



folium

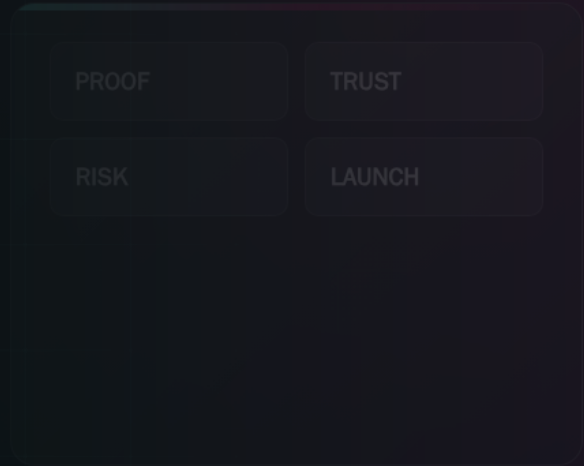
PUBLIC-FACING PDF

REVIEW BEFORE PRODUCTION

FOLIUM SYSTEMS

FILE-TO-LEDGER RECONCILIATION

File-To-Ledger Reconciliation Workflow



Many finance operations still depend on processor statements, residual files, payout reports, spreadsheets, partner split sheets, and exception rows. Folium can turn file-heavy reconciliation into a governed workflow with parser profiles, normalized records, entity matching, variance queues, human review, export packets, and source-to-ledger lineage.

AUDIENCE

Finance operations teams, merchant services operators, VAR/residual teams, technical buyers, and reviewers

PURPOSE

Show how Folium turns messy files into reviewable ledger workflow without taking payout, accounting, tax, banking, or provider authority

UPDATED

May 2026

Files should become records with lineage, not silent automation.

Unmatched rows, variance, duplicates, reserves, and split exceptions belong in review queues.

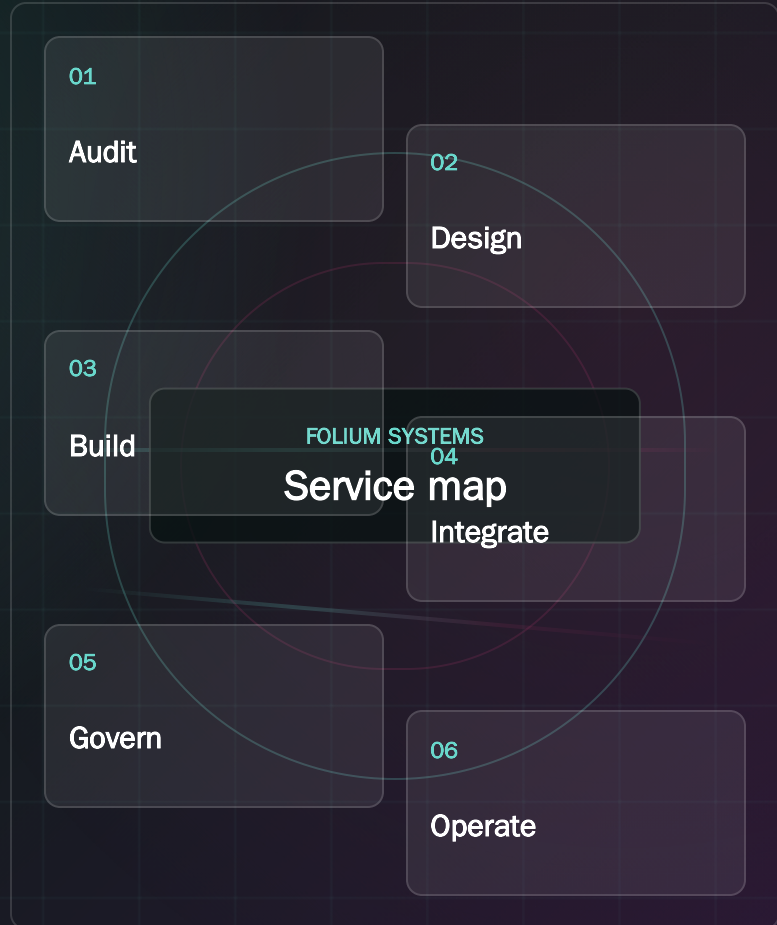
Payout-prep records are not payout execution, accounting, tax, banking, or provider approval.

