









The image shows a person from the side, sitting at a desk and working on a computer. There are two monitors. The left monitor displays a spreadsheet with columns of numbers and text. The right monitor displays a dashboard with several charts: a line graph at the top, a pie chart in the middle, and a bar chart at the bottom. The person's hands are on a keyboard and mouse. The background is a light-colored wall. The overall image has a green and white geometric overlay on the left side.

PayTic Finance Module Reconciliation

The Challenge: Manual Reconciliation is Draining Your Resources

Current Industry Reality

Most financial institutions face these daily struggles:

<p>Time-consuming manual processes </p> <p>Financial teams spend hours daily manually matching transactions across different systems</p>	<p>Error-prone spreadsheet work </p> <p>Critical reconciliation relies on complex formulas and macros prone to human error</p>	<p>Siloed data sources </p> <p>Transaction data from networks, processors, and core banking systems requires manual comparison</p>
<p>Blind spots and delayed issue detection </p> <p>Problems aren't discovered until days later, often after financial impact</p>	<p>Skilled resource drain </p> <p>Your talented finance professionals spend valuable time on low-value activities</p>	<p>Scalability limitations </p> <p>Manual processes create a growth ceiling as transaction volumes increase</p>

“ Financial institutions waste an average of 10,000+ hours annually on manual reconciliation tasks ”

The PayTic Solution : Automated Precision With Complete Visibility

Network Reconciliation: Automated Accuracy to the Penny

PayTic automatically ingests, parses, cleans, and matches records between the Network, Processor, and Core Bank to:

Reconcile daily transaction activity with penny-level precision



Close the books with confidence every single day



Automatically flag exceptions requiring attention



Maintain perfect audit trails for compliance



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There are many daily activities that can cause problems with reconciliation. Some simple ones are:

Use Case 1

E-commerce Transactions

- A customer buys a product online for **\$100**.
- The system authorizes **\$100** on the cardholder's account.
- However, at checkout, the customer applies a discount of **\$10**, and the final charge is **\$90**.
- **Discrepancy:** If not reconciled, the business may overblock funds or misreport revenue.
- **Solution:** Our tool identifies mismatches in real-time,

Use Case 2

Hotels & Tips Adjustment

- A hotel pre-authorizes **\$200** at check-in.
- At checkout, the final bill is **\$250** (room service and tips added).
- **Without reconciliation:** The system may report only **\$200**, missing the extra charges.
- **With automated reconciliation:** The tool ensures the **\$50 difference is accounted for**, avoiding revenue leakage.

Use case 3

Marketplace Platforms - Ensuring Correct Settlement

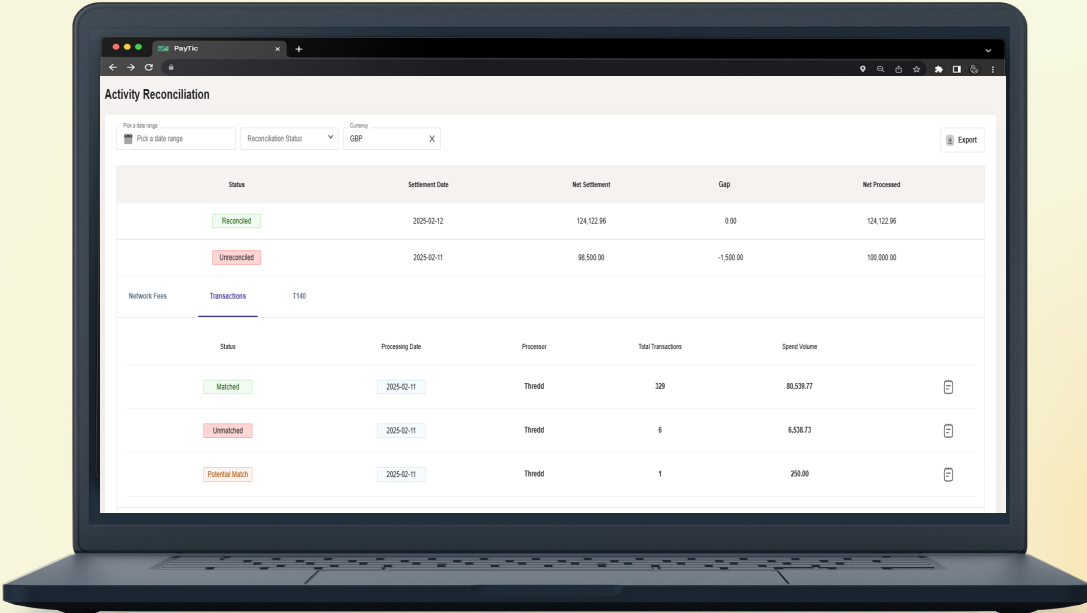
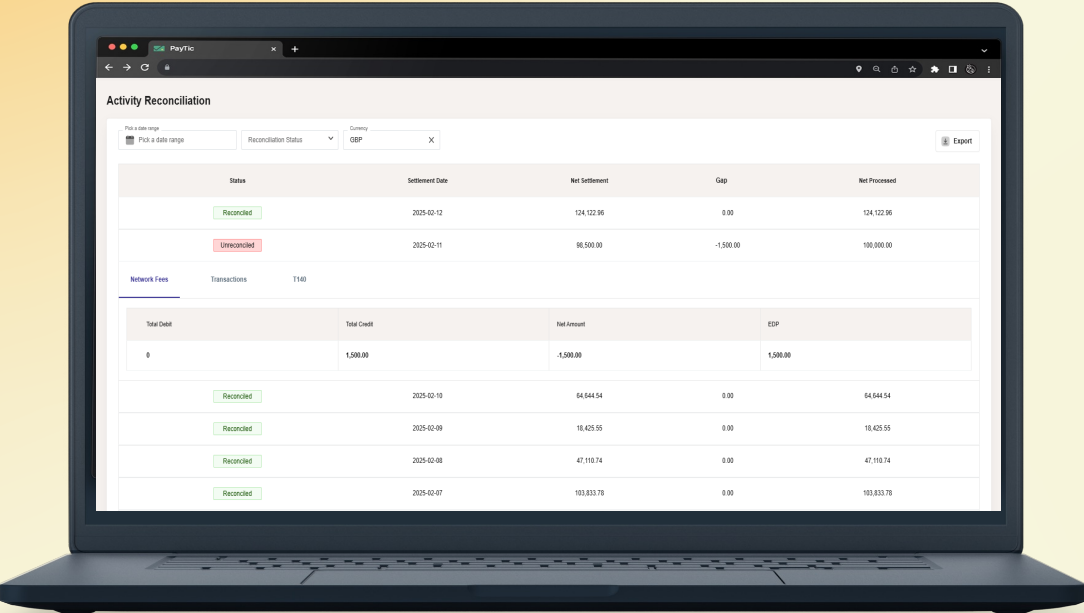
- A rideshare platform processes **1,000 rides per day**, expecting **\$100,000** in daily settlements.
- The **settlement report shows only \$98,500**, leading to a **\$1,500 shortfall**.
- Possible reasons:
 - Network fees deducted incorrectly.
 - Delays in processing settlements.
 - Transactions still in the settlement cycle.

