

INSIDE THE INSTITUTIONAL BOOK

Every entry. Every decision. In view.

Follow a journal from preparation to independent review, correction and the close of a banking day.

English · Product & implementation briefing

FICTIONAL JOURNAL · HB-GL-001

Opening allocation

EUR · INSTITUTIONAL BOOK	DEBIT	CREDIT
Asset allocation	1,000.00	—
Setup expense	234.56	—
Opening equity	—	1,234.56
Balanced totals	1,234.56	1,234.56

Prepared → independently reviewed

THE CASE · HB-GL-001

Three lines. One balanced instruction.

An illustrative opening allocation in the separate institutional adjustment book.

EXACT EUR AMOUNTS		
EUR · INSTITUTIONAL BOOK	DEBIT	CREDIT
Asset allocation	1,000.00	—
Setup expense	234.56	—
Opening equity	—	1,234.56
Balanced totals	1,234.56	1,234.56
Debit 1,234.56 - Credit 1,234.56 = 0.00		

01

Classify the purpose

Choose approved accounts, currency and posting day.

02

Explain the instruction

Record a rationale for independent review.

03

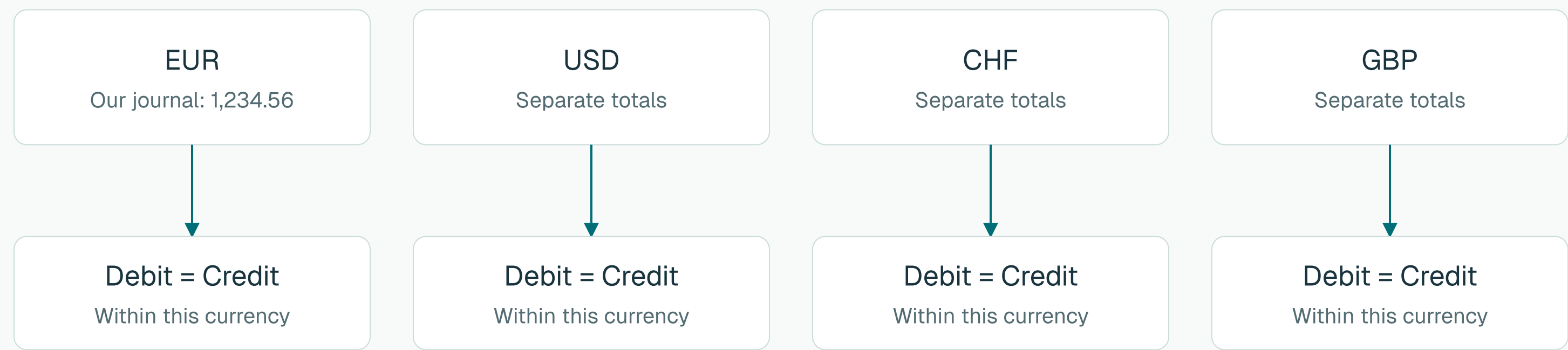
Keep the boundary visible

Institutional entries do not deposit client funds.

EXACT AMOUNTS

Four currencies. Four distinct books.

EUR, USD, CHF and GBP are inspected separately. A mixed-currency sum would hide exposure.



No implied conversion FX positions, revaluation and consolidated reporting require additional accounting capabilities.

CLASSIFY BEFORE POSTING

The chart gives each entry its meaning.

Asset, liability, equity, income and expense definitions establish the institutional accounting structure.

Institutional adjustment book - Non-value Testnet. These journals do not credit client accounts or initiate payments. Customer deposit and settlement-control balances remain in Core Operations.

Approved chart accounts

3

Asset, liability, equity, income and expense classifications.

Posted journals

1

Balanced entries retained without editing.

Awaiting review

0

Pending journals must be resolved before their booking day can close.

01 / YOUR ACCOUNTING STRUCTURE

A chart that fits your institution.

Each code has one currency and classification. Definitions start without balances and need independent approval before use.

Chart of accounts

Code / currency	Name / classification	Status	Action
1100	Test institutional asset	Active	Details
EUR	asset		

ACTUAL INTERFACE

ISOLATED FICTIONAL RECORDS

Define, then approve

New chart definitions need independent review before use.

Start from zero

Approved definitions begin without invented opening balances.

Separate the books

Customer and product subledgers retain their own boundaries.

Non-value Testnet • Fictional examples • External financial services require separately accepted providers and controls.

04 / 10

WORKING INTERFACE

See the balance before requesting review.

The actual Testnet journal form checks exact totals before a maker prepares the instruction.

3100 · EUR · Test equity

Credit

1234.56

Remove line

Add journal line

Debit 1,234.56 EUR · Credit 1,234.56 EUR · Balanced

Use approved accounts in the journal currency. Total debits must equal total credits.
No customer spending balance changes.

Cancel

Send journal for review

ACTUAL INTERFACE · ISOLATED FICTIONAL RECORDS

- ### 2–40 journal lines

Build a balanced instruction using eligible chart accounts.
- ### Exact minor units

The example totals EUR 1,234.56 on both sides.
- ### A deliberate handoff

Send for review prepares a decision; it does not self-approve the posting.

