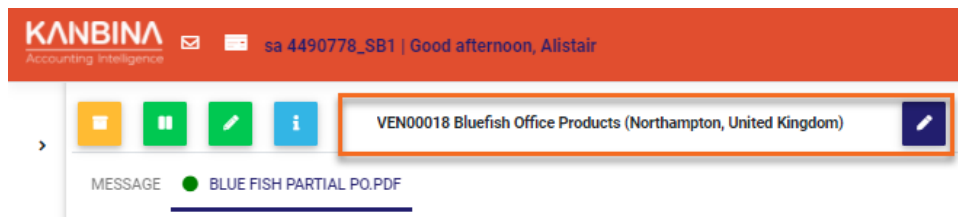
- h. Minimise - Left Hand Side panel collapses / expands



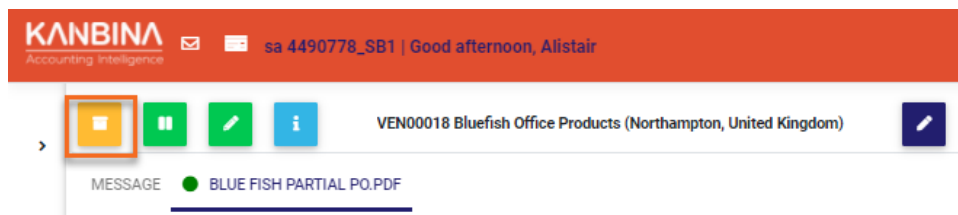
3. Middle Top Row of Icons control the email and all attachments



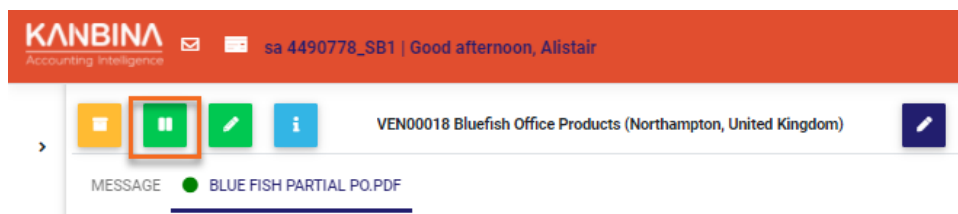
- a. Vendor – The vendor is identified automatically. If you wish to change this type in 3 or more characters.



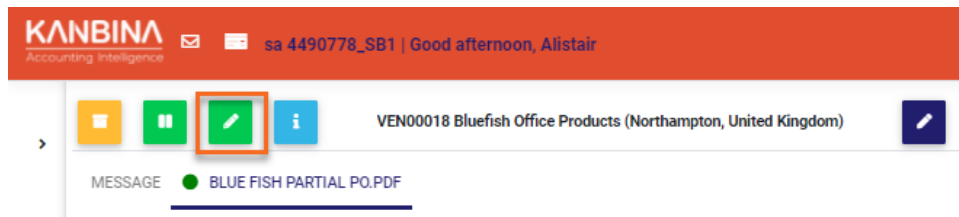
- b. Archive – Archive email not relevant to AP.



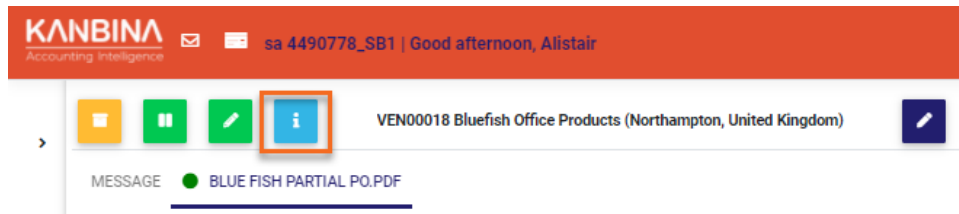
- c. Hold – Place email on hold



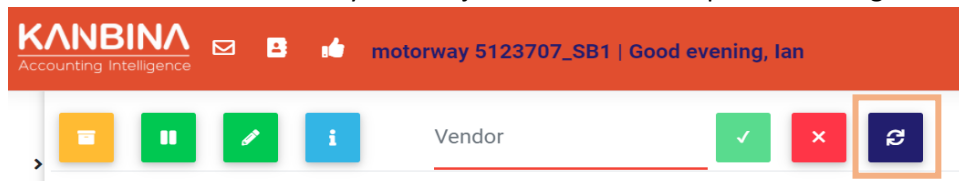
- d. Add Note – Add note to email



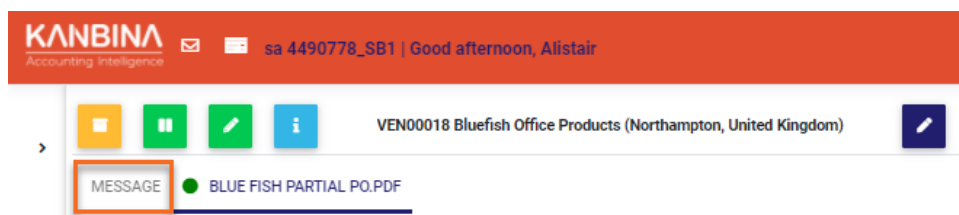
- e. View Log – View all the processing, both automated and manual that has happened.



