

WORK SAMPLE · BOOKKEEPING AND RECONCILIATION

Odoo bank reconciliation at quarter scale

Four bank accounts, three months, 1,636 statement lines and 4,327 Odoo journal items, matched by a rules engine and proved by 28 formula controls. A work sample: the data is realistic and every figure is computed from the files.

1,636

bank lines across 4 accounts

99.7%

lines matched by a rule (1,618 of 1,623)

0.00

unexplained difference on all 12 statements

28/28

controls pass; engine agrees on 5,963/5,963 items

Every line is matched or explained, and the books tie to the cent

The scenario

An allied health group with four clinics banks through four accounts: operating, payroll clearing, card terminal settlements and a USD account. Plan managers pay many invoices in one transfer, Stripe pays out net of fees, card terminals settle daily, payroll goes out line by line, and one day's statement was imported into Odoo twice. Odoo has 4,327 bank journal items for the quarter and 479 open invoices and bills.

What the build does

- A Python engine (match.py) applies 14 rules in priority order and puts every bank line and Odoo item into one of 1,322 match groups.
- 1,618 of 1,623 statement lines (99.7%) are matched by a rule; the 5 left over are escalated with a note.
- The workbook rebuilds 12 standard bank reconciliation statements with 48,995 formulas. The unexplained difference is 0.00 on every one.
- 204 exceptions get a reason code, an owner and a proposed action; 189 balanced journals are linked to them.

Position at 30 September 2026

ACCOUNT	STATEMENT	IN TRANSIT	UNPRESENTED	ODOO	DIFFERENCE
OPS	549,048.87	8,420.00	(286.00)	465,755.94	0.00
PAY	45,511.30	0.00	(20,541.30)	25,000.00	0.00
MER	319,969.33	9,173.55	0.00	336,243.02	0.00
USD	75,006.00	5,000.00	0.00	79,040.00	0.00

USD account in USD. The gap between statement and Odoo is explained by the items on the statements page; after the proposed journals, Odoo plus in-transit items equals the bank.

Decisions needed

- **5 escalated items:** a branch cash deposit, a card debit with no receipt, an unknown USD wire, a terminal adjustment and a receipt that quotes another customer's invoice.
- **12 decisions:** 3 short payments booked as paid in full, 2 receipts registered twice, 2 direct debits with no bill, a chargeback, a returned supplier payment, 2 terminal refunds missing from the POS export and a stale cheque.
- **187 routine items** (fees, Stripe fees with GST, receipts to register) are ready to post.

Seven exports in, one reconciliation pack out

Inputs, as exported

INPUT	ROWS	FIELDS USED
Bank statement imports (4 accounts)	1,636	line_id, account, date, description, amount, import file
Bank statement balances	12	Opening and closing per account and month, from the bank
Odoo bank journal items	4,327	entry, journal, date, partner, reference, amount, type, batch
Odoo trial balance (bank accounts)	16	Balance at 30 Jun and each month end
Odoo open invoices and bills	479	number, partner, dates, total, GST, residual
Plan manager remittance advices	1,711	remittance, payer, invoice, invoiced, paid
Stripe payout report	1,930	payout, transaction, type, gross, fee, net, invoice

Nothing is retyped. The inputs sit in the workbook as exported, and every figure on the statements is a formula over them.

How I approached it

1. **Prove the inputs first.** Statement lines must roll from the opening to the bank's closing balance, and Odoo items must roll to the trial balance, for every account and month.
2. **Remove what should not be there.** Duplicate statement imports are found and taken out before anything is matched.
3. **Match the strongest evidence first.** Payout reports, remittance advices, batch and pay-run references, cheque numbers and terminal IDs come before invoice references, payee names and amounts.
4. **Never force a match.** A match needs an exact amount, or a known and explained difference. Anything else goes to the exceptions register.
5. **Rebuild the statements.** For each account and month: bank + deposits in transit - unpresented payments = adjusted bank = adjusted Odoo.
6. **Propose, don't post.** Journals are drafted and linked to the register. Posting happens in Odoo after review.

