

HAMPTON HEADWAY SOLUTIONS

Illustrative Finance Maturity Roadmap Report

Record to Report | Order to Cash | Procure to Pay

This document demonstrates the potential depth, traceability and sequencing of an HHS diagnostic output. The example findings, scores, owners and measures are constructed for illustration; they do not describe a client or constitute an approved diagnostic report.

Example organisation	Northstar Group (fictional)
Assessment scope	90 active maturity statements: 30 RTR, 30 OTC, 30 PTP
Horizon	First 30 days through month 12
Prepared	29 September 2026

A structured assessment can reveal the sequence of change, the decisions required of the CFO and the capabilities that may be needed to execute them. Any assignment is subject to the client validating and funding the work.

Executive view

The example suggests a finance operation with sound core transaction and payment controls but uneven execution across exceptions, data, close coordination and performance management. The recommendation is to stabilise ownership and evidence, remove recurring defects, then invest in workflow and automation against measured outcomes.

Tower	Illustrative maturity	Leadership focus
RTR	2.9 / 5 · Defined	Intercompany, close visibility and aged reconciliation items
OTC	2.4 / 5 · Developing	Disputes, billing quality and unapplied cash
PTP	2.3 / 5 · Developing	Receipts, invoice matching and supplier queries

Illustrative overall score: 2.53 / 5, calculated here solely for this fictional example as the equal-weight mean of the three fictional tower scores. It is not copied from any prior production test.

Four decisions for the CFO

- Confirm end-to-end owners and an accountable sponsor for each tower, including Sales, Procurement and Operations hand-offs.
- Approve a 30-day evidence baseline: volume, ageing, control exceptions, rework, cash and service measures, with definitions and data owners.
- Authorise focused design work on intercompany, disputes/unapplied cash, and receipt/matching exceptions before choosing technology.
- Review a gated business case at day 90 for capability, ERP configuration, workflow and analytics; fund only validated changes.

How to read this example

Each HHS assessment statement asks the relevant tower leader about the maturity of a defined practice. A live diagnostic also considers their selected maturity anchor, delivery method, application, technology status, context, improvement plans, priorities and obstacles. HHS then tests whether a gap is isolated, systemic, control-sensitive or a dependency on another tower.

Layer	What the report should demonstrate
Assessment signal	What the nominated lead reported, with question code and evidence strength
Interpretation	Likely effect and cross-tower dependencies, stated as inference where necessary
Recommendation	Concrete process, control, data, capability or system action and sequencing
Validation	Owner confirms volumes, exceptions, controls and baseline before benefits are claimed
Decision	CFO approves, modifies or rejects the change and any resourcing proposal

Illustrative evidence convention

The category signals in this example are hypothetical scenarios. A real report would cite the actual submitted answer and supporting context, preserve validated scores and record “Not known” or “Not applicable” separately. Question coverage is comprehensive; a 90-item checklist should not become 90 unrelated projects.

Dependencies that change the sequence

- Customer terms and invoice quality affect disputes, collections and cash application.
- Timely receipts affect matching, supplier service, accrual accuracy and period-end close.
- Data standards and control ownership must precede reliable automation and reporting.
- A shared exception taxonomy lets the CFO see recurring causes across the towers.

Priority logic and transformation horizon

Phase	Timing	Gate and outcomes
Stabilise	0-30 days	Owners, critical controls and aged exception queues agreed; baseline measured; serious issues triaged.
Standardise	31-90 days	Common evidence, reason codes, service levels and process designs piloted; day-90 investment case.
Simplify	Months 3-6	Remove duplicate hand-offs; address upstream defects; scale operating routines and role clarity.
Automate	Months 6-12	Deploy approved ERP/workflow/analytics changes where stable process, data and control requirements are met.
Optimise	Ongoing	Monthly performance, control effectiveness, root-cause and benefits reviews with corrective action.

Day-90 decision gates

- Operational: accountable owners can demonstrate the queue, ageing, service levels and root causes.
- Control: Finance Controls accepts evidence and segregation arrangements for redesigned flows.
- Data: master-data and transaction defects have named stewards and measurable remediation.
- Financial: implementation cost, operating effort, likely benefit range and uncertainty are documented.
- People: permanent and interim capability options are assessed against the approved work packages.

A complex example from finding to action

Order to Cash | Disputes, billing and cash application. Assume an illustrative assessment finds that commercial terms are captured inconsistently (OTC-04), order data reaches billing incomplete (OTC-11), adjustments are frequent (OTC-15), remittances are fragmented (OTC-17), unapplied cash is aged (OTC-18), and deductions circulate among Sales, Operations and Collections without a single owner (OTC-24).

Why a narrow fix would fail

A collections campaign may chase invoices that the client disputes. Cash-matching automation may speed clean receipts but leave missing remittances and disputed deductions untouched. A successful response follows the defect from the customer agreement through billing, collection, dispute, cash and general-ledger reconciliation.

Work package	Delivery test	Possible capability
Diagnose (0-30)	Sample the aged debt, credit notes, disputes and unapplied cash; quantify each cause and owner.	OTC process and data lead
Redesign (31-90)	Agree terms capture, invoice validation, reason codes, case ownership, credit decisions and service clocks.	OTC design lead with Sales and Operations
Pilot (3-6 months)	Run one customer/region cohort through the redesigned workflow; measure first-time-right billing and dispute cycle.	Change lead and systems analyst
Scale (6-12 months)	Configure existing ERP/workflow and remittance integration after the pilot passes control and benefit gates.	ERP integration and automation specialists

CFO decision: agree which root causes are material, who owns the cross-functional programme, what capability is available internally and whether a defined temporary assignment should be commissioned.