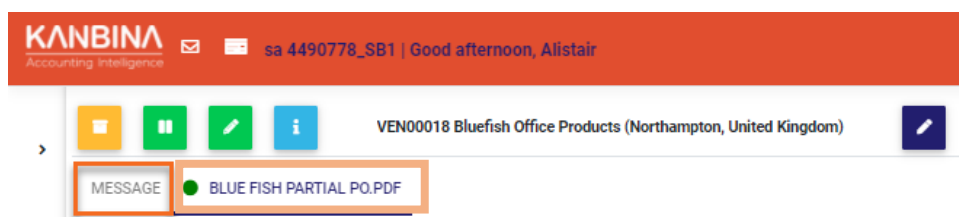
- f. Refresh vendors – if you have just added a vendor press here to get the latest list



- g. View message – opens the email within Kanbina. You can download the attachments here is you want to although this is not required



- g. Invoices Tab(s) – These tabs contain each attachment, normally an invoice. When the status circle is red the document is yet to be processed, when green it has been authorised, when a yellow arrow is in approvals (if set up), when a yellow lock it is transferring to the ERP and when an ERP icon it has been confirmed as transferred.



4. Middle Bottom Row of Icons control the specific invoice selected in the tab
- Authorize – Send a completed invoice to ERP. Will be enabled when all mandatory data is completed and balances. Red underlined boxes indicate mandatory fields



- Ignore – Ignore this tab. The document may not be an invoice.



- c. Attach – Attach this selected document(s) to the main invoice and send this as one document to the ERP. Note you can drag other documents from your files system into Kanbina.



- d. Save Progress – Save progress so you can come back to it later



- e. Rematch feature for Exception Queue – This is used to rematch POs in the ERP to POs in the invoice where the automatic selection needs to be changed or enhanced. Rematch has 3 other operations depending on what information is present in the UI.
- If there is no PO specified in the header, it will return all POs, and their state based upon the vendor
 - If a PO is specified in the header, it will return this PO data, and its state
 - If tick boxes have been selected to match PO lines, it will persist this matching unless the user unclicks this matching, and also do a. and b.



- f. Non Compliance – The system automatically works out the non-compliance category and carries out actions to resolve this exception queue. In the case of PO Matched as shown below this invoice has no exceptions



See section '4. Dealing with Exceptions for a full exceptions and remedial actions required.

4. Table Controls

Add a Line – To add an extra line press the + button

Item / GL	Department	Class	Location	Description	Serial Nos.	Unit Price	Qty	Tax Rate	Net	Tax	Gross	
WS-C36	COS Direct	Refresh	Cistor LIT	WS-C3650-48PD-L-RF CiscoCatalyst3650	FDO2 20611	4493.97	1	VAT:UNI	4493.97	0.00	4493.97	
Total									4,493.97✓	✓	4,493.97	

Delete a Line - To delete a surplus line press delete

Item / GL	Department	Class	Location	Description	Serial Nos.	Unit Price	Qty	Tax Rate	Net	Tax	Gross	
WS-C36	COS Direct N	Refresh	Cistor LT	WS-C3650-48PD-L-RF CiscoCatalyst3650	FDO2 2061T 29	4493.97	1	VAT:UNI	4493.97	0.00	4493.97	☐
							1	VAT:E-GI	0.00	0.00	0.00	☐
Total									4,493.97✓	✓	4,493.97✓	

Collapse Table – To remove all lines but one and make that line the same as header information press the sigma button

☒	☐	☐	☐	☐	Non-Compliance							
Item / GL	Department	Class	Location	Description	Serial Nos.	Unit Price	Qty	Tax Rate	Net	Tax	Gross	
				Total		4493.97	1	VAT:E-GI	4493.97	0.00	4493.97	☐
Total									4,493.97✓	✓	4,493.97✓	

5. Purchase Order Items Panel

This shows the PO details.

- **Amber** is items open but requiring receipting
- **Red** is item fully billed
- **black** is POs available to be billed

H

over
over
a line
to
see
detail
s on
order
ed,
receiv
ed
and
billed
quantities.

Purchase Order Items						
Search						
PO	Item	Description	Unit Pr.	Qty	Value	
PO31951	G...	GLC-TE-RF	\$ 97.43	0	\$ 974.30	☐
PO31951	IS...	ISR4431/K9-RF	\$ 2,381.70	0	\$ 2,381.70	☐
PO32292	N...	N9KC93180YCEX24-RF	\$ 3,139.52	0	\$ 6,279.04	☐
PO32623	SF...	SFP-10G-LR-RF	\$ 719.10	20	\$ 14,382.00	☐
PO30659	G...	GLC-SX-MMD-RF	\$ 174.00	8	\$ 1,392.00	☐

Non-Compliance Categories and Dealing with Exceptions

As mentioned above the Kanbina service will automatically categorise non-compliant invoice issues. This removes a time consuming and reworking process from AP, and makes the resolution of the exception queue fast and efficient.

Duplicate

An invoice is either a duplicate in Kanbina or a duplicate in ERP. Consider archiving these invoices. If a duplicate is detected a yellow box will enable you to find the duplicate with a single click.

Sundry (i.e. none PO)

Invoice that does not require a PO, or where the vendor has yet to be selected. Check the vendor is selected and/or review and complete.

PO Required

A PO has not been found on the invoice but is required for this vendor. Check the invoice for a PO or/and that the vendor is correct.

Invalid PO

A PO is on the face of the invoice but does not match the selected vendor's POs. Check the correct vendor is selected.

PO Item Missing

A PO line item on either the invoice or the PO appears to be needed. Check the invoice and PO and consider adding a line item.

