

Analysis Of Invoice Verification Procedures At PT Jasa Raharja (PERSERO) Magelang Branch

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Published: January , 2026

ABSTRACT

Invoice verification is one of the crucial stages in the expense accounting cycle, as it serves as the basis for assessing the feasibility of transaction documents before accounting is recorded. Every expense transaction is supported by legal, complete, and accurate evidence to make the financial information generated reliable. Invoices are used as source documents that are the basis for acknowledging the company's expenses and obligations, so errors in the verification process can have an impact on inaccuracies in accounting records and the reliability of financial statements. PT Jasa Raharja (Persero) Magelang Branch, as a state-owned enterprise engaged in social insurance, handles various expenditure transactions that require precision in processing invoice documents. In its implementation, the company has implemented the Digital Document Management System (SMDD) as a means of supporting the invoice verification process that is integrated with the accounting recording system. The implementation of this digital system aims to improve the traceability of transaction documents and support the consistency of data used in the expense accounting process.

This article aims to analyze the invoice verification procedures implemented at PT Jasa Raharja (Persero) Magelang Branch based on the experience of internship activities in the Finance and General Sectors. The method used is observation and implementation directly through internship activities on the invoice verification process, processed through SMDD. The results of the analysis show that the invoice verification procedure has been carried out systematically through the stages of document examination, matching invoice data with data recorded in the system, and determining the verification status before the invoice is used as the basis for accounting records. However, several obstacles are still found, such as the limitation of additional supporting documents, mismatches in transaction data, and suboptimal quality of scanned documents. These obstacles show that increasing accuracy in the verification process is still needed to maintain the reliability and accuracy of accounting records. In conclusion, although the invoice verification process has generally been implemented in accordance with established procedures, further improvements are necessary to enhance document completeness, data accuracy, and the overall reliability of accounting records.

Keywords: invoice verification, accounting record-keeping, digital document management system

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INTRODUCTION

In the accounting system, every financial transaction related to the expenditure of funds must be recorded precisely, accurately, and accountably. The recording cannot be done without adequate source documents. Source documents have an important role in the accounting recording process because they are the initial evidence of the occurrence of transactions. According to (Mulyadi, 2016) the source document serves as the basis for recording transactions into the accounting system and as a means of proof of the validity of the transaction. Without adequate and verified source documents, recording transactions has the potential to cause errors in recognition and presentation in financial statements.

One of the main documents in an expense transaction is an invoice. Invoices are used as proof of the company's obligations for a transaction and as a basis for acknowledging expenses in financial statements. The information contained in the invoice, such as the identity of the related

party, the date of the transaction, and the payment nominal, is an important element in determining the accuracy of accounting records. Therefore, invoices should be checked and verified before being used as a basis for recording so that the recognition of expenses and liabilities reflects the actual economic conditions.

Invoice verification is a process of checking the completeness and correctness of the information contained in the invoice, as well as its compatibility with other supporting documents. From an accounting perspective, invoice verification aims to ensure that the recorded transactions are in accordance with actual economic events, so that it can minimize the risk of recording errors, improper expense recognition, and the presentation of financial statements that are not in accordance with applicable accounting principles.

In the accounting information system, invoice verification also serves to maintain traceability between source documents and transaction recording. (Romney et al., 2018) States that any recorded transactions must be traceable back to their source document (audit trail). The invoice verification process ensures that the data recorded in the accounting system is in accordance with valid and complete proof of transactions, so that the reliability of financial data can be maintained.

PT Jasa Raharja (Persero) Magelang Branch is a state-owned enterprise engaged in social insurance. In its operations, the company involves various expense transactions, especially those related to the payment of traffic accident claim expenses and operational costs. Each such transaction must be recorded appropriately so that the financial statements can present reliable and relevant information in accordance with applicable accounting standards (Indonesian Accounting Association, 2022). Therefore, the invoice verification procedure is an important part of the expense accounting cycle before transactions are recorded in the accounting system.

Along with the development of information technology, PT Jasa Raharja (Persero) Magelang Branch has utilized the Digital Document Management System (SMDD) in managing financial transaction documents. This system is used to upload, store, and verify invoice documents in an integrated manner so that invoice data and supporting documents can be easily searched. The use of this system helps the process of checking data suitability and account classification before invoices are used as the basis for recording expenditure transactions. In addition, it can also support the accuracy of recording in accordance with applicable accounting principles (Romney et al., 2018).