SERVICE ARCHITECTURE

Folium service lines are organized around the work buyers need to control.

Audits, RAG, agents, software, integrations, governance, private AI, commerce AI, modernization, and AI operations become one visible service map.

SERVICE MAP



01

Helps first-time buyers understand the offer quickly.

02

Shows that services connect instead of living as scattered pages.

03

Turns broad capability into a controlled next move.

Choose the review route before reading cover to cover.

This packet is meant to support a real decision meeting. Different reviewers should enter through different routes, then come back together around the same controlled next step.

DECISION ROUTE

OPERATING ROUTE

TRUST ROUTE

EXECUTIVE ROUTE

Decision first

Start with the cover, visual summary, executive read, controls, first ninety days, and handoff. This route helps leaders decide whether the next move is education, audit, first build, pilot, or operations.

- Outcome
- Risk
- Owner
- Next gate

OPERATIONS ROUTE

How the work will run

Read the workflow map, procedures, operating roles, metrics, first sprint, and buyer worksheet. This route shows whether staff can actually use, review, and improve the future process.

- Workflow
- Staff
- Support
- Improve

TECHNICAL AND TRUST ROUTE

Where the boundaries live

Focus on records and work products, controls, risk assumptions, reference work products, source truth, runtime placement, and launch conditions before any private access expands.

- Source
- Access
- Runtime
- Rollback

BUYER SESSION ROUTE

Turn reading into a working session

Use the discovery questions, role review route, buyer worksheet, and engagement fit ladder to prepare one process, one owner, one source map, and one next decision.

- Process
- Examples
- Questions
- Decision

Best use: bring one workflow, the people who own it, the systems it touches, the data classes involved, and the decision this packet should help leadership make.

File-to-ledger reconciliation in plain language.

Many finance operations still depend on processor statements, residual files, payout reports, spreadsheets, partner split sheets, and exception rows. Folium can turn file-heavy reconciliation into a governed workflow with parser profiles, normalized records, entity matching, variance queues, human review, export packets, and source-to-ledger lineage.

RECORD

BOUNDARY

ACTION

INTAKE

Files become governed inputs

Processor statements, residual files, spreadsheets, and exports get parser profiles and source ownership.

- Statements
- Residuals
- Exports

MATCH

Rows map to business entities

MID/TID, merchant, partner, fee, reserve, and transaction context are normalized and matched.

- MID
- TID
- Partner

REVIEW

Exceptions stop instead of hiding

Unmatched rows, duplicates, variance, missing fields, and payout blockers route to humans.

- Variance
- Exception
- Review

HANDOFF

Exports stay bounded

Ledger exports, approval notes, and payout-prep packets keep authority boundaries visible.

- Export
- Approve
- Boundary

This packet is public-facing. It is written for serious review without exposing private infrastructure, customer data, credentials, live provider wiring, or internal project labels.

The operating path should be visible before anyone trusts the outcome.

Folium uses workflow maps to turn broad AI ambition into inspectable work. Each phase names the procedure, the visible output, and the decision gate that prevents excitement from outrunning control.

DECISION GRID

REVIEW LENS

NEXT STEP

PHASE	PROCEDURE	VISIBLE OUTPUT	DECISION GATE
Profile files	Collect file types, layouts, columns, owners, update cadence, and trusted examples.	Parser profile map.	The source is known.
Normalize rows	Convert fields into standard records with identifiers, amounts, dates, fees, reserves, and source references.	Normalized schema.	Records compare cleanly.
Match entities	Map MID/TID, merchant, partner, portfolio, provider, and account relationships.	Entity match plan.	Unknowns are not forced.
Queue exceptions	Flag duplicates, missing fields, unmatched rows, variance, reserve shifts, and split blockers.	Variance and exception queue.	Humans review risk.
Prepare handoff	Generate source-to-ledger records, export packets, approval notes, and payout-prep boundaries.	Ledger handoff packet.	Authority stays gated.