Record to Report roadmap

Illustrative workstreams below cover every assessment category in this tower. The question ranges refer to the complete 30-statement bank. Specific findings in a live report would change the priority, actions and timing.

Close Governance and Performance | RTR-01-05

Illustrative signal: Close tasks tracked in separate files; late dependencies identified after cut-off.

Roadmap response: Appoint a close owner; agree a single critical-path calendar, daily issue huddles, escalation triggers and a post-close review.

Accountability and test: Group Controller · Close days; late critical tasks; repeat issues. Potential delivery capability: Close lead / PMO. Window: 0-30; 31-90.

Journal Entry Management | RTR-06-09

Illustrative signal: Manual recurring journals and limited risk segmentation obscure unusual entries.

Roadmap response: Catalogue recurring journals, standardise templates and approval evidence; automate stable recurring entries and add risk-based exception review.

Accountability and test: RTR Process Owner · Manual journals; late adjustments; high-risk exceptions. Potential delivery capability: Journal/control specialist. Window: 31-90; 3-6m.

Account Reconciliations | RTR-10-14

Illustrative signal: Account inventory and aged items are inconsistently visible across entities.

Roadmap response: Risk-tier the balance sheet, assign frequency and reviewer, set evidence standards, clear aged items and pilot a central reconciliation dashboard.

Accountability and test: Financial Controller · On-time completion; aged items; review rejects. Potential delivery capability: Reconciliation lead. Window: 0-30; 31-90.

Intercompany Accounting | RTR-15-18

Illustrative signal: Entity differences are agreed late; FX and eliminations require manual repair.

Roadmap response: Map trading pairs and cut-off; introduce pre-close matching, dispute ownership, settlement protocol and elimination controls.

Accountability and test: Intercompany Lead · Unmatched balances; aged disputes; late eliminations. Potential delivery capability: Intercompany specialist. Window: 0-30; 3-6m.

Fixed Assets and Capital Accounting | RTR-19-21

Illustrative signal: Capitalisation and physical-verification evidence varies by location.

Roadmap response: Review capitalisation thresholds, approval and asset-event rules; reconcile register to ledger and plan risk-based physical verification.

Accountability and test: Fixed Asset Owner · Late additions; register differences; disposals aged. Potential delivery capability: Fixed asset accountant. Window: 31-90; 3-6m.

Consolidation and Group Reporting | RTR-22-25

Illustrative signal: Local packs and late adjustments create repeated group-level reconciliation.

Roadmap response: Set a standard submission pack and validation gates; trace consolidation adjustments, automate repeat mappings and reconcile final outputs.

Accountability and test: Group Reporting Lead · Late packs; top-side adjustments; report differences. Potential delivery capability: Group reporting specialist. Window: 31-90; 6-12m.

Financial Controls and Compliance | RTR-26-28

Illustrative signal: Controls have owners but evidence and access reviews are uneven.

Roadmap response: Create a key-control inventory with evidence standards, issue ageing, remediation owners and periodic access/SoD review.

Accountability and test: Finance Controls Lead · Overdue controls; repeat deficiencies; SoD conflicts. Potential delivery capability: Controls lead. Window: 0-30; 3-6m.

Data, Systems and Automation | RTR-29-30

Illustrative signal: Ledger hierarchy changes and disconnected sources drive rekeying.

Roadmap response: Govern charts and hierarchies; catalogue interfaces and spreadsheet bridges; fix source data before targeting integration or automation.

Accountability and test: Finance Systems Lead · Manual hand-offs; failed interfaces; data defects. Potential delivery capability: ERP/data architect. Window: 31-90; 6-12m.

Order to Cash roadmap

Illustrative workstreams below cover every assessment category in this tower. The question ranges refer to the complete 30-statement bank. Specific findings in a live report would change the priority, actions and timing.

Customer and Master Data Governance | OTC-01-05

Illustrative signal: Customer setup and terms are held in multiple places; data defects reach billing.

Roadmap response: Set one onboarding standard, independent change approval, deduplication checks, terms capture and setup exception measures.

Accountability and test: OTC Process Owner · Setup lead time; duplicates; billing defects. Potential delivery capability: Customer data steward. Window: 0-30; 3-6m.

Credit Risk and Order Release | OTC-06-10

Illustrative signal: Risk visibility exists but blocked orders wait for inconsistent decisions.

Roadmap response: Agree risk appetite, delegation, review cadence and a timed credit-exception queue with clear Sales/Finance ownership.

Accountability and test: Credit Manager · Blocked-order age; limit breaches; exposure concentration. Potential delivery capability: Credit specialist. Window: 31-90; 3-6m.

Billing and Revenue Assurance | OTC-11-15

Illustrative signal: Incomplete order data and channel failures create credit notes and rebilling.

Roadmap response: Validate order-to-bill fields, tax/price controls and delivery confirmation; review credit-note reasons and upstream causes.

Accountability and test: Billing Lead · First-time-right invoices; billing lag; credit-note rate. Potential delivery capability: Billing/revenue specialist. Window: 0-30; 3-6m.

Cash Application and Reconciliation | OTC-16-20

Illustrative signal: Remittances arrive separately from receipts, generating aged unapplied cash.

Roadmap response: Set daily cash queue ownership, remittance capture and matching rules; reconcile bank, customer and GL balances; then automate stable matches.

Accountability and test: Cash Application Lead · Unapplied cash ageing; auto-match; reconciliation breaks. Potential delivery capability: Cash application specialist. Window: 0-30; 6-12m.

