

A Conceptual Framework for Automated Trade Reconciliation and Exception Management in Institutional Financial Systems

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ABSTRACT

Trade reconciliation, the process of confirming that the records of a trade held by every party to it agree, remains one of the most labour-intensive and risk-laden activities in the operations of banks, broker-dealers, asset managers and custodians. Despite decades of investment in post-trade technology, many institutions still depend on fragmented rule engines, spreadsheets and manual investigation to identify and resolve mismatches (breaks). These weaknesses are becoming untenable as settlement cycles compress, most notably through the United States move to T+1 settlement adopted by the Securities and Exchange Commission, and as regimes such as the European Central Securities Depositories Regulation impose cash penalties for settlement fails. This paper proposes the Intelligent Reconciliation and Exception Management Framework (IREMF), a six-layer conceptual framework that integrates canonical data normalization, a hybrid deterministic, probabilistic and machine-learning matching engine, risk-weighted exception classification, orchestrated resolution workflows, an embedded governance and audit layer, and a continuous learning loop that converts analyst decisions into improved rules and models. The framework is developed through a design science approach grounded in the literature on record linkage, anomaly detection, robotic process automation, regulatory technology and financial market infrastructure principles. The paper formalizes a match-scoring model and an exception-priority function, specifies an exception lifecycle state model, proposes a set of key performance indicators, and offers a five-level maturity model with an implementation roadmap. An illustrative application demonstrates how the framework would operate in an institutional setting. The paper closes with a discussion of how the model answers the research question, its theoretical, practical and regulatory implications, its limitations, and directions for future research. The framework contributes a unified vocabulary and architecture for researchers and a practical blueprint for practitioners seeking to move reconciliation from a reactive, after-the-fact control towards a proactive, near-real-time capability.

Keywords: trade reconciliation; exception management; post-trade operations; straight-through processing; machine learning; record linkage; regulatory technology; T+1 settlement; design science

Cite this article: Okeke EC, Unamma U, Odufuye O, Ashore F, Egbuhuzor N, Mensah KO, Okwesa I. (2023). A Conceptual Framework for Automated Trade Reconciliation and Exception Management in Institutional Financial Systems. *Avyukta Journal of Management and Social Sciences*, 08(1), 26–51.

1. INTRODUCTION

1.1 Background and Motivation

Every securities, derivatives, foreign exchange or money market transaction executed by an institution generates multiple records across multiple systems and organizations. The front-office order management system, the internal books and records, the executing broker, the custodian, the prime broker, the central counterparty

(CCP), the central securities depository (CSD) and the fund administrator may each hold their own representation of the same economic event. Reconciliation is the control that verifies these representations agree on the attributes that matter: instrument, quantity, price, trade and settlement dates, counterparty, settlement instructions, fees, and the resulting cash and positions. Where they do not agree, an exception (commonly called a break) is raised and must be investigated, explained and resolved.

Reconciliation is not a peripheral back-office task. Unresolved breaks translate directly into settlement fails, incorrect net asset values, misstated regulatory reports, inaccurate risk and margin calculations, and, in severe cases, financial loss and reputational damage. The Principles for Financial Market Infrastructures issued by CPMI-IOSCO (2012) stress the importance of accurate, timely confirmation and settlement, and the Basel Committee's principles for risk data aggregation (BCBS, 2013) require that the data feeding risk management be complete, accurate and reconciled with source records.

Applied research on financial services transformation shows that digital banking platforms, fintech-enabled transaction banking, customer data platforms and high-throughput collections systems have multiplied both transaction volumes and the number of systems that must agree on each transaction (Agboada et al., 2022; Agyei et al., 2019; Okafor et al., 2021; Osuji et al., 2021; Sanni & Attah, 2023a; Ukadike, 2022). Studies of corporate treasury, cash flow consolidation, foreign exchange risk control and credit decisioning similarly show that finance functions depend on timely, reconciled data to manage liquidity and exposure (Akinola et al., 2020; Dada et al., 2021a; Dada et al., 2021b; Isiekwu et al., 2021; Oluwo et al., 2022; Uzundu et al., 2020). Work on partnership ecosystems, trade finance, relationship banking, business continuity and consumer protection in emerging-market financial institutions further underlines that operational resilience rests on accurate, well-controlled back-office processes (Agboada et al., 2020; Agboada, Ezeako, Okoli, & Ibeh, 2018; Anichukwueze et al., 2019; Ezeako et al., 2019; Fadero et al., 2020; Oguntegbe et al., 2023).

Three pressures make 2023 a particularly important moment to revisit how reconciliation and exception management are designed. First, settlement cycles are shrinking. In February 2023 the US Securities and Exchange Commission adopted rule amendments shortening the standard settlement cycle for most broker-dealer transactions from T+2 to T+1, with compliance required from May 2024 (SEC, 2023). Under T+1 the window available for allocation, confirmation, affirmation and break resolution narrows substantially, so overnight batch reconciliation followed by next-morning investigation becomes inadequate. Second, financial penalties for poor post-trade performance are rising. The settlement discipline regime of the EU Central Securities Depositories Regulation, which took effect in February 2022, imposes daily cash penalties on participants responsible for settlement fails (European Union, 2014; European Commission, 2018). Third, data volumes and product complexity continue to grow, while the cost and scarcity of experienced operations staff make linear scaling of manual teams unattractive.

Technology vendors and institutions have responded with a range of tools: rule-based matching engines, robotic process automation (RPA) scripts, distributed ledger pilots and, more recently, machine learning (ML) models for

match suggestion and break prediction. Yet these tools are frequently deployed in isolation, addressing a single reconciliation type or a single step of the process. The academic literature mirrors this fragmentation. Work on record linkage, anomaly detection, process automation and regulatory technology each touches on part of the problem, but there is little research that offers an integrated conceptual model of how automated matching, exception classification, resolution workflow, governance and organizational learning should fit together in an institutional context.

1.2 The Trade Lifecycle and Points of Reconciliation

The institutional trade lifecycle can be described as a sequence of stages: pre-trade (static and reference data set-up, limits), execution, trade capture, allocation (for block trades split across funds or accounts), confirmation and affirmation, clearing, settlement, and post-settlement activities such as corporate action processing, income collection and accounting. At each hand-off between systems or organizations there is an opportunity for data to diverge, and therefore a point at which reconciliation is needed.

Practitioners typically distinguish several reconciliation types. Trade reconciliation compares individual trade records between internal systems and external parties. Position reconciliation compares holdings of instruments between the institution's books and its custodians, prime brokers or depositories. Cash reconciliation compares cash balances and movements with nostro and custody cash statements. Derivatives and collateral reconciliation compares the economic terms and valuations of over-the-counter contracts and the collateral exchanged against them; portfolio reconciliation for uncleared derivatives became a regulatory obligation under the European Market Infrastructure Regulation (European Union, 2012) and comparable US rules. Intersystem reconciliation compares records between internal platforms, for example between the order management system and the general ledger. Although they differ in data and timing, these types share a common logical structure: ingest records from two or more sources, align them to a common representation, pair or group related records, identify differences, and manage the differences to closure. This shared structure is what makes a unifying framework possible.

Within the accounting and control literature, reconciliation is treated as a core financial control. Conceptual models address reconciliation workflow redesign, automated financial consolidation, cross-border segregation of duties and transparent financial reporting (Bola-Sadipe et al., 2019; Bola-Sadipe et al., 2023; Dogbatsey et al., 2019; Dogbatsey et al., 2021; Medon & Oduleye, 2022). Complementary studies examine data-driven validation of receivables and payroll, revenue leakage and revenue assurance, audit corrective action planning and variance analysis, each of which relies on

systematically identifying and explaining differences between related records (Ebhojie et al., 2023a; Ebhojie et al., 2023b; Ebisi, Okoli, et al., 2021; Okoli, Kinyanjui, et al., 2022; Sakyi et al., 2023).