Non Receipted

The goods for the PO have not been delivered / receipted. Check whether the invoice should be put on hold awaiting receipting.

PO Billed

All receipted items have been billed. Check the actions you need to take such as overbilling or raising a change to the PO.

Quantity Difference

The available quantity of goods on the PO has been exceeded by the invoice. Check the actions you need to take such as over receiving or raising a change to the PO

Price Difference

The price on the invoice is above the price on the PO. Check the actions you need to take such as overpaying or raising a change to the PO

Wrong Vendor

The PO identified a different vendor from the selected Vendor. The User will in most cases correct the vendor.

Integration to Mailboxes and P2P Solutions

Kanbina is integrated into the AP mailbox and to the customers ERP and P2P systems using standard APIs

Mailboxes

The application reads mailboxes using standard APIs. The API is authorised by an application-to-application process orchestrated in Azure.

Scanned Documents

Scanned documents from incoming post can be emailed to the AP email address or drag and dropped into Kanbina for processing. In addition, Kanbina can monitor a file location for new documents and bring the documents into Kanbina for processing.

Management Dashboard for Reporting and Analysis

The Kanbina service includes a management dashboard where the overall process and efficiency of the service can be monitored in real time by the customer. The user can drill down on the data to examine more details and can create their own charts. This dashboard is a customer specific data model on a Microsoft Power BI application.

Methodology for product development

Kanbina is a SaaS based service and as such has constant feedback from users with ideas for additional services and features. This is merged into our overall development roadmap and product development projects follow as a result. Kanbina develops many AI based services to support customer requirements, and can do this on a bespoke basis also.

Methodology for updates, testing and deployment

Each customer has their own test or sandbox environment where new features for them can go through UAT before they are deployed. In addition, a large number of features are pre-configured, have already been tested and can be turned on and off based on customer requirements.

Future product strategy

In addition to transactional processes such as Accounts Payable, Bank Reconciliation, Cash Allocations, Account Receivables and Credit Control we also intend to offer bespoke AI services for customers. This is where machine learning and other automation techniques can be delivered from our AI platform to meet customer requirements.

Installation and configuration

No installation of Kanbina is required as it is delivered from the Microsoft Azure Cloud. Each customer can have a configuration to meet their processing requirements and this can be set up differently for each processing group.

Data conversion

No data conversion is required for Kanbina

Testing

Kanbina carries out all technical testing of the application in its own environment before it is presented to a customer. There then follows a period of User Acceptance Testing where the users of the system logs into the service and process invoices. Kanbina provides full technical support during UAT to address any issues and enable the users to become expert in using Kanbina. There then follows a period of super support in the live environment where the machine level-based automation will improve with usage i.e. a learning process. This again closely supported by Kanbina which is usually by chat and video services.

Training

In addition to the training carried out as part of UAT and Super Support mentioned above further training can be carried out as necessary. A comprehensive user manual is available to support the user, both as a pdf and as a wiki in the application.

Data security

The application is delivered from the Microsoft Azure Cloud and leverages the Microsoft Security Centre threat detection, configuration, best practices and regulatory compliance services that monitoring security in a real time basis. The service is ISO 27001 compliant and real time verification reports are available for customers to examine.

2.Accounts Receivable and Financial Compliance

Introduction to Accounts Receivable and Financial Compliance	12
Service Overview	12
Process Overview	12
User Interface Guide	13
Business Intelligence with Microsoft Power BI	21

Introduction to Accounts Receivable and Financial Compliance

The objective of Accounts Receivable and Financial Compliance service is to automate the postings of all cash payment to the books and carry a full reconciliation of all cash on the receivables and payables side, again automatically. In this service description we describe the reconciliation process first as the reconciliation process finds cash payments that can be posted in a second step. The service is suitable for AR, Cash Management or Credit Control functions.

Service Overview

In a first step the objective of the bank reconciliations process is to automate all transaction matching and transaction creation involved in a reconciliation. The matching process will reconcile bank statement to GL transactions where they pre-exist. A postings process will reconcile bank by creating GL transactions from open invoices in the AR ledger that are found to be paid. The application will do matching and postings on an automated basis. The system will learn from user input and increase automation levels. The user can do matching, adjustments, and journals where automation has been unsuccessful. The system sources cash transaction from the SWIFT banking network. This bank data is updated when the user logs into the application. The GL data from the ERP will update when the user logs in and selects a period to reconcile. The reconciliation process can be carried out daily, weekly, or monthly as suits the needs of the user. A reconciliation report will be produced at month end that confirms, or otherwise, that all transactions are reconciled. The system will learn from the user's input and increase the level of automation over time. Power BI is used to oversee all account reconciliations and controls as a time series where the data can be interrogated by the user.

Process Overview

1. Bank statement

Kanbina automates the importing of statement directly for the user from SWIFT.

2. Matching of bank statement to ledger accounts

Kanbina will automatically match statement lines to general ledger using algorithms and machine learning. This is highly effective and Kanbina will recommend matches for the user to review and accept. Any residual matches can be matched off by the user.

3. Automated recommendations for customer payments and Journals

The user then clicks to run the 'generate customer payments and journals' process. Kanbina will analyse the unmatched statement lines to your open accounts receivable and create the appropriate transaction adjustments for review.

4. Manual adjustments Transactions

Any remaining transactions for the reconciliation can be created through Kanbina using the fast and intuitive UI.