How Our Tool Solves It:

- 1** Open the portal and go to **Activity Recon**.
- 2** Check **total cleared vs. settled amounts** to find missing revenue.
- 3** Use the **Network Fee Breakdown** to verify deductions.
- 4** Identify pending transactions still in the **T+140 days processing cycle**.

The PayTic Solution : Automated Precision With Complete Visibility

Network Reconciliation: Automated Accuracy to the Penny



Custom Reconciliation: Powerful Analysis Without Technical Expertise

Our intuitive visual tools empower anyone on your team to:

Our intuitive visual tools empower anyone on your team to:

Create custom views without scripting, macros, or formulas



Focus only on the columns most relevant to your analysis



Add calculations and groupings with simple drag and drop



Merge data sources together on a single page



Automatically update views with every new data upload



Data agnostic, add files from any system or external partner



Any file type – txt, excel, csv, json, html, xml



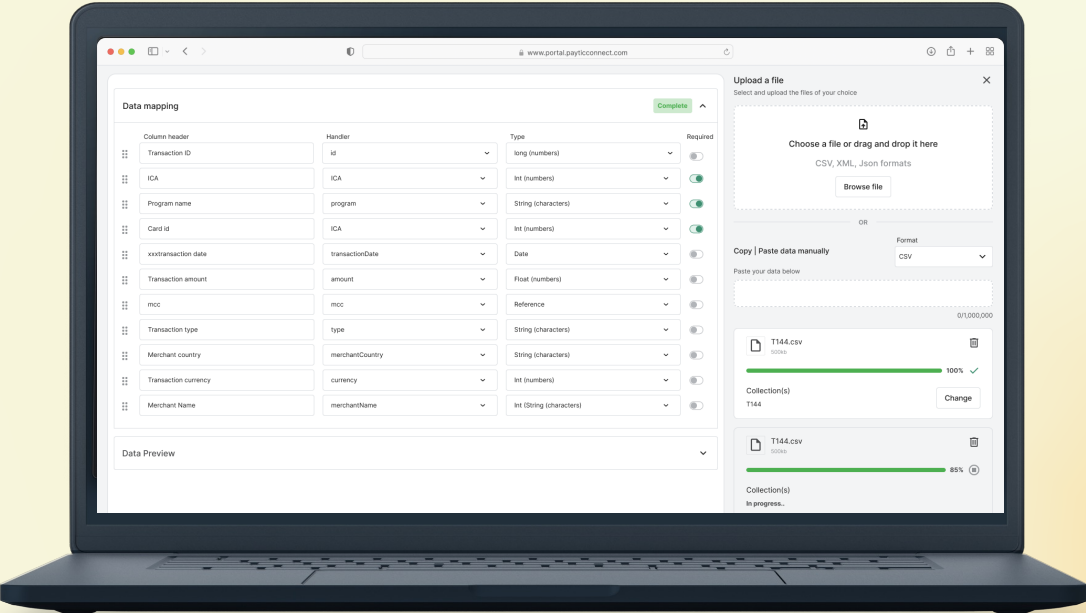
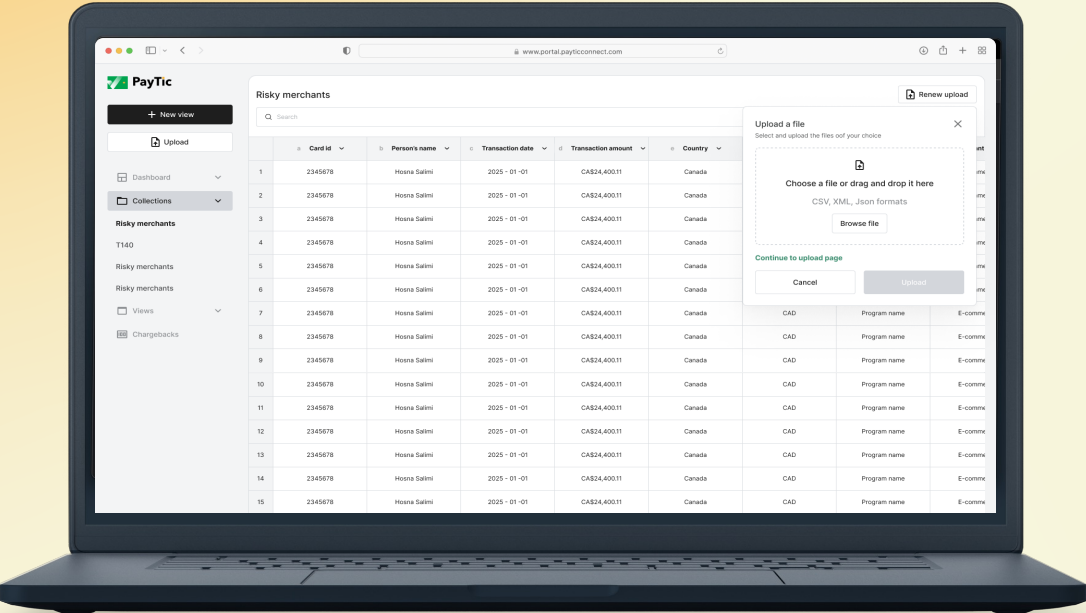
Automated and editable data mapping



Custom Reconciliation: Powerful Analysis Without Technical Expertise

Our intuitive visual tools empower anyone on your team to:

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Exception Management: Issues Identified Instantly

PayTic's real-time exception detection means:

PayTic provides powerful insights for ongoing fee management:

Immediate flagging of data anomalies as they occur



Precise identification of the exact problematic transaction



Clear visibility of unmatched **and potential match** items across all data sources



Actionable insights to resolve issues immediately



Elimination of end-of-month reconciliation surprises



