



INDEPENDENT EVIDENCE ASSURANCE | WORKED FICTIONAL EXAMPLE

Invoice & Payment Irregularity Investigation

Illustrative matter: Cypress Ridge Equipment LLC

Review subject: Vendor Ledger Review

THE BUYER DECISION

Which discrepancies can be exactly reproduced and what additional records distinguish error from misconduct?

ILLUSTRATIVE EVIDENCE POSITION

Reconcile flagged payments and restrict any conclusion about intent until receiving and vendor confirmations are obtained.

DEMO REFERENCE	EVIDENCE DATE	STATUS
DEMO-04-2026-001	11 OCT 2026	ILLUSTRATIVE ONLY

Prepared for prospective US clients. No real client, counterparty or evidence packet.



Document control and limits of reliance

Aperture Research Works | Invoice & Payment Irregularity Investigation | Demonstration Edition, 11 October 2026.

Control	Record
Matter reference	DEMO-04-2026-001
Scenario	Wholly fictional; invented organisations, documents, persons, dates and figures
Prepared for	Owner-managed businesses, CFOs, finance controllers and procurement leaders
Evidence cut-off	11 October 2026 for public methodological references only; no target-specific sources retrieved
Approval status	Demonstration document. Human approval required before public release.
Professional boundary	No statutory audit, forensic accounting opinion, fraud finding or unrestricted system access.

READ THIS FIRST: All MOCK exhibit labels and findings describe invented records created to show the investigation method. They are not allegations about, or findings concerning, any real person or entity.

The decision this work supports

A fictitious manufacturing business observes duplicate-looking vendor invoice numbers, a changed bank account and two payments without signed receipt evidence. Aperture has a bounded set of documents, not a full forensic-accounting mandate.

Central evidence question: Which discrepancies can be exactly reproduced and what additional records distinguish error from misconduct?

Commercial moment: When vendor invoices, purchase orders and payments no longer reconcile

Economic context in the fictional case: \$236,400 paid against a \$210,600 documented PO population



Executive position: what should change now?

Reconcile flagged payments and restrict any conclusion about intent until receiving and vendor confirmations are obtained.

The scenario illustrates why a clean-looking presentation is not a complete evidence basis. The purpose is to identify source-attributed decision issues early, distinguish conflicting explanations and direct additional work only where it changes the decision.

Three practical buyer benefits

- Quantify the discrepancy without prematurely alleging fraud.
- Trace payment IDs to actual bank and authorisation artefacts.
- Give your controller a remedial exceptions register and owner assignments.

From a claim to decision-ready evidence



The evidence trail is part of the deliverable, not an invisible step.

Each claim is matched to an invented source object and tested for entity attribution, date, origin, contrary evidence, plausible alternatives and the specific document that would close the gap.

Finding classification used in this example

SUPPORTED means adequate evidence for the narrow stated point. QUALIFIED means partial support with a material limitation. MATERIAL CONFLICT or CONTRADICTED means the invented record contains an explicit inconsistency. UNRESOLVED and NOT ESTABLISHED are evidence insufficiency classifications, not findings of misconduct.



Claim-to-evidence matrix

All rows below are constructed data, not actual research results. Exhibit references identify simulated document objects, not attachments or verified public records.

# / claim	Illustrative record outcome	Evidence state
1. Every payment has an authorised purchase order	Two paid entries do not resolve to the PO register.	MATERIAL CONFLICT
2. No invoice was paid twice	Invoice 8841 appears under two formatted IDs for the same amount.	QUALIFIED
3. Vendor beneficiary remained unchanged	Bank detail changed four days before a large payment.	UNRESOLVED
4. Receiving documents support all billings	Three billed quantities exceed signed receiving quantities.	MATERIAL CONFLICT
5. Price variance is within contract	An invoice uses a superseded unit-rate annex.	CONTRADICTED
6. Every credit was applied	Two issued credits are absent from AP netting.	UNRESOLVED
7. One supplier owns all three trade names	Shared addresses do not prove common beneficial ownership.	NOT ESTABLISHED
8. Approval matrix was followed	Threshold approval is missing for one exception.	QUALIFIED



# / claim	Illustrative record outcome	Evidence state
9. No refunds are outstanding	One old disputed debit balance remains.	UNRESOLVED
10. No further anomalies exist	Sample does not include historical periods or all related entities.	NOT ESTABLISHED

Material findings with original-document tests

01. Every payment has an authorised purchase order

Constructed record: MOCK-01 AP export / MOCK-02 PO register. State: MATERIAL CONFLICT.

Worked observation: Two paid entries do not resolve to the PO register.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Retrieve amendments or authorisation chain.