5. Report Bank reconciliation results

Finally, to close out the month a simple action will complete the reconciliation period and roll forward any unmatched items.

6. Business Intelligence

Power BI is used so that the performance and account controls within the application can be overseen by management. These can be filtered for account, period, regions and other fields.

User Interface Guide

Top Level Menu Bar



Top Level Menu Pages

Reconciliation: Where the statement and GL lines are presented for matching

Adjustments: Where the matching, automated and manual transactions are presented for review.

Summary: Presents a detailed analysis of the reconciliation.

Top Level Menu Filters

Group filter: Sets the group of accounts, usually at a country level.

Account filter: Sets the bank account for reconciliation.

Period filter: Sets the period of reconciliation.

Transaction filter: Allows user to toggle between various matched, unmatched and recent transactions.

The Reconciliation page presents the bank statement and general ledger transactions lines in a table. The bank statement is on the left and the general ledger data on the right.

Automated Matches

A match is only possible where there is a statement entry and pre-existing GL entry. If the GL entry has not been created, then Kanbina will create the transaction as a second stage after the user agrees the automated matching.

Matching Type	Description
Bank Transfer	Where funds have been transferred from one account into or out of the selected bank account. Matches are found where a 'transfer' or 'journal' transaction have been used.
Customer Payments (Direct)	Where customer payments have been deposited into bank and customer payment record created. Either as a single customer payment record or multiple.
Customer Payments (Check)	Where a customer Check has been deposited into bank and cleared, either as a single customer payment record or multiple.
Vendor Payments (Direct)	Where a vendor payment has been paid out of the bank and vendor payment record created. Either as a single customer payment record (1 to 1) or as a batch payment file.
Vendor Payments (Check)	Where a vendor Check has cleared the bank account and the (Check) payment record is sitting in bank or clearing.
Bank Charges	Where the bank has charged the account and a general journal or other transaction has been created.
Other	Other transactions which impact the statement and have been provisioned for prior to the bank reconciliation process.

- Grey: Are previously saved matches.
- Yellow: Are transactions which Kanbina is proposing for a match.
- Red: Are transactions which require you to match manually.

The blue tick in the Center of the 2 tables denotes a match has been found.

Ref	Date	Cat	Description	Amount	GL Ref	Date	Entity	Description	Amount	Adj	ML
NOREP_107	18/05/2023	NACH	/CREF/REVENUE BUS COMPANY /SUPP/ACH	188.89	PI489904	18/05/2023	855277 Beecham Company Ltd	NACH/REVENUE BUS COMPANY /SUPP/ACH	188.89	95%	
NOREP_115	18/05/2023	NFRS	BEARBOX INTERMATIO	449.95	PI489903	18/05/2023	85213 BeeBox International	BACS - BEARBOX INTERMATIO - E449.95	449.95	99.9%	
NOREP_113	18/05/2023	NFRS	NINE HOLT LTD DIV	554.97	PI489909	18/05/2023	85831 NineHole Data Ltd T/L Major Golf Ctr	NFRS 554.97 NINE HOLT LTD DIV	554.97	99.9%	
NOREP_116	18/05/2023	NACH	/CREF/CM TECH SERVICES /SUPP/ACH	630.00	PI489910	18/05/2023	65531 CM Tech Services UK Ltd	NACH 630 /CREF/CM TECH SERVICES /SUPP/ACH	630.00	95%	
NOREP_111	18/05/2023	NFRS	M BAKER SOLUTIONS	810.00	PI489907	18/05/2023	65435 Baker Personal Injury Solutions	NFRS 810 M BAKER SOLUTIONS	810.00	95%	
NOREP_112	18/05/2023	NFRS	PRODDOW MACHAY SOL	810.00	PI489908	18/05/2023	65735 Proddow Mackay Solutions LLP	NFRS 810 PRODDOW MACHAY SOL	810.00	99.9%	
NOREP_114	18/05/2023	NFRS	COMMUNITY BRANDS U	876.49	PI489906	18/05/2023	81734 Teachers2Parents Ltd	NFRS 876.49 COMMUNITY BRANDS U	876.49	99.9%	
NOREP_118	18/05/2023	NACH	/CREF/HCA INTERNATIONAL /SUPP/ACH	1150.82	PI489902	18/05/2023	83381 HCA International Ltd	BACS - /CREF/HCA INTERNATIONAL /SUPP/ACH - £1150.82	1150.82	99.9%	
NOREP_109	18/05/2023	NFRS	STARRS PARTNERS UK	3236.82	J648679	18/05/2023	83381 HCA International Ltd	Summerra TA UK paym 18/05/2023	3236.82	99.9%	
NOREP_16	11/05/2023	NFRS	STARRS PARTNERS UK	4587.44	J648754	10/05/2023	83381 HCA International Ltd	Summerra TA UK paym 11/05/2023	4587.44	99.9%	
NOREP_76	12/05/2023	NACH	/CREF/ARPA /SUPP/ACH	540.00	PI487689	11/05/2023	85837 Association for Project Management	NACH 540 /CREF/ARPA /SUPP/ACH	540.00	0%	
NOREP_8	04/05/2023	NACH	TAUK TO TRAD OUR RE/0225H485811G COMPANY UNLIMITED	-10800.00	J648418	04/05/2023	85837 Association for Project Management	Summerra TA UK paym 05/05/2023	10800.00	0%	

The level of machine learning confidence in the match is shown on the right-hand side column. The matching will be done on one-to-one, one-to-many or many-to-many basis. If a bank statement or general ledger transaction cannot be automatically matched then these are presented in red. These transactions will need the user to do a manual reconciliation.

