RE-VIVE

Payment Investigations Process Intelligence

Global Payments & Custody Bank — from case audit trails to executive insight

269,488	550,100	18.06	36.18
investigations	inbound messages	hours to resolve, average	audit entries per case

www.re-vive.com

The problem — resolution times ranging from seconds to weeks

The bank resolves a high volume of payment investigations raised from inbound SWIFT, Fed and internal messages. Aggregate resolution averages concealed enormous variation between case types, and SLA performance was only visible after the fact — never at the point where it was being lost.

AN AVERAGE THAT DESCRIBED NOBODY

Most cases closed in seconds, a tail ran past four days

SLA VISIBLE ONLY IN HINDSIGHT

Breaches were counted afterwards, not prevented

REPEATED CORRESPONDENCE

Many investigations needed three or more outbound messages

UNEVEN MESSAGE LINKAGE

Messages and investigations were not always connected promptly

The question was not whether investigations were being resolved.
It was why the same queue answered some cases in seconds and others in weeks.

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The engagement at a glance

One month of production data · investigations, inbound messages and outbound correspondence

269,488
investigations
in the analysis period

264,546
resolved
within the same period

550,100
inbound messages
SWIFT, Fed and internal

18.06
hours average
elapsed working time

What was in scope

MESSAGE INTAKE

Inbound messages received across SWIFT, Fed and internal channels, then linked to a new or existing investigation

550,100 messages

INVESTIGATION

Case worked through adjustment — straight-through, manual or a combination — against deadline and goal SLAs

269,488 investigations

CORRESPONDENCE & CLOSE

Outbound correspondence generated, verified where required, and the investigation resolved

99,622 with correspondence

All elapsed times are measured against working hours — Monday to Friday, 8am to 5pm — not calendar time.

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Step 1 — source evidence to execution foundation

Read-only extracts mapped into a common Execution Data Model. No process workshops, no process remodeling.

SOURCE DATA

Investigation cases
Case type, status, resolution

Inbound messages
SWIFT, Fed and internal

Correspondence
Outbound items & verification

Audit trail
36.18 entries per case

SLA definitions
Deadline and goal targets

EXECUTION RECONSTRUCTION

1. **Extract**
   One month of production case and message records, read-only
2. **Stitch**
   Message → investigation → correspondence → resolution, mapped per case
3. **Derive activity**
   Audit trail rows reconstructed as timestamped activity
4. **Normalise**
   Working-hour calendar applied so elapsed time reflects capacity

RECONSTRUCTED EXECUTION

Case	Activity	Timestamp
INV-88214	Message Received	06 Nov 09:02
INV-88214	Investigation Created	06 Nov 09:02
INV-88214	Adjustment Manual	06 Nov 14:41
INV-88214	Correspondence Sent	07 Nov 10:15
INV-88214	Verification Approved	07 Nov 15:38
INV-88214	Investigation Resolved	08 Nov 11:24

Every case also carries case type, message type, SLA target, resolution channel and correspondence counts — so any insight can be sliced by any dimension.

269,488 cases · 9.7M audit rows

The audit trail already held the answer — it had simply never been reconstructed as a process.

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Step 2 — from execution data to Execution Intelligence

RE-ViVE algorithms reconstruct actual execution and generate Execution Intelligence automatically.

1 **Process reconstruction**

Rebuilds the true message-to-resolution journey from audit trail entries

2 **Case and message segmentation**

Ranks every case type and message type by volume and resolution time

3 **Cycle time & SLA analysis**

Measures attainment against deadline and goal SLAs on working-hour time

4 **Channel analysis**

Separates straight-through, manual and hybrid resolution and compares outcomes

5 **Correspondence loop detection**

Counts outbound messages and verification cycles per investigation

WHAT CAME OUT

- Process maps per case type, drillable to the individual investigation
- Fastest and slowest case types and message types, ranked
- SLA attainment against both deadline and goal targets
- Straight-through versus manual resolution comparison
- Correspondence and verification funnel by channel

Every case type

ranked and compared on the same basis — no sampling, no manual case review.

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Finding 1 — the average described almost nobody

An 18-hour mean sat between two populations: cases closing in seconds, and a tail running past four days.