The work should leave behind material a buyer can inspect.

A serious engagement should produce more than conversation. Folium packages records, diagrams, checklists, routes, system surfaces, launch gates, and handoff material so the buyer can keep control after the first win.

DECISION GRID

REVIEW LENS

NEXT STEP

WORK PRODUCT	WHAT IT CONTAINS	HOW THE REVIEWER USES IT
Parser profile map	Approved file types, layouts, columns, owners, and sample records.	Prevents brittle parsing.
Normalized reconciliation schema	Standard record fields, source pointers, data classes, and match confidence.	Makes rows comparable.
Entity match plan	MID/TID, merchant, partner, provider, account, portfolio, and hierarchy rules.	Shows how records connect.
Variance queue	Variance thresholds, reserve flags, duplicate checks, missing fields, and reviewer notes.	Exposes exceptions.
Source-to-ledger lineage	Original file, row, parser rule, normalized record, match decision, and handoff note.	Supports audit and repair.

The procedure is the product as much as the technology.

The goal is not to make AI look impressive for one meeting. The goal is to make the operating path repeatable, explainable, reviewable, and safe enough to improve.

CHECKLIST

OWNER PATH

RELEASE SIGNAL

- Create parser profiles before trusting extraction.
- Normalize records before matching entities.
- Route unknown formats and unmatched rows to review.
- Keep variance thresholds visible and adjustable by approved owners.
- Separate payout-prep from payout authority.
- Keep private customer data, credentials, contracts, private topology, private model names, and internal project labels out of public review material.
- Use explicit public-safe boundaries when work touches providers, money, regulated-adjacent review, customer-impacting actions, or live operating authority.
- Leave behind records that a buyer can inspect: source, scope, owner, date, evidence class, known limits, blocked states, and next-stage gate.

Governance, quality, and launch gates keep speed honest.

Folium keeps the buyer's next decision tied to observable gates: source truth, authority, access, testing, ownership, support, rollback, and improvement cadence.

DECISION GRID

REVIEW LENS

NEXT STEP

GATE	WHAT MUST BE TRUE	STOP OR REFINE SIGNAL
Source gate	File format, owner, and source trust are known.	Unknown file is parsed as if trusted.
Match gate	Entity match rules and confidence states are visible.	Rows are matched without explanation.
Exception gate	Variance and unmatched rows route to human review.	Bad rows silently pass.
Export gate	Exports are labeled review, approval, or payout-prep only.	Export is treated as payout execution authority.
Lineage gate	Original file, row, parser, match, and approval notes are traceable.	No reviewer can reconstruct the path.

The right questions expose the real project.

These prompts help a buyer and Folium decide whether the next step should be education, audit, first build, security review, pilot, or an operating support path.

CHECKLIST

OWNER PATH

RELEASE SIGNAL

- Which file types arrive every month?
- Which fields identify merchants, terminals, providers, partners, and fees?
- What variance threshold should trigger review?
- Which rows currently require manual investigation?
- Which payout, tax, accounting, banking, or provider actions must stay blocked?
- Which proof can be public and which proof must stay private?
- Which owner can approve the next stage?
- What would make the workflow pause, rollback, or stay blocked?

Diagrams, charts, and overlays make the work easier to review.

Dense AI work should not only be explained in paragraphs. The reviewer should be able to inspect maps, scorecards, matrices, lanes, and before-after views that reveal where the value and risk live.

RECORD

BOUNDARY

ACTION

File-to-ledger pipeline

File intake, parser profile, normalized row, entity match, exception queue, export packet.

- File
- Parse
- Match
- Export

Variance board

Missing fields, duplicates, unmatched records, reserve movement, fee variance, split blockers.

- Missing
- Duplicate
- Reserve
- Split

Lineage chain

Original file and row connected to normalized record, match decision, approval, and handoff.

- Source
- Row
- Match
- Approve

Every serious AI path needs named owners before it becomes dependency.

The same technology can be safe or unsafe depending on who owns the workflow, data, quality, launch authority, support, and improvement loop. Folium makes those responsibilities explicit so no buyer inherits an orphaned system.