Manual Matching

To match transaction(s), user clicks on statement / GL line, then matches to the corresponding entry on the other side. Transactions which are 'marked for matching' are present in light grey.

Search:	To match 0.00 Adj. GL Amount 540.00										
Ref	Date	Cat	Description	Amount	GL Ref	Date	Entity	Description	Amount	Adj	ML
NOREP_76	12/05/2023	NACH	/CREF/ARPA /SUPP/ACH	540.00	PI487689	11/05/2023	85837 Association for Project Management	NACH 540 /CREF/ARPA /SUPP/ACH	540.00	0%	

The 'Match' icon will be available when the left and right lines equal zero.

If you wish to review your matches, they are presented on the 'adjustments' page, under statement line and ledger line:

Statement Line Detail

Rec. Ref	Date	Cat	Description	Amount
Remaining:				0.00
NOREP_76	12/05/2023	NACH	/CREF/ARPA /SUPP/ACH	540.00

Ledger Line Detail

Rec. Ref	Date	Entity	Description	Amount
Total:				540.00
PI487689	11/05/2023	85837 Association for Project Management	NACH 540 /CREF/ARPA /SUPP/ACH	540.00

Always remember to save any matches, using the 'save reconciliation progress' button. Once all matches are completed and saved, user can now generate customer payments.

Adjustments Page

Generate Automated Customer Payments

On the 'Adjustments' page, the 'Generate Customer Payments' action, will prompt Kanbina to analyse unmatched statement lines against open invoice(s). Kanbina will analyse based upon a customer name reference, previously create customer payments and/ or invoice references. Kanbina will only create a payment where the statement line amount is an exact amount for one or more invoice. This process takes a few moments, depending on how many statement lines have been identified for customer payment.

KANBINA Accounting Intelligence

Reconciliation Adjustments Summary

Group UK Account 1109 Period May 2023 Transactions All

To match: 0.00 Adj. GL Amount: 0.00

Statement Line Detail

Upon completion, the number of generated customer payments is displayed, with the customer payments available for review.

To match: 0.00 Adj. GL Amount: 0.00

Statement Line Detail

Ref	Date	Cat	Description	Amount
Remainder:				

Ledger Line Detail

Ref	Date	Entity	Description	Amount
Total:				

Automated Adjustments (35)

Ref	Date	Cat	Description	Amount	GL Ref	Date	Entity	Description	Amount	Adj	ML
10REF_17	23/05/2023	NACH	/CREF/KONE PLC/SUPP/ACH	2880.00		23/05/2023	66530 KONE	NACH £2880.00 /CREF/KONE PLC/SUPP/ACH	2880	40P	89.9%
10REF_70	12/05/2023	HFPS	CDIAL RETAIL DATA	44919.92		12/05/2023	66570 Doral Marketing Technologies	HFPS £44919.92 CDIAL RETAIL DATA	44919.92	40P	89%
10REF_74	12/05/2023	HFPS	RAJU LTD	108.00		12/05/2023	66740 Raju Ltd	HFPS £108.00 RAJU LTD	108	40P	89%
10REF_89	18/05/2023	NACH	/CREF/PRINCIPALTY BS/SUPP/ACH	30000.00		18/05/2023	66561 Principality	NACH £30000.00 /CREF/PRINCIPALTY BS/SUPP/ACH	30000	40P	89%

You can see how many times a statement description has been matched to this customer by hovering your cursor over each line. The ML column also indicates Kanbina's confidence in identifying a correct customer payment match.

The 'Automated Adjustments' table allows you to inspect each line where necessary.

Automated Adjustments (35)

Ref	Date	Cat	Description	Amount	GL Ref	Date	Entity	Description	Amount	Adj	ML
10REF_17	23/05/2023	NACH	/CREF/KONE PLC/SUPP/ACH	2880.00		23/05/2023	66530 KONE	NACH £2880.00 /CREF/KONE PLC/SUPP/ACH	2880	40P	89.9%
10REF_70	12/05/2023	HFPS	CDIAL RETAIL DATA	44919.92		12/05/2023	66570 Doral Marketing Technologies	HFPS £44919.92 CDIAL RETAIL DATA	44919.92	40P	89%
10REF_74	12/05/2023	HFPS	RAJU LTD	108.00		12/05/2023	66740 Raju Ltd	HFPS £108.00 RAJU LTD	108	40P	89%
10REF_89	18/05/2023	NACH	/CREF/PRINCIPALTY BS/SUPP/ACH	30000.00		18/05/2023	66561 Principality	NACH £30000.00 /CREF/PRINCIPALTY BS/SUPP/ACH	30000	40P	89%

The RHS 'edit payment' button opens up the proposed customer payment record.

Customer Payment

Subsidiary: Live Cust. Invoices: Customer: Invoice: Brand: 2SMS Amount: 2880 Currency: GBP Exchange Rate: 1 Payment Date: 23/05/2023

Posting Period: May 2023 Balance: 0.00

Memo: NACH £2880.00 /CREF/KONE PLC/SUPP/ACH

Apply	Date	Customer	Type	Ref. No	Currency	Org. Amt.	Amt. Due	Disc. Avail	Disc. Taken	Payment
☐	18/04/2023	66530 KONE	Invoice	2SMS_63437	British pound	2880	2880	0	0.00	2880
☒	16/02/2023	66530 KONE	Invoice	2SMS_63230	British pound	2880	2880	0	0.00	2880

The subsidiary and bank account are set automatically by Kanbina, with the customer and invoice determined by the information available from the statement description. Where more than one invoice and value exist for a customer, Kanbina will select the oldest invoice. If customer or invoice are incorrect, the user can simply re-assign then confirm (yellow tick).