Even though it has been supported by a digital system, the invoice verification process still requires high precision, especially in checking the completeness of documents and matching invoice data with supporting documents. Data mismatches have the potential to hinder transaction recording and affect the reliability of financial information. Based on these conditions, invoice verification is an integral part of the expense accounting cycle because it functions as a link between source documents and accounting records. Therefore, the discussion of the invoice verification procedure is relevant to show how the document inspection process is carried out before the transaction is recorded, so that the financial statements produced can meet the principles of reliability and conformity with applicable accounting standards.

METHOD

The method used in this article consists of observation and direct implementation through internship activities. Observation is conducted by directly examining the workflow and stages of the invoice verification process, starting from document receipt to the determination of verification status, before being used as the basis for accounting records. Through observation, the processes of checking document completeness, matching invoice data with supporting documents, and ensuring consistency between physical documents and system records can be understood. The observation method enables the acquisition of factual descriptions of work processes in accordance with actual workplace conditions (Dean, n.d.).

In addition to observation, direct implementation through internship activities serves as an important method for understanding the application of invoice verification procedures. This implementation is carried out through direct involvement in daily work activities related to invoice verification, which are processed using the Digital Document Management System (SMDD). Through these work practices, an understanding is gained of how invoice verification procedures

are applied before being used as the basis for payment approval and accounting recording. Direct involvement in practical work supports a deeper understanding of procedures implemented within the organization (HEQCO, 2020).

The combination of observation and direct implementation through internship activities provides a comprehensive understanding of the invoice verification process. Observation helps illustrate the workflow and control mechanisms applied, while direct implementation strengthens understanding of how these procedures are executed in practice. This approach aligns with the concept of work-integrated learning, which emphasizes learning through real workplace experience to enhance the ability to apply knowledge and skills in professional settings (HEQCO, 2020).

Through the application of these methods, the data obtained are factual and consistent with actual field conditions. The use of observation and direct implementation enables the identification of practices that have been properly implemented as well as challenges that remain in the invoice verification process, such as document completeness and data consistency. Therefore, these methods provide a clear depiction of the invoice verification process before it is used as the basis for accounting records and payment approval.

FINDING AND DISCUSSION

Based on the results of observations during internship activities at PT Jasa Raharja (Persero) Magelang Branch, the invoice transaction verification procedure has been carried out in a structured manner by utilizing the Digital Document Management System (SMDD). This verification process is part of the expense accounting stage which aims to ensure that each invoice processed has met the requirements for completeness of documents and data suitability before being used as a The Basics of Accounting.

Invoice verification is done to ensure that the information listed in the invoice reflects the transaction that actually occurred. In accounting practice, invoices are proof of transactions that are used as the basis for accounting records, so it is necessary to go through an examination stage to ensure the reliability of data before being recorded in an accounting journal or bookkeeping system. Therefore, the verification process plays an important role in maintaining the accuracy of the recognition of expenses and obligations and supporting the reliability of the information recorded in the company's accounting system (INCA Research and Administration, 2025).

Invoice Verification Procedure on SMDD

The invoice verification process at SMDD is carried out through clear and sequential stages. Every invoice transaction that enters the system must go through a verification process before the invoice is used as the basis for recording expenditure transactions in the accounting system. This is done to ensure that no transactions are recorded without being supported by complete and appropriate documents.

The stages of the invoice verification procedure through SMDD include:

- a. Open the Digital Document Management System (SMDD) application and log in using a registered account.
- b. Access the transaction menu or invoice verification module according to the user's authority.
- c. Select the invoice document to be verified.
- d. Check the completeness of the documents that have been uploaded, including the main invoice and supporting documents, according to the type of transaction.
- e. Match invoice data with supporting documents and data recorded in the system.
- f. Ensure the suitability of the invoice number, transaction date, identity of related parties, and payment amount.

Determination of Invoice Verification Status

After all stages of the check are carried out, the next step is to determine the status of invoice verification in the system. This status determination reflects the final results of the document review process and the suitability of transaction data. The status of "Suitable" is given when all supporting documents are complete, and the invoice data is in accordance with the information recorded in the

system. Invoices with this status are declared suitable to be used as a basis for recording expenditure transactions in the accounting system.