What the data looks like before any matching

MEASURE	COUNT	DETAIL
Statement lines	1,636	OPS 858, PAY 413, MER 334, USD 31
Duplicate lines from a double import	13	The 14 Aug operating file was loaded twice
Customer receipts (direct credits)	681	650 carry some reference; 422 carry only a remittance number
One bank line paying many Odoo items	426	covering 3,555 Odoo payments (remittances, ABA batches, Stripe payouts, bundles)
Many bank lines to one Odoo entry	7	392 salary lines against 7 pay-run entries
Payee name variations	200	66 partners appear under 2 to 4 spellings
Bank lines with no Odoo entry	111	fees, interest, receipts never registered, debits never entered
Odoo items not on the statement	72	deposits in transit, unpresented cheques, double entries
Short-paid invoice lines on remittances	9	plan managers paying under the invoice (price caps)

Why matching by eye fails here

- **Values don't line up one to one.** 426 bank lines each settle several Odoo items, so an amount search in the Odoo widget finds nothing.
- **References are inconsistent.** Invoice numbers arrive in six formats (INV/2026/01712, INV 1712, 01712, INV01712, RE INV 2026 01712, or none).
- **Payee names drift.** Banks truncate names to 16 to 22 characters, drop "Pty Ltd" and abbreviate. The lowest accepted fuzzy score is 0.85.
- **Dates drift.** Of 1,060 matched groups, 598 share a date, 377 were entered in Odoo before the money arrived and 85 after.
- **Stripe pays out net.** 66 payouts carry 4,878.62 of fees (GST included) on 245,695.00 of charges.

Open items at 30 Sep: AR 551,979.09 and AP 33,402.72 (AUD) per the Odoo export, before the proposed allocations.

204 exceptions, each with a reason code

CODE	ISSUE	TYPE	ITEMS	EFFECT ON OD00
REG	Receipts never registered in Odoo	Routine	67	115,567.17
REGBILL	Direct debits not entered (bill exists)	Routine	7	(25,673.02)
MERCH	Merchant service fees not recorded	Routine	3	(6,585.04)
RETPAY	Returned supplier payment	Decision	1	5,952.10
STRIPE-FEE	Stripe payouts with fees to book	Routine	66	(4,832.28)
UNEXP	Unexplained, escalated	Escalated	5	4,384.95
NOBILL	Direct debits with no bill	Decision	2	(3,059.30)
INT	Interest not recorded	Routine	3	1,182.60
DUPL	Receipts registered twice	Decision	2	(476.17)
FEE	Bank fees not recorded	Routine	21	(462.26)
CHGBK	Card chargeback	Decision	1	(340.00)
STALE	Stale cheque (over 90 days)	Decision	1	286.00
REFUND-GAP	Terminal refunds missing from POS	Decision	2	(240.00)
SHORT	Short payments booked as paid in full	Decision	3	(58.20)
FEE-DIFF	Intermediary fees on USD receipts	Routine	3	(54.00)
FXR	FX conversion rate differences	Routine	3	(43.76)
DUPIMP	Duplicate statement lines	Routine	13	excluded
RETPAY-PAY	Returned and reissued pay	Routine	1	0.00

Effect on Odoo is bank minus Odoo for the group, all accounts (USD items in USD). Duplicate lines are removed from the import, so they carry no amount.

05 · OPTIONS APPRAISAL

Four ways to run this reconciliation

OPTION	ACCURACY, AUDIT TRAIL (30%)	MONTH-END EFFORT (25%)	ODOO FIT (15%)	COST (15%)	MAINTAINABLE (15%)	WEIGHTED /100
A. Match by hand in the Odoo widget	2	1	5	4	4	56
B. Odoo reconciliation models only	3	3	5	5	4	75
C. Rules engine pre-match, then Odoo models (recommended)	5	4	4	4	3	83
D. Third-party reconciliation tool	4	4	2	2	3	65

Scores 1 to 5 are my assessment for this scenario; weighted score = sum of score x weight / 5.