Common use cases for Transaction Mismatch are forced posts (Settlement with no Auth, Double Debits (usually terminal error or e-commerce processing error), and late presentments (merchant captures a sale months after the Auth). Another use case would be timing cut-offs (where the issuing processor has a different cut off time than the network, causing a false mismatch between batched files)



Exception Management: Issues Identified Instantly

PayTic's real-time exception detection means:

PayTic provides powerful insights for ongoing fee management:

The screenshot shows a 'Transaction Matching' interface with a search bar and an 'Export' button. Below is a table with columns: Transaction Date, Token ID, Acquirer Reference Number, Merchant, Transaction Sign, Settlement Amount, and Matching Status. All transactions listed are marked as 'Matched'.

Transaction Date	Token ID	Acquirer Reference Number	Merchant	Transaction Sign	Settlement Amount	Matching Status
2025-02-13	233549557	823000000000004094566	DOOEE PANGANG SWANSTON	debit	£20.24	Matched
2025-02-13	233549559	85400000000000912878206	ACT CABS 025103882	debit	£51.61	Matched
2025-02-13	233549444	55430000000000098010164	PRO/CAR TRANSPORT SERV	debit	£2,144.60	Matched
2025-02-13	233549827	12300000000000000050075	Hibepof Australia Ltd	debit	£6,561.28	Matched
2025-02-13	23350725	85310000000000541079697	SCENC RM REG CNL	debit	£322.00	Matched
2025-02-13	23350725	85310000000000459138225	SEC'SUNSHINE COAST REG	debit	£700.00	Matched
2025-02-13	23350904	12800000000000423471105	WOOLWORTHS 5677	debit	£29.00	Matched
2025-02-13	233551982	82300000000000004514889	GOK PFFY LTD	debit	£108.99	Matched
2025-02-13	233551349	027100000000000649139349	SG 'COZY CAKE	debit	£106.00	Matched

The screenshot shows a 'Transaction Lifecycle' interface. On the left, a flow diagram shows 'Authorization 20250212' leading to 'Transaction 20250212'. A 'Cancel' button is visible below the flow. On the right, there are two side-by-side detail panels for 'Transaction' and 'Authorization'.