1.3 Regulatory Drivers

Regulation shapes both the need for reconciliation and the standards against which it is judged. The CPMI-IOSCO (2012) principles establish expectations for settlement finality, timely confirmation and the management of operational risk by financial market infrastructures and, indirectly, by their participants. BCBS 239 (BCBS, 2013) requires banks to reconcile risk data with accounting and source data and to be able to demonstrate data accuracy and completeness. Derivatives reforms following the 2008 crisis, including EMIR in Europe and Title VII of the Dodd-Frank Act in the United States, introduced mandatory trade reporting and portfolio reconciliation and dispute resolution requirements. The CSDR settlement discipline regime (European Union, 2014; European Commission, 2018) converted settlement fails into a direct cost. The SEC's 2023 T+1 rule (SEC, 2023) also requires broker-dealers to complete allocations, confirmations and affirmations as soon as technologically practicable and no later than the end of trade date in many cases, which effectively requires same-day exception detection and resolution.

Collectively these rules move reconciliation from an internal good practice to an evidenced regulatory control. They imply that an automated reconciliation solution must not only be efficient but also produce a complete, immutable and explainable record of what was matched, what was not, why, who decided, and when.

A growing body of regulatory technology research describes real-time compliance pipelines, adaptive control models, standardized compliance controls and quantitative compliance-risk models that embed regulatory checks directly into operational data flows (Agu et al., 2023a; Akomolafe et al., 2023b; Eze et al., 2022b; Sanni et al., 2022; Uchechi et al., 2022; Uchechi et al., 2023). Related work on cross-border data protection and multi-jurisdictional compliance shows that institutions operating across regimes must harmonize controls over data that moves between legal entities and counterparties (Aneke & Adesemoye, 2021; Annan, 2022; Jones & Ominyi, 2023; Ominyi & Anichukwueze, 2022a; Ominyi et al., 2021; Ominyi, 2021). Studies of post-merger compliance integration, regulatory clearance in financial markets, cross-border payment product redesign and compliance training emphasize that regulatory change frequently alters the data and processes on which reconciliation depends (Akin-Oluyomi et al., 2023b; Anichukwueze et al., 2020; Olaogun et al., 2023; Ominyi & Anichukwueze, 2020; Ominyi, 2020). Research on tax governance, transfer pricing, statutory reporting and compliance workflow design likewise identifies the reconciliation of transactional and reported figures as a recurring control

requirement (Bola-Sadipe et al., 2022; Dogbatsey & Ebhojie, 2018; Eyetsemitan et al., 2021; Lawal & Oduleye, 2018b; Lawal & Oduleye, 2019a).

1.4 Technological Approaches

Rule-based matching. The dominant approach in industry relies on deterministic rules: records are matched when specified keys agree exactly or within configured tolerances (for example a price difference below a stated number of basis points). Rule-based matching is transparent and easily audited, but it is brittle. Rules must be written and maintained for each data source and product, they handle many-to-many relationships poorly, and they cannot exploit partial evidence when identifiers are missing or inconsistent. The result is often a high residual volume of unmatched items that fall to manual teams.

Probabilistic record linkage. The statistical literature on record linkage offers a principled alternative. Fellegi and Sunter (1969) formalized the problem of deciding whether two records refer to the same entity when no single reliable key exists, using the likelihood ratio of field-level agreement patterns under the hypotheses of match and non-match. Their model yields an optimal decision rule with three regions: link, non-link and possible link requiring clerical review. Christen (2012) surveys the subsequent development of blocking, comparison functions and classification methods. Although developed largely for census and health records, this body of work maps naturally onto trade matching, where economic attributes provide partial evidence and a review region corresponds to the exception queue.

Machine learning and anomaly detection. Supervised learning methods such as random forests (Breiman, 2001) can learn match decisions and break root causes from historical labelled examples, while unsupervised anomaly detection (Chandola, Banerjee, & Kumar, 2009), including isolation-based methods (Liu, Ting, & Zhou, 2008), can flag records that are unusual even when they technically match. ML promises to reduce rule maintenance and to generalize across sources, but in financial services it raises questions of explainability and model governance. US supervisory guidance on model risk management (Board of Governors of the Federal Reserve System & Office of the Comptroller of the Currency, 2011) requires sound development, validation and ongoing monitoring of models used in decision-making, and techniques such as SHAP values (Lundberg & Lee, 2017) have been proposed to make complex model outputs interpretable to reviewers. Because labelled data are costly, active learning (Settles, 2009) offers a way to direct scarce analyst effort to the examples that most improve a model.

Applied studies in financial services report the use of machine learning for fraud detection, anti-money laundering monitoring, synthetic identity detection and financial risk prediction (Adelanwa et al., 2023b; Atakpa & Abetoh, 2022; Atakpa, 2021; Elebe et al., 2023; Fadayomi et al., 2021; Mbonu et al., 2021). Others propose

anomaly detection models for financial time series, financial forensics, risk evaluation in emerging-market institutions and integrated data management for forecasting, techniques that transfer directly to detecting unusual but matched trade records (Agu et al., 2023b; Akomolafe & Agu, 2019b; Atakpa & Fobellah, 2023; Eboh & Aliliele, 2023; Ekechi et al., 2022; Ominyi & Anichukwueze, 2021). Predictive models for cash flow, working capital, budgeting and revenue forecasting further show how historical financial data can be used to anticipate future exceptions and liquidity needs (Adesuyi et al., 2022; Oduleye & Medon, 2023a; Tonoyan et al., 2021a; Tonoyan et al., 2021b; Ukadike & Ibeh, 2023).

Robotic process automation. RPA uses software robots to mimic human interaction with user interfaces, for example by downloading statements, copying data between systems or sending standard queries to counterparties. Lacity and Willcocks (2016) document substantial efficiency gains in service operations, and van der Aalst, Bichler and Heinzl (2018) position RPA as a pragmatic, lightweight form of automation suited to repetitive, rule-based tasks. RPA is useful for the resolution stage of exception management but does not by itself address matching quality, and bots built on screen interactions can be fragile when underlying applications change.

Process mining. Process mining extracts process models and performance data from event logs (van der Aalst, 2016). Applied to exception management, it can reveal where breaks queue, which hand-offs cause delay and which resolution paths are most frequent, providing evidence for redesign and automation priorities.

Pharmaceutical supply chain research illustrates the importance of verification across organizational boundaries. Asiedu and Asiedu (2022) review the barriers to last-mile drug distribution in underserved communities, and Asiedu and Asiedu (2023b) trace how supply chain inefficiencies affect medication affordability in resource-constrained health systems. Both studies show that reliability depends on verifying records and goods at every hand-off.

Supply chain research offers a useful analogy. End-to-end visibility frameworks, real-time order tracking and machine-learning risk dashboards are used to reconcile physical and informational flows across organizational boundaries (Akin-Oluyomi & Akhigbe, 2022; Anene, 2021; Ebisi, Sam-Bulya, et al., 2021; Filani et al., 2022; Nnabueze et al., 2021), and data-driven procurement, supplier evaluation and inventory visibility models show how systematically matching planned and actual records improves performance (Akin-Oluyomi, Okoruwa, et al., 2023; Akinleye et al., 2023; Efobi et al., 2022b; Okonkwo et al., 2023; Okonkwo, Agbabiaka, et al., 2021).