Collections, Disputes and Deductions | OTC-21-25

Illustrative signal: Collectors chase balances that depend on unresolved operational disputes.

Roadmap response: Segment collections, log promises, give disputes reason codes and owners in Sales/Operations, and govern write-offs and provisions.

Accountability and test: Collections Lead · Overdue debt; dispute age; kept promises; repeat reasons. Potential delivery capability: Collections/disputes lead. Window: 31-90; 3-6m.

Performance, Controls and Technology | OTC-26-30

Illustrative signal: No single view joins cash, service, control and technology exceptions.

Roadmap response: Establish end-to-end RACI, control evidence and a governed improvement backlog; track cash, customer, quality and effort outcomes.

Accountability and test: OTC Process Owner · DSO; exception backlog; control completion; benefits. Potential delivery capability: OTC transformation lead. Window: 0-30; 6-12m.

Procure to Pay roadmap

Illustrative workstreams below cover every assessment category in this tower. The question ranges refer to the complete 30-statement bank. Specific findings in a live report would change the priority, actions and timing.

Governance and Performance | PTP-01-04

Illustrative signal: Procurement, business and AP teams use different service definitions.

Roadmap response: Name end-to-end owner, decision rights and SLAs; review exception causes and service outcomes monthly.

Accountability and test: PTP Process Owner · Invoice cycle time; first-time match; supplier queries. Potential delivery capability: PTP transformation lead. Window: 0–30; 3–6m.

Supplier Onboarding and Master Data | PTP-05-08

Illustrative signal: Supplier changes require manual evidence retrieval, although bank verification is strong.

Roadmap response: Preserve bank callbacks; standardise due diligence, master-data approvals, SoD, duplicate checks and inactive supplier review.

Accountability and test: Supplier Data Owner · Duplicate suppliers; change defects; verification exceptions. Potential delivery capability: Supplier MDM specialist. Window: 0–30; 3–6m.

Requisitioning and Purchase Orders | PTP-09-13

Illustrative signal: Retrospective POs and weak commitment visibility compromise planning.

Roadmap response: Make pre-commitment PO use clear, guide buying, monitor changes and expose open commitments to budget owners.

Accountability and test: Procurement Lead · PO compliance; retrospective orders; aged commitments. Potential delivery capability: Buying/process specialist. Window: 31–90; 3–6m.

Goods and Services Receipt | PTP-14-16

Illustrative signal: Late service entry leaves valid invoices blocked and accruals uncertain.

Roadmap response: Assign accountable receivers, set receipt triggers and evidence, monitor late receipts, and enforce milestone acceptance.

Accountability and test: Operations/Buying Lead · Receipt lag; blocked invoices; GRNI ageing. Potential delivery capability: Receipt/control lead. Window: 0–30; 3–6m.

Invoice Capture and Validation | PTP-17-21

Illustrative signal: Email intake and manual coding create preventable AP queues.

Roadmap response: Consolidate intake, validate supplier/tax/duplicate data, route by entity and owner, constrain non-PO exceptions and expose queue ageing.

Accountability and test: AP Lead · Digital receipt; first-pass validation; queue age. Potential delivery capability: AP workflow specialist. Window: 31–90; 6–12m.

Matching, Exceptions and Disputes | PTP-22-25

Illustrative signal: Price/receipt exceptions circulate by email without clear resolution ownership.

Roadmap response: Set risk-based tolerances and a reason-coded matching queue; assign buyer, receiver and AP actions; use supplier query SLAs and root-cause review.

Accountability and test: AP/Procurement Lead · First-time match; exception age; repeat causes. Potential delivery capability: AP exception lead. Window: 0–30; 3–6m.

Payment and Cash Controls | PTP-26-29

Illustrative signal: Approval and bank controls are sound, but urgent/manual payment monitoring is weak.

Roadmap response: Preserve independent release; reconcile payment proposals to approved liabilities; flag duplicate, unusual and urgent payments and review timing.

Accountability and test: Treasury/AP Lead · Payment accuracy; urgent/manual rate; duplicate alerts. Potential delivery capability: Payment control specialist. Window: 31-90; 3-6m.

Controls, Systems and Capability | PTP-30-30

Illustrative signal: Improvement proposals lack a costed value/risk case and skills plan.

Roadmap response: Assess control, data and ERP workflow gaps; build benefits cases and roles needed for the selected improvements.

Accountability and test: CFO / PTP Owner · Approved business cases; control gaps; skills coverage. Potential delivery capability: Finance systems lead. Window: 3-6m; 6-12m.

Cross-tower implementation plan

The following packages bring the category actions together for execution. They are illustrative scopes, not commitments to staff or technology.

Package	Lead and collaborators	Entry condition	Exit evidence
1 · Governance and measures	CFO; three tower owners; Sales, Procurement and Operations	Named sponsor and time for weekly decisions	RACI, baseline definitions, action log and day-90 gate
2 · Exception control	RTR intercompany; OTC dispute/cash; PTP matching/receipt leads	Aged item inventory and owner	Reason codes, queues, SLAs, escalation and sample resolution
3 · Data and upstream quality	Customer and supplier stewards; Finance Systems	Defect sample and source mapping	Controlled changes and lower repeat defects
4 · Process and controls	Process design; Finance Controls; functional leads	Agreed risk and hand-off map	Piloted SOPs, approvals, evidence and quality results
5 · Technology and scale	Finance Systems; IT; change lead	Stable design and approved business case	ERP-first configuration, adoption, realised benefit checks

Suggested governance

Weekly tower issue reviews in the first 90 days; a fortnightly cross-functional design forum; monthly CFO decisions on risks, funding and benefits. Each measure needs a definition, source, baseline, target, owner and review frequency. Targets should be agreed only after the baseline is validated.

