CFO AUTOMATES

ILLUSTRATIVE PORTFOLIO DEMONSTRATION

Bank-to-GL Reconciliation Matcher

Configurable matching, visible exceptions, and an explained bridge

30	93.3%	3	$0
BANK TRANSACTIONS	AUTO-MATCH RATE	OPEN EXCEPTIONS	UNEXPLAINED DIFFERENCE

Executive summary

A reusable reconciliation model compares bank activity with posted general-ledger entries, applies configurable reference, date, and amount rules, and routes unresolved items into a reviewer-owned exception queue.

The finance problem

Bank and GL exports rarely align row-for-row. Timing differences, duplicated references, missing entries, and small amount differences make manual matching slow and can hide the true cause of the reconciliation gap.

What the model demonstrates

- Side-by-side bank and GL ingestion with normalized identifiers.
- Reference, date, and amount-tolerance matching rules.
- Matched-item evidence plus bank-only and GL-only exceptions.
- A reconciliation bridge that explains the remaining difference.

MODEL OVERVIEW AND RECONCILIATION STATUS

	A	B	C	D	E	F	G	H
1	**Bank-to-GL Reconciliation Matcher**							
2	*Illustrative matching model using synthetic bank and ledger data. No client or banking information is included.*							
3								
4	**Executive summary**							
5								
6	A reusable reconciliation model that compares bank activity with posted general-ledger entries, applies controlled matching rules, surfaces only unresolved items, and produces a reviewer-ready exception log and tie-out.							
7								
8								
9	**Portfolio demo metrics**							
10	Bank transactions	30		GL-only exceptions	1			
11	GL entries	29		Date tolerance	2 days			
12	Matched bank items	28		Amount tolerance	$0.01			
13	Bank-only exceptions	2		Net unreconciled difference	-			
14	Auto-match rate	93.3%		Model status	PASS - exceptions require review			
15								
16	**How the model works**							
17	**1. Import**	**Load bank and GL exports**	**2. Normalize**	**Apply reference and amount rules**	**3. Match**	**Compare identifiers, amounts, and dates**	**4. Review**	**Assign and clear exceptions**
18	Input	Bank_Input / GL_Input	Rules	Match_Rules	Output	Match_Output	Control	Exceptions
19	Owner	Accounting	Owner	Controller	Owner	Preparer	Owner	Reviewer
20	Frequency	Monthly close	Tolerance	Finance-controlled	Result	Matched / unmatched	Evidence	Reviewer status
21								
22	**Important note**							
23								
24	This demonstration uses exact reference matching plus configurable amount and date tolerances. A production build may require duplicate handling, split transactions, settlement-batch logic, FX treatment, fuzzy matching, or system-specific identifiers. Human review remains required for unresolved items.							
25								

Automation workflow

- Load structured bank and general-ledger exports.
- Normalize signs, dates, references, and account metadata.
- Apply exact-reference and configurable tolerance rules.
- Assign unmatched items to an owner and track review status.

Workbook deliverables

- Editable matching rules and tolerance assumptions.
- Bank and GL source tables with formula-driven status.
- Detailed match output and review-ready exception queue.
- Control-check sheet for recurring close sign-off.

Controls and auditability

- Matched reference and amount-difference tests.
- Bank-vs-GL gross-difference reconciliation bridge.
- Explicit bank-only and GL-only exception counts.
- Model-level PASS status only when the bridge is fully explained.

Demonstration output

The synthetic demonstration matches 28 of 30 bank transactions to 29 GL entries, producing a 93.3% auto-match rate. Two bank-only items and one GL-only item explain the bridge completely, leaving no unexplained difference.

MATCH OUTPUT WITH TRACEABLE EVIDENCE

Match Output

Bank-led reconciliation view. Green items matched within policy; red items remain in the exception queue.

Bank ID	Bank Date	Bank Description	Reference	Bank Amount	Matched GL ID	GL Date	GL Amount	Amount Diff.	Date Diff. Days	GL Account	Match Method	Status
BK-0001	2026-06-01	Customer receipt	REF-0001	$4,850.00	GL-0001	$46,174.00	$4,850.00	-	0	Cash Receipts	Reference + amount + date tolerance	Matched
BK-0002	2026-06-02	Supplier payment	REF-0002	($1,240.55)	GL-0002	$46,175.00	($1,240.55)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0003	2026-06-03	Payroll	REF-0003	($8,350.00)	GL-0003	$46,176.00	($8,350.00)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0004	2026-06-04	Card settlement	REF-0004	$2,930.20	GL-0004	$46,177.00	$2,930.20	-	0	Cash Receipts	Reference + amount + date tolerance	Matched
BK-0005	2026-06-05	Tax payment	REF-0005	($1,750.00)	GL-0005	$46,178.00	($1,750.00)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0006	2026-06-06	Rent	REF-0006	($3,200.00)	GL-0006	$46,179.00	($3,200.00)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0007	2026-06-07	Insurance	REF-0007	($860.40)	GL-0007	$46,181.00	($860.40)	-	1	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0008	2026-06-08	Software subscription	REF-0008	($419.99)	GL-0008	$46,181.00	($419.99)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0009	2026-06-09	Customer receipt	REF-0009	$6,120.00	GL-0009	$46,182.00	$6,120.00	-	0	Cash Receipts	Reference + amount + date tolerance	Matched
BK-0010	2026-06-10	Supplier payment	REF-0010	($935.25)	GL-0010	$46,183.00	($935.25)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0011	2026-06-11	Payroll	REF-0011	$4,450.00	GL-0011	$46,184.00	$4,450.00	-	0	Cash Receipts	Reference + amount + date tolerance	Matched
BK-0012	2026-06-12	Card settlement	REF-0012	($2,710.00)	GL-0012	$46,185.00	($2,710.00)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched
BK-0013	2026-06-13	Tax payment	REF-0013	$5,220.00	GL-0013	$46,186.00	$5,220.00	-	0	Cash Receipts	Reference + amount + date tolerance	Matched
BK-0014	2026-06-14	Rent	REF-0014	($1,175.50)	GL-0014	$46,187.00	($1,175.50)	-	0	Cash Disbursements	Reference + amount + date tolerance	Matched

IMPORTANT NOTE

This portfolio demonstration uses synthetic data and does not represent a client engagement or guaranteed results. A production build may require duplicate handling, split transactions, settlement-batch logic, FX treatment, fuzzy matching, and system-specific identifiers. Human review remains required for unresolved items.