Distributed ledger technology. Shared ledgers promise to remove the need for reconciliation by giving participants a single, synchronized record. Catalini and Gans (2020) argue that blockchains lower the costs of verification and

networking. However, industry adoption in post-trade has been gradual, and as long as institutions operate a mix of ledger-based and conventional infrastructures, reconciliation between them will remain necessary. A framework for automated reconciliation should therefore treat DLT as an additional data source and an eventual reducer of breaks, not as an immediate replacement.

In the applied literature, distributed ledger architectures have been proposed for interoperable cross-border payments, remittance liquidity optimization, tamper-proof regulatory recordkeeping, audit trails for cloud configuration and cross-border data exchange (Adesuyi, Akomolafe, et al., 2023; Akomolafe et al., 2023; Anichukwueze et al., 2021; Kumuyi et al., 2023; Oshoba et al., 2020), while smart contracts have been applied to supplier payments, automated ESG compliance, secure SCADA data exchange and peer-to-peer energy trading (Abioye et al., 2023; Akomolafe et al., 2022; Shittu et al., 2021; Shittu et al., 2022). These applications illustrate the potential of shared ledgers to provide a common record, but also show that integration with conventional systems remains necessary for the foreseeable future.

Regulatory technology and standards. The RegTech literature (Arner, Barberis, & Buckley, 2017; Butler & O'Brien, 2019; Zetzsche, Buckley, Arner, & Barberis, 2017) frames technology as a means to embed compliance into data flows and processes. Common message standards, notably ISO 20022 (International Organization for Standardization, 2013) and the FIX protocol, reduce semantic differences between sources and so reduce the burden on matching.

1.5 Literature Synthesis

Reading the literature streams together reveals how each contributes a partial answer to the reconciliation problem and where each falls short when used alone. Table 1 synthesizes the main streams, their core contributions, their relevance to automated reconciliation and the limitations that motivate integration within a single conceptual model.

Table 1. Synthesis of literature streams informing automated reconciliation

Literature stream	Core contribution	Relevance to reconciliation	Limitation when used alone
Record linkage and data matching	Probabilistic decision rules with link, non-link and review regions	Principled matching when keys are missing or inconsistent	Requires parameter estimation; weak on many-to-many grouping

Literature stream	Core contribution	Relevance to reconciliation	Limitation when used alone
Machine learning and anomaly detection	Learned classifiers and outlier detection for fraud, AML and risk	Match suggestion, root-cause prediction and detection of unusual matched items	Opacity, drift and dependence on labelled data
Process automation and lean improvement	RPA, workflow redesign, Lean Six Sigma and standard procedures	Automated resolution and reduced cycle time in exception handling	Automates existing steps without improving match quality
Audit, controls and model governance	Risk-based internal control, SOX automation, model risk management	Auditability, segregation of duties and validated decision logic	Often treated as an after-the-fact overlay rather than designed in
Regulation and RegTech	Compliance pipelines, settlement discipline, reporting obligations	Defines timeliness, evidence and accuracy requirements	Specifies outcomes rather than architectures
Data governance and enterprise IT	Data quality, integration patterns, cloud and IT service management	Canonical data, reliable ingestion and operational resilience	Does not address decision logic for matching or prioritization
Distributed ledgers	Shared records, smart contracts, tamper-evident audit trails	Potential reduction of breaks at source	Partial adoption keeps reconciliation between ledgers necessary

Literature stream	Core contribution	Relevance to reconciliation	Limitation when used alone
Analogues from other regulated sectors	Risk-based inspection, screening, near-miss learning, supply chain visibility	Transferable logic for prioritization, verification and organizational learning	Requires adaptation to financial data and timelines

1.6 Research Gap

The review reveals three gaps. First, contributions are siloed: matching, anomaly detection, workflow automation and governance are rarely considered together, although in practice their interaction determines outcomes. Second, the literature offers little guidance on how exceptions should be prioritized according to risk rather than processed in arrival order, despite the time pressure introduced by T+1. Third, there is limited conceptual treatment of how human decisions in exception handling can be systematically captured to improve automation over time while remaining within a controlled governance perimeter. IREMF is designed to address all three gaps.

1.7 Research Question and Contributions

This paper addresses these gaps. Its central research question is: what architectural components, decision mechanisms and governance controls are required for an institution to automate trade reconciliation and exception management end to end, while preserving the auditability and control that regulators and risk managers demand? The paper makes five contributions:

- It synthesizes the relevant operational, regulatory and technological literature into a set of explicit design requirements for automated reconciliation.
- It proposes the Intelligent Reconciliation and Exception Management Framework (IREMF), a six-layer conceptual architecture.
- It formalizes two core decision mechanisms: a hybrid match-scoring model based on probabilistic record linkage and a risk-weighted exception-priority function.
- It defines an exception lifecycle state model, a key performance indicator (KPI) set and a five-level maturity model to support implementation and evaluation.

It illustrates the framework through a worked application and discusses theoretical and managerial implications, limitations and an agenda for future research.

2. RESEARCH METHOD

2.1 Research Design

This study adopts a conceptual, design-oriented research approach. Design science research in information systems seeks to create and evaluate artefacts, including constructs, models, methods and instantiations, that solve identified organizational problems (Hevner, March, Park, & Ram, 2004). The design science research methodology of Peffers, Tuunanen, Rothenberger and Chatterjee (2007) structures this work into problem identification, definition of objectives, design and development, demonstration, evaluation and communication. This paper covers the first four activities and the communication activity; full empirical evaluation is left to future work, as discussed in Section 4.1.

2.2 Research Procedure

To build the framework, the study also draws on the procedure for conceptual framework analysis described by Jabareen (2009), which involves mapping the relevant multidisciplinary literature, identifying and categorizing concepts, deconstructing and integrating them, and synthesizing them into a coherent whole. Concretely, the research proceeded in four steps:

- Literature mapping. Sources from operations management, information systems, statistics, computer science, financial regulation and industry standards were reviewed to identify concepts relevant to reconciliation and exception management.
- Requirement derivation. Problems and regulatory obligations identified in the literature were translated into design requirements (Section 2.3).
- Artefact design. Components were designed to satisfy each requirement and were integrated into a layered architecture, with formal decision mechanisms where precision aids understanding (Section 3).
- Demonstration. The framework was applied to a stylized but realistic institutional scenario to show how the components interact (Section 3.10).

The literature mapping step drew on a consolidated corpus of applied peer-reviewed studies spanning financial services, audit and risk governance, regulatory compliance, data governance, cybersecurity, enterprise information systems, process improvement and predictive analytics. Studies directly concerned with financial operations were treated as primary sources, while semi-related studies from other regulated and high-risk sectors, such as energy, healthcare, pharmaceuticals and aviation, were used as analogues from which transferable design principles could be drawn.

2.3 Derivation of Design Requirements

Drawing the literature synthesis together, Table 2 states the design requirements derived from the literature and the regulatory context, together with their primary sources of justification.