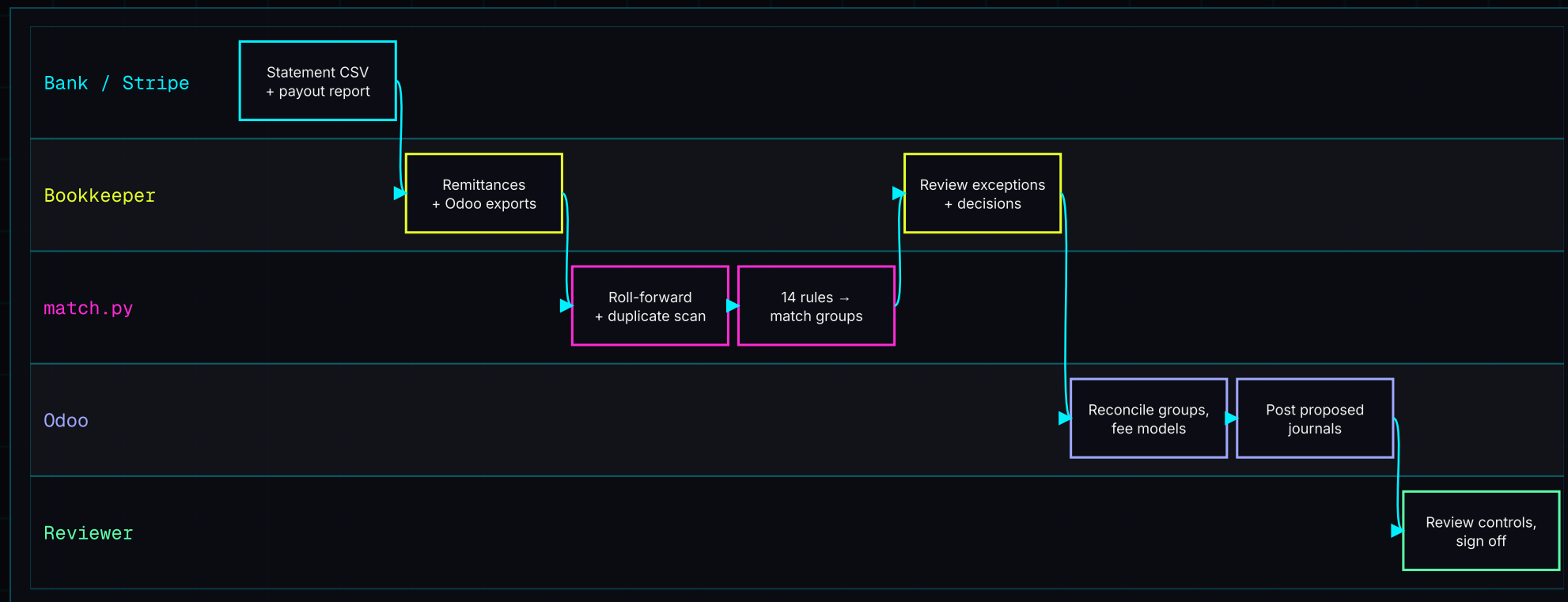
Why not A or B alone

The Odoo widget and reconciliation models work well one to one. They struggle when one transfer pays up to 12 invoices from a remittance email, or a Stripe payout nets up to 39 charges against fees. With A, 426 lines would be split by hand every quarter. B leaves those lines unmatched.

Why C

The engine does the hard grouping outside Odoo, where it can read remittances and payout reports, and writes an audit trail (rule, reason, note) for every group. Odoo then does what it does well: reconciliation models for fees and a single click per group. D adds a subscription and another system to keep in sync, which this volume doesn't need.

Month-end reconciliation, step by step



Day 1

Exports and remittances are saved to one folder per month, named the same way each time.

Day 1

match.py runs in under 10 seconds and writes groups, allocations and the register.

Day 2

The bookkeeper clears routine items in Odoo and raises decisions with the owners named in the register.