Action register and capability discussion

The owner is accountable for the business result. “Potential capability” is a discussion prompt for the CFO and Agent, subject to an agreed scope and internal capacity review.

RTR

Question coverage	Action window	Accountable owner	Potential capability
Close Governance and Performance (RTR-01-05)	0-30; 31-90	Group Controller	Close lead / PMO
Journal Entry Management (RTR-06-09)	31-90; 3-6m	RTR Process Owner	Journal/control specialist
Account Reconciliations (RTR-10-14)	0-30; 31-90	Financial Controller	Reconciliation lead
Intercompany Accounting (RTR-15-18)	0-30; 3-6m	Intercompany Lead	Intercompany specialist
Fixed Assets and Capital Accounting (RTR-19-21)	31-90; 3-6m	Fixed Asset Owner	Fixed asset accountant
Consolidation and Group Reporting (RTR-22-25)	31-90; 6-12m	Group Reporting Lead	Group reporting specialist
Financial Controls and Compliance (RTR-26-28)	0-30; 3-6m	Finance Controls Lead	Controls lead
Data, Systems and Automation (RTR-29-30)	31-90; 6-12m	Finance Systems Lead	ERP/data architect

OTC

Question coverage	Action window	Accountable owner	Potential capability
Customer and Master Data Governance (OTC-01-05)	0-30; 3-6m	OTC Process Owner	Customer data steward
Credit Risk and Order Release (OTC-06-10)	31-90; 3-6m	Credit Manager	Credit specialist
Billing and Revenue Assurance (OTC-11-15)	0-30; 3-6m	Billing Lead	Billing/revenue specialist
Cash Application and Reconciliation (OTC-16-20)	0-30; 6-12m	Cash Application Lead	Cash application specialist
Collections, Disputes and Deductions (OTC-21-25)	31-90; 3-6m	Collections Lead	Collections/disputes lead
Performance, Controls and Technology (OTC-26-30)	0-30; 6-12m	OTC Process Owner	OTC transformation lead

PTP

Question coverage	Action window	Accountable owner	Potential capability
Governance and Performance (PTP-01-04)	0-30; 3-6m	PTP Process Owner	PTP transformation lead
Supplier Onboarding and Master Data (PTP-05-08)	0-30; 3-6m	Supplier Data Owner	Supplier MDM specialist
Requisitioning and Purchase Orders (PTP-09-13)	31-90; 3-6m	Procurement Lead	Buying/process specialist
Goods and Services Receipt (PTP-14-16)	0-30; 3-6m	Operations/Buying Lead	Receipt/control lead
Invoice Capture and Validation (PTP-17-21)	31-90; 6-12m	AP Lead	AP workflow specialist
Matching, Exceptions and Disputes (PTP-22-25)	0-30; 3-6m	AP/Procurement Lead	AP exception lead
Payment and Cash Controls (PTP-26-29)	31-90; 3-6m	Treasury/AP Lead	Payment control specialist
Controls, Systems and Capability (PTP-30-30)	3-6m; 6-12m	CFO / PTP Owner	Finance systems lead

Technology route and investment tests

The fictional example has no confirmed enterprise architecture. These are conditional options. In a live report, HHS should first verify the client's actual ERP, workflow, banking, customer and supplier systems and the controls around them.

Tower	Use existing capability first	Consider specialist capability only if...
RTR	ERP close calendar, journals, reconciliation data, intercompany and BI reporting	Central reconciliation/close controls or analytics remain materially inadequate after configuration and process redesign.
OTC	ERP credit, billing, AR, cash and dispute data; existing CRM/workflow and analytics	Remittance capture, collections prioritisation or dispute orchestration has a justified gap and integration case.
PTP	ERP purchasing, receipt, invoice matching, payment controls and reporting	Digital intake, supplier collaboration or exception workflow has a validated volume/control case.

Decision rule: use existing ERP, workflow and analytics capability first. Introduce specialist tools only where a validated control or performance gap justifies the integration, implementation and operating cost.

Benefits case assumptions to validate

- Volumes and handling time by exception type; avoid counting the same work twice.
- Receivables, overdue debt and unapplied cash baselines with agreed working-capital method.
- Invoice throughput, matching rate, receipt lag, supplier queries and late-payment incidence.
- Close days, aged reconciliations, manual journals and control remediation time.
- Implementation, licence, change, training and sustained operating costs.

Assessment coverage and traceability

All 90 active statements from the paid HHS diagnostic question bank were considered. The table maps each statement to the category workstream above. It records scope, not an assertion that the fictional example has a gap in every statement.

