

ONE REQUEST · SEVERAL RESPONSIBILITIES

Follow the payment. Understand every handoff.

From the recipient and client's instruction to the actual execution state and the books behind it.

English · Product & implementation briefing

FICTIONAL REQUEST · HB-PAY-DEMO-001

John Connor → Northstar Services

250.00 EUR

Source

John's EUR test account

Purpose

Illustrative service payment

External route

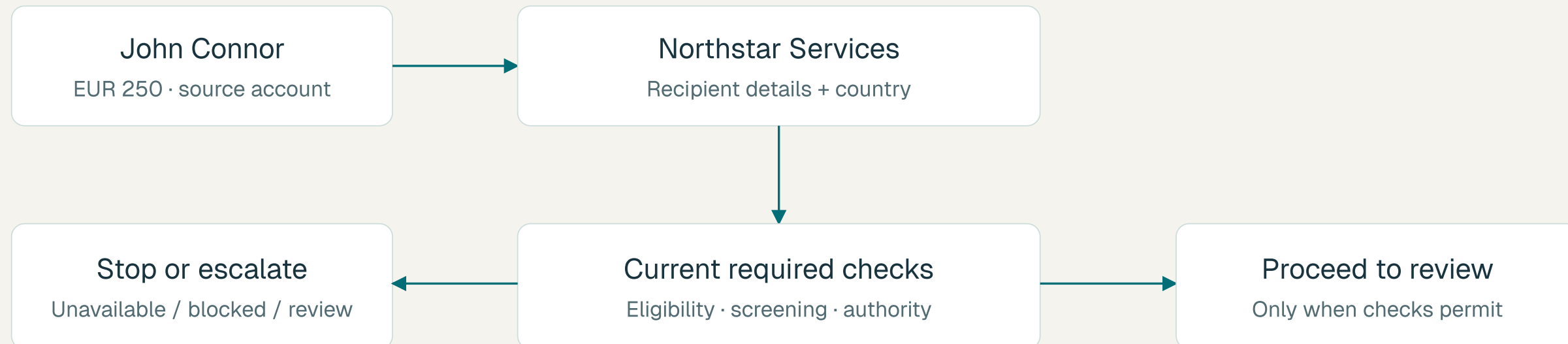
Awaiting provider connection

Testnet example · No real funds

BEFORE CONFIRMATION

A saved recipient still needs current checks.

Bind the instruction to the actual source account, recipient, currency and amount.



Control principle A previous successful payment never establishes permanent clearance.

CLIENT · OPERATIONS · COMPLIANCE

Make authority visible at each decision.

Preparation, consent and institutional approval are separate events.

John Connor

Review the exact request
EUR 250 to Northstar Services.



Confirm or cancel
An assistant cannot supply client consent.

Operations

Inspect the request
Source, recipient and required approvals.



Approve within role
A client confirmation does not replace bank controls.

Compliance

Review an exception
Current policy and case evidence.

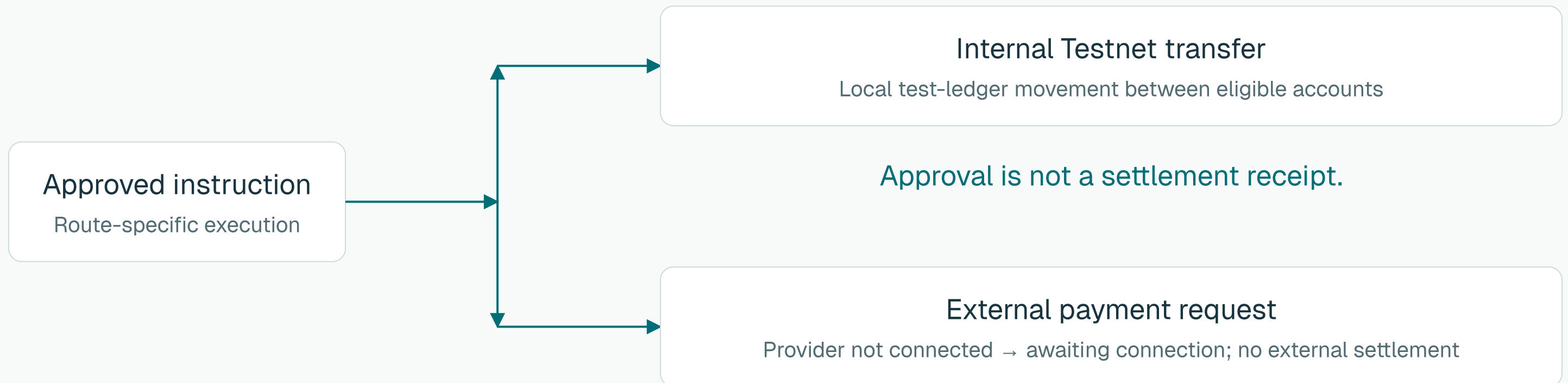


Record the decision
A review never bypasses non-overridable blocks.

[READ THE ACTUAL OUTCOME](#)

The route determines what “done” means.

The same banking interface must distinguish a local test posting from an external payment request.



ILLUSTRATIVE RESERVATION • NOT A LIVE BALANCE

Recorded balance is only the starting point.

Suppose a EUR 250 commitment reserves part of a EUR 1,000 recorded test balance.

RECORDED

EUR 1,000.00

The starting ledger amount in this illustration.

RESERVED

– EUR 250.00

An allocation is not evidence of external settlement.

AVAILABLE

EUR 750.00

What remains after this illustrative reservation.

Operational question Which instruction owns the reservation, what outcome releases it, and is any unresolved state still being investigated?

Scope Real availability depends on the specific product and workflow. This arithmetic does not assert that every external request reserves funds.

RECONCILIATION DESIGN

Match three records before claiming settlement.

Provider reconciliation is integration work: relate the instruction, accounting effects and provider outcome.

INSTRUCTION

HB-PAY-DEMO-001

Client	John Connor
Requested	EUR 250.00
Recipient	Northstar Services
Expected route	Agreed payment provider

01

Internal accounting record

Inspect the actual reservation or posting and its currency.

02

Provider response

Validate the accepted reference, amount and final outcome.

03

Exception owner

Differences, duplicates and uncertain responses need investigation.

TWO DIFFERENT OPERATIONAL QUESTIONS

Close the internal day. Track external uncertainty.

Do not confuse approval of an internal posting day with proof that every external payment settled.

CURRENT INTERNAL CONTROL

A reviewable daily snapshot

01 Customer fiat and institutional adjustment books have explicit coverage.

02 Pending institutional journals prevent daily-close approval.

03 An independent approver locks the completed UTC posting day.

PROVIDER ACCEPTANCE WORK

An unresolved external outcome

01 Investigate using the original instruction and provider reference.

02 Define reservation, retry and reconciliation behavior per integration.

03 An unknown external outcome is not automatically a current close-blocking rule.

FOLLOW JOHN'S EUR 250 REQUEST

Show the whole journey, including the boundary.

A useful demo shows the last confirmed state and the next accountable action.

