Refund Workflow Automation with Human Approval

0 repeats

drafted when two already-processed orders arrived again. Of ten events, three credits were drafted, five went to a person and two replays were suppressed.

3 of 8
distinct requests drafted automatically

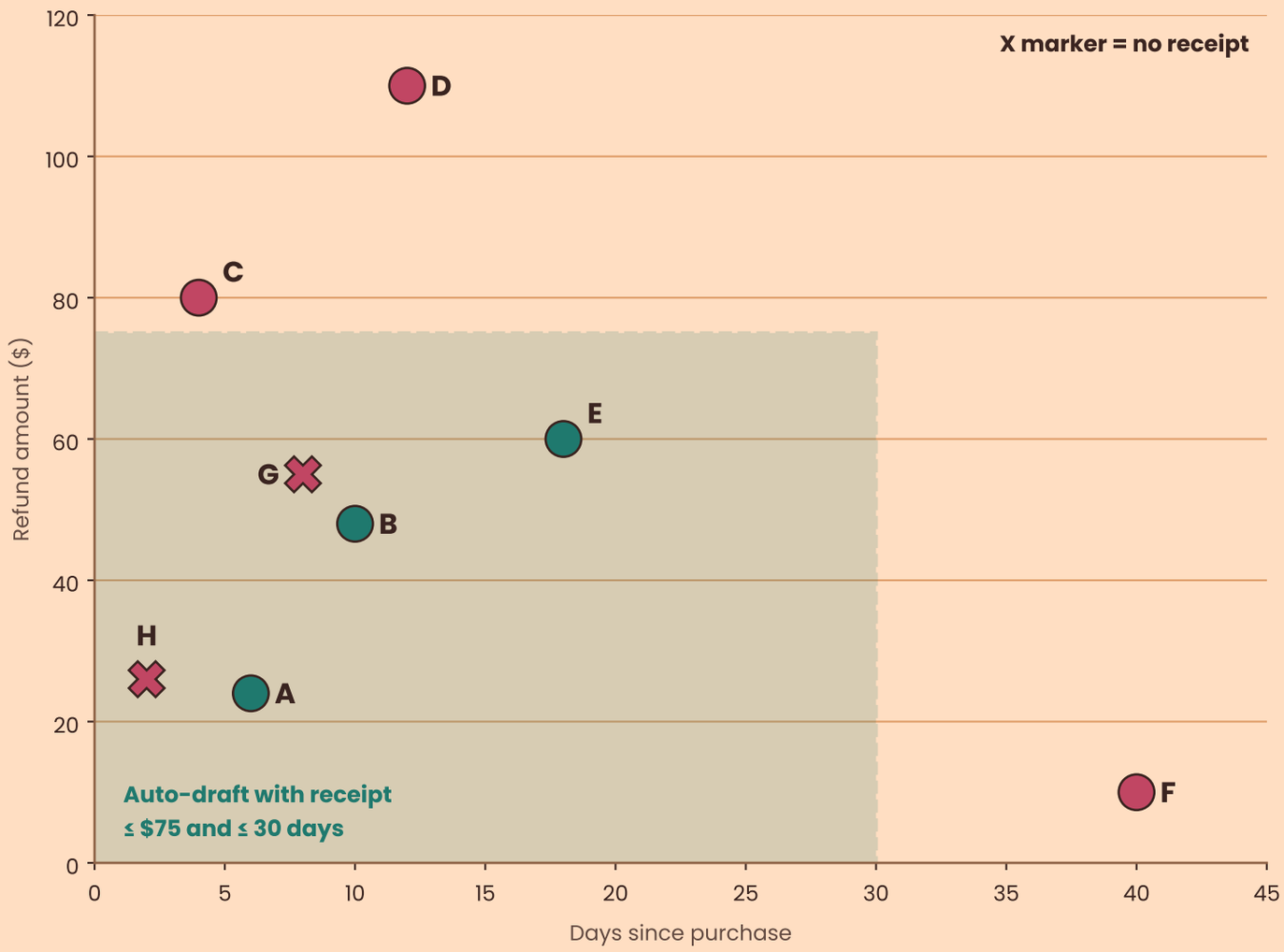
5
requests routed to a person, each with a reason

