

Invoice recon that prevents overpayment and speeds up verification

Verify invoices in minutes and pay only what is correct.

● Index-linked formula recalculation

● Freight, quality & quantity fees

● Variance breakdown

Invoice verification should protect your margin, not take days of manual checking.

Cogito Invoice Recon automates invoice validation by recalculating what each vendor invoice should be worth, based on contract terms and live benchmark prices.

It handles complex index-linked formulas, freight adjustments, and quality or quantity fees, then compares expected versus invoiced values and flags only variances beyond tolerance, with a clear breakdown.

When invoice errors are caught before payment, you reduce leakage, strengthen control and free teams to focus on higher-value work.

The problem we solve

Vendor invoices in commodity trading often include complex pricing formulas linked to benchmarks, freight and multiple fees.

Many teams still verify these invoices manually against contracts and market references, one invoice at a time, which is slow and hard to scale.

Without automated recalculation and tolerance-based variance detection, discrepancies are missed, overpayments occur, and disputes become harder to resolve once cash has left.

TODAY · AS-IS

One-at-a-time invoice checks

- Complex formulas verified by hand
- Slow and hard to scale
- Errors found after cash has left



WITH COGITO AI

Independent recalculation

- Expected value rebuilt from contract terms
- Live benchmark prices applied
- Only variances beyond tolerance escalated

Connects to what you already run

No rip-and-replace: your contract, AP and market data systems stay in place



Catch invoice errors before cash leaves the business

Cogito Invoice Recon is designed for commodity trading environments where invoice pricing is complex and financial control matters. It independently recalculates invoice values from the underlying contract terms and live market or benchmark prices, then compares the result to what was invoiced.

When a variance exceeds tolerance, it flags the invoice and shows exactly where the difference comes from, whether price reference, freight, fees or quantity, so only true exceptions need manual review.

Every recalculation is documented, strengthening your position in vendor disputes and giving auditors a clear record of each check.



Invoice Recon

VARIANCE

Invoice INV-55821 · Vendor V-112 · Fuel oil cargo

USD 4.819M invoiced vs 4.790M expected

Variance **+0.60%** · tolerance 0.25%



WHERE THE DIFFERENCE COMES FROM

- Benchmark price: 5-day average used; contract specifies 3-day (+USD 21.6K)
- Freight adjustment applied at superseded rate (+USD 7.2K)

 16:08:44 · Flagged before payment · Logged to audit trail

Illustrative variance. Data shown is fictitious.

Key benefits you gain

Days → minutes

Invoice verification time per cycle, from days to minutes

0.1–0.5%

Of invoice value saved through avoided overpayments (estimated)

70–80%

Fewer invoices needing full manual review, as only genuine exceptions escalate (estimated)



Financial leakage stopped before cash leaves the business, not after



A stronger position in vendor disputes, with clear, documented calculations



More consistent pricing checks than manual, analyst-dependent review

How we work

Structured, fast to deploy, and tailored to your contracts and invoice formats

01

Assessment & onboarding

We align on contract structures, price references and tolerances.

02

Data ingestion

We ingest invoices, contract terms and benchmark price inputs.

03

Independent recalculation

We compute expected invoice values from the agreed formulas.

04

Variance detection

We compare expected and invoiced values and flag breaks with drivers.

05

Reporting & audit trail

Exception reporting and dispute-ready documentation.

Ready to stop invoice leakage and speed up verification before payment?

Book a demo, tailored to what you trade, and see how Cogito Invoice Recon can strengthen your controls.

[Book a demo → cogitoai.tech](https://cogitoai.tech)



SCAN TO CONNECT