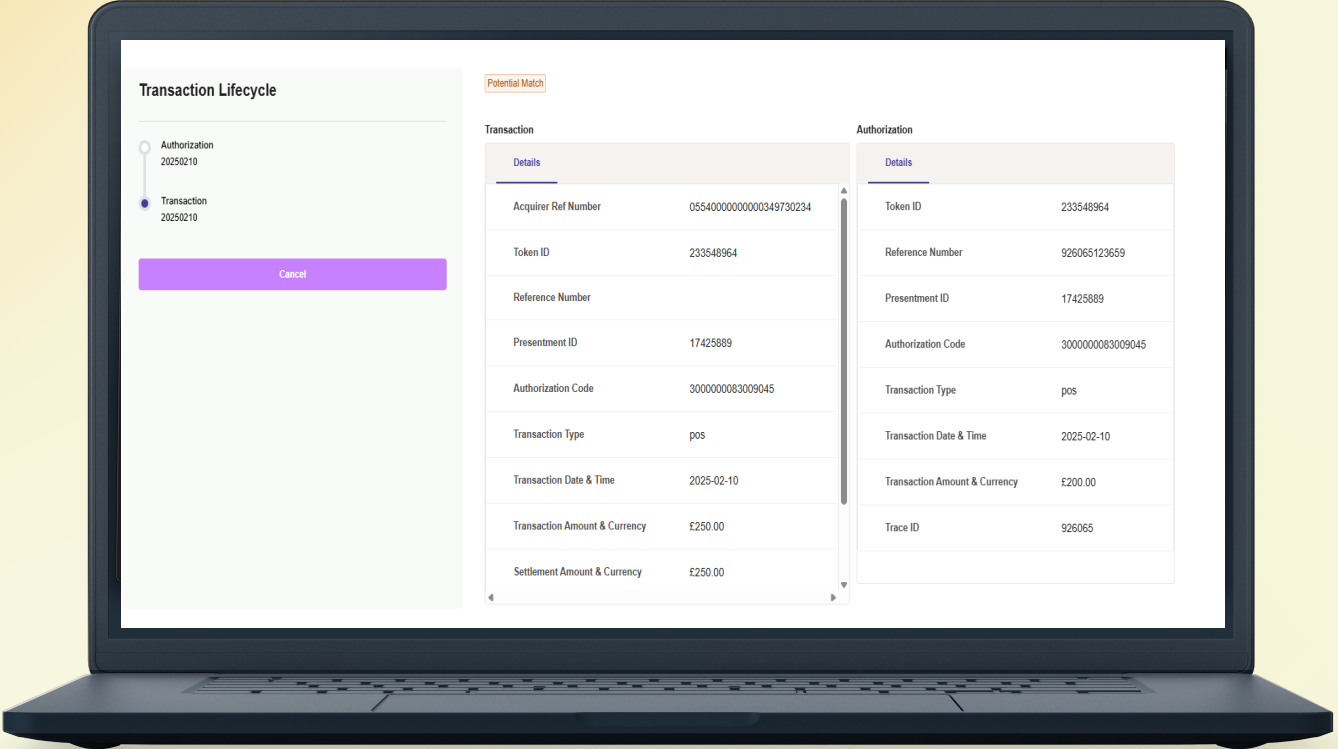
Transaction	
Details	
Acquirer Ref Number	823000000000004094566
Token ID	233549557
Reference Number	
Presentment ID	17715474
Authorization Code	300000084187321
Transaction Type	pos
Transaction Date & Time	2025-02-12
Transaction Amount & Currency	£20.24
Settlement Amount & Currency	£20.24

Authorization	
Details	
Token ID	233549557
Reference Number	021291164572
Presentment ID	17715474
Authorization Code	300000084187321
Transaction Type	pos
Transaction Date & Time	2025-02-12
Transaction Amount & Currency	£20.24
Trace ID	164572

Exception Management: Issues Identified Instantly

PayTic's real-time exception detection means:

PayTic provides powerful insights for ongoing fee management:



How does PayTic compare to our current reconciliation process?



Do we need to replace our existing systems?

How quickly can we implement the reconciliation features?

Common Questions About PayTic Reconciliation

How does PayTic help with more complex reconciliation needs?


How does PayTic compare to our current reconciliation process?

PayTic transforms hours of manual work into minutes of automated efficiency. Our clients report:


90% reduction in time spent on daily reconciliation tasks

An hourglass is shown on a wooden desk, symbolizing the reduction in time spent on reconciliation tasks. The background is a blurred office setting with a person's hands visible.


Near-elimination of human errors in financial matching

A close-up of a person's face looking at a computer screen, representing the reduction of human errors in financial matching.

Complete audit trails for every transaction

A hand is pointing to a document titled 'AUDIT' which contains various charts and graphs, representing complete audit trails for every transaction.

Instant identification of exceptions instead of delayed discovery

A magnifying glass is focused on a document with a checkmark, symbolizing the instant identification of exceptions.

Do we need to replace our existing systems?