RTR - 30 statements

ID	Maturity practice assessed	Roadmap workstream
RTR-01	A formally approved close calendar defines activities, owners, dependencies and deadlines across the organisation.	Close Governance and Performance
RTR-02	Roles and accountability for close activities are consistently understood across finance, operations and supporting teams.	Close Governance and Performance
RTR-03	Close progress, delays and dependencies are monitored through a central process with timely escalation.	Close Governance and Performance
RTR-04	Close performance is measured using agreed indicators such as close duration, late activities, adjustments and unresolved issues.	Close Governance and Performance
RTR-05	Post-close reviews identify recurring issues, root causes and agreed improvement actions.	Close Governance and Performance
RTR-06	Journal entries follow standard policies covering preparation, supporting evidence, approval and posting.	Journal Entry Management
RTR-07	Manual journals are restricted to genuine exceptions and are subject to appropriate review and approval.	Journal Entry Management
RTR-08	Recurring and high-volume journals are standardised and automated wherever practical.	Journal Entry Management
RTR-09	Journal entries are categorised and monitored by value, risk, frequency and source.	Journal Entry Management
RTR-10	All balance-sheet accounts have defined owners, reconciliation frequencies and risk classifications.	Account Reconciliations
RTR-11	Reconciliations are completed using standard formats and contain sufficient supporting evidence.	Account Reconciliations
RTR-12	Reconciliations are independently reviewed and approved within the required timetable.	Account Reconciliations
RTR-13	Reconciling items are aged, assigned to accountable owners and resolved within agreed thresholds.	Account Reconciliations
RTR-14	Reconciliation status, exceptions and overdue items are centrally visible and actively managed.	Account Reconciliations
RTR-15	Intercompany transactions follow common policies, coding standards and agreed cut-off requirements.	Intercompany Accounting
RTR-16	Intercompany balances are matched and confirmed before the period-end close.	Intercompany Accounting
RTR-17	Differences and disputes are identified, assigned and resolved through a controlled workflow.	Intercompany Accounting
RTR-18	Settlement, foreign-exchange treatment and consolidation eliminations are consistently controlled.	Intercompany Accounting

ID	Maturity practice assessed	Roadmap workstream
RTR-19	Capital expenditure is governed through consistent approval, classification and capitalisation policies.	Fixed Assets and Capital Accounting
RTR-20	Fixed-asset additions, transfers, depreciation, impairment and disposals are processed accurately and promptly.	Fixed Assets and Capital Accounting
RTR-21	Fixed-asset registers are reconciled to the general ledger and periodically verified against physical assets.	Fixed Assets and Capital Accounting
RTR-22	Reporting entities submit complete and validated financial information using standard definitions and timetables.	Consolidation and Group Reporting
RTR-23	Consolidation adjustments and eliminations are supported, approved and traceable to their source.	Consolidation and Group Reporting
RTR-24	Group consolidation is performed through a controlled process with limited manual intervention.	Consolidation and Group Reporting
RTR-25	Management, statutory and regulatory reports reconcile to the approved consolidated financial results.	Consolidation and Group Reporting
RTR-26	Key RTR controls have documented owners, frequencies, evidence requirements and escalation procedures.	Financial Controls and Compliance
RTR-27	Control performance and exceptions are monitored, with deficiencies remediated within agreed timescales.	Financial Controls and Compliance
RTR-28	Access, approval authorities and segregation-of-duties risks are periodically reviewed and appropriately controlled.	Financial Controls and Compliance
RTR-29	RTR master data, accounting structures and reporting hierarchies are governed through defined ownership and change controls.	Data, Systems and Automation
RTR-30	RTR systems are sufficiently integrated to minimise duplicate data entry, spreadsheet dependency and manual reconciliation.	Data, Systems and Automation

OTC · 30 statements

ID	Maturity practice assessed	Roadmap workstream
OTC-01	Customer onboarding follows a standard, approved process with defined ownership, required evidence and service expectations.	Customer and Master Data Governance
OTC-02	Customer master data changes are independently validated, approved and supported by a complete audit trail.	Customer and Master Data Governance
OTC-03	Customer records are complete, accurate, deduplicated and governed through clear data standards.	Customer and Master Data Governance
OTC-04	Commercial terms, billing requirements and customer-specific instructions are captured accurately before transactions begin.	Customer and Master Data Governance
OTC-05	Customer setup performance and exceptions are measured, reviewed and improved.	Customer and Master Data Governance
OTC-06	Credit policies define risk appetite, decision rights, limits and escalation routes across the organisation.	Credit Risk and Order Release
OTC-07	Credit assessments use current financial, behavioural and external risk information.	Credit Risk and Order Release

ID	Maturity practice assessed	Roadmap workstream
OTC-08	Credit limits are approved, maintained and reviewed in line with risk and trading conditions.	Credit Risk and Order Release
OTC-09	Blocked orders and credit exceptions are resolved promptly through clear decision rights and service levels.	Credit Risk and Order Release
OTC-10	Credit exposure, overdue debt and concentration risk are visible and actively managed.	Credit Risk and Order Release
OTC-11	Orders and billing instructions are complete, accurate and validated before invoicing.	Billing and Revenue Assurance
OTC-12	Invoices are generated accurately and on time in accordance with customer terms and statutory requirements.	Billing and Revenue Assurance
OTC-13	Pricing, discounts, taxes and contractual charges are applied correctly and independently controlled.	Billing and Revenue Assurance
OTC-14	Invoices are delivered through the customer's required channel with confirmation of successful receipt.	Billing and Revenue Assurance
OTC-15	Billing adjustments, credit notes and cancellations require appropriate evidence, approval and root-cause review.	Billing and Revenue Assurance
OTC-16	Incoming receipts are identified and applied promptly to the correct customer and invoice.	Cash Application and Reconciliation
OTC-17	Bank, payment and remittance information is integrated and available to support cash application.	Cash Application and Reconciliation
OTC-18	Unapplied and unidentified cash is aged, owned, investigated and resolved within defined targets.	Cash Application and Reconciliation
OTC-19	Customer accounts, bank receipts and general ledger postings are reconciled completely and promptly.	Cash Application and Reconciliation
OTC-20	Cash application accuracy, automation and exception performance are measured and improved.	Cash Application and Reconciliation
OTC-21	Collection activity is segmented and prioritised using customer risk, value, behaviour and overdue exposure.	Collections, Disputes and Deductions
OTC-22	Collectors use reliable account information, contact history and promises to pay within a controlled workflow.	Collections, Disputes and Deductions
OTC-23	Promises to pay are recorded, monitored and escalated when commitments are missed.	Collections, Disputes and Deductions
OTC-24	Disputes and deductions are categorised, routed, resolved and prevented through cross-functional ownership.	Collections, Disputes and Deductions
OTC-25	Bad debt, write-offs and provisions are governed through consistent policy, evidence and approval.	Collections, Disputes and Deductions
OTC-26	OTC performance is managed through an agreed set of service, cash, quality and productivity measures.	Performance, Controls and Technology
OTC-27	Process controls are documented, assigned, evidenced and monitored across the end-to-end OTC cycle.	Performance, Controls and Technology
OTC-28	Roles, hand-offs and service expectations are clear across sales, customer service, finance and operations.	Performance, Controls and Technology