Customer Re-Assignment

The customer field can be populated by 'Ctrl +' whilst clicking on customer name (if available on the memo field. Where there is a '***' on the customer name, indicates there are open invoices on the customer record.

Invoice Re-Assignment

Click on all or part of the invoice number from memo will present all appropriate invoices. You can also type in the invoice value and Kanbina will find all invoices with the same value.

Automated Adjustments Report

If the user would prefer a report to review, this is available on the summary page, under report type 'Automated Adjustments'. Once the user has confirmed the Automated Customer Payments are correct, the appropriate lines should be accepted (blue tick) and then submitted using the 'Submit Adjustments' button.

To match 0.00 Adj. GL Amount 0.00											
Automated Adjustments (35)											
Ref	Date	Cat.	Description	Amount	GL Ref.	Date	Entity	Description	Amount	Adj.	ML
10REF_127	13/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	2880.00	1420H	13/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	2880.00	0.00	0.00
10REF_70	12/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	44910.00	1420H	12/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	44910.00	0.00	0.00
10REF_74	12/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	108.00	1420H	12/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	108.00	0.00	0.00
10REF_81	15/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	80000.00	1420H	15/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	80000.00	0.00	0.00

Kanbina will post the customer payment transactions to NetSuite, whilst Kanbina is performing this task the bank account will be locked. Other accounts are available to be worked on. Once Kanbina has completed the process, the statement lines will be matched to the newly created transactions within the bank account general ledger.

Manually creating Transactions

The second process is to create transactions as they are not present in the general ledger. There are two types of transactions that can be created. These are customer payments and journals.

Create Manual Customer Payments

From the 'Reconciliation' page, select the statement line by clicking, which requires a customer payment. Then click on the 'Customer payment' icon.

KANBINA Accounting Intelligence											
Reconciliation Adjustments Summary											
Group: UK Account: 1034 Period: May 2023 Transactions: Bank to Unmatched											
Search: To match 2255.89 Adj. GL Amount 0.00											
Ref.	Date	Cat.	Description	Amount	GL Ref.	Date	Entity	Description	Amount	Adj.	ML
10REF_105	05/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	2255.89	1420H	05/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	2255.89	0.00	0.00
10REF_103	05/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	2255.89	1420H	05/05/2023	1420H	JOSEPH KITCHIE PLC (SUPP-ADH)	2255.89	0.00	0.00

This will present the customer payment record:

Customer Payment

Subsidiary: Commify UK

Live Cust. Invoices: ☐

Customer: 22989 BOC Gases Ireland

Invoice:

Brand: Esendex

Amount: 1669.79

Currency: GBP

Exchange Rate: 1

Payment Date: 05/05/2023

Posting Period: May 2023

Balance: 590.20

Memo: NACH 2259.99 / CREF/BOC LIMITED/SUPP/ACH

Apply	Date	Customer	Type	Ref. No	Currency	Org. Amt.	Amt. Due	Disc. Avail	Disc. Taken	Payment
☒	29/04/2023	22989 BOC Gases Ireland Limited	Invoice	28400077	British pound	561.28	561.28	0	0.00	561.28
☒	30/03/2023	22989 BOC Gases Ireland Limited	Invoice	28400076	British pound	599.44	599.44	0	0.00	599.44
☒	28/02/2023	22989 BOC Gases Ireland Limited	Invoice	28400075	British pound	509.07	509.07	0	0.00	509.07

☒
☐

The user can click on the ‘customer payment’ button and the customer payment dialog will open. The customer payment dialog will be populated automatically with as much information as possible. The user will be able to see lists of invoices and can select the appropriate invoice or invoices to match the statement amount. Under and over payments are also possible as you would normally allocate.

Customers who have available invoices are highlighted with an ‘..***’. The user will also be able to click of them memo description from the bank and dialog will find the customer or invoice. To complete the customer payment, click on the yellow tick, then move onto the next statement line if required. If the statement is now complete, you can process the customer payments from the ‘Adjustments’ page, by submitted using the ‘Submit Adjustments’ button.

To match: 0.00 Adj. GL Amount: 0.00

☐
☐
☒
☐

Under Payments

Kanbina allows the user to create a customer payment where the amount available from statement is less than one or more invoices.

Create Multiple Customer Payments from single Bank Transaction

This feature allows the user to create multiple customer payments against a single bank statement line. You may have to perform this task to train the model. Select the statement line and create the first customer payment as detailed above. On accepting the 1st customer payment, the UI will divert to the ‘Adjustments’ page. The first payment will show in ‘Ledger Line detail’ section. Please note the ‘To match’ balance will display the remaining amount to create additional payments or journals against.