Table 2. Design requirements for automated reconciliation and exception management

ID	Requirement	Rationale and sources
R1	Ingest heterogeneous sources and normalize them to a canonical model	Records arrive in different formats, identifiers and conventions; standards such as ISO 20022 reduce but do not remove variation (ISO, 2013)
R2	Match records accurately with minimal manual intervention, including one-to-many and many-to-many relationships	Rule-only matching leaves large residual queues; probabilistic and learned methods exploit partial evidence (Fellegi & Sunter, 1969; Christen, 2012)
R3	Detect anomalies even among matched records	Matching does not guarantee correctness; anomaly detection identifies unusual but agreeing records (Chandola et al., 2009)
R4	Classify exceptions by type and likely root cause, and prioritize them by risk and urgency	Compressed settlement cycles require that the highest-risk breaks be addressed first (SEC, 2023; European Union, 2014)
R5	Automate routine resolution while keeping humans in control of judgemental decisions	RPA and workflow tools offer efficiency gains for repetitive tasks (Lacity & Willcocks, 2016; van der Aalst et al., 2018)
R6	Provide a complete, immutable and explainable audit trail	Regulatory and supervisory expectations for data integrity and evidenced controls (BCBS, 2013; CPMI-IOSCO, 2012)

ID	Requirement	Rationale and sources
R7	Govern automated decision models within a model risk framework	Supervisory guidance on model development, validation and monitoring (Federal Reserve & OCC, 2011; Lundberg & Lee, 2017)
R8	Learn continuously from operational outcomes	Analyst decisions are valuable labelled data; active learning and process mining enable improvement (Settles, 2009; van der Aalst, 2016)

2.4 Rigour of the Research Method

Because the study is conceptual, rigour rests on three features. First, the breadth and traceability of the literature base, reported in Sections 1.2 to 1.6. Second, the explicit linkage between each design requirement and its supporting sources, shown in Table 2. Third, the internal consistency of the resulting model, which is examined through the illustrative application in Section 3.10. The results of the design process, the conceptual model and its operationalization, are presented and discussed in Section 3.

3. RESULTS AND DISCUSSION

The principal result of the design process is a conceptual model, the Intelligent Reconciliation and Exception Management Framework. This section presents the model and its operational constructs, and then discusses what the results mean, their implications and their limitations.

3.1 Conceptual Model Overview

The Intelligent Reconciliation and Exception Management Framework (IREMF) organizes the reconciliation capability into six layers (Figure 1). Layers 1 to 4 form the main processing pipeline: data enter, are normalized, matched, classified and resolved. Layer 5, governance, control and audit, runs alongside the pipeline and interacts with every processing layer. Layer 6, continuous learning, closes the loop by converting outcomes from Layer 4 into improved rules and models that are fed back, under governance, into Layers 2 and 3. The layered structure separates concerns so that components can be replaced or upgraded independently, an important property in institutions with extensive legacy estates.

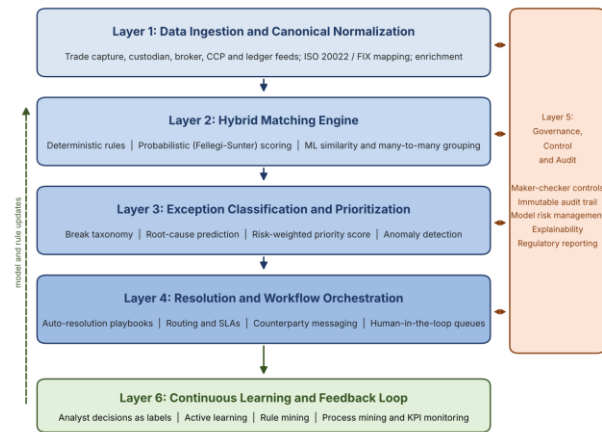


Figure 1. The six-layer Intelligent Reconciliation and Exception Management Framework (IREMF)

3.2 Layer 1: Data Ingestion and Canonical Normalization

The first layer collects records from internal and external sources and transforms them into a single canonical trade and position model. Sources include order and execution management systems, books and records, broker confirmations, custodian and prime broker statements, CCP and CSD reports, fund administrator files, and, where relevant, distributed ledger nodes. Ingestion should support both batch files and event streams, since near-real-time reconciliation under compressed settlement cycles depends on processing messages as they arrive rather than waiting for end-of-day files.

Near-real-time ingestion also raises engineering trade-offs between reliability, latency and resource use. Asiedu and Quainoo (2023a) systematically review radio frequency energy-harvesting strategies for energy-autonomous sensing, and Asiedu and Quainoo (2023b) simulate the performance and reliability of large-scale intermittent wireless infrastructure designed to operate without maintenance. The same concerns apply to reconciliation feeds, which must tolerate delayed, duplicated or out-of-order messages without losing records.

Normalization performs four functions. Syntactic mapping converts each source format (proprietary files, SWIFT MT, ISO 20022 MX, FIX) into the canonical schema. Semantic harmonization resolves differences in conventions, such as quantity signs, price quotation (per unit versus percentage of par), day-count bases and time zones. Identifier cross-referencing maps security identifiers (ISIN, CUSIP, SEDOL, ticker) and party identifiers (Legal Entity Identifier, BIC, internal account codes) through a governed reference data service. Enrichment and validation add derived fields such as expected settlement amount and flag records that fail completeness or validity checks before matching begins. Data quality issues found at this layer are themselves a category of exception, routed to data owners rather than to reconciliation analysts, which prevents downstream matching from absorbing upstream errors.

The emphasis on governed reference data and validation reflects research on data governance architectures, privacy-preserving analytics, data protection impact assessment and regulatory data verification (Atakpa & Abolaji, 2022; Mbonu et al., 2018; Mbonu et al., 2022a; Mbonu, Aliliele, et al., 2019; Peteranaba et al., 2022). Studies of interoperability, data integrity failures in regulated industries, data quality in reporting systems and integrated information systems show that downstream analytics are only as reliable as the data controls that precede them (Abdulrazaq et al., 2019; Aneke et al., 2023; Ekemezie et al., 2018; Ilodigwe & Adesemoye, 2021; Peteranaba et al., 2023a). Work on ETL design, enterprise integration patterns, embedded data pipelines, infrastructure-as-code governance and standardized reporting workflows informs the design of the ingestion layer itself (Alieme et al., 2022; Badmus et al., 2019a; Badmus et al., 2022b; Mbonu et al., 2020b; Ogundairo & Ayivi-Donkor, 2023b).

3.3 Layer 2: Hybrid Matching Engine

The matching engine pairs or groups records that represent the same economic event. IREMF specifies a hybrid design in which three techniques are applied in sequence, each handling what the previous one could not resolve with confidence.

Stage 1, deterministic matching. Records sharing a reliable unique key (for example a unique trade identifier or a matched confirmation reference) and agreeing on all critical fields within configured tolerances are matched immediately. This stage is fast, fully transparent and typically resolves the majority of well-formed flow.

Systematic screening frameworks in clinical settings offer a close analogue for this layered design. Asiedu (2022) proposes a conceptual framework for systematic drug interaction screening in antenatal care, Asiedu (2023) reviews diagnostic workflows that integrate evidence from microbiology, virology and serology, and Asiedu and Asiedu (2023a) compare alternative products through a structured review and cost-effectiveness model. Each applies explicit rules first and then weighs partial evidence where the rules are inconclusive.