DECISION GRID

REVIEW LENS

NEXT STEP

ROLE	OWNS	RECORD TO INSPECT
Executive sponsor	Priority, budget, risk tolerance, stop/continue decision, and expansion timing.	Decision note, value hypothesis, and approval boundary.
Business process owner	The day-to-day work, acceptance criteria, staff impact, and operational usefulness.	Workflow map, user feedback, and adoption notes.
Technical owner	Systems, APIs, databases, runtime placement, deployment, monitoring, and fallback.	Architecture map, integration log, and support route.
Knowledge owner	Source truth, document freshness, policies, retrieval scope, and correction workflow.	Source inventory, freshness cadence, and review exceptions.
Security or risk reviewer	Data classes, credentials, access, logs, retention, blocked actions, and incident path.	Boundary map, permission table, and rollback trigger.
Folium delivery lead	Build coordination, review file, known limits, quality checks, and handoff completeness.	Launch room, eval record, and improvement backlog.

A max-detail packet should tell reviewers how to judge the work.

Folium uses scorecards to make a subjective AI conversation more inspectable. The score is not a substitute for judgment; it helps leadership see whether the next step is education, repair, sandbox, pilot, or operations.

DECISION GRID

REVIEW LENS

NEXT STEP

SCORE AREA	STRONG SIGNAL	WEAK SIGNAL
Business fit	The workflow is specific, painful, owned, and tied to measurable operational improvement.	The project is framed as adding AI generally.
Source truth	Approved sources are known, fresh, classified, and connected to the answer path.	The system mixes stale, unknown, or unapproved sources.
Behavior quality	Representative tasks pass, wrong-answer behavior is known, and edge cases are recorded.	The review build only shows a polished happy path.
Authority control	AI actions are separated into draft, retrieve, recommend, route, execute, block, and escalate.	The system can act without visible permission.
Staff readiness	Users can explain the tool, correct it, escalate, and understand their role.	Staff feel replaced, confused, or unsupported.
Operations readiness	Support, monitoring, rollback, release rhythm, and source refresh are owned.	No one knows who maintains the system after launch.

The work should have a believable first ninety days.

A controlled first ninety days keeps ambition high without turning uncertainty into production risk. Folium uses the period to move from understanding into a narrow working example, then into reviewable operating rhythm.

DECISION GRID

REVIEW LENS

NEXT STEP

WINDOW	FOCUS	EXPECTED OUTPUT
First 30 days	Discovery, source inventory, first-lane selection, staff interviews, data boundary, and build plan.	Process map, owner map, first-build scope, source list, and launch blockers.
Days 31-60	Working surface, RAG or agent behavior, integration stub, evaluation cases, browser checks, and staff review.	Sandbox, evaluation file, screenshots, known limits, and repair list.
Days 61-90	Architecture review, pilot conditions, governance layer, training guide, support path, and improvement cadence.	Launch room, go/no-go record, operations guide, and next-stage recommendation.

The hidden assumptions should be visible before they become expensive.

Every AI engagement contains assumptions about data, people, systems, cost, behavior, and authority. Folium treats those assumptions as review material, not background noise.

DECISION GRID

REVIEW LENS

NEXT STEP

ASSUMPTION	WHY IT MATTERS	HOW FOLIUM REVIEWS IT
The source is authoritative	AI can only be as reliable as the sources and business rules it is allowed to use.	Source inventory, owner confirmation, retrieval tests, freshness cadence.
The process is ready	A broken process can become a faster broken process when AI is added too early.	Workflow mapping, bottleneck review, owner interview, first-lane narrowing.
The runtime fits the data	Cloud, private, local, and hybrid routes carry different privacy, cost, latency, and support tradeoffs.	Runtime matrix, data classification, provider review, fallback plan.
Staff will adopt the tool	Adoption fails when users do not understand, trust, correct, or benefit from the system.	Training notes, staff review, feedback loop, manager visibility.
Authority is clear	The system can create harm if it sends, updates, approves, or routes without permission.	Permission table, blocked actions, human review, audit trail.
The system can be supported	A useful first build becomes fragile if nobody owns incidents, source updates, or cost review.	Support guide, owner map, release rhythm, rollback trigger.