ID	Maturity practice assessed	Roadmap workstream
OTC-29	OTC systems and applications support standard processes, reliable data and controlled workflow.	Performance, Controls and Technology
OTC-30	A governed improvement pipeline prioritises OTC changes according to cash, customer, risk and efficiency value.	Performance, Controls and Technology

PTP · 30 statements

ID	Maturity practice assessed	Roadmap workstream
PTP-01	PTP governance defines end-to-end ownership, decision rights, policies and escalation routes across procurement, operations and finance.	Governance and Performance
PTP-02	PTP performance is measured through agreed indicators covering cycle time, cost, compliance, exceptions, payment accuracy and supplier experience.	Governance and Performance
PTP-03	Service levels and operating responsibilities are documented and consistently applied across business units, shared services and third parties.	Governance and Performance
PTP-04	Recurring PTP issues are reviewed through structured root-cause analysis with accountable owners and tracked improvement actions.	Governance and Performance
PTP-05	New suppliers are subject to proportionate due diligence, approval and verification before activation.	Supplier Onboarding and Master Data
PTP-06	Supplier master data is created and changed through controlled workflows with segregation of duties and supporting evidence.	Supplier Onboarding and Master Data
PTP-07	Supplier bank-detail changes are independently verified using trusted contact information and protected from fraudulent requests.	Supplier Onboarding and Master Data
PTP-08	Duplicate, inactive and high-risk supplier records are identified through routine monitoring and remediation.	Supplier Onboarding and Master Data
PTP-09	Purchase requisitions use standard channels, coding and approval rules aligned to delegated authority.	Requisitioning and Purchase Orders
PTP-10	Approved purchase orders are raised before commitment and communicated to suppliers for relevant expenditure.	Requisitioning and Purchase Orders
PTP-11	Catalogues, preferred suppliers and guided buying are used to improve compliance and reduce avoidable purchasing effort.	Requisitioning and Purchase Orders
PTP-12	Purchase-order changes, cancellations and retrospective orders are controlled, approved and monitored.	Requisitioning and Purchase Orders
PTP-13	Commitments and purchase-order balances are visible to budget owners and used in forecasting and cost control.	Requisitioning and Purchase Orders
PTP-14	Goods and services are receipted promptly by accountable requestors using clear evidence and tolerances.	Goods and Services Receipt
PTP-15	Missing, late and inaccurate receipts are monitored and resolved before they delay invoice processing or distort accruals.	Goods and Services Receipt
PTP-16	Service-entry and milestone acceptance controls confirm that contracted outcomes were delivered before payment.	Goods and Services Receipt
PTP-17	Supplier invoices are received through controlled digital channels with minimal reliance on email, paper or manual rekeying.	Invoice Capture and Validation

ID	Maturity practice assessed	Roadmap workstream
PTP-18	Invoice data is captured accurately and validated for supplier, tax, duplicate and mandatory-field requirements.	Invoice Capture and Validation
PTP-19	Invoices are routed automatically to the correct entity, cost owner and approval path using consistent business rules.	Invoice Capture and Validation
PTP-20	Non-purchase-order invoices are limited to defined exceptions and subject to appropriate coding and approval controls.	Invoice Capture and Validation
PTP-21	Invoice queues, ageing and blocked items are centrally visible and actively managed against service levels.	Invoice Capture and Validation
PTP-22	Purchase-order invoices are matched using approved two-way or three-way controls and risk-based tolerances.	Matching, Exceptions and Disputes
PTP-23	Matching exceptions are categorised, assigned and resolved through a controlled workflow with clear accountability.	Matching, Exceptions and Disputes
PTP-24	Supplier disputes and queries are logged, tracked and resolved with timely communication and root-cause insight.	Matching, Exceptions and Disputes
PTP-25	Recurring exceptions are analysed by supplier, business unit and cause to prevent rework and improve first-time match rates.	Matching, Exceptions and Disputes
PTP-26	Payment proposals are generated from approved liabilities and independently reviewed before release.	Payment and Cash Controls
PTP-27	Payment files and banking access use segregation of duties, secure authentication and controlled approval limits.	Payment and Cash Controls
PTP-28	Payment timing is managed to meet contractual terms, capture valid discounts and optimise working capital.	Payment and Cash Controls
PTP-29	Duplicate, unusual, urgent and manual payments are detected, challenged and reported through enhanced controls.	Payment and Cash Controls
PTP-30	PTP controls, systems, data and team capability are periodically assessed, with investment prioritised against risk, value and service outcomes.	Controls, Systems and Capability

Methodology and use of this sample

Source and limitations

The format and analytical approach draw on two prior HHS controlled-test PDFs and the 90 active Question Bank statements in the HHS Paid Finance Function Diagnostic. The prior tests had different synthetic submissions and technology contexts. Their individual scores and system references were not carried into this example. Northstar Group, its answers, scores, signals and priorities are fictional.