Stage 2, probabilistic matching. Remaining records are compared using an adaptation of the Fellegi and Sunter (1969) model. To make the comparison tractable, candidate pairs are first generated by blocking on coarse attributes such as instrument, trade date and account. For each candidate pair, a comparison vector records whether each field agrees, disagrees or agrees within tolerance. Let m_i be the probability that field i agrees given that the records truly match, and u_i the probability that it agrees given that they do not. The field weight is:

$$w_i = \log_2(m_i / u_i) \text{ if field } i \text{ agrees; } w_i = \log_2((1 - m_i) / (1 - u_i)) \text{ if it disagrees} \quad (1)$$

For continuous attributes such as price and amount, agreement is graded rather than binary. A tolerance-scaled similarity function can be used, for example:

$$s_i = \max(0, 1 - |x_a - x_b| / \tau_i) \quad (2)$$

where x_a and x_b are the two values and τ_i is the tolerance for field i ; the field weight is then interpolated between its disagreement and agreement values according to s_i . The composite match score for a pair of records a and b is the sum of field weights:

$$S(a, b) = \sum_i w_i \quad (3)$$

Two thresholds, an upper threshold T_U and a lower threshold T_L , partition candidate pairs into three regions. Pairs with $S \geq T_U$ are auto-matched; pairs with $S < T_L$ are treated as non-matches; pairs with $T_L \leq S < T_U$ are proposed matches placed in a review queue together with the field-level evidence. The thresholds encode the institution's risk appetite: lowering T_U increases automation but raises the risk of false matches, which are more dangerous than missed matches because they conceal genuine breaks. Thresholds should therefore be set per reconciliation type and asset class, approved through governance (Layer 5), and monitored over time.

Stage 3, learned and grouping matching. The final stage addresses cases that the previous stages handle poorly: many-to-many relationships (for example several partial fills against one confirmation, or netted settlements against multiple trades), and sources with noisy free-text fields. Supervised classifiers trained on historical analyst decisions can estimate match probability using richer features, including text similarity of references and narrative fields, while combinatorial search under amount constraints can propose groupings whose quantities or amounts sum to a counterpart total. Outputs from this stage are always accompanied by an explanation (for example the features that contributed most to the decision), and, until the model has been validated for a given use, they are routed to review rather than auto-matched.

Table 3 compares the three techniques along the dimensions that matter for institutional deployment.

Table 3. Comparison of matching techniques within the hybrid engine

Dimension	Deterministic rules	Probabilistic linkage	Machine learning and grouping
Typical use	Clean flow with unique keys	Missing or inconsistent keys	Many-to-many, noisy text, complex products
Transparency	Very high	High (field weights are interpretable)	Moderate; requires explanation techniques

Dimension	Deterministic rules	Probabilistic linkage	Machine learning and grouping
Maintenance burden	High as sources multiply	Moderate; parameters re-estimated periodically	Moderate; retraining and monitoring needed
Data needs	Configuration only	Estimates of m and u probabilities	Labelled historical decisions
Main risk	Residual unmatched volume	Threshold mis-calibration	Model drift and opacity
Governance	Change control on rules	Approval of thresholds	Full model risk lifecycle

3.4 Layer 3: Exception Classification and Prioritization

Every item that is not auto-matched, and every matched item flagged as anomalous, becomes an exception. Layer 3 assigns each exception a type, a predicted root cause and a priority. A consistent taxonomy is the foundation for routing, measurement and learning; Table 4 proposes one.

Table 4. Exception taxonomy

Category	Examples	Typical root causes
Missing record	Trade in internal books but not at custodian, or the reverse	Late booking, unsent instruction, trade booked to wrong account
Economic mismatch	Price, quantity, gross or net amount, commission or fee differences	Allocation errors, fee schedule differences, rounding, FX rate source
Date mismatch	Trade or settlement date differences	Time zone handling, holiday calendars, late amendments
Static or reference data	Wrong ISIN, account, LEI or standing settlement instruction	Stale or incorrect reference data

Category	Examples	Typical root causes
Status or lifecycle	Cancelled trade still active, amendment not reflected	Event not propagated between systems
Position or cash break	Holding or balance difference without a clear trade cause	Corporate actions, income, unreconciled transfers
Anomaly on matched item	Agreeing records with unusual values or patterns	Fat-finger entry replicated in both systems, potential fraud
Data quality	Incomplete or invalid source record	Upstream system or file defects

Root-cause prediction uses a classifier trained on resolved exceptions, with features drawn from the comparison vector, the source, the counterparty, the instrument and recent history. A predicted root cause allows the exception to be routed to the team or automated playbook most likely to resolve it, rather than to a generic queue.

Prioritization replaces first-in, first-out processing with a risk-weighted score. IREMF defines the priority of exception e as:

$$P(e) = \alpha \cdot E(e) + \beta \cdot A(e) + \gamma \cdot U(e) + \delta \cdot R(e), \text{ with } \alpha + \beta + \gamma + \delta = 1 \quad (4)$$

where each component is normalized to the range zero to one. $E(e)$ measures financial exposure, such as the absolute value of the difference or the notional at risk. $A(e)$ measures ageing, the time since the exception was raised relative to its service level target. $U(e)$ measures settlement urgency, increasing as the intended settlement date and relevant market cut-offs approach; under $T+1$ this component becomes dominant within trade date. $R(e)$ captures regulatory and relationship sensitivity, for example whether the exception affects a regulatory report, a client-facing statement, or a counterparty with a history of disputes. The weights are policy parameters set by operations and risk management through governance. In practice, institutions may add hard overrides so that certain exceptions, such as suspected fraud, are always escalated regardless of score.

The priority function belongs to a broader stream of research on data-driven decision systems in finance, including executive decision models, capital allocation analytics and cost management models (Lawal & Oduleye, 2019b; Lawal & Oduleye, 2021a; Lawal & Oduleye, 2021b; Medon & Oduleye, 2023; Oduleye & Medon, 2021; Oduleye & Medon, 2023b). Related work on behavioural

and decision analytics, cost governance, scenario-based modelling and risk-based business intelligence architectures demonstrates how weighted, multi-criteria scores can support operational choices (Adesuyi, Kalu, et al., 2023; Filani et al., 2023; Lawal & Oduleye, 2018a; Lawal & Oduleye, 2023a; Lawal & Oduleye, 2023b; Mbonu et al., 2021a), and studies of predictive forecasting and demand-supply prioritization show how such scores can be updated continuously as conditions change (Aifuwa et al., 2020; Akin-Oluyomi & Akhigbe, 2023c; Akin-Oluyomi, Atima, et al., 2023; Ebisi et al., 2023; Oteri & Chibwaye, 2022).

3.5 Layer 4: Resolution and Workflow Orchestration

Layer 4 drives each exception to closure. Its central construct is the resolution playbook: a defined sequence of actions associated with an exception type and root cause. Playbooks fall into three classes. Fully automated playbooks handle well-understood, low-risk cases, such as writing off a rounding difference below a materiality threshold, re-requesting a missing custodian statement, or applying an approved standing settlement instruction correction. Assisted playbooks gather the evidence an analyst needs, draft the counterparty query, and propose the correcting entry, leaving the decision and approval to a human. Manual investigation is reserved for novel, high-value or judgemental cases.

Orchestration covers routing by skill, product and region; service level targets with automated escalation; structured communication with counterparties through standard messages, portals or email templates; and integration with booking systems so that approved corrections are applied without re-keying. RPA can be used tactically for interactions with systems that lack application programming interfaces, but IREMF treats API-based integration as the preferred long-term pattern because screen-driven bots are fragile (van der Aalst et al., 2018). Every action, whether performed by a person, a rule, a model or a bot, is logged as an event with a timestamp, actor and outcome, which feeds both the audit trail (Layer 5) and the learning loop (Layer 6).

The orchestration layer builds on research showing that automation, analytics and process redesign together deliver larger operational gains than any one of them alone (Agboada, Ezeako, Okoli, & Uzundu, 2018; Akinleye & Adeyoyin, 2021; Nnabueze et al., 2023; Obukadata et al., 2021a; Tonoyan et al., 2022b; Tonoyan et al., 2022c). Lean and Six Sigma studies supply methods for reducing cycle time, first-pass defects and rework that apply directly to exception handling (Agboada et al., 2019; Ambali et al., 2021; Ezeugwa et al., 2023a; Okoli et al., 2023; Okoli, Uzundu, et al., 2022; Oyeleye et al., 2022), and work on standard operating procedures, workflow standardization, user acceptance testing and change adoption informs how playbooks should be documented, validated and embedded in daily operations (Eyetssemitan et al., 2022; Eyetssemitan

et al., 2023a; Eyetssemitan et al., 2023b; Uchechi et al., 2018; Uchechi et al., 2021).