MAKER / CHECKER

Two people. One exact instruction.

The reviewer must be a different authorized person, including when the maker is an administrator.

Maker

Prepare HB-GL-001

Accounts · EUR amounts · day · rationale



Submit for review

The prepared instruction is bound to its exact content.

Checker

Inspect the instruction

Current authority and posting conditions apply.



Approve or reject

Approval posts; rejection preserves a visible decision.

Correction

Prepare a new instruction

Resolve the reason for rejection.



Request fresh review

An earlier approval cannot be reused for changed content.

LINKED ACCOUNTING HISTORY

Correct by reversal. Preserve the original.

If the allocation is wrong, a reviewed opposite journal restores the position without deleting history.

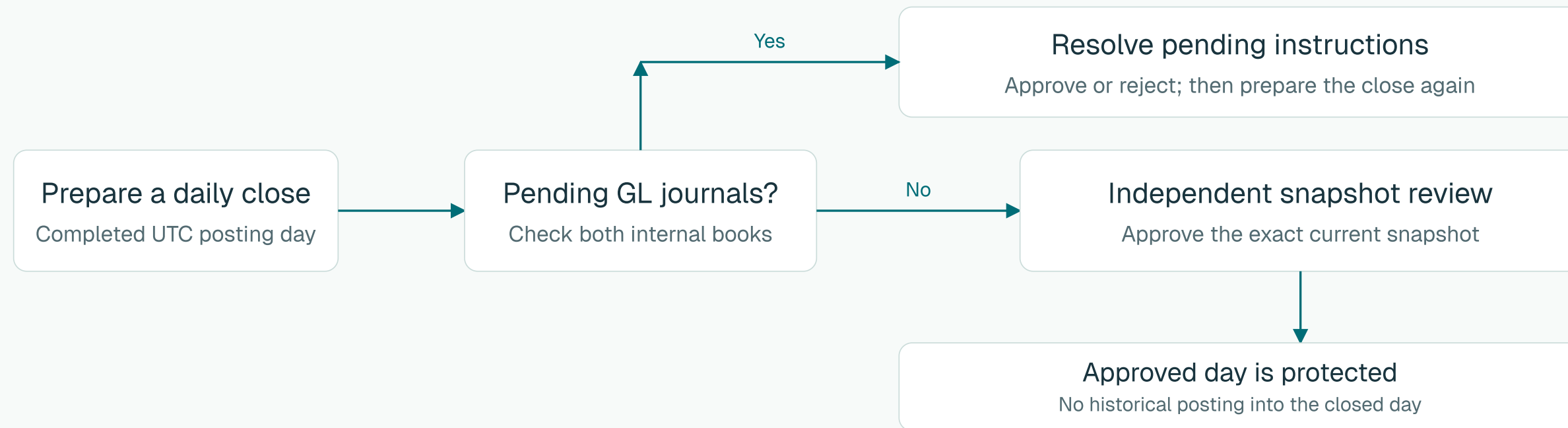
ORIGINAL · HB-GL-001			REVERSAL · LINKS TO HB-GL-001		
EUR · INSTITUTIONAL BOOK			EUR · INSTITUTIONAL BOOK		
	DEBIT	CREDIT		DEBIT	CREDIT
Asset allocation	1,000.00	—	Asset allocation	—	1,000.00
Setup expense	234.56	—	Setup expense	—	234.56
Opening equity	—	1,234.56	Opening equity	1,234.56	—
Balanced totals	1,234.56	1,234.56	Balanced totals	1,234.56	1,234.56

Open-period control The reversal is a new independently reviewed posting. Closed-day guards still apply.

DAILY OPERATIONS

Closing is a decision, not a date change.

A completed UTC day is closed against an exact snapshot, with independent approval.



Scope This is an internal posting-day control, not consolidated statutory or external settlement close.

EVIDENCE BOUNDARIES

Recording and proving are different steps.

Preserve private accounting history while presenting only the evidence actually supported.



Private records

Identity, terms, decisions and exact accounting history stay behind authorized access.



Scoped commitment

Selected policy events use the configured Testnet evidence pathway.



Verified status

Check the receipt, inclusion and finality. Pending is never presented as verified.

Important distinction Institutional journals are not automatically anchored or covered by zero-knowledge proofs.

ACCOUNTING PILOT

A working book. A clear next increment.

Evaluate the delivered controls using a small, agreed set of accounting scenarios.

DELIVERED IN TESTNET

Operate and review

- 01 Currency-separated oversight and reservations.
- 02 Approved chart definitions, balanced journals and linked reversals.
- 03 Independent daily closing with persistent closed-day guards.

NEXT ACCOUNTING SCOPE

Define before extending

- 01 Product-to-ledger mappings and automated posting rules.
- 02 Accruals, FX accounting and consolidated reports.
- 03 Provider reconciliation and statutory acceptance.

Explore Hybrid Core ↗

Discuss your accounting scope ↗