The first sprint should produce something real and reviewable.

Folium prefers a narrow first sprint that creates a working surface or review file the buyer can challenge. The first sprint is not the final system; it is the safest way to make the future visible.

CHECKLIST

OWNER PATH

RELEASE SIGNAL

- Confirm the single process and the decision the sprint must support.
- Collect approved example material, redacted review records, public references, screenshots, workflow notes, and source rules.
- Define what will be built: portal, dashboard, RAG assistant, agent route, integration adapter, audit file, or launch room.
- Create the visual workflow: intake, source, model or agent route, human review, output, record, and next gate.
- Run representative tasks, edge cases, bad input, missing data, and blocked-action tests.
- Prepare browser screenshots, known limits, support questions, and next-stage blockers.
- Review with staff and leadership before expanding data, access, authority, or dependency.
- End with a decision: stop, refine, rebuild, pilot, or prepare an operating plan.

The packet should make the invisible work tangible.

AI work often fails because the important pieces are invisible until something breaks. Folium turns those pieces into work products the buyer can open, print, challenge, and improve.

RECORD

BOUNDARY

ACTION

Process map

A before-and-after workflow showing people, systems, data, decision points, blockers, and expected output.

- Before
- After
- Owner
- Gate

Data boundary map

A map of source classes, approved use, blocked use, retention, provider exposure, and custody.

- Public
- Internal
- Private
- Blocked

Model and agent route

A path showing which model, tool, retrieval source, or agent lane is used and where humans approve.

- Route
- Tool
- Review
- Escalate

Evaluation file

A record of tasks, expected outcomes, failures, repairs, known limits, and acceptance criteria.

- Cases
- Failures
- Repairs
- Limits

Launch room

A board for owners, support, training, rollback, incidents, go/no-go, and improvement backlog.

- Owner
- Support
- Rollback
- Backlog

Handoff guide

A plain-language guide staff can use to understand what the system does, cannot do, and how to report problems.

- Use
- Limit
- Correct
- Report

The business should know how improvement will be measured.

Folium keeps measurement practical. The first goal is not a perfect dashboard; it is a clear set of signals that shows whether the process is saving time, reducing risk, strengthening staff, or improving customer outcomes.

DECISION GRID

REVIEW LENS

NEXT STEP

SIGNAL	WHAT TO WATCH	DECISION IT SUPPORTS
Time recovered	Manual steps removed, average handling time, repeated work reduced, faster routing.	Should this workflow expand to more users or adjacent processes?
Quality improved	Wrong answers, missing sources, correction rate, review exceptions, customer rework.	Is behavior strong enough for pilot or does it need repair?
Risk reduced	Blocked unsafe actions, escalations, data-boundary violations avoided, rollback readiness.	Can authority expand or should controls remain tight?
Staff confidence	Training completion, feedback volume, adoption friction, override rate, manager notes.	Does the workforce need more support before launch?
Cost and runtime	Provider cost, local infrastructure cost, latency, uptime, fallback use, subscription sprawl.	Should runtime placement change?
Customer impact	Response speed, consistency, issue resolution, conversion support, satisfaction signals.	Is the capability improving the business outcome?

Each reviewer should know what to inspect first.

A max-detail packet is only useful when different reviewers can find their lane quickly. Folium separates executive, operations, technical, security, finance, and staff questions so the buyer can bring the right people into the right part of the review.

DECISION GRID

REVIEW LENS

NEXT STEP

REVIEWER	START WITH	DECISION THEY SUPPORT
Executive sponsor	Value hypothesis, launch gate, first ninety days, and stop/refine/continue choices.	Whether the process deserves a controlled engagement.
Operations lead	Workflow map, operating roles, support rhythm, and staff feedback loop.	Whether the future process can be run by the team.
Technical lead	Runtime placement, data path, integration surface, monitoring, and fallback.	Whether the architecture can be supported safely.
Security or risk reviewer	Data classes, permissions, blocked actions, logs, retention, and rollback.	Whether access can expand beyond public review.
Finance or owner	Cost signals, subscription overlap, runtime tradeoffs, labor impact, and support burden.	Whether the first build has a practical business case.
Staff user	Plain-language use, limits, escalation, correction path, and training expectations.	Whether the tool strengthens the job instead of confusing it.