3.6 Layer 5: Governance, Control and Audit

Automation that cannot be explained or controlled will not be accepted by risk functions, auditors or supervisors. Layer 5 therefore spans the whole pipeline and has five components.

Segregation of duties and maker-checker controls. Configuration changes, threshold adjustments, write-offs and manual matches above defined limits require independent approval.

Immutable audit trail. All inputs, match decisions with their scores and evidence, classifications, actions and approvals are retained in tamper-evident storage for the regulatory retention period.

Model risk management. Models in Layers 2 and 3 are inventoried, documented, independently validated before use, and monitored for performance and drift, consistent with supervisory guidance (Federal Reserve & OCC, 2011).

Explainability. Each automated decision carries a human-readable rationale, from field weights in probabilistic matching to feature attributions for ML outputs (Lundberg & Lee, 2017).

Management and regulatory reporting. Dashboards and reports evidence the completeness and timeliness of reconciliation and the status of aged or material breaks.

An important design principle is graduated autonomy: a new model or playbook begins in shadow mode, where its decisions are recorded but not applied; progresses to recommendation mode, where it proposes actions for human approval; and only after evidence of reliable performance is allowed to act autonomously within defined limits. Autonomy can be withdrawn automatically if monitoring detects degradation.

The principle of continuous verification mirrors engineering research on inspection and quality assurance. Atta et al. (2021) review advances in non-destructive testing for weld integrity in high-capacity power infrastructure, Atta et al. (2022) examine welding inspection standards and quality assurance practices in large-scale projects, Atta et al. (2020) critically assess non-destructive testing based integrity management and corrosion risk assessment for refinery equipment, and Atta et al. (2018) review green corrosion inhibitors for protecting mild steel. In each case, deterioration is caught through routine inspection before it causes failure. Model monitoring in IREMF plays the same role for automated decision components, detecting gradual loss of accuracy before it produces false matches.

These controls draw on the internal audit and risk governance literature, which proposes AI-enabled IT general controls and SOX audit automation, risk-based internal control models for banking and insurance, technology-enabled audit quality and integrated governance for financial resilience (Akomolafe & Agu,

2018; Akomolafe & Agu, 2019a; Akomolafe & Agu, 2019c; Akomolafe et al., 2023a; Mbonu et al., 2022). Further work on capital adequacy, procurement risk, security audit, internal quality audit systems and algorithmic accountability in financial services reinforces the need for documented, independently reviewable decision logic (Bello et al., 2023; Dosunmu & Ogundele, 2019; Mensah et al., 2019; Obogo et al., 2020a; Ominyi & Anichukwueze, 2023).

3.7 Layer 6: Continuous Learning and Feedback Loop

Every exception resolved by an analyst is a labelled example: the analyst has confirmed whether a proposed match was correct, what the root cause was and what action fixed it. Layer 6 captures these decisions systematically and uses them in four ways. First, labels are used to retrain the matching and root-cause models. Second, active learning (Settles, 2009) selects for review the uncertain cases whose labels would most improve the models, making efficient use of analyst time. Third, rule mining identifies recurring resolution patterns that can be promoted to new deterministic rules or automated playbooks. Fourth, process mining (van der Aalst, 2016) of the event log reveals bottlenecks, rework loops and hand-offs that inflate resolution time. All proposed changes pass through Layer 5 before deployment, so learning is continuous but never uncontrolled.

This design reflects research on human-in-the-loop machine learning, interpretable failure prediction, AI-assisted software testing and the robustness of AI-enabled systems against adversarial manipulation (Adebayo et al., 2022; Borah et al., 2022; Komi & Adamolekun, 2021; Ladapo, Dosunmu, et al., 2022; Mbonu et al., 2021b).

Over time, the learning loop also reduces the creation of breaks. Root-cause analytics frequently show that a small number of upstream causes, such as a particular counterparty's settlement instructions or a specific booking system, generate a large share of exceptions. Feeding these insights back to data owners shifts the operating model from repairing breaks to preventing them.

3.8 Exception Lifecycle State Model

To support consistent workflow, measurement and audit, IREMF defines a state model for exceptions. Each exception occupies exactly one state at any time, and transitions are recorded as events. Table 5 lists the states and permitted transitions.

Two features deserve emphasis. The distinction between Resolved and Closed ensures that a resolution is only considered final once the next reconciliation cycle confirms the difference has disappeared, preventing premature closure. The Reopened path ensures that recurring breaks are linked to their history rather than treated as new, which improves root-cause analysis.

Table 5. Exception lifecycle states

State	Description	Permitted transitions
Detected	Raised by matching (Layer 2), anomaly detection or data quality checks	Classified
Classified	Type, predicted root cause and priority assigned (Layer 3)	Auto-resolving; Assigned
Auto-resolving	Automated playbook executing	Resolved; Assigned (on failure)
Assigned	Allocated to an analyst or team queue	In investigation
In investigation	Analyst gathering evidence, possibly with assisted playbook	Pending counterparty; Pending approval; Escalated
Pending counterparty	Awaiting response or correction from an external party	In investigation; Escalated
Pending approval	Proposed resolution awaiting maker-checker approval	Resolved; In investigation
Escalated	Breach of service level, high exposure or suspected misconduct	In investigation; Pending approval
Resolved	Root cause identified and correction applied or difference justified	Closed; Reopened (if break recurs)

State	Description	Permitted transitions
Closed	Resolution verified by subsequent reconciliation cycle and archived	None

3.9 Performance Measurement

A framework for automation must be measurable so that institutions can establish baselines, set targets and evaluate improvement. Table 6 proposes a balanced KPI set spanning efficiency, effectiveness, risk and learning.

Table 6. Key performance indicators for automated reconciliation

KPI	Definition	Dimension
Auto-match rate	Share of records matched without human intervention	Efficiency
False match rate	Share of auto-matches later found to be incorrect	Risk and accuracy
Exception rate	Exceptions raised per thousand records processed	Effectiveness
Auto-resolution rate	Share of exceptions closed by automated playbooks	Efficiency
Mean time to resolve	Average time from Detected to Resolved, by priority band	Timeliness
Aged break profile	Count and value of exceptions open beyond age thresholds	Risk
Settlement fail rate attributable to breaks	Fails linked to unresolved or late-resolved exceptions	Risk and cost

KPI	Definition	Dimension
Cost per exception	Total operational cost divided by exceptions resolved	Efficiency
Recurrence rate	Share of exceptions that are reopened or recur from the same root cause	Learning
Model stability	Change in model performance and input distributions over time	Governance

The false match rate and the auto-match rate must always be read together. An institution can trivially increase automation by lowering match thresholds, but doing so increases false matches, which hide genuine breaks. Governance should therefore set a maximum tolerable false match rate per reconciliation type, and threshold changes should be evaluated against both measures.

The KPI set is informed by research on performance dashboards, KPI frameworks for accountability and benchmarking of multi-site operations (Akin-Oluyomi & Akhigbe, 2023a; Anene et al., 2023; Ekemezie et al., 2023b; Ogbole, Okoruwa, Babatope, et al., 2021; Sakyi et al., 2022b; Sanni & Atima, 2021b), and by studies showing that real-time analytics and visualization reduce decision delays and workflow inefficiencies (Babatope et al., 2023; Nnaji & Akinlolu, 2022; Nnaji & Akinlolu, 2023; Oparah et al., 2023; Orise & Niniola, 2022).