$72
in duplicate credits avoided

$132
drafted, against $281 held for review

EXHIBIT 1

Every request against the rule



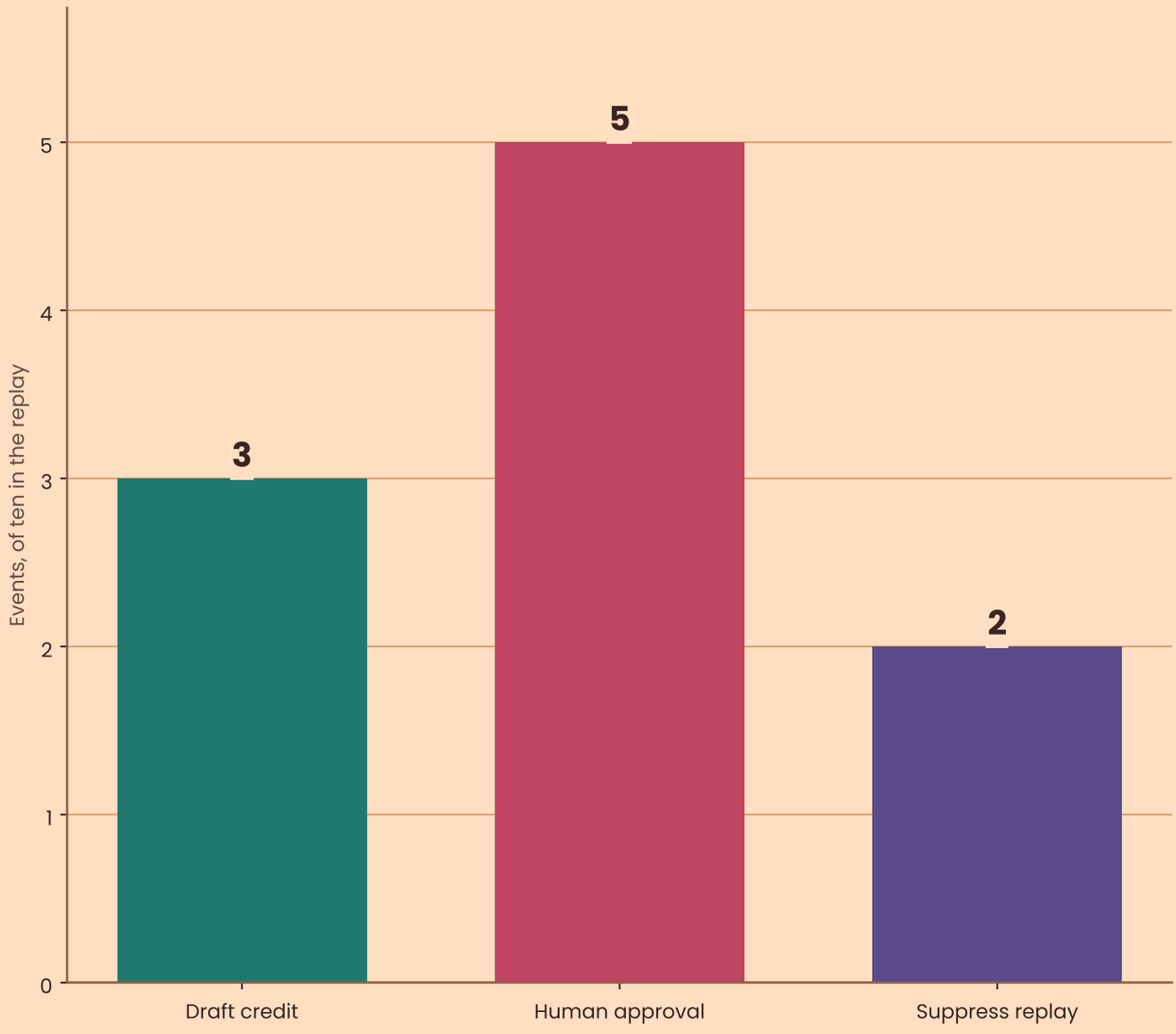
Points inside the shaded zone with a receipt are drafted. Everything else goes to a person.

What the analysis shows

- Ten events contained eight distinct requests. The two repeats (orders A and B, $72 together) were recognised by ID and suppressed before any second draft.
- Three requests met all three conditions (receipt, at most $75, at most 30 days) and were drafted: $132 in total.
- Five went to a person, for three different reasons: two over the amount cap, two without a receipt and one older than 30 days. Each carries its reason in the trace.
- By value, the workflow drafted $132 and held $281: most of the dollars still pass a human.
- Thresholds move the split one request at a time: order C is $80, so any cap from $80 admits it and $100 is the first tested cap that does; $125 adds D and a 45-day age cap adds F. The two requests without a receipt stay with a person under any cap.

