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14. The one or more computer readable media of claim 12, wherein determining whether the first financial document is a true duplicate item includes receiving a manual analysis of the first financial document.

15. An apparatus comprising:

at least one processor; and

memory operatively coupled to the at least one processor and storing computer readable instructions that, when executed by the at least one processor, cause the apparatus to:

receive data identifying a first financial document in a processing stream;

determine whether the first financial document is a duplicate item of a second financial document based on a predefined set of one or more duplicate detection rules; and

in response to determining that the first financial document is a duplicate item as defined by the one or more duplicate detection rules:

remove the first financial document from the processing stream,

generate a substitute financial transaction including adding a charge on a first balance ledger,

insert a substitute document specifying the substitute financial transaction into the processing stream to replace the removed first financial document, wherein a financial transaction of the removed first financial document corresponds to a charge on a second balance ledger different from the first balance ledger, and wherein the substitute document is different from the removed first financial document, and

transmit the first financial document to a duplicate detection system for further evaluation.

16. The apparatus of claim 15, further comprising a financial processing system configured to process financial transaction including payments.

17. The apparatus of claim 15, wherein the data identifying the first financial document is received from a remote capture site.

18. The apparatus of claim 15, wherein removing the first financial document from the processing stream includes removing the data identifying the first financial document.

19. The apparatus of claim 15, wherein the substitute transaction includes a transaction involving funds from a work-in-progress ledger of a financial institution at which the first financial document is being processed and wherein the computer readable instructions, when executed, further cause the apparatus to:

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determine whether the suspected duplicate item is a false positive duplicate item; and

in response to determining that the suspected duplicate item is a false positive duplicate item:

cancel the substitute transaction, and

reinsert the first financial document into the processing stream.

20. A method comprising:

receiving, by a processing system having at least one processor, a financial item in a processing stream;

determining, by the processing system, whether the financial item is an offending item based on a criterion;

in response to determining that the first financial document is an offending item as defined by the criterion:

removing, by the processing system, the financial item from the processing stream,

generating, by the processing system, a substitute financial transaction including adding a charge on a first balance ledger, and

inserting, by the processing system, a substitute document specifying the substitute financial transaction into the processing stream to replace the removed financial item, wherein a financial transaction of the removed financial item corresponds to a charge on a second balance ledger different from the first balance ledger, and wherein the substitute document is different from the removed first financial item.

21. The method of claim 20, determining whether the financial item is an offending item based on the criterion includes determining whether an account number included in the financial item is a valid account number.

22. The method of claim 20, determining whether the financial item is an offending item based on the criterion includes determining whether a confidence level with which one or more attributes of the financial item was determined is above a specified threshold.

23. The method of claim 20, wherein generating the substitute financial transaction includes generating a transaction using funds from a work-in-progress ledger of a financial institution at which the financial item is being processed.

24. The method of claim 23, further comprising:

determining whether the offending item is a false positive item; and

in response to determining that the offending item is a false positive item:

cancelling the substitute transaction, and

reinserting the financial item into the processing stream.

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