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LIQUIDLINE

Cash Posting & Bank Reconciliation Automation Proposal

Date: 3rd December 2025
To: Michael Jefferies-Wilson (Interim CFO), Holly Amos (Finance Team Leader)
From: Scott Markham, BrandedAI
Purpose: Automation of Curtis's cash posting workflow and Erin's bank reconciliation process

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EXECUTIVE SUMMARY

Following our discovery sessions and technical analysis of your workflows, we can deliver an **intelligent automation system** that pre-matches transactions to customers, processes remittance advice automatically, and significantly reduces manual processing effort.

- **Total Investment:** £18,000 (fixed price)
- **Implementation Timeline:** 8-10 weeks
- **Target Automation:** 70-75% of daily transactions
- **Estimated Time Savings:** 35-45 hours per week (Curtis + Erin combined)
- **Estimated ROI:** 4-6 month payback period

CURRENT SITUATION

Curtis's Daily Challenge:
Processing 180+ daily bank transactions manually

- Matching against 16,000+ customer accounts
- Searching remittance emails for payment details
- Consulting entry reference pattern sheet
- Navigating group complexities
- Manual data entry into Eagle ERP
- Estimated time: 35-40 hours per week

Erin's Daily Challenge:

Line-by-line manual bank reconciliation

- Validating Curtis's previous day postings
- Managing 5 bank accounts (UK, Ireland, Euro, Dollar, Deposit)
- Currency revaluation processing
- Exception investigation and resolution
- Estimated time: 20-30 hours per week

Key Insight: As Michael identified in our meeting: "It sounds like we're double reconciling" - Erin is essentially validating Curtis's work the next day, creating duplication.

THE SOLUTION

Intelligent automation system that handles repetitive matching and data preparation, allowing Curtis and Erin to focus on validation and exception handling only.

Core System Components

Transaction Processing Engine

- Processes daily bank transactions automatically
- Applies pattern matching against customer database
- Learns from historical reference patterns (551-entry sheet)
- Assigns confidence scores to matches (High/Medium/Low)

2. Intelligent Matching

- AI-powered customer identification
- Invoice number extraction (SI-XXXXXX pattern matching)
- Historical pattern recognition
- Complex customer handling

3. Remittance Processing

- Email monitoring and data extraction
- Automated matching of remittance advice to transactions
- Searchable remittance database

4. Enhanced Workflow Interface

- Pre-populated data for Curtis's review
- Colour coded confidence indicators (GREEN/YELLOW/RED)
- Exception queue management
- Automated reconciliation matching for Erin

DELIVERABLES

- Complete system design and development
- Eagle ERP integration (Excel-based export/import)
- AI matching engine with pattern learning
- Remittance email processing automation
- Curtis's enhanced workflow interface
- Erin's reconciliation automation
- Exception detection and categorization
- Weekly progress demonstrations (30 mins)
- User training sessions
- System documentation
- 30 days post-deployment support

EXPECTED RESULTS

- 70-75% of transactions auto-matched with high confidence
- Curtis's time reduced from 35-40 hours/week to 10-15 hours/week
- Erin's time reduced from 20-30 hours/week to 8-12 hours/week
- Combined time savings: 35-45 hours per week
- Estimated annual cost savings: £43,000-£49,000 (conservative)
- Reduced errors through consistent matching logic
- Improved month-end performance
- Freed capacity for backlog work and strategic tasks

Note: Actual time savings depend on automation accuracy achieved, system adoption, and ongoing operational efficiency. These are estimates based on typical automation deployments.