KANBINA

Reconciliation Adjustments Summary

Group: UK

Account: 1034 Commify UK

Transactions: All

Period: May 2023

To match: \$4.00 Adj. GL Amount: 18.00

☐
☐
☒
☐

Statement Line Detail

Ref. Ref	Date	Cat	Description	Amount
Remaining:				\$4.00
*1034214149	05/05/2023	NACH	CREF/TURNERS SCHWAB LTD /SUPP/ACH	72.00

Ledger Line Detail

Ref. Ref	Date	Entity	Description	Amount
Total:				18.00
1	05/05/2023	19821 Kanbina HCS Ltd	NACH72 / CREF/TURNERS SCHWAB LTD /SUPP/ACH	18.00

Automated Adjustments

Ref	Date	Cat	Description	Amount	GL Ref

Unsaved Adjustments

Ref	Date	Cat	Description	Amount	GL Ref	Date	Entity	Description	Amount	Adj. M.

To add additional customer payments click on the customer payment button ‘’ and select other customer invoices in the customer payment dialog. Complete this until the ‘To match’ balance is zero or as close as can be achieved. If the balance matches exactly Kanbina will save the transactions and close the invoices. If there is a balance to account for on the invoice(s), the invoices will be adjusted to reflect the remaining balance in

NetSuite. The process for journal is similar and is accessed using the '+' button.

KANBINA Accounting Intelligence

Reconciliation Adjustments (2) Summary Group: UK Account: 1034 Company UK Transactions: All Period: May 2023

Matched successfully

To match 0.00 Adj. GL Amount: 72.00

Statement Line Detail

Ref. Ref.	Date	Cat.	Description	Amount
Remaining:				0.00

Ledger Line Detail

Ref. Ref.	Date	Entity	Description	Amount
Total:				72.00

Automated Adjustments

Ref.	Date	Cat.	Description	Amount	GL Ref.	Date	Entity	Description	Amount	Adj.	ML
1034214, 149	05/05/2023	149	CREP TUNING SCHWARTZ LTD SUPP ADH	72.00		05/05/2023	1034214	CREP TUNING SCHWARTZ LTD SUPP ADH	72.00	CP	14

Unsaved Adjustments

Ref.	Date	Cat.	Description	Amount	GL Ref.	Date	Entity	Description	Amount	Adj.	ML
1034214, 149	05/05/2023	149	CREP TUNING SCHWARTZ LTD SUPP ADH	72.00		05/05/2023	1034214	CREP TUNING SCHWARTZ LTD SUPP ADH	72.00	CP	14

This 'Multiple Customers' payment record is now ready to be sent to NetSuite.

Create Manual Journals

From the 'Reconciliation' page, select the statement line by clicking, which requires a journal.

Search: [] To match 0.00 Adj. GL Amount: 0.00

Ref.	Date	Cat.	Description	Amount	GL Ref.	Date	Entity	Description	Amount	Adj.	ML
1034214, 149	05/05/2023	149	CREP TUNING SCHWARTZ LTD SUPP ADH	72.00		05/05/2023	1034214	CREP TUNING SCHWARTZ LTD SUPP ADH	72.00	CP	14

The journal dialog is opened with the transaction information provisioned, the user can create the journal in the normal way by completing the entries.

General Journal

Subsidiary: []

Currency: GBP

Exchange Rate: 1

Journal Date: 05/05/2023

Journal Memo: STRIPE PAYMENTS UK

Account	Department	Name	Location	Project	Entity	Territory	Brand	VAT	Debit (value in)	Credit (value out)	Gross	Line Memo	Tax Account
1034									3471.89		3471.89	STRIPE PAYME	
6623 OVERHE										3471.89	3471.89	STRIPE PAYME	

✓ X

If the statement is now complete, you can process the customer payments and or journals from the 'Adjustments' page, by submitted using the 'Submit Adjustments' button.

To match 0.00 Adj. GL Amount: 0.00

Submit Adjustments

Recording the Match and Adjustment Method

The 'Adj' column in the reconciliation table will display the method of any matching done through the adjustments table. It will be 'ACP' if the system generated a customer payment and the user authorised the

recommendation. It will be 'M' if the adjustment was done manually by the user, either as a transaction match, journal or customer payment. The column will be blank if the system matched automatically.

Summary Page

The summary page presents the reconciliation scope and automation status and analysis. It also allows the reconciliation to save and lock the report.

KANBINA
Accounting Intelligence

Reconciliation (3) Adjustments Summary

Group
UK

Account
1034 Commify UK

Period
May 2023

Transactions
All

Reconciliation Status:	OPEN
Last Saved:	24/05/2023 15:33
Last Saved By:	chris.williams@commify.com
Closed Periods	
Bank AC No:	38070
Currency:	GBP
GL Code of Bank Account:	1034
Subsidiary:	Commify UK
Rec Date From:	01/05/2023
Rec Date To:	24/05/2023
  	

Current Reconciliation:

Totals:

Reconciled

Reconciled %:

567

475

84

Automation Analysis and Recommendations:

Automated Matches:

Automated Matches % (of reconciled):

Was available for Automated Adj

Processed Automated Adj Total:

Processed Automated Adj % (of available):

Processed Automated Adj % (of reconciled):

Processed Manual Total:

Processed Manual % (of reconciled):

241

72

82

82

100

17

52

11

Bank Statements

567

475

84

GL Transactions

1526

1377

90

Report Type

Reconciliation



Next Reconciliation

Covered:

Covered %:

493

87

1384

91

(of available) = Reconciled - Manual - Matched by Kanbina

(of remaining) = Total - Reconciled

(of remaining availability) = Total - Reconciled - Potential Matches

Reconciliation Prompts



'Clear Unsubmitted Adjustments': Removes any adjustments not processed through to ERP



'Complete Reconciliation': Locks the reconciliation and saves the final position



'Refresh Transactions': Calls most recent transactions from GL and statement.



