

Settlement & Reconciliation SOP

Banking, Finance & Fintech

Document type: Plan / SOP / strategy / guide · Generated 16 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Writes a settlement and reconciliation SOP for a payments business — matching transaction vs settlement vs bank, handling refunds, chargebacks, fees and unsettled items, with a daily reconciliation cadence and exception handling for mismatches. Use this to keep money movement clean and auditable.

Purpose of this tool & output

Reconcile transactions and settlements

How the output is used

Use the SOP to reconcile transactions and settlements accurately, catching breaks early.

Important cautions

AI-generated SOP; adapt to your systems and partners.

Companion documents

- [Payment Aggregator Guide](#)
- [UPI & Payments Integration Guide](#)
- [Merchant Onboarding SOP](#)
- [Payments Compliance Checklist](#)
- [Fraud Prevention Framework](#)
- [Chargeback & Dispute Management](#)

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.