INVESTMENT

Project Fee: £18,000 (Fixed Price)

Payment Terms:
- 50% (£9,000) upon project commencement
- 50% (£9,000) upon delivery of production-ready system

Optional Ongoing Support: £750/month
- System monitoring and optimisation
- Pattern updates and accuracy improvements
- Technical support and bug fixes
- Month-to-month basis, cancel anytime

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Helping businesses save 10-20 hours per week through intelligent automation

TIMELINE

Estimated Duration: 8-10 weeks
(Subject to data access, client availability, and technical requirements)

Phase 1: Foundation (Weeks 1-3)
- System architecture and infrastructure
- Data import and pattern analysis
- Initial matching engine development
- Deliverable: Working prototype with sample data

Phase 2: Core Automation (Weeks 4-6)
- AI matching engine operational
- Curtis interface development and testing
- Remittance processing integration
- Deliverable: Curtis testing with live data

Phase 3: Refinement (Weeks 7-8)
- Accuracy optimization based on testing
- Exception handling enhancement
- Erin reconciliation automation
- Deliverable: Production-ready system

Phase 4: Deployment (Weeks 9-10 if required)
- Final testing and edge case handling
- User training
- Production deployment
- Deliverable: Live operational system

ROI CALCULATION

Current Estimated Annual Cost:
- Curtis: 37.5 hours/week × £25/hour × 52 weeks = £48,750
- Erin: 25 hours/week × £25/hour × 52 weeks = £32,500
- Total: £81,250 per year

Estimated Post-Automation Cost:
- Curtis: 12.5 hours/week × £25/hour × 52 weeks = £16,250
- Erin: 10 hours/week × £25/hour × 52 weeks = £13,000
- Total: £29,250 per year

Potential Annual Savings: £52,000
Investment: £18,000
Estimated Payback Period: 4.2 months
Estimated 3-Year Value: £156,000 savings for £18,000 investment

WHAT'S NOT INCLUDED

To maintain realistic scope and timeline, the following are explicitly excluded:

- Direct automated posting to Eagle ERP (system prepares data, Curtis approves and posts)
- Historical data migration beyond pattern learning
- Integration with systems beyond Eagle and email
- Bank of Ireland account processing
- Custom reporting beyond standard automation metrics
- Modifications to Eagle ERP system

Additional features can be scoped separately based on Phase 1 success.

PROJECT REQUIREMENTS

Client Responsibilities

Data Access (Week 1):
- Bank transaction export files (sample 2-4 weeks)
- Customer reference pattern sheet (551 entries)
- Eagle customer master data export
- Current tracking spreadsheet formats
- Remittance email inbox access/forwarding

Team Availability:
- Curtis: 2-4 hours weekly (Weeks 4-8) for testing and validation
- Erin: 1-2 hours weekly (Weeks 6-8) for reconciliation testing
- Holly: 30 minutes weekly for progress reviews
- IT support: As needed for export format questions and data access

BrandedAI Responsibilities

- System design and development
- Weekly progress demonstrations
- Problem resolution and technical support
- User training and documentation
- 30-day post-deployment support period

LICENSING & INTELLECTUAL PROPERTY

System Licensing:
- BrandedAI retains ownership of core system IP
- Liquidline receives perpetual license for internal use
- License includes source code access for maintenance
- No redistribution or resale rights

Your Data:
- All customer data, patterns, and configurations remain yours
- Data processing compliant with GDPR (Data Processing Addendum in place)
- Data deletion upon request
- No use of your data for other clients

NEXT STEPS

To Proceed:
- Review and sign this proposal
- Confirm kickoff week (suggest week of Dec 9)
- Prepare data access requirements
- Schedule kickoff meeting (1 hour with key stakeholders)

Upon Kickoff:
- Project initiation and infrastructure setup
- Data access coordination
- Weekly demo schedule confirmed
- Development commences

PROPOSAL ACCEPTANCE

ACCEPTED BY LIQUIDLINE LIMITED:

Signed: _____

Name: _____

Title: _____

Date: _____

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SCEV LTD T/A BRANDEDAI:

Signed: _____

Name: Scott Markham

Title: Director

Date: 3 December 2025

Proposal Validity: 30 days (until 2 January 2026)

Scott Markham, Director, BrandedAI
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This proposal represents a fixed-price engagement for the scope defined above. Timeline and deliverables are subject to timely data access, technical requirements validation, and client team availability. Changes to scope or technical requirements may affect timeline and pricing. System performance and automation levels are targets based on analysis and industry experience; actual results may vary based on data quality, transaction complexity, and operational factors.