54.68%

closed within one minute

144,654 investigations resolved essentially on receipt

15.14%

took up to 48 hours

40,041 investigations — the working middle of the queue

3.63%

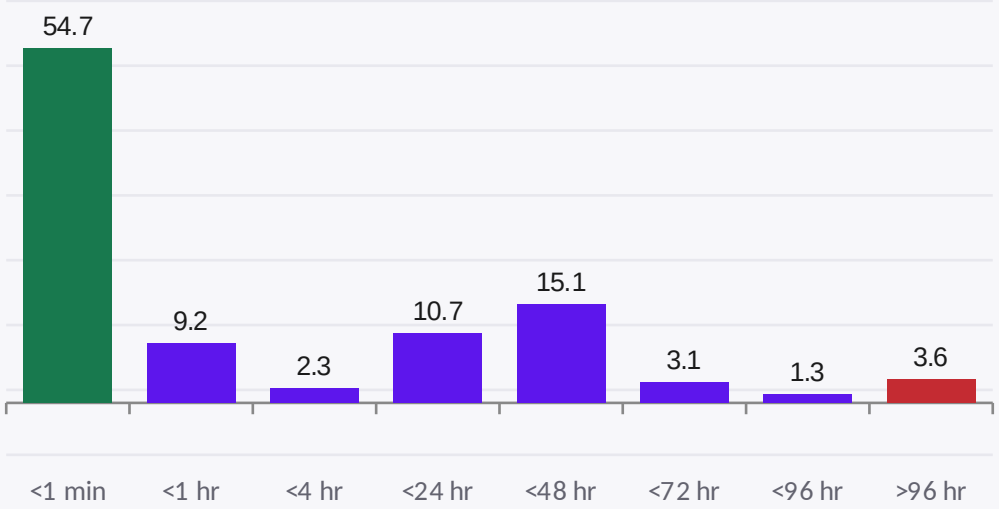
ran beyond 96 hours

9,594 investigations still open after four working days

18.06

hours on average

A figure almost no individual investigation actually took



Two processes, one queue

More than half the volume is effectively automatic. The operational challenge is the 9,594 cases at the far end — which the average completely conceals.

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Finding 2 — most cases cleared, but few cleared inside SLA

Resolution channel and correspondence effort explain much of the difference.

SLA ATTAINMENT

13.13% inside deadline

- 34,743 investigations were resolved without exceeding their deadline SLA
- 45,411 (17.16%) were resolved without exceeding the goal SLA
- Attainment was measured on working-hour elapsed time, not calendar time

HOW WORK RESOLVED

38% straight through

- 100,438 investigations (37.96%) resolved in straight-through adjustment
- 76,905 (29.07%) needed a combination of straight-through and manual work
- 24,418 (9.23%) were resolved manually end to end

MANUAL CORRESPONDENCE

3 in 4 need checking

- 24,557 investigations generated manual correspondence — every one sent at least one message
- 52.31% required three or more outbound messages
- 75.49% of those items required verification before release

STRAIGHT-THROUGH CORRESPONDENCE

1 in 8 need checking

- 75,065 investigations generated straight-through correspondence
- Only 12.34% required verification — a sixfold difference against manual
- Around 95% of verified items were approved in both channels

Manual correspondence needed verification six times more often than straight-through — and roughly 95% of it was approved unchanged.

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Finding 3 — case type, not volume, determined the wait

The highest-volume case type was among the fastest. The slowest were low-volume and investigation-heavy.

RESOLUTION TIME BY CASE TYPE — WORKING HOURS

Internal case-type codes expressed in standard industry terms.

Case type	Volume	Avg hours
Sanctions screening — bulk	180	**0.06**
Payment confirmation	6,135	**1.37**
Correspondent bank charges	154,495	**6.66**
Confirmation request	1,965	**56.77**
Unable to apply — credit	6,225	**67.80**
Cancellation request	347	**81.67**
Sanctions suspense	3,284	**88.59**
Sanctions — funds held	1,211	**123.28**

Highlighted row is the highest-volume case type in the period.

THE SPREAD

2,000x

between the fastest case type at 0.06 hours and the slowest at 123.28 — inside the same operation, on the same working-hour clock.

WHY IT MATTERS

Volume is not the driver. The busiest case type — 154,495 investigations — clears in under seven hours, while types with a few hundred cases run for days.

Target the case type, not the queue.

Sanctions-related investigations dominated the slow end — a concentration that points at a specific workflow rather than a general capacity problem.

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Finding 4 — linkage was instant one way and slow the other

Messages created investigations in seconds. Connecting an existing investigation to its message took days.

MESSAGE → INVESTIGATION

90.71% within one minute

291,313 of 321,158 links made effectively instantly

INVESTIGATION → MESSAGE

62.63% beyond 96 hours

143,370 of 228,912 links took more than four working days

Same two records, opposite experience

Automation handles the forward path well. The reverse path — attaching a message to a case already open — is where the delay accumulates.

INBOUND MESSAGE VOLUMES

550,100	messages received
493,859	new investigations initiated
97.5%	of those raised automatically

Message resolution averaged 35.59 hours overall.

SLOWEST MESSAGE TYPES

Free-format enquiry (MT999)	11,122	**87.74 hrs**
Reconciliation — new item	15,250	**76.77 hrs**
Query on payment (MT196)	6,296	**75.86 hrs**
Fed service enquiry	1,694	**73.94 hrs**

High-volume free-format and reconciliation traffic sits at the slow end.

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The opportunities we identified

Five prioritised plays. Figures are opportunities quantified from the bank's own execution data — projected, not yet realised.

01

Work the four-day tail as a named population

The 9,594 investigations running beyond 96 hours are individually traceable, so they can be managed as a list rather than a statistic.

Measured opportunity: 3.63% of volume holds most of the ageing

02

Redesign SLAs around two distinct populations

A single target across an automatic majority and a slow manual minority cannot be met meaningfully by either.

Measured opportunity: 13.13% currently clear inside deadline

03

Attack the slowest case types directly

Sanctions-related types dominate the slow end; separating external wait from internal handling shows what is actually addressable.

Measured opportunity: 123 hours at the slowest case type

04

Move to risk-based correspondence verification

Manual correspondence is verified six times more often than straight-through, and roughly 95% is approved unchanged.

Proposed action: for the bank's control function to assess

05

Close the reverse linkage gap

Attaching a message to an investigation already in flight is the one direction automation has not covered.

Measured opportunity: 143,370 links took over 96 hours

The opportunity was already visible in the execution data. RE-ViVE made it measurable and actionable.