02. No invoice was paid twice

Constructed record: MOCK-03 invoice digest. State: QUALIFIED.

Worked observation: Invoice 8841 appears under two formatted IDs for the same amount.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Match original invoice, check numbers and bank posting.

03. Vendor beneficiary remained unchanged

Constructed record: MOCK-04 bank-master change log. State: UNRESOLVED.

Worked observation: Bank detail changed four days before a large payment.

Alternative explanations to test: the stated discrepancy could reflect a recording delay, a superseded document, an affiliated entity or a legitimately scoped exception. These are candidate explanations only; none is proven by this illustration.

Release gate for the buyer: Obtain verified change request and maker-checker audit log.

**04. Receiving documents support all billings**

Constructed record: MOCK-05 receiving ledger. State: MATERIAL CONFLICT.

Worked observation: Three billed quantities exceed signed receiving quantities.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Obtain warehouse adjustments and returns.

05. Price variance is within contract

Constructed record: MOCK-06 rate card. State: CONTRADICTED.

Worked observation: An invoice uses a superseded unit-rate annex.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Recalculate by effective rate and delivery date.

06. Every credit was applied

Constructed record: MOCK-07 credit memo register. State: UNRESOLVED.

Worked observation: Two issued credits are absent from AP netting.

Alternative explanations to test: the stated discrepancy could reflect a recording delay, a superseded document, an affiliated entity or a legitimately scoped exception. These are candidate explanations only; none is proven by this illustration.

Release gate for the buyer: Trace journal entries and payment offsets.

07. One supplier owns all three trade names

Constructed record: MOCK-08 vendor master. State: NOT ESTABLISHED.

Worked observation: Shared addresses do not prove common beneficial ownership.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Reconcile entity registry records and supplier attestations.



08. Approval matrix was followed

Constructed record: MOCK-09 digital approvals. State: QUALIFIED.

Worked observation: Threshold approval is missing for one exception.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Retrieve workflow export and substitution policy.

09. No refunds are outstanding

Constructed record: MOCK-10 aging report. State: UNRESOLVED.

Worked observation: One old disputed debit balance remains.

Alternative explanations to test: the stated discrepancy could reflect a recording delay, a superseded document, an affiliated entity or a legitimately scoped exception. These are candidate explanations only; none is proven by this illustration.

Release gate for the buyer: Confirm status and any subsequent settlement.

10. No further anomalies exist

Constructed record: MOCK-11 bounded extract. State: NOT ESTABLISHED.

Worked observation: Sample does not include historical periods or all related entities.

Counter-evidence test: look for independently attributable, contemporaneous records, confirm the relevant entity and effective dates, and actively search for a reasonable alternative before describing the discrepancy as adverse.

Release gate for the buyer: Explicitly expand period or refrain from general clearance.

Reproducible quantitative check

The following values are fictional and their arithmetic is shown so a client can understand the checking method. No valuation, legal loss, statutory liability or security rating is inferred.

Bounded payment exception illustration

Paid in reviewed population	236,400
Documented PO amount	-210,600



Gross paid-versus-PO difference	25,800
Potential duplicate in that difference	7,200

The \$7,200 is a possible subset of the \$25,800 difference, not an additional amount; double counting is prohibited.

Re-performance control: the calculations above are to be recomputed from the underlying constructed inputs. Where the third or fourth number is a derived value, test its inclusion and whether any value is already a subset of another amount. A buyer must never add an item twice merely because it appears under two risk headings.

Alternative hypotheses and challenge log

Hypothesis	What would support it	What would undermine it
Benign documentation gap	Time-stamped correction, matching independent counterparty confirmation	Conflicting identifiers or unexplained account changes
Scope or definition mismatch	Contemporaneous definitions and consistent signed annexes	Retroactive redefinition after the discrepancy was identified
Material misstatement / control weakness	Repeated exceptions, inconsistent original records, ineffective approvals	Authenticated correction, complete reconciled trail and credible independent corroboration

No adverse conclusion is reached in this hypothetical example. A real matter requires applicable fairness, right-of-reply considerations, lawful collection methods and jurisdiction-specific professional review.

Evidence provenance and chain of reliance

For every material source record, the production team should preserve: native filename and format; collector and lawful access method; capture timestamp and time zone; document hash where possible; issuing organisation; entity and period covered; reliability grading; amendments or superseded versions; contradiction trail; and reviewer approval.

Evidence object	Why it matters	Reliance boundary
MOCK-01 AP export	Every payment has an authorised purchase order	Retrieve amendments or authorisation chain.
MOCK-03 invoice digest	No invoice was paid twice	Match original invoice, check numbers and bank posting.