Day 3

The reviewer checks the controls tab and the dashboard, then signs off and locks the period in Odoo.

One key per record, one group per line

Data model

ENTITY	KEY	MAIN FIELDS	RELATIONSHIP
Bank statement line	line_id	account, date, description, amount, import file	1 → 1 match group
Odoo journal item	entry_id	journal, date, partner, ref, amount, type, batch	1 → 1 match group
Match group	group_id	rule, reason, bank total, Odoo total, difference	1 → 0..1 exception
Open item	inv_no	partner, due, total, GST, residual	1 → many allocations
Remittance line	remit_ref + inv_no	payer, invoiced, paid	many → 1 bank line
Stripe report line	txn	payout, type, gross, fee, net, invoice	many → 1 payout
Exception	EX ref	reason, type, owner, action, status	1 → 0..1 journal

Field mappings into Odoo 17

SOURCE	ODOO MODEL	FIELD	RULE
Statement CSV: Date	account.bank.statement.line	date	dd/mm/yyyy → ISO date
Statement CSV: Narrative	account.bank.statement.line	payment_ref	kept as is; payee text parsed for matching
Statement CSV: Amount	account.bank.statement.line	amount	signed; USD journal uses amount_currency
Payee text → alias table	account.bank.statement.line	partner_id	only set when score ≥ 0.85 and a clear lead
Remittance: invoice, paid	account.payment (register)	amount, reconciled_invoice_ids	one payment per invoice line
Stripe report: fee	account.reconcile.model	line: 6120 Merchant fees, tax GST on purchases	fee GST = fee / 11
Bank fee patterns	account.reconcile.model	label contains, account 6110, input taxed	no GST on bank fees
Exception register	account.move (draft)	journal_id, line_ids	posted only after review

14 rules, strongest evidence first

RULE	NAME	GROUPS	BANK LINES	ODOO ITEMS	BANK VALUE
R01	Duplicate statement import	13	13	0	0.00
R02	Stripe payout to charges	66	66	1866	231,702.72
R03	Remittance advice (plan managers)	422	422	1531	423,870.62
R04	Internal transfers, sweeps and FX	50	50	50	(83,115.78)
R05	Payroll run (many bank : one Odoo)	7	392	7	(1,027,674.36)
R06	ABA batch (one bank : many Odoo)	14	14	186	(295,123.40)
R07	Cheque number	11	11	11	(5,269.00)
R08	Card terminal settlement	316	316	316	669,646.73
R09	Invoice reference + amount	214	214	214	639,722.25
R10	Payee name (fuzzy) + amount + date	56	56	67	111,317.86
R11	Open invoice or bill (not yet in Odoo)	39	39	0	43,807.18
R12	Bank-only patterns	30	31	0	(252.60)
R13	Amount + date, unique	7	7	7	(206,384.59)
R99	No match	77	5	72	4,384.95

Counts and values are formulas in the Matching Rules tab. Each rule only sees lines that earlier rules left unmatched, and no line or item can join two groups (the engine asserts this).