3.10 Illustrative Application

To demonstrate how the components interact, consider a stylized institutional asset manager that executes equity and fixed income trades across several brokers on behalf of multiple funds, uses two global custodians, and outsources fund accounting to an administrator. The scenario is illustrative and the figures used are hypothetical; it is intended to show the operation of the framework, not to report empirical results.

Ingestion and normalization. On trade date, execution reports arrive in FIX from brokers, allocations are generated internally, and custodian status messages arrive in ISO 20022. Layer 1 maps all of these to the canonical model, converts the bond prices quoted as percentage of par into a common representation, and cross-references broker account codes to the funds' Legal Entity Identifiers. A custodian message containing an unrecognized security identifier fails validation and is routed to the reference data team as a data quality exception.

Matching. Most equity allocations carry a shared trade reference and are matched deterministically in Stage 1. A block trade for a corporate bond was executed in three partial fills and allocated across four funds, while the broker confirms a single aggregated record per fund. Stage 3 grouping identifies the combinations of fills whose quantities sum to each confirmed allocation. For one fund, the confirmed net amount differs from the internal calculation by a small amount; probabilistic scoring in Stage 2 shows strong agreement on instrument, quantity, dates and account, and partial agreement on amount, producing a score in the review region.

Classification and prioritization. Layer 3 classifies the bond exception as an economic mismatch with a predicted root cause of commission schedule difference, a pattern seen previously with this broker. Because settlement is due on the next business day and the amount is modest, its priority score is moderate. Separately, an equity trade appears in the internal books but not at the custodian; it is classified as a missing record with a predicted cause of unsent settlement instruction. Its exposure is large and settlement is due next day, so it receives the highest priority score and is placed at the top of the queue.

Resolution. For the missing equity instruction, an automated playbook checks the instruction gateway, finds the message rejected for an invalid place of settlement, applies the approved standing settlement instruction, and resubmits; the custodian acknowledgement transitions the exception to Resolved within minutes. For the bond commission difference, an assisted playbook retrieves the broker's agreed commission schedule, calculates the expected amount, and drafts a query to the broker. An analyst reviews the evidence, confirms that the broker applied an outdated rate, and sends the query; the exception moves to Pending counterparty until the broker issues a corrected confirmation.

Governance and learning. All decisions, scores and actions are recorded. At the next cycle both exceptions are verified and Closed. Layer 6 notes that commission differences with this broker have recurred several times in the quarter, and rule mining proposes an automated pre-settlement check of broker commission rates against the agreed schedule. The proposal is reviewed and approved under maker-checker control, converting a recurring manual investigation into a preventive control. Meanwhile, the analyst's confirmation of the bond match is added to the training data for the Stage 3 grouping model.

The scenario shows the essential dynamics of IREMF: automation is applied where confidence is high, risk-weighted prioritization focuses scarce attention on what matters before settlement deadlines, humans retain control over judgemental decisions, and each resolved exception improves the system's future performance.

3.11 Maturity Model and Implementation Roadmap

Institutions begin from very different positions, and few can adopt an end-to-end framework in one step. Table 7

presents a five-level maturity model that institutions can use to assess their current state and plan progression.

Table 7. Reconciliation and exception management maturity model

Level	Label	Characteristics
1	Manual	Spreadsheet-based comparison; exceptions tracked informally; limited audit trail; end-of-day or later detection
2	Rule-based	Central matching engine with deterministic rules; standard exception queues; basic reporting; prioritization by age
3	Integrated	Canonical data model; probabilistic matching; exception taxonomy; workflow with service levels; RPA for routine tasks
4	Intelligent	ML-assisted matching and root-cause prediction; risk-weighted prioritization; governed models with explainability; intraday processing
5	Adaptive and preventive	Continuous learning loop; process mining; root-cause feedback to upstream systems; near-real-time reconciliation; break volumes falling over time

A pragmatic roadmap follows the layers of the framework. In the foundation phase, institutions consolidate data sources, define the canonical model and reference data services, and establish the exception taxonomy and audit trail; without these, later automation has nothing reliable to build on. In the automation phase, they introduce the hybrid matching engine and resolution playbooks for the highest-volume, lowest-risk exception types, with models operating in shadow and recommendation modes. In the intelligence phase, they deploy risk-weighted prioritization, extend ML to more complex reconciliations, and grant graduated autonomy as evidence accumulates. In the optimization phase, they operate the full learning loop and use root-cause analytics

to drive upstream prevention. Each phase should be justified by measured improvement in the KPIs of Section 3.9.

Technology choices along this roadmap can draw on research on scalable and secure cloud architectures, cloud migration, resource forecasting and data-integrated ERP migration (Ahmed & Odejebi, 2018a; Ahmed et al., 2020; Chibwaye & Oteri, 2023; Ladapo, Jooda, et al., 2022; Odejebi & Ahmed, 2018b; Odejebi et al., 2019; Upreti & Oteri, 2023), on IT service management practices for change, incident and problem management and capacity planning (Anyanwu, 2019; Edivri & Oteri, 2022; Ladapo et al., 2023a; Ladapo, Dosunmu, et al., 2023b; Olagunju et al., 2023; Wikiri, 2021), and on DevOps, version control and platform governance for enterprise applications (Ahiake Patrick et al., 2020; Badmus et al., 2018; Badmus et al., 2019b; Badmus et al., 2020; Badmus et al., 2022a; Ladapo et al., 2019).

Maturity models have been used widely to structure capability development, for example in organizational learning for safety performance, cyber risk management and workforce digitalization (Anyanwu, 2022; Arumosoye & Obriki, 2021; Fadero et al., 2021; Okwesa et al., 2023). Research on talent development, onboarding and capability building also indicates that progression through maturity levels depends on developing operational skills alongside technology (Akhigbe et al., 2020; Falemi et al., 2020; Ukadike, 2018; Wikiri, 2019).

For institutions affected by the US move to T+1 in May 2024, the sequence suggests prioritizing intraday ingestion, the settlement urgency component of the priority function, and automated playbooks for the instruction and reference data exceptions most likely to cause same-day affirmation failures.

3.12 Discussion of Findings

The research question asked what architectural components, decision mechanisms and governance controls are required to automate trade reconciliation and exception management end to end while preserving auditability and control. The conceptual model answers in three parts. Architecturally, it separates ingestion, matching, classification, resolution, governance and learning into distinct layers, so that each concern can be designed, validated and replaced independently. In terms of decision mechanisms, it combines a probabilistic match score with explicit review thresholds and a risk-weighted priority function, so that automation is applied where confidence is high and scarce human attention is directed to what matters most before settlement deadlines. In terms of control, it embeds maker-checker approval, an immutable audit trail, model risk management and graduated autonomy throughout the pipeline rather than adding them afterwards.

The literature synthesis in Section 1.5 showed that the literature streams are individually incomplete. The model's central claim is that their value is realized through

interaction: probabilistic matching reduces the residual volume that workflow must handle; risk-weighted classification ensures that automation effort targets the costliest breaks; governance makes learned components acceptable to risk functions and supervisors; and the learning loop converts the human effort that remains into continuous improvement. This interaction is what distinguishes the model from point solutions that automate one step in isolation.

3.13 Implementation Challenges

Data quality and legacy systems. Many breaks originate in inconsistent reference data and fragmented legacy platforms. Normalization can mitigate but not eliminate these issues, and the framework's benefits depend on parallel investment in data management.