The packet should turn into a working session, not only reading material.

Before a call, Folium wants the buyer to gather the real operating pieces that make the review useful. The worksheet keeps the conversation grounded in one process, one owner, one source map, and one next decision.

CHECKLIST

OWNER PATH

RELEASE SIGNAL

- Bring one workflow that is slow, risky, expensive, repetitive, customer-visible, or staff-heavy.
- Name the systems touched by the workflow: store, CRM, ERP, inbox, spreadsheet, database, portal, document folder, or legacy application.
- Separate approved public material from internal, customer, regulated, confidential, credential, and blocked material.
- Write down who owns the work today, who reviews exceptions, and who will own the AI-assisted version.
- List the decisions AI may draft, retrieve, recommend, route, block, or escalate, and the decisions that stay human-owned.
- Bring examples of good output, bad output, common exceptions, missing data, and customer-facing risk.
- Name the first useful working surface: dashboard, portal, assistant, queue, control room, commerce lane, integration, or review file.
- Decide what record would make leadership comfortable with the next stage.

The next step should match the maturity of the record.

Folium does not need every buyer to start at the same altitude. The right offer depends on how much process clarity, source truth, owner alignment, and launch readiness already exists.

DECISION GRID

REVIEW LENS

NEXT STEP

IF THE BUYER HAS	BEST NEXT FOLIUM MOVE	OUTPUT TO EXPECT
AI interest but no clear process	AI systems audit or first workflow finder.	Pressure map, source inventory, first-lane recommendation, and risk view.
A clear process but no working surface	Forward engineering first sprint.	Clickable surface, route map, known limits, and next-stage blockers.
A tool that works in parts but not in operations	Architecture and launch readiness review.	Permission map, runtime decision, support model, and go/no-go record.
A failed or frightening rollout	AI recovery and staff enablement path.	Issue register, staff training plan, repair roadmap, and confidence loop.
Sensitive data or cost pressure	Local, private, or hybrid AI placement review.	Runtime matrix, data custody plan, fallback route, and vendor-exit view.
A useful pilot that needs care	AI operations support.	Monitoring rhythm, source refresh, release notes, incident path, and improvement backlog.

The last page of a packet should create the next controlled move.

Folium's handoff view separates what can be done now, what needs customer records, what needs approval, and what should wait until the review file is stronger.

DECISION GRID

REVIEW LENS

NEXT STEP

HANDOFF LANE	OWNER	NEXT RECORD
Business owner	File-to-ledger reconciliation priority, acceptance criteria, and stop/continue decision.	Workflow decision note and next-stage gate.
Technical owner	Architecture, integrations, runtime placement, data movement, monitoring, and fallback.	Architecture map, route contract, and support guide.
Risk or review owner	Data boundaries, authority classes, blocked actions, evidence, and release conditions.	Boundary map, gate table, and evidence packet.
Operator or support owner	Daily workflow state, exception handling, escalation, recovery, and improvement rhythm.	Queue map, incident route, and operating handoff.
Folium delivery lead	Public-safe build coordination, evaluation, known limits, launch room, and handoff completeness.	Review file, release notes, and improvement backlog.

The strongest next step is narrow: one process, one owner, one source map, one working surface, one review file, and one decision gate.

File-to-ledger work should be reviewable before it becomes automated.

Use this packet when spreadsheet or residual-file pain needs a governed reconciliation workflow instead of another fragile macro.

Bring the process

Name the business process, the systems involved, the people affected, and the decision this PDF should support.

Separate review from production

Keep public examples, sandbox review, pilot access, and production dependency in separate stages with clear owners.

Ask for the record

Request screenshots, browser checks, known limits, launch blockers, support plans, and the next approval path.