Twelve statements, all at 0.00

ACCT	MONTH	STATEMENT	IN TRANSIT	UNPRESENTED	ODOO	NOT IN ODOO	DIFFERENCES	UNEXPLAINED	LINES	EXCEPTIONS
OPS	Jul 2026	359,787.03	6,340.00	(1,342.00)	328,436.34	38,043.68	(1,694.99)	0.00	314	51
OPS	Aug 2026	481,407.98	10,495.37	(15,268.00)	355,360.07	124,999.16	(3,402.90)	0.00	260	66
OPS	Sep 2026	549,048.87	8,420.00	(286.00)	465,755.94	96,837.34	(4,934.24)	0.00	271	59
PAY	Jul 2026	45,418.23	0.00	0.00	45,428.23	(10.00)	0.00	0.00	175	1
PAY	Aug 2026	24,980.00	0.00	0.00	25,000.00	(20.00)	0.00	0.00	121	2
PAY	Sep 2026	45,511.30	0.00	(20,541.30)	25,000.00	(30.00)	0.00	0.00	117	1
MER	Jul 2026	122,987.04	5,910.32	0.00	131,100.40	(2,203.04)	0.00	0.00	113	1
MER	Aug 2026	189,278.63	8,019.44	0.00	202,048.00	(4,629.93)	(120.00)	0.00	111	3
MER	Sep 2026	319,969.33	9,173.55	0.00	336,243.02	(6,860.14)	(240.00)	0.00	110	3
USD	Jul 2026	52,722.00	0.00	0.00	52,800.00	(60.00)	(18.00)	0.00	10	5
USD	Aug 2026	63,264.00	0.00	0.00	63,420.00	(120.00)	(36.00)	0.00	10	5
USD	Sep 2026	75,006.00	5,000.00	0.00	79,040.00	1,020.00	(54.00)	0.00	11	6

From the Dashboard tab. Items not in Odoo and differences carry forward month to month until the proposed journals are posted.

Operating account, month ending 30 Sep 2026

BANK SIDE	AUD	AUD	ODOO SIDE	AUD	AUD
Balance per bank statement		549,048.87	Balance per Odoo ledger		465,755.94
Add: deposits in transit (in Odoo, not yet on the statement)	8,420.00		Add / (less): items on the statement not yet in Odoo		
			Receipts in bank, not yet registered in Odoo (open invoices)	115,567.17	
Less: unpresented payments (in Odoo, not yet on the statement)	(286.00)		Direct debits in bank, not yet registered in Odoo (open bills)	(25,673.02)	
			Direct debits with no bill in Odoo	(3,059.30)	
Adjusted bank balance		557,182.87	Bank fees and charges not yet recorded	(252.26)	
			Interest received not yet recorded	1,182.60	
			Merchant service fees not yet recorded	0.00	
			Card chargebacks not yet recorded	0.00	
			Returned supplier payments	5,952.10	
			Returned and reissued wages (nets to nil)	0.00	
			Timing: in bank this month, recorded in Odoo after month end	0.00	
			Unexplained items, escalated	3,120.05	
			Unclassified (should be nil)	0.00	
			Add / (less): differences on matched items		
			Stripe fees and disputes deducted from payouts	(4,832.28)	
			Short payments registered in Odoo at full value	(58.20)	
			FX conversions: bank rate vs Odoo rate	(43.76)	
			Intermediary bank fees on inward transfers	0.00	
			Card refunds missing from the POS export	0.00	
			Other differences on matched items (should be nil)	0.00	
			Less: receipts registered twice in Odoo	(476.17)	
			Adjusted Odoo balance		557,182.87
			Unexplained difference (adjusted bank - adjusted Odoo)		0.00
			Duplicate statement lines removed from the Odoo import (count)	0.00	

The left side moves the bank balance for timing only. The right side moves the Odoo balance for items Odoo hasn't recorded yet, differences on matched items and Odoo's own errors.

Both sides arrive at the same figure. The unexplained difference is a formula, and a control fails if it is not 0.00 on any of the 12 statements.