Model risk. Learned models can drift as counterparties, products and market conditions change, and they may embed biases from historical decisions. Rigorous validation and monitoring are prerequisites, not options.

Change management. Automation alters the role of operations analysts from processors to investigators and supervisors of automated decisions. Skills development and clear accountability are needed to realize benefits.

Cost and interoperability. Integration with counterparties and market infrastructures depends on adoption of common standards; benefits are greater where ISO 20022 and similar standards are widely used.

Security and confidentiality. Centralizing trade data and automating communications increases the importance of access control, encryption and monitoring for misuse.

Security considerations are well represented in the applied literature. Research on API governance, cloud misconfiguration monitoring, identity and access governance and zero-trust architecture is directly relevant to platforms that expose reconciliation data to many internal and external parties (Aliliele et al., 2023a; Aliliele et al., 2023b; Mbonu et al., 2020; Mbonu et al., 2022b; Ogbale, Okoruwa, Fadayomi, et al., 2021; Okoruwa et al., 2020; Oshoba et al., 2019). Studies of insider threat, threat intelligence, incident response and intrusion detection address the risk that centralized trade data becomes an attractive target (Akeju et al., 2018; Dosunmu & Ogundele, 2020; Dosunmu & Ogundele, 2021; Dosunmu & Ogundele, 2022; Dosunmu & Ogundele, 2023; Fadayomi et al., 2019). Work on log analytics and automated incident response, cybersecurity governance frameworks and the security behaviour of staff highlights the human and procedural dimensions of protection (Jimoh et al., 2023; Ladapo, Jooda, et al., 2023b; Mbonu, Iwuanyanwu, et al., 2019; Onche & Ogbonna, 2022; Onche et al., 2020; Onche et al., 2023), while research on machine-learning threat detection in operational technology and industrial control systems offers transferable lessons for anomaly-based monitoring of critical platforms (Adebayo et al., 2023; Adegbite et al., 2020; Adegbite et al., 2022; Adegbite et al., 2023; Idika et al., 2021; Ojukwu et al., 2023).

Evidence on AI adoption readiness, human-centred use of AI and AI-driven risk stratification in other sectors suggests that phased implementation and the preservation of human judgement are essential to user acceptance (Adams, 2023; Afrihyia et al., 2023; Alieme et al., 2023; Oparah et al., 2021).

3.14 Theoretical Implications

The framework contributes to the information systems and financial operations literature in three ways. First, it integrates concepts from previously separate streams, record linkage, anomaly detection, process automation, process mining and model governance, into a single architecture, showing how they complement one another. Second, it reframes exception management from a queue-processing problem to a risk-allocation problem, through the explicit priority function. Third, it conceptualizes human judgement in exception handling as a source of organizational learning that can be systematically captured, extending design science thinking about artefacts that evolve through use.

The framework also connects with risk-based models developed in energy, construction, pharmaceutical manufacturing and aviation, which translate risk signals into prioritized, auditable actions (Adeyelu, 2018; Agbabiaka et al., 2019; Aneke & Adesemoye, 2020; Obriki & Arumosoye, 2018; Obriki & Arumosoye, 2023; Okonkwo, Ogunwole, et al., 2021; Uchechi & Ominyi, 2020). Studies of near-miss reporting, hazard recognition, process reliability and project governance further show how capturing and learning from small failures prevents larger ones, the same logic that underpins the IREMF learning loop (Amayo et al., 2023a; Amayo et al., 2023b; Arumosoye & Obriki, 2019; Asibor & Isong, 2019; Makut et al., 2021; Obogo et al., 2021).

3.15 Practical and Managerial Implications

For practitioners, IREMF offers a common vocabulary that can align operations, technology, risk and audit functions, and a reference architecture against which vendor solutions and internal capabilities can be assessed. The maturity model provides a basis for benchmarking and investment planning. The emphasis on graduated autonomy and explainability addresses the most common objection to ML in operations, that automated decisions cannot be trusted or defended, by building trust incrementally and evidencing it.

3.16 Regulatory and Policy Implications

For supervisors and policymakers, the model suggests that expectations for reconciliation could usefully move from outcome measures alone, such as the number of aged breaks, towards evidence of process quality, such as documented match thresholds, validated models and complete decision audit trails. As settlement cycles compress, regulators may also wish to encourage common identifiers, standardized messages and shared reference

data, since these reduce the volume of exceptions across the whole market rather than within a single firm. Finally, the graduated autonomy principle offers a practical template for how automated decision-making in operations can be introduced in a manner consistent with existing model risk guidance.

3.17 Limitations

As a conceptual contribution, this paper has not evaluated IREMF empirically. The illustrative application demonstrates internal coherence but cannot establish the magnitude of benefits. The parameters of the match-scoring and priority functions are specified in form but would need to be estimated and calibrated in each institutional context. The framework is oriented towards securities and derivatives operations in large institutions and may require adaptation for smaller firms or for other domains such as payments or insurance. Finally, the regulatory landscape is evolving, and specific obligations may change after the time of writing.

In addition, the literature base, although broad, is weighted towards conceptual and review studies, and several of the analogues drawn from other regulated sectors would need empirical confirmation in a financial operations setting before their transferability can be assumed.

4. CONCLUSION

Trade reconciliation and exception management sit at the intersection of operational efficiency, financial risk and regulatory compliance. Compressing settlement cycles, rising penalties for settlement fails and growing data volumes are exposing the limits of rule-only matching and manual investigation. This paper has proposed the Intelligent Reconciliation and Exception Management Framework, a six-layer architecture that combines canonical normalization, hybrid matching, risk-weighted exception classification, orchestrated resolution, embedded governance and continuous learning. It has formalized core decision mechanisms, specified an exception lifecycle, proposed performance measures and offered a maturity model and roadmap.

By bringing matching, prioritization, resolution, governance and learning into one coherent model, the framework offers researchers a basis for systematic empirical study and offers practitioners a practical blueprint for building reconciliation capabilities that can meet the speed, accuracy and evidential demands of compressed settlement cycles.

4.1 Future Research Directions

Several directions for future research follow. Empirical studies, including case studies and field experiments within institutions, are needed to evaluate the framework and measure its effects on automation, accuracy, resolution time and settlement fails. Methodological work could

compare probabilistic, ML and hybrid matching on real reconciliation data, and investigate how to calibrate thresholds to institutional risk appetite. Research on human and automation collaboration could examine how analysts interact with explanations and how trust develops under graduated autonomy. Finally, as distributed ledger and tokenization initiatives mature, research should examine how reconciliation frameworks should evolve when some but not all participants share a common ledger. Taken together, this agenda can help move reconciliation from a costly after-the-fact control towards a preventive, intelligent capability at the heart of institutional financial systems.

These directions can be organized into a structured agenda:

Empirical validation. Multi-case studies and longitudinal field studies measuring auto-match rate, false match rate, resolution time and settlement fails before and after adoption of the model's components.

Matching methods. Comparative experiments on probabilistic, machine learning and hybrid matching using real or realistic synthetic reconciliation data, including threshold calibration against institutional risk appetite.

Prioritization. Estimation of the weights in the priority function from historical losses and fails, and testing of whether risk-weighted queues outperform arrival-order processing under T+1 conditions.

Human and automation collaboration. Behavioural studies of how analysts use explanations, how trust evolves under graduated autonomy, and how roles and skills change.

Governance and regulation. Research on supervisory expectations for automated operational decisions and on audit techniques for learned reconciliation models.

Distributed ledgers and tokenization. Design research on reconciliation between ledger-based and conventional infrastructures during the extended period of coexistence.

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