► **NO** ◀ PayTic empowers you to identify and address fee issues:

Works alongside your current systems without replacement



Can be implemented via Drag & Drop with no integration required



Adapts to your specific data formats and structures



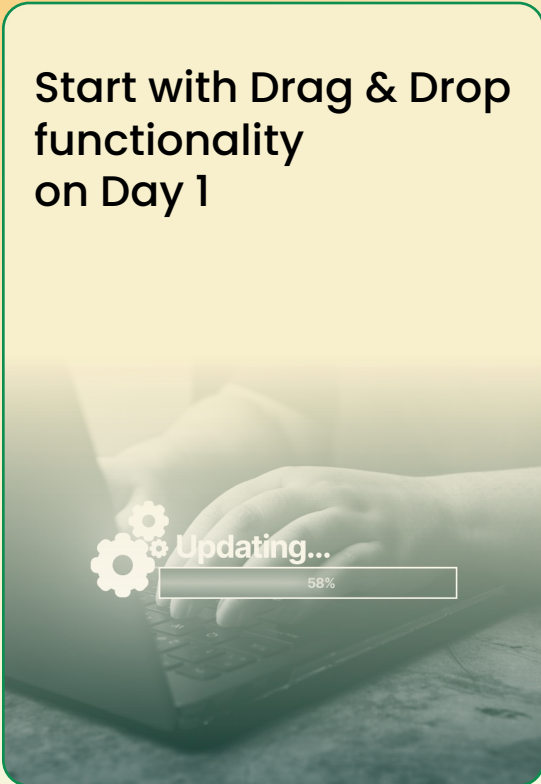
Provides immediate value without disrupting operations



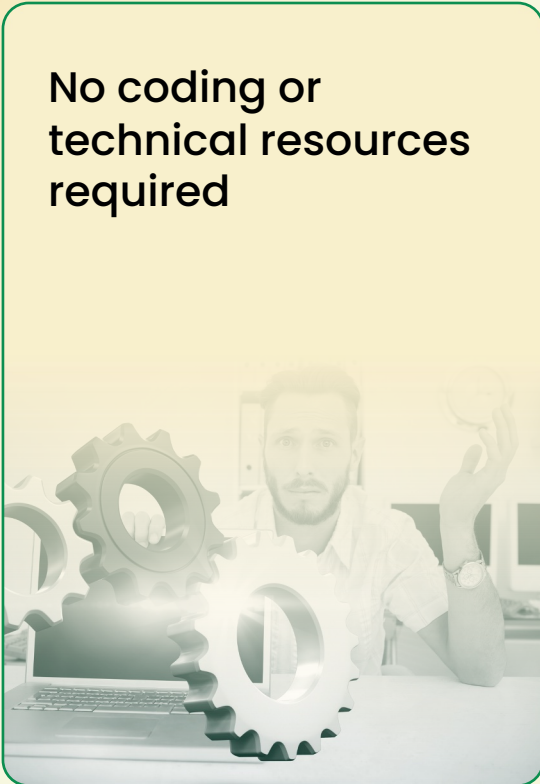
How quickly can we implement the reconciliation features?

You can begin using our reconciliation features immediately:

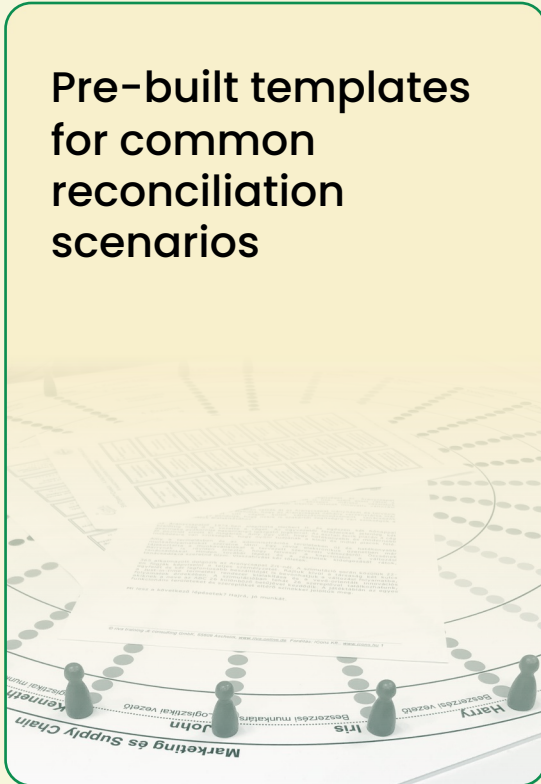
Start with Drag & Drop functionality on Day 1