11 · EXCEPTIONS REGISTER · DECISIONS AND ESCALATIONS

17 items need a person, not a rule

REF	ACCT	DATE	CODE	NOTE	AMOUNT	OWNER
EX080	OPS	01/07	SHORT	Registered at invoice value; remittance shows short payment on INV/2026/01426 DIRECT CREDIT RIVERBEND PLAN PARTN RA44801	(14.55)	AR officer
EX084	OPS	03/07	SHORT	Registered at invoice value; remittance shows short payment on INV/2026/01401 DIRECT CREDIT BLUEGUM PLAN MANAGE RA44814	(29.10)	AR officer
EX088	OPS	09/07	SHORT	Registered at invoice value; remittance shows short payment on INV/2026/01847 DIRECT CREDIT CLEARPATH NDIS PLANS P RA44844	(14.55)	AR officer
EX123	MER	07/08	REFUND-GAP	Settlement -120.00 lower than POS takings: terminal refund not in POS export SETTLEMENT T403 060826	(120.00)	Practice manager
EX124	MER	16/09	REFUND-GAP	Settlement -120.00 lower than POS takings: terminal refund not in POS export SETTLEMENT T403 150926	(120.00)	Practice manager
EX139	OPS	12/08	NOBILL	Direct debit from Telwave Business Mobile with no bill in Odoo; request the tax invoice DIRECT DEBIT TELWAVEBUSINESSM	(1,189.30)	AP officer
EX154	OPS	03/09	NOBILL	Direct debit from Clinic Practice Software AU with no bill in Odoo; request the tax invoice DIRECT DEBIT CLINIC PRACTICE SOFT	(1,870.00)	AP officer
EX170	OPS	07/08	RETPAY	Payment to Paperline Stationery Pty returned from ABA batch 0416 (BILL/2026/0889); bank details wrong RETURNED PAYMENT ABA0416 PAPERLINE STATIONE IN	5,952.10	AP officer
EX182	MER	19/08	CHGBK	CHARGEBACK T402 REF 88104 CARD ****4417	(340.00)	Practice manager
EX197	OPS	21/08	UNEXP	No Odoo item, open invoice or known pattern. Escalated. DEPOSIT BRANCH 3021 CASH	1,850.00	Director
EX198	OPS	09/09	UNEXP	No Odoo item, open invoice or known pattern. Escalated. VISA DEBIT DIGITALSVC*ONLINE 8841	(49.95)	Director
EX199	OPS	18/09	UNEXP	No Odoo item, open invoice or known pattern. Escalated. DIRECT CREDIT QUILLON ENGINEERIN INV 3522	1,320.00	Director
EX200	OPS	26/06	STALE	Cheque issued 2026-06-26, unpresented for 96 days Cheque 000401 Greenleaf Plants Hire (CHQ 000401)	286.00	Bookkeeper
EX201	OPS	04/08	DUPL	INV/2026/02428 shows a credit balance of 320.98: this payment was registered twice Customer payment INV/2026/02428 (INV/2026/02428)	(320.98)	AR officer
EX202	OPS	17/09	DUPL	INV/2026/03118 shows a credit balance of 155.19: this payment was registered twice Customer payment INV/2026/03118 (INV/2026/03118)	(155.19)	AR officer
EX203	MER	03/09	UNEXP	No Odoo item, open invoice or known pattern. Escalated. ADJUSTMENT CR	64.90	Director
EX204	USD	22/09	UNEXP	No Odoo item, open invoice or known pattern. Escalated. INWARD TT REF 7781 ORIGINATOR UNKNOWN	1,200.00	Director

12 · CONTROLS AND CHECKS

28 of 28 controls pass

CONTROL	ACTUAL	CONTROL	ACTUAL
Statement lines roll forward to the bank's closing balance (12 account-months)	0 PASS	Stripe group differences = fees + disputes per report	0 PASS
Odoo journal items roll forward to the trial balance (12 account-months)	0 PASS	Proposed journals: total debits - total credits	0 PASS
Unexplained difference on all 12 reconciliation statements	0 PASS	Proposed journals out of balance	0 PASS
Unclassified items on the statement side, all 12 statements	0 PASS	Journal bank lines vs exceptions needing a journal, by account	0 PASS
Bank lines without a match group	0 PASS	Exceptions vs 30 Sep Odoo-side reconciling items, by account	0 PASS
Odoo items without a match group	0 PASS	After proposed journals: Odoo + journals = statement + in transit, 30 Sep	0 PASS
Bank lines in groups = bank lines imported	1,636 PASS	Allocations exceeding an open item's residual	0 PASS
Odoo items in groups = Odoo items exported	4,327 PASS	Allocations vs REG / REGBILL exception amounts	0 PASS
Groups with a repeated group number	0 PASS	Transfers: operating to payroll vs payroll from operating (bank)	0 PASS
Clean matches (reason MATCH) that do not tie to the cent	0 PASS	Sweeps: merchant to operating vs operating from merchant (bank)	0 PASS
Matched groups that straddle a month end on one side only	0 PASS	Dashboard unexplained differences (all rows)	0 PASS
Duplicate import lines detected (R01) and excluded from balances	13 PASS	Dashboard statement lines = counted bank lines	1,623 PASS
Stripe report: gross - fee = net on every line	0 PASS	Engine regression test: items that disagree with the expected outcome	0 PASS
Stripe payouts: report net vs bank amount	0 PASS	Workbook groups = engine groups	1,322 PASS