A live HHS report should use the validated submission package: 30 linked responses in each required tower, deterministic scores and maturity bands, response context, named applications and exclusions. It should distinguish reported evidence, HHS interpretation and matters for CFO validation. “Not known” is an evidence gap; “Not applicable” requires a scope reason. Neither should silently become a low score.

Report production and approval

This sample is an external demonstration of possible report depth and roadmap design. It is not an issued client diagnostic, a promise of benefit, an independently benchmarked Gartner/Hackett/Big Four assessment, or an offer of placement. A real report follows HHS review and approval before client issue.

Combined recommended action roadmap

Complete the programme fields before adopting this illustrative roadmap. The relative windows run from the agreed programme start date. The CFO and workstream owners should validate sequence, capacity, target dates and benefit measures before approval.

Programme field	To complete	Programme field	To complete
Programme sponsor	_____	Programme lead	_____
Programme start date	_____	Target end date	_____
Business owner / CFO	_____	PMO / reporting lead	_____
In-scope entities / regions	_____	Programme status / RAG	_____
Approved budget / funding gate	_____	Benefits owner	_____
Baseline agreed on	_____	Next steering review	_____
Reporting cadence	_____	Version / approval date	_____

Proposed objective: reduce recurring finance exceptions and improve control, cash, service and reporting outcomes across RTR, OTC and PTP. Scope decision: record any excluded entity, system or process before setting targets. Action owners, target dates, status and evidence should be maintained in the live programme tracker.

0-30 days

ID / tower	Recommended action	Accountable lead	Completion evidence
A01 · ALL	Appoint sponsor, three tower owners and cross-functional decision forum; approve the baseline plan.	CFO / Programme Lead	Signed charter, RACI and review cadence.
A02 · RTR	Establish close critical path, late-task log and post-close issue baseline.	Group Controller	Close calendar, delay and repeat-issue measures.
A03 · RTR	Inventory balance-sheet accounts, aged reconciling items and review responsibilities.	Financial Controller	Risk-ranked account and aged-item register.
A04 · RTR	Triage unmatched intercompany balances and high-risk control exceptions.	Intercompany / Controls Leads	Owned issue list with cut-off and escalation.
A05 · OTC	Sample customer setup, invoice defects, credit notes, disputes and unapplied cash.	OTC Process Owner	Cause, volume and age baseline with data owners.
A06 · OTC	Assign daily ownership and ageing to unapplied cash and material disputes.	Cash / Collections Leads	Visible queues and first escalation rules.
A07 · PTP	Agree PTP service definitions, owner and exception review across Procurement, AP and operations.	PTP Process Owner	SLA and first-time-match baseline.
A08 · PTP	Protect supplier bank-change verification and review change evidence and duplicate records.	Supplier Data Owner	Control sample and remediation register.

ID / tower	Recommended action	Accountable lead	Completion evidence
A09 · PTP	Identify late receipts, blocked invoices and supplier queries; allocate resolution owners.	Operations / AP Leads	Receipt and exception age baseline.

31-60 days

ID / tower	Recommended action	Accountable lead	Completion evidence
A10 · RTR	Design close dashboard, risk-based journals, standard reconciliation evidence and aged-item escalation.	RTR Process Owner	Approved close and control design.
A11 · RTR	Agree intercompany pre-close matching, dispute, settlement, FX and elimination rules.	Intercompany Lead	Trading-pair protocol and exception codes.
A12 · RTR	Review capitalisation, asset-event and group submission requirements.	Fixed Asset / Group Reporting Leads	Documented policy gaps and pack design.
A13 · OTC	Define controlled customer changes, credit decision rights and blocked-order service clocks.	Customer Data / Credit Leads	Approved data and credit workflow design.
A14 · OTC	Redesign order-to-bill validation, channel confirmation and credit-note reason controls.	Billing Lead	Billing control design and defect taxonomy.
A15 · OTC	Join remittance, collection commitments and dispute case information to accountable owners.	Cash / Collections Leads	Workflow design and pilot cohort.
A16 · PTP	Design pre-commitment PO, guided buying, receipt evidence and budget-owner commitment view.	Procurement Lead	Purchasing and receipting design.
A17 · PTP	Standardise invoice intake, matching tolerances, supplier queries and reason-coded queues.	AP Lead	Exception workflow and service clocks.
A18 · PTP	Set risk-based review for urgent/manual payments while preserving independent approval.	Treasury / AP Leads	Payment monitoring specification.

61-90 days

ID / tower	Recommended action	Accountable lead	Completion evidence
A19 · ALL	Run controlled pilots; reconcile process, control, data and technology requirements.	Programme Lead / Controls Lead	Pilot results, control sign-off and risks.
A20 · RTR	Pilot close visibility and reconciliation escalation; test intercompany pre-close confirmation.	Group Controller	Late-task, aged-item and unmatched-balance trend.
A21 · OTC	Pilot customer setup, invoice quality, dispute ownership and daily unapplied-cash routines.	OTC Process Owner	First-time-right, dispute-age and cash trend.
A22 · PTP	Pilot receipt discipline, invoice matching and supplier-query handling in a chosen unit.	PTP Process Owner	Receipt lag, first-time match and query trend.
A23 · ALL	Approve or revise work packages, resourcing and ERP-first investment case at day 90.	CFO / Steering Group	Costed scope, benefits assumptions and gate decision.