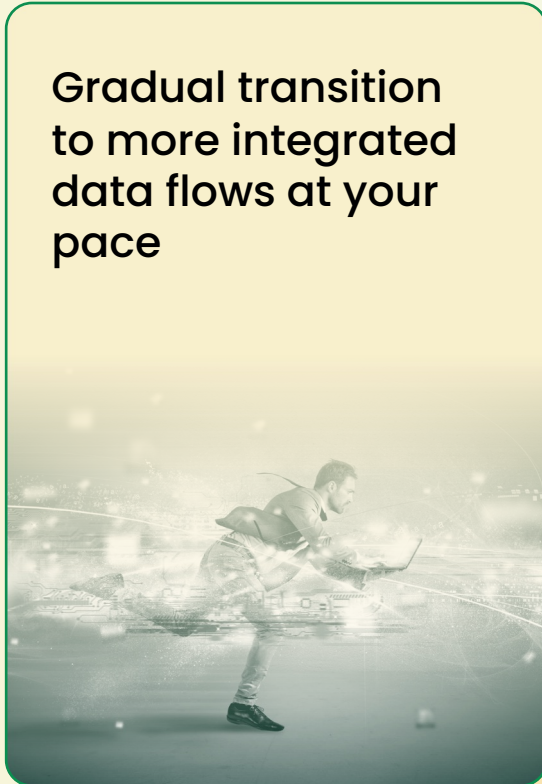
No coding or technical resources required



Pre-built templates for common reconciliation scenarios



Gradual transition to more integrated data flows at your pace



How does PayTic help with more complex reconciliation needs?

Our system is completely flexible to accommodate any use case:

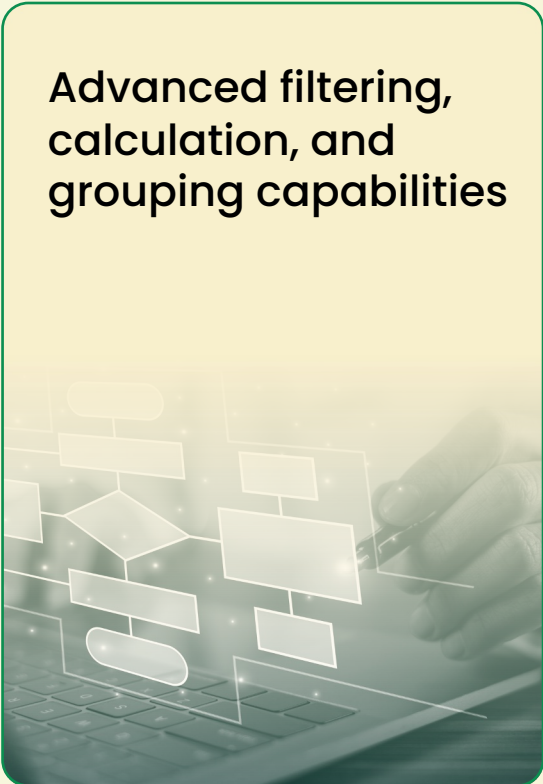
Data-agnostic tools that can handle any file format



Customizable views that meet the needs of each department



Advanced filtering, calculation, and grouping capabilities







Ability to save and share reconciliation templates across teams



Three Simple Steps to Transform Your Reconciliation Process

Step 1: Access Your Comprehensive Reconciliation Dashboard

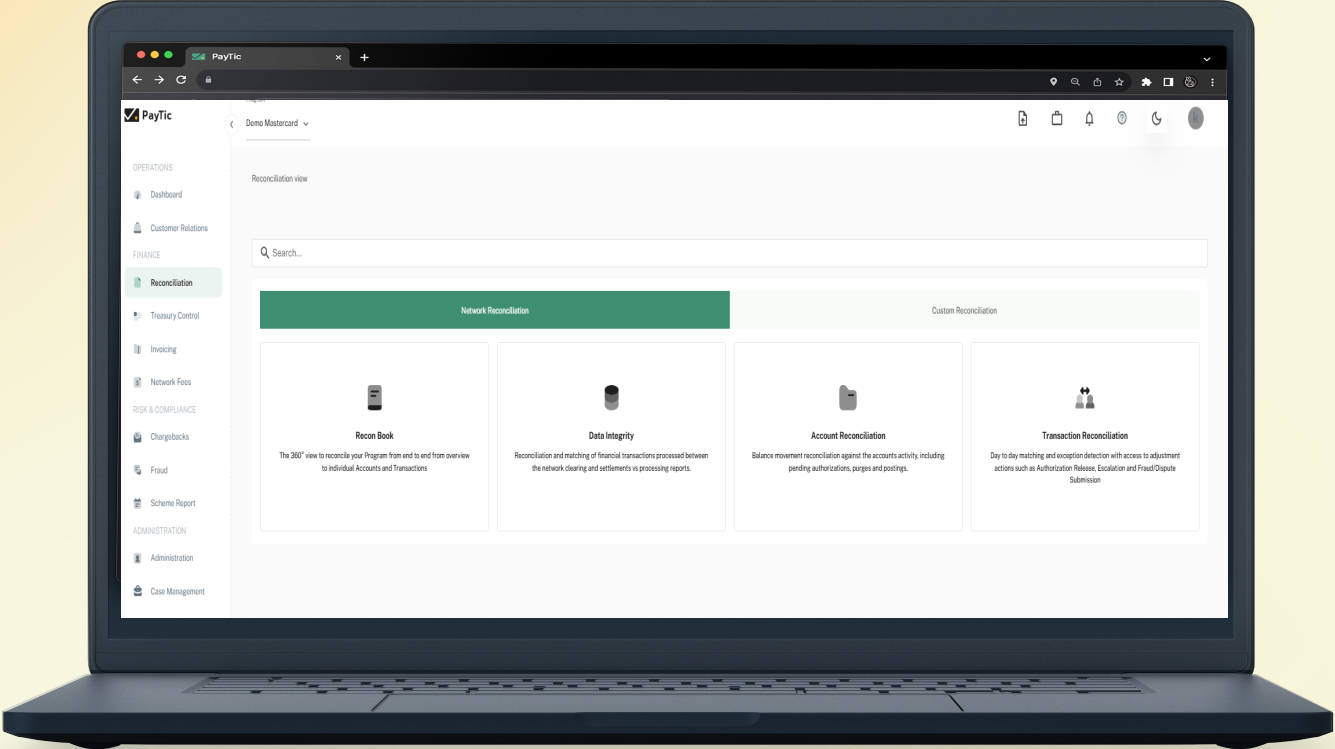
From day one, PayTic provides a central hub for all reconciliation activities:

- Network reconciliation for settlement operations 
- Account reconciliation for individual balances 
- Transaction reconciliation for detailed matching 
- Fee reconciliation for network charges 

Three Simple Steps to Transform Your Reconciliation Process

Step 1: Access Your Comprehensive Reconciliation Dashboard


From day one, PayTic provides a central hub for all reconciliation activities:





Three Simple Steps to Transform Your Reconciliation Process


Step 2: Easily Identify and Resolve Exceptions

Never miss a transaction discrepancy again:

Clear visual indicators of unmatched items 

Detailed transaction information at your fingertips 

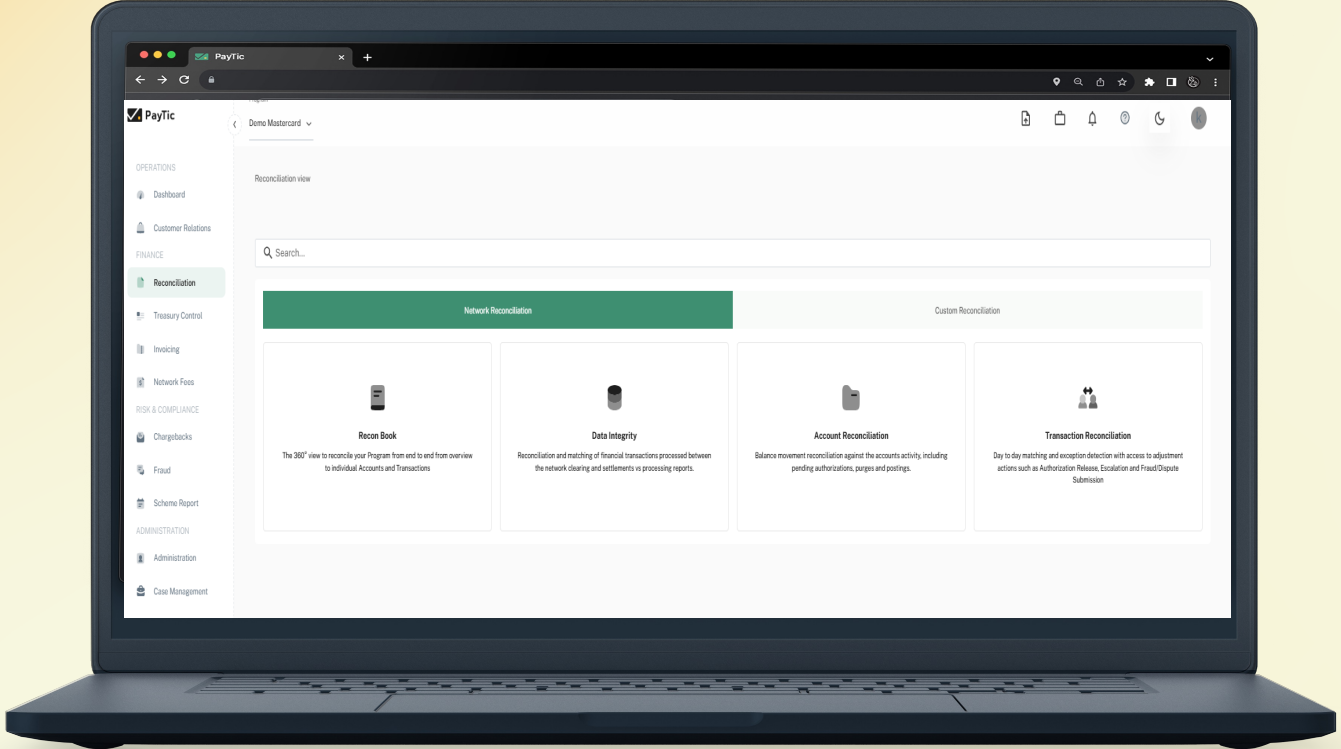
Simple resolution workflow to address exceptions 

Historical tracking of all reconciliation activities 

Three Simple Steps to Transform Your Reconciliation Process

Step 2: Easily Identify and Resolve Exceptions


Never miss a transaction discrepancy again:





Three Simple Steps to Transform Your Reconciliation Process


Step 3: Create Custom Views for Any Reconciliation Need

Empower every team member to answer their own questions:

Intuitive drag-and-drop interface for creating custom views 

Powerful filtering capabilities to focus on specific criteria 

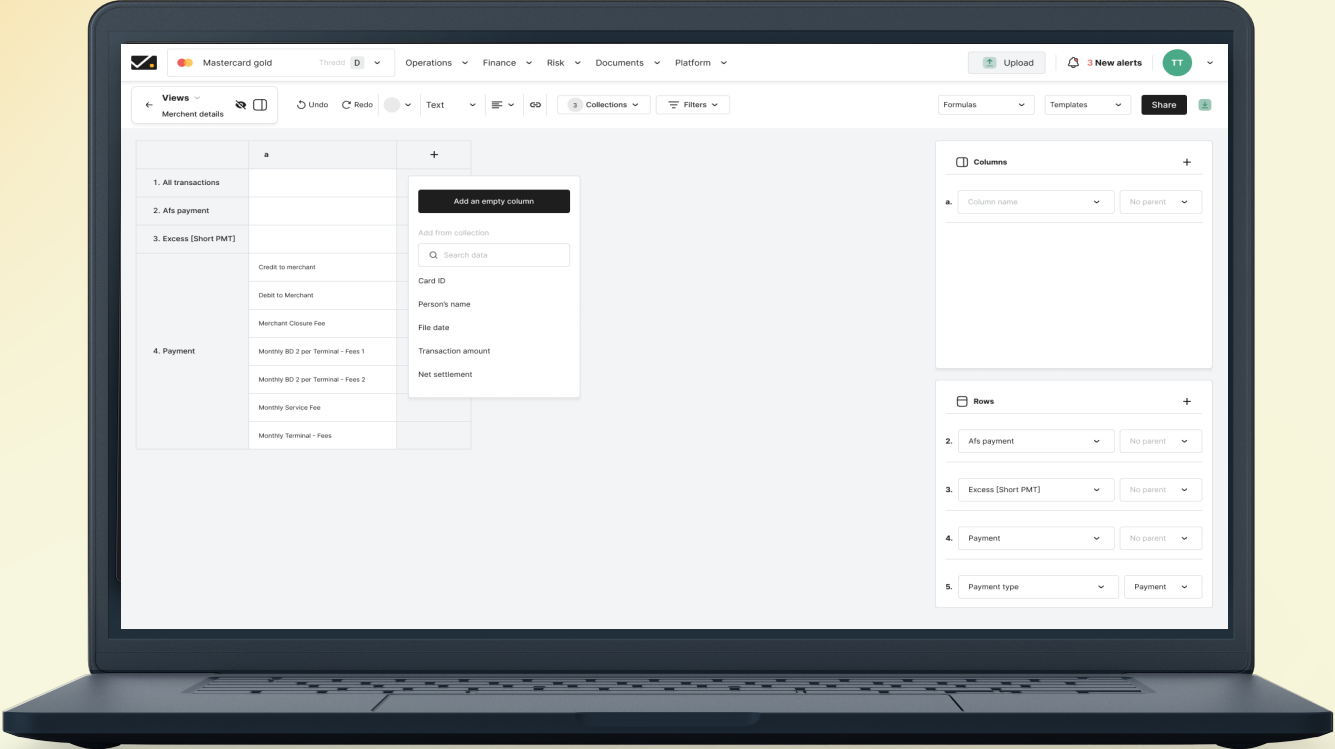
Calculation tools to perform analysis directly in the platform 

Ability to save and share views across departments 

Three Simple Steps to Transform Your Reconciliation Process

Step 3: Create Custom Views for Any Reconciliation Need

Empower every team member to answer their own questions:



Client Success Story: From Spreadsheet Chaos to Automated Precision

Challenge:

A mid-sized credit union was spending 4-6 hours daily on manual reconciliation across multiple spreadsheets. Month-end close regularly took 3-4 days with frequent errors requiring corrections.



PayTic Solution:

Implemented the Reconciliation Module with both Network and Custom Reconciliation features, integrating data from their processor and core banking system.

Client Success Story: From Spreadsheet Chaos to Automated Precision

Results:

<p>Daily reconciliation time reduced from 4-6 hours to 15-20 minutes</p>	<p>Month-end close completed in hours instead of days</p>	<p>100% accuracy in transaction matching</p>	<p>Staff redeployed to value-adding activities</p>	<p>Ability to scale card program without adding reconciliation staff</p>
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“ PayTic transformed our reconciliation process from a daily struggle to a simple task. What used to take hours now takes minutes, with better accuracy and complete visibility

Credit Union Finance Director

”

**Ready to
Transform
Your
Reconciliation
Process?**

▶ **What's Next:**

Schedule a personalized
demo to see PayTic
Chargebacks in action
with your data

Contact us today at
contact@payticconnect.com
or visit www.payticconnect.com