The engine is tested on every run

TEST	METHOD	TESTED / COUNT	EXPECTED	RESULT
Engine regression: every bank line and Odoo item	match.py result compared item by item with data/expected_outcomes.csv (counterparts and reason code)	5,963	5,963	PASS
Duplicate import of the 14 Aug file	Count in the workbook (formula)	13	13	PASS
Stripe payouts reconciled to the report	Count in the workbook (formula)	66	66	PASS
Plan manager remittances, one bank line to many invoices	Count in the workbook (formula)	422	422	PASS
Short payments registered at full value	Count in the workbook (formula)	3	3	PASS
Receipts registered twice in Odoo	Count in the workbook (formula)	2	2	PASS
Payroll runs, many bank lines to one entry	Count in the workbook (formula)	7	7	PASS
ABA batches, one bank line to many payments	Count in the workbook (formula)	14	14	PASS
Escalated unexplained items	Count in the workbook (formula)	5	5	PASS
Payee variations resolved by fuzzy score	Count in the workbook (formula)	200		INFO
FX conversions with a rate difference	Count in the workbook (formula)	3	3	PASS

How the regression test works. Each scenario in the data (a short payment, a double import, a returned pay) has an expected outcome. After every run, match.py compares all 5,963 items with it: same counterparts, same reason code. Any change to a rule that breaks an earlier case shows up as a disagreement before the workbook is rebuilt.

14 · IMPLEMENTATION AND CUTOVER PLAN

Four weeks from exports to a locked quarter

WHEN	WORKSTREAM	WHAT HAPPENS	WHO
Week 1	Access and exports	Read-only Odoo access, bank CSV and remittance sources, agree the chart of accounts and tax codes	Bookkeeper, Owner
Week 1	Opening position	Agree the 30 June reconciliation: outstanding cheques and deposits carried in	Bookkeeper
Week 2	Quarter catch-up	Run the engine on Jul to Sep, clear routine items, raise decisions	Bookkeeper
Week 2	Reconciliation models	Set up Stripe fee, bank fee, interest and merchant fee models in Odoo	Bookkeeper
Week 3	Decisions and posting	Owners answer decisions and escalations; journals posted; controls re-run	Owner, AR/AP
Week 3	Lock the period	Reviewer signs off; lock date set to 30 Sep in Odoo	Reviewer
Week 4	First live month (Oct)	Run the SOP end to end with the team; I watch, they drive	Team
Week 4	Handover	SOP walkthrough, rule change log, contact for questions	Me → team

Cutover rules

- Freeze: no manual reconciling in Odoo from day 1 of catch-up, so the export stays stable.
- Back up: export the current statement lines before deleting the duplicate import.
- Parallel check: the first live month is also checked by hand on a sample of 50 lines.
- Go / no-go: all controls pass and every escalation has an owner and a date.

Who does what at month end

ACTIVITY	BOOKKEEPER	DIRECTOR	AR / AP OFFICER	REVIEWER
Export statements, remittances, Stripe report	R	A	I	I
Export Odoo items, open items, TB	R	A	I	I
Run match.py and rebuild the workbook	R	I	I	A
Clear routine items in Odoo	R	I	I	A
Decide short payments, chargebacks, double entries	C	C	R	A
Answer escalated items	C	R	A	I
Post proposed journals	R	I	I	A
Review controls and sign off	C	I	I	R/A
Change a matching rule	R	I	I	A

R responsible, A accountable, C consulted, I informed. Owners in the exceptions register follow this table.