'Show History': Details the history of the reconciliation for this period.

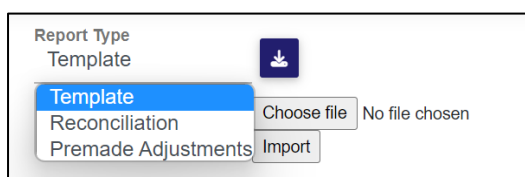
Reconciliation Automation Status and Analysis

Matching Type	Description
Current Reconciliation	
Totals	'Open' means reconciliation for account is available for matching and adjustments, 'Closed' means the reconciliation is closed, all actions will be disabled.
Reconciled	Date of last saved reconciliation.
Reconciled %	This is the bank account number.
Automated Analysis and recommendations	
Automated Matches	Number of automated matches identified and saved.
Automated Matches % (of reconciled)	Percentage of automated matches identified and saved over

	total statement lines.
Was available for Automated Adj.	Number of statement lines available for automated adjustments. (Total statement lines less those matched)
Processed Automated Adj. Total	Number of statement lines created as automated customer payments.
Processed Automated Adj. % (of available)	Number of statement lines created as automated customer payments as a those available.
Processed Automated Adj. % (of reconciled)	Number of statement lines created as automated customer payments as a proportion of all matched statement lines.
Processed Manual Total	Total number of statement lines created as manual customer payments.
Processed Manual % (of reconciled)	Total number of statement lines created as manual customer payments as a proportion of all matched statement lines.
Automated Potential Matches	Number of recommended matches.
Automated Potential Matches (of remaining) %	Number of recommended matches as a proportion of unmatched statement lines.
Is available to automate	Remaining lines not matched or recommended for automated transaction.
Automated Adj. to assess:	Automated customer payments created, not yet approved.
Automated Adj. to assess % (of remaining availability)	Automated customer payments created, not yet approved, as a proportion of unmatched statement lines.
Next Reconciliation	
Covered	The total amount of matched plus recommended.
Covered %	The total amount of matched plus recommended as a proportion of all statement lines.

Upload and Download Data

The template selection allows a template to be downloaded for the user to populate with Bank Statement data, and then be uploaded. At upload the system will restart automated matching. If the template option is not shown then the bank statement data is automatically populated using APIs.



The reconciliation option will download the reconciliation report. The Premade Adjustments will download adjustments that the system has generated.

Business Intelligence with Microsoft Power BI

Business Intelligence allows the performance of Kanbina and the account controls to be reviewed over time. This allows many accounts over multiple regions to be reviewed quickly and easily and insights into workflow to be assessed and improved. In the example below BI oversees one account and its performance through June. A controls view is currently being set up.

Bank Rec Statistics Report

File Export Share Chat in Teams Get insights Subscribe to report Edit

Filters

Search

Filters on this visual

AccountId is 3244

automatedAdjustments... is (All)

coveredPercentageSta... is (All)

Group is (All)

Matched by Kanbina Pe... is (All)

PostingPeriod is 215

potentialMatchesPerc... is (All)

Processed Auto Adj Per... is (All)

ProcessedAutomatedA... is (All)

Processed Manual Perc...

Keeps on top or rec. and customer payments every day

Oversee automation and manual levels of work

Filter to any account(s), period(s) or field(s)

Year	Month	Day	Group	Account	Posting	Total Statement	Reconci led Total	Reconciled Percentage	Matched by Kanbina Total	Matched by Kanbina Percentage	Processed Auto Adjustments Total	Processed Auto Adj Percentage	Processed Manual Total	Processed Manual Percentage
2023	June					169	73	43	0	0	38	52	35	48
2023	June					257	180	70	18	10	112	62	50	28
2023	June					257	180	70	18	10	112	62	50	28
2023	June	13	uk	3244	215	258	180	70	18	10	112	62	50	28
2023	June	14	uk	3244	215	300	231	77	71	31	94	41	66	29
2023	June	15	uk	3244	215	300	231	77	71	31	94	41	66	29
2023	June	16	uk	3244	215	327	300	92	91				75	25
2023	June	18	uk	3244	215	387	343	89	102				88	26
2023	June	19	uk	3244	215	437	378	86	109				93	25
2023	June	21	uk	3244	215	437	378	86	109				93	25
2023	June	22	uk	3244	215	481	441	92	112				100	23
2023	June	23	uk	3244	215	481	474	99					109	
2023	June	24	uk	3244	215	518	510	98	149	29	243	48	116	
2023	June	26	uk	3244	215	566	510	90	149	29	243			
2023	June	27	uk	3244	215	600	550	92	151	27	274			
Total														

Please note you will need a Power BI account to access this service.

Notes

1. Kanbina will match one to many or many to many from either the statement or GL lines.

Where this matching has occurred, then matching is represented as in the example below where one line is matched to 2 GL lines.

KANBINA

Reconciliation Adjustments Summary

Group UK Period Aug 2022 Transactions All

Search

To match 0.00 Adj. GL Amount 0.00

Ref	Date	Cat	Description	Amount	GL Ref	Date	Entry	Description	Amount	Adj	GL
140542	09/08/2022	BALCE	HUOPPS (SEP1-140542)	1188.75	P1277088	09/08/2022	057751	Transfer of Justice - HUOPP	718.27		99%
					P1277087	09/08/2022	270881	Transfer of Justice - HUOPP	468.28		99%