Evidence object	Why it matters	Reliance boundary
MOCK-04 bank-master change log	Vendor beneficiary remained unchanged	Obtain verified change request and maker-checker audit log.
MOCK-05 receiving ledger	Receiving documents support all billings	Obtain warehouse adjustments and returns.
MOCK-06 rate card	Price variance is within contract	Recalculate by effective rate and delivery date.
MOCK-07 credit memo register	Every credit was applied	Trace journal entries and payment offsets.

What the buyer can do with the result

Stage	Decision use	Appropriate next owner
Initial screening	Do not elevate unverified representations to confirmed facts.	Buyer / internal project lead
Before irreversible payment or contract	Resolve documentary release gates and obtain written conditions.	Buyer, finance leader and counsel
Negotiation or remediation	Send a focused discrepancy schedule rather than an unstructured accusation.	Authorised counterparty contact
Specialist escalation	Separate accounting, legal, technical or regulated determinations.	Qualified professional in relevant jurisdiction
Final record	Preserve traceable limitations and a source-backed decision note.	Buyer and nominated reviewer



Priority release gates for the illustrative engagement

PRIORITY / EVIDENCE RELEASE PATH

- Retrieve amendments or authorisation chain.
- Match original invoice, check numbers and bank posting.
- Obtain verified change request and maker-checker audit log.
- Obtain warehouse adjustments and returns.
- Recalculate by effective rate and delivery date.
- Trace journal entries and payment offsets.

Illustrative evidence-object index

X-01 | MOCK-01 AP export / MOCK-02 PO register | Purpose: Every payment has an authorised purchase order. Result: Two paid entries do not resolve to the PO register. | Constructed illustration only.

X-02 | MOCK-03 invoice digest | Purpose: No invoice was paid twice. Result: Invoice 8841 appears under two formatted IDs for the same amount. | Constructed illustration only.

X-03 | MOCK-04 bank-master change log | Purpose: Vendor beneficiary remained unchanged. Result: Bank detail changed four days before a large payment. | Constructed illustration only.

X-04 | MOCK-05 receiving ledger | Purpose: Receiving documents support all billings. Result: Three billed quantities exceed signed receiving quantities. | Constructed illustration only.

X-05 | MOCK-06 rate card | Purpose: Price variance is within contract. Result: An invoice uses a superseded unit-rate annex. | Constructed illustration only.

X-06 | MOCK-07 credit memo register | Purpose: Every credit was applied. Result: Two issued credits are absent from AP netting. | Constructed illustration only.

X-07 | MOCK-08 vendor master | Purpose: One supplier owns all three trade names. Result: Shared addresses do not prove common beneficial ownership. | Constructed illustration only.

X-08 | MOCK-09 digital approvals | Purpose: Approval matrix was followed. Result: Threshold approval is missing for one exception. | Constructed illustration only.

X-09 | MOCK-10 aging report | Purpose: No refunds are outstanding. Result: One old disputed debit balance remains. | Constructed illustration only.

X-10 | MOCK-11 bounded extract | Purpose: No further anomalies exist. Result: Sample does not include historical periods or all related entities. | Constructed illustration only.



Methodological source register

The links below identify real public reference material used to shape the methodology. They are NOT documents obtained about the fictional organisations or verification of any mock finding.

1. ACFE, Occupational Fraud 2026: A Report to the Nations

<https://www.acfe.com/rtn>

2. NIST, Cybersecurity Framework 2.0

<https://www.nist.gov/cyberframework>

3. FBI, Business Email Compromise information

<https://www.ic3.gov/CrimeInfo/BEC>

Scope, professional boundaries and limitations

No statutory audit, forensic accounting opinion, fraud finding or unrestricted system access.

The proposed fee is an indicative quotation hypothesis for a bounded service: \$3,250. It is not evidence of prior completed sales or a guaranteed price. Actual scope, geographic coverage, legal authority, source costs, timing, conflict checks and responsible-review resources must be approved in writing before work begins.

This report is intentionally a constructed demonstration, not a certified assessment. No claims of actual source retrieval, customer success, audit assurance, regulated investigative licensing or market-leading accuracy are made.

What to send for a scope review

Start with a short written account of the decision to be made, the legal entities involved, the date by which the decision is needed, the approximate geography and the single most material unresolved claim. Do not send confidential or personal documents in an initial public enquiry.

Aperture Research Works can assess whether a narrowly defined evidence review would be useful and lawful. Every engagement is separately accepted and scoped. The buyer retains decision responsibility.

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