What could go wrong, and how the build handles it

RISK	LIKELIHOOD	IMPACT	MITIGATION	OWNER
A payment is matched to the wrong invoice	Low	High	Exact amount plus reference, remittance or payee score ≥ 0.85 ; a reference pointing to another customer is escalated, not matched	Bookkeeper
A duplicate import inflates the bank balance	Medium	High	R01 removes duplicates; statement roll-forward control fails if any slip through	Bookkeeper
Short payments are booked as paid in full	Medium	Medium	Remittance paid vs invoiced compared line by line; SHORT exceptions reopen the residual	AR officer
GST claimed without a tax invoice	Low	Medium	NOBILL journals hold the GST line until the invoice is on file	AP officer
Unexplained receipts are allocated to keep the rec tidy	Medium	High	Unexplained items go to suspense with an owner; they are never allocated by amount alone	Director
Rule changes break earlier cases	Medium	Medium	Regression test on every run; rule change log	Bookkeeper
Stale cheques sit in unrepresented items forever	Medium	Low	STALE flag at 90 days; cancel and reinstate the payable at 6 months	Bookkeeper
Key-person dependency on the engine	Medium	Medium	SOP, a plain-English rules table and a manual fallback in the Odoo widget	Reviewer

Month-end reconciliation in nine steps

WHEN	STEP
Day 1, 9:00	Download the 4 statement CSVs, the Stripe payout report and the month's remittance emails (saved as CSV) into /YYYY-MM/inputs.
Day 1, 9:20	Export from Odoo: bank journal items, open invoices and bills, trial balance for the 4 bank accounts.
Day 1, 9:40	Run: python match.py then python book.py (about 15 seconds). Stop if the regression test shows any disagreement.
Day 1, 9:45	Open the workbook. Controls tab: every line must be PASS. If a roll-forward fails, the export is incomplete: fix the export, not the workbook.
Day 1, 10:00	Delete duplicate statement lines (R01) from the Odoo import.
Day 1-2	Routine items: reconcile Stripe payouts with the fee model, register receipts listed in Allocations, post fees and interest.
Day 2	Decisions: send each owner their rows from the register (filter by Owner). Record the answer in Notes and set Status.
Day 2	Escalations: director confirms or the item stays in suspense; carry it forward with a date.
Day 3	Re-run, check the Dashboard shows 0.00 on every account, then the reviewer signs the Dashboard and locks the period in Odoo.

Changing a rule

Add the case to the expected outcomes first, change the rule, run the test. Log the change (date, rule, reason) in the Matching Rules tab notes.

If something does not tie

Never type a balancing figure. Find the line: the Unclassified rows and the roll-forward controls show which account and month to look at.

18 · HOW THIS APPLIES TO YOUR BUSINESS, AND THE FILES

Using this on your own Odoo

If your bank accounts are reconciled by eye, or the Odoo widget leaves lines that never match, the same steps apply:

- I'd start with your exports and the roll-forward checks, so we know the data is complete before matching anything.
- The rules would be tuned to your payers: remittance formats, payout reports, batch files and the way your bank shortens names.
- You would get the same pack: statements per account and month, an exceptions register with owners, proposed journals and the controls tab.
- Your team would run it monthly from the SOP. I'd hand over the engine with the rules in plain English.

This is a work sample with realistic data. It shows the method and the output; every figure comes from the sample files.

Files in the download

FILE	WHAT IT IS
Odoo-Bank-Reconciliation-Q1-FY27.xlsx	Workbook: 20 tabs, 48,995 formulas, 28 controls
match.py	Matching engine: 14 rules and the regression test
gen.py	Builds the sample data set (the inputs listed on page 3)
book.py	Builds the workbook from the inputs and the engine output
data/*.csv	Inputs as exported, and the expected outcomes for the test
This report and the 1-page summary	Generated from the workbook values