EXHIBIT 2

Where ten events ended up

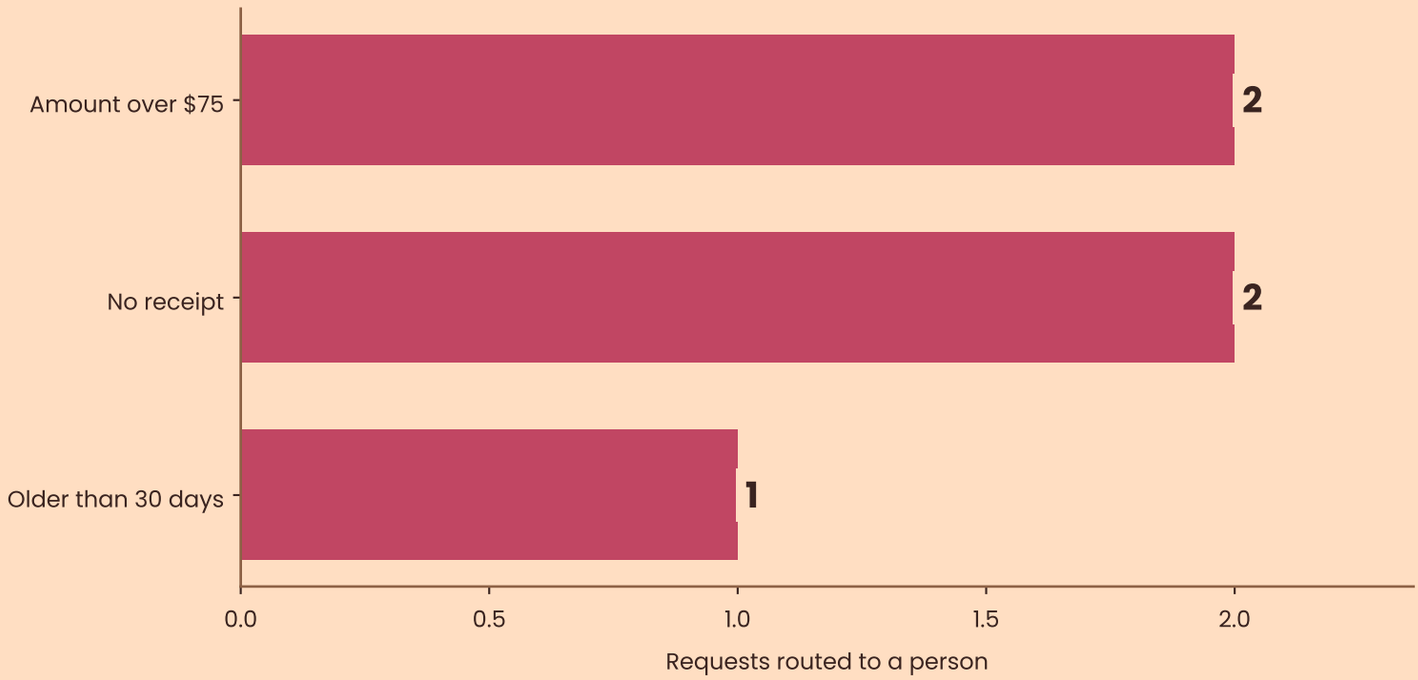


Three drafts, five human approvals, two suppressed replays.