Months 3-6

ID / tower	Recommended action	Accountable lead	Completion evidence
A24 · RTR	Scale risk-tiered reconciliations, journal controls, intercompany routine and asset governance.	RTR Process Owner	Adoption and exception reduction by entity.
A25 · RTR	Embed key-control evidence, access/SoD review and remediation cadence.	Finance Controls Lead	Control completion and repeat-deficiency trend.
A26 · OTC	Scale customer stewardship, credit exceptions, billing root-cause and dispute workflow.	OTC Process Owner	Quality, ageing and collection outcomes.
A27 · PTP	Scale buying and receipt standards, supplier workflow and matching root-cause action.	PTP Process Owner	PO, receipt, match and supplier measures.
A28 · ALL	Review permanent versus interim capacity for approved work packages.	CFO / Programme Lead	Role scopes and sourcing decisions approved by client.

Months 6-12

ID / tower	Recommended action	Accountable lead	Completion evidence
A29 · RTR	Implement justified ERP/workflow and reporting changes for close, consolidation and data integration.	Finance Systems / RTR Leads	Controlled go-live, adoption and close outcome.
A30 · OTC	Scale validated remittance matching, case workflow and end-to-end analytics.	Finance Systems / OTC Leads	Cash application, dispute and billing measures.
A31 · PTP	Implement justified digital intake, routing, exception and payment analytics.	Finance Systems / PTP Leads	Cycle time, first-time match and control measures.
A32 · ALL	Confirm realised benefits and transition improvement ownership into business as usual.	CFO / Benefits Owner	Measured outcomes, residual risks and closure decision.

Programme control: record the planned and actual date, RAG, dependencies, decision and evidence link for each action in the live tracker. Review the roadmap after each stage gate; defer automation where the pilot has not established stable data, controls and process performance.

90-day project plan and resourcing requirements

Programme Sponsor: _____

Start Date: _____

Scope / Entities: _____

Benefits Owner: _____

Programme Lead: _____

Target End Date: _____

Approved Budget: _____

Review Date / RAG: _____

Programme management and shared resources

Resource	Programme responsibility	Timing	Allocation
CFO / Programme Sponsor	Approve scope, funding and stage gates. Resolve escalations.	Days 1-90	Steering oversight
Programme Lead	Manage the integrated plan, dependencies, risks and delivery.	Days 1-90	To confirm
PMO / Project Coordinator	Maintain milestones, actions, reporting and resource schedules.	Days 1-90	To confirm
Finance Systems / Data Specialist	Validate data and support reporting and workflow changes.	Days 31-90	By work package
Change / Training Lead	Prepare procedures, train teams and support adoption.	Days 31-90	By work package

Tower actions and delivery resources

Tower	Timeline	Problem / issue	Resolution	Accountable owner	Resource needed
RTR	0-30 days	Late close issues lack timely escalation.	Agree close calendar, owners and daily issue review.	Group Controller	Close improvement lead
OTC	0-30 days	Unapplied cash lacks clear ownership.	Create daily aged-cash queue and resolution targets.	Cash Application Lead	Cash application specialist
PTP	0-30 days	Late receipts block invoice processing.	Assign receipt owners and monitor overdue confirmations.	Operations / Procurement Lead	PTP process analyst
RTR	31-60 days	Intercompany differences persist at close.	Standardise matching, cut-off and dispute resolution.	Intercompany Lead	Intercompany specialist
OTC	31-60 days	Disputes circulate between teams.	Agree reason codes, resolution owners and service levels.	OTC Process Owner	OTC process / disputes specialist
PTP	31-60 days	Matching exceptions create repeated rework.	Standardise tolerances, routing and exception handling.	AP Lead	AP workflow specialist
RTR	61-90 days	Reconciliation quality varies by entity.	Pilot standard evidence, independent review and ageing controls.	Financial Controller	Reconciliation specialist
OTC	61-90 days	Billing defects generate recurring disputes.	Pilot upstream validation and root-cause correction.	Billing Lead	Billing process specialist
PTP	61-90 days	Supplier queries have limited visibility.	Pilot central query queue with ownership and escalation.	AP Lead	Supplier service / AP analyst

Illustrative priority work packages. Confirm scope, dependencies and allocations before approval. Owners and specialists may be internal or external, and roles may be combined.

Illustrative 90-day Gantt and resource involvement

Bars show involvement windows rather than full-time allocation. Programme roles support all three towers; specialist inputs align to the work packages on the preceding page.

Workstream / resource	0-30 days	31-60 days	61-90 days
CFO / Programme Sponsor	Oversight and stage gates		
Programme Lead	Integrated programme delivery		
PMO / Project Coordinator	Planning and reporting		
Finance Systems / Data Specialist		Design and pilot support	
Change / Training Lead		Procedures, training and adoption	
RTR - close improvement			
OTC - cash application	Cash		
PTP - receipt discipline	Receipts		
RTR - intercompany design		Intercompany	
OTC - dispute ownership		Disputes	
PTP - matching workflow		Matching	
RTR - reconciliation pilot			Reconciliations
OTC - billing quality pilot			Billing
PTP - supplier query pilot			Queries

Day 30 gate: Baseline, accountable owners and priority exception controls agreed.

Day 60 gate: Process designs, resource assignments and pilot readiness confirmed.

Day 90 gate: Pilot outcomes reviewed. CFO agrees the next investment and delivery phase.