REM-Recon™ — Deterministic Reconciliation Cost Reduction

Public, reproducible proof — no customer data required

Problem

Banks and processors reconcile by comparing enormous transaction universes to avoid audit risk.
This brute-force approach drives recurring OPEX, long cycle times, and exception backlogs.

Claim

REM-Recon reduces reconciliation workload by shrinking the comparison universe
without excluding any recon-relevant mismatches — proven deterministically.

Proof (independent verification)

We publish an end-to-end reproducible proof using synthetic, financially realistic ledgers:
• Reconciliation on full dataset vs reduced candidate dataset
• Identical mismatch signatures (join_key, counts, sums)
• Identical aggregate mismatch delta total
• SHA-256 manifests for cryptographic verification

Safety / Risk Controls

• No production access required
• Tokenized historical files acceptable (no PII required)
• Read-only processing; no system replacement

What you receive in a pilot

• Before/after metrics: candidate breaks, cycle time, workload estimate
• Reconciliation equivalence report (PASS/FAIL)
• SHA-256 verification manifest for audit

What we ask (minimal)

One historical reconciliation batch export (CSV/Parquet/fixed-width), tokenized if preferred.
If equivalence fails, we stop.