Inside the numbers

EXHIBIT 3

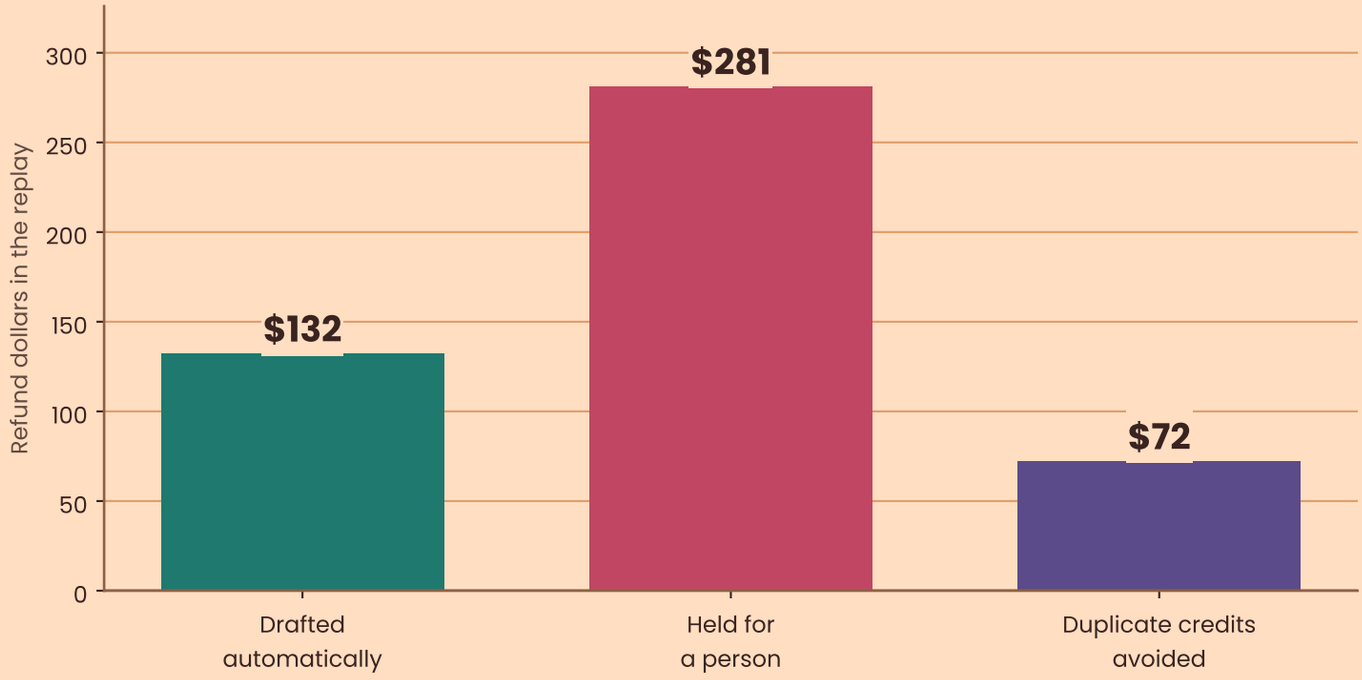
Reason for human review



No single rule dominates; amount and receipt each stop two requests.

EXHIBIT 4

Dollars by outcome



The automatic path handles the small, well-documented credits.

What changes the answer

EXHIBIT 5

Drafts under different caps



Automatic drafts among the eight distinct requests as the amount and age caps move. The live setting, $75 and 30 days, gives 3.

EXHIBIT 6

Decision trace

Order	Amount	Days	Receipt	Decision	Reason
A	$24	6	yes	Draft credit	
B	$48	10	yes	Draft credit	
C	$80	4	yes	Human approval	Amount over $75
D	$110	12	yes	Human approval	Amount over $75
E	$60	18	yes	Draft credit	
F	$10	40	yes	Human approval	Older than 30 days
G	$55	8	no	Human approval	No receipt
H	$26	2	no	Human approval	No receipt
A	$24	6	yes	Suppress replay	repeat of earlier ID
B	$48	10	yes	Suppress replay	repeat of earlier ID

All ten events in arrival order, as Finance would review them.

How it was built and how far it goes

RECOMMENDED USE

- Run the workflow in draft-only mode with Finance reviewing the trace before any payment.
- Keep the receipt rule; it protects two of the five escalations.
- If volume grows, test a higher amount cap first: order C at $80 is the nearest request to the line, so a cap of $80 or more adds one automatic draft in this replay.

METHOD

- Deterministic rules: draft only if a receipt is present, amount ≤ $75 and age ≤ 30 days; otherwise route to a person.
- Events with an order ID already seen are suppressed.
- Threshold grid re-applies the same rule to the eight distinct requests; the rule reproduces every recorded decision.

LIMITS

- Ten worked events; rates here are illustrations, not production estimates.
- No payment is executed and no fraud signals are modelled.
- Replay detection assumes a stable order ID.

NUMBERS RECONCILED

Quantity	Value	How it was checked
Events	10	rows in the decision trace
Distinct requests	8	unique order IDs
Draft credits	3	A, B, E
Human approval	5	C, D, F, G, H
Replays suppressed	2	A and B, second arrival
Drafted dollars	$132	24 + 48 + 60