

BOF-POL-014

Factoring Packet and Payment-Path Standard

Blended operating policy for payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review. The document combines workflow controls, evidence requirements, exception routing, compliance-aware boundaries, audit checks, and implementation notes.

Category	Factoring & Payment Path	Effective	Jul 16, 2026
Owner	Billing and factoring packet owner	Approver	Functional lead / executive sponsor
Review cadence	Monthly or event-triggered	Connected work	Payroll, settlements, finance, billing, AR, AP, factoring, cash-flow, owner review

Use Boundary

This BOF demo policy is a public demonstration template. It is not legal, tax, payroll, accounting, HR, employment, factoring, insurance, safety, or compliance advice. A fleet, carrier, broker, aggregator, or other business should have qualified professionals review and adapt the final policy before operational use.

Purpose and Operating Position

This policy gives BOF a credible operating rule for factoring packet and payment-path standard. It is designed to show how BOF turns status, reason, evidence, owner, due date, and clearance condition into a record that can be reviewed across the demo.

Core Scope

- Records, events, and owner follow-up tied to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.
- Ready, review, at-risk, blocked, held, released, and closed states.
- Evidence, documents, acknowledgments, approvals, and exception notes.
- Cross-module updates where a policy decision affects another BOF page.
- Professional review routing where legal, tax, payroll, accounting, HR, safety, factoring, insurance, or compliance judgment may be required.

Core Operating Controls

Source record	Every item must identify the source record, person/entity, date, and affected workflow.	Linked operating record.
Status	Every item must use a clear status and reason code.	Ready / review / at risk / blocked.
Evidence	Required support must be attached, waived by owner, or requested with due date.	Document state and proof checklist.
Owner	The next action must have an accountable owner.	Owner queue and due date.
Clearance	The record must state what condition clears the item.	Clearance route.
Boundary	Professional determinations route to qualified owners.	Approval owner and review note.

Required Evidence

- Source record or intake record.
- Owner, reviewer, approver, due date, and status history.
- Policy version, applicable rule, and exception note.
- Document or proof state: complete, missing, waived, disputed, stale, or unreadable.
- Connected BOF pages affected by the decision.
- Closeout note showing release condition and final owner action.

Appendix 1: Authority matrix

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Evidence context	Show complete, missing, waived, disputed, or stale support.	Attach proof or create request.
Review context	Route professional judgments to qualified owners.	Record owner decision or escalation.
Audit context	Keep policy version, status history, and closeout note.	Sample records monthly.

- The user should not have to search email, text messages, or a spreadsheet to understand the next action.
- If the item is blocked, the blocker, owner, due date, and release condition should be visible.
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Appendix 2: Field dictionary

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 3: Status and reason code library

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Appendix 4: Evidence checklist

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 5: Exception pathway

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 6: Sample operating scenarios

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Appendix 7: Audit test plan

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Appendix 8: Training notes

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 9: Acknowledgment rules

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 10: Monthly review agenda

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 11: Implementation notes

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Appendix 12: Record lifecycle

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 13: Control failure examples

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 14: Escalation thresholds

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Appendix 15: Page alignment rules

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Appendix 16: Closeout checklist

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 17: Revision governance

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Appendix 18: Demo talk track

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Appendix 19: Professional review references

Record context	Connect the policy to payroll, settlements, finance, billing, ar, ap, factoring, cash-flow, owner review.	Verify source record and affected page.
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Appendix 20: Exception log template

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Appendix 21: Data quality rules

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Appendix 22: Adoption checklist

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Final Adoption Checklist

1	Review with responsible owner.	Adoption note.
2	Map policy fields to BOF records.	Configuration checklist.
3	Train users on status, reason, owner, evidence, and clearance path.	Acknowledgment record.
4	Audit first month of use.	Revision backlog.
5	Retire or revise stale rule.	Version history.

End of policy.