On the other hand, if a data discrepancy or lack of supporting documents is found, the status of "Not Suitable" is set. Invoices with this status cannot be used as a basis for accounting records and must be corrected first. The determination of this verification status is an indicator that the invoice has gone through an adequate accounting check process before being recorded.

Most invoice transactions are well verified. However, there are still some transactions that experience process delays due to the incompleteness of documents that have not been fulfilled, or there is a data discrepancy between invoices and supporting documents. This condition shows that even though the system has been running well, the accuracy in document management remains an important factor in supporting the effectiveness of internal control and the smooth verification process (COSO, 2013).

Obstacles in the Invoice Verification Process

Based on the results of observations, there are several obstacles in the implementation of invoice verification through SMDD. These obstacles are related to the completeness of documents and the suitability of transaction data, which is the basis for accounting records. The obstacles found include the following:

a. Limitations of supporting documents

Some invoice transactions have been completed with mandatory documents, which are the main requirements in the verification process. However, in some transactions, there are still limitations on additional supporting documents. This condition does not hinder the verification process as long as the mandatory documents have been met, but it may limit additional information in the review of the transaction in more detail.

b. Data mismatch between invoices and data recorded in the system

Another obstacle found is the difference in information between the data listed on the invoice and the transaction data that has been recorded in the system, such as the difference in nominal, transaction date, or the identity of the related party. This discrepancy causes transactions to not be immediately declared appropriate because the data to be used as the basis for accounting records is not fully consistent.

c. Unclear quality of scanned documents

Some documents uploaded into the system have less obvious scan quality, such as blurry or hard-to-read displays. This condition complicates the document review process and can reduce confidence in the reliability of the proof of transactions used in accounting records.

Efforts and Solutions in the Invoice Verification Process

Based on the obstacles found, several efforts were made to support the smooth invoice verification process. These efforts and solutions include the following:

a. Double-check the completeness of the documents before verification

The first effort made is to re-check the completeness of the documents uploaded in the system. With this initial check, invoices that do not meet the requirements of mandatory documents can be immediately identified so that they are not used as a basis for accounting records before the documents are completed.

b. Increased accuracy in transaction data matching

The next effort is to increase the accuracy in matching invoice data with mandatory documents and data recorded in the system. This match includes the transaction nominal, record date, related party identity, and transaction classification. This step is done to ensure that the recorded transaction information is consistent and appropriate, thereby reducing the risk of accounting errors.

c. Determination of verification status based on accounting suitability

After document checks and data matching, the verification status is set in the system. The status of "Suitable" is given when the mandatory documents have been fulfilled, and the transaction data shows accounting suitability. On the other hand, if data discrepancies or a lack

of mandatory documents are found, the transaction is given a status of "Inappropriate" so that corrections can be made before being used as a basis for recording.

d. Coordination with the work unit of the transaction submitter

If data inconsistencies or a lack of documents are found, coordination is carried out with the invoice submitter's work unit to complete or adjust the required documents. This coordination aims to ensure that the proof of transactions used in accounting records meets the principles of reliability and can be accounted for.

CONCLUSIONS

Based on the results of the internship activities and discussions that have been carried out, it can be concluded that the invoice verification procedure at PT Jasa Raharja (Persero) Magelang Branch has been carried out in a structured manner by utilizing the Digital Document Management System (SMDD). The verification process is focused on checking documents, matching invoice data with data recorded in the system, and determining the verification status before the invoice is used as the basis for recording transactions in the accounting system.

The implementation of SMDD helps improve the traceability of transaction documents and supports the reliability of data used in accounting records. However, in its implementation, several obstacles were still found, such as the limitation of additional supporting documents, data mismatches between invoices and systems, and unclear quality of scanned documents. These obstacles show that even though it has been supported by digital systems, accuracy in the verification process remains an important factor to maintain the accuracy and reliability of accounting records.

Based on this conclusion, it is recommended that the process of uploading invoices and mandatory documents be carried out more carefully from the initial stage, so that the documents entered into the system have met the verification requirements as the basis for accounting records. In addition, it is necessary to continuously improve the accuracy of matching invoice data with the data recorded in the system to minimize the risk of recording errors.

It is also recommended that coordination with the work unit of the transaction applicant be carried out more effectively if data discrepancies or a lack of documents are found, so that improvements can be made immediately. With these efforts, the invoice verification process is expected to run more optimally and support the presentation of reliable financial information in accordance with applicable accounting principles.

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