LEDGERLOOP (FICTIONAL) • HELP CENTRE

LedgerLoop User Guide

Bank feeds, reconciliation, reports and roles • Version 4.2

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Document control

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Release history

Version	Effective	Summary of change
4.0	12 Jan 2026	First guide for the 4.x interface.
4.1	18 May 2026	Added gateway feeds (Section 3); added the XLSX export; added the Approver role.
4.2	20 Oct 2026	Added the UPI and Group match rules (Table 2); added suspense ageing; added the close pack export; added maker-checker on manual matches.

About this document. LedgerLoop and every bank, gateway, organisation and person named here are fictional. This guide is demonstration content and describes no real product.

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1 About this guide

This guide explains how to use LedgerLoop day to day: connecting the bank and payment-gateway statements you receive, reconciling each credit against your ledger, exporting reports, and giving each person on your team the right role. It is written for finance operations staff, reviewers and workspace administrators.

Each task is written as numbered steps. Menu paths are shown in bold, for example **Reports > Exports**. Values you type are shown in a fixed style, for example `HDFC-EMI-01`. Screens in your workspace may show your own bank names and amounts.

> **Before you start.** You need a LedgerLoop account with at least the Analyst role. Your workspace administrator invites you by email. If you have not received an invitation, ask your administrator rather than creating a new workspace.

2 Getting started

2.1 Signing in

1. Open the sign-in link in your invitation email.
2. Set a password of at least 12 characters, or choose **Sign in with SSO** if your organisation uses single sign-on.
3. Scan the QR code with an authenticator app and enter the six-digit code. Two-step verification is required for every account.
4. Choose your workspace. Most people belong to one; group finance teams may see several.

2.2 The home screen

The home screen shows today's reconciliation at a glance: the share of credits matched, the number of open exceptions, and the amount held in suspense. The left menu holds **Reconcile**, **Reports**, **Settings** and **Help**.

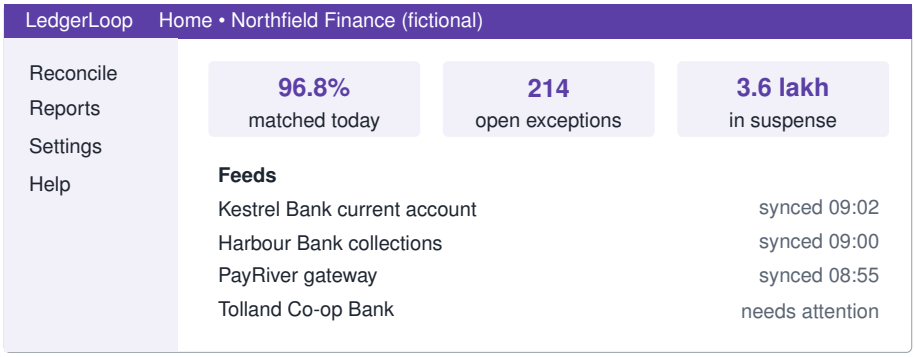


Figure 1: The home screen. Bank and gateway names are fictional.

2.3 System requirements

LedgerLoop runs in a current version of any major web browser. A screen at least 1280 pixels wide is recommended for the reconciliation view. On-premise editions need the admin console described in the installation guide.

3 Connecting a bank feed

A bank feed brings a bank or gateway statement into LedgerLoop automatically, so credits arrive without anyone downloading a file. Only a workspace administrator can add a feed.

3.1 Feed types

Feed type	How statements arrive	Typical delay
Bank API	The bank's own statement API, authorised once by your treasury team	15 minutes
SFTP	The bank drops a statement file on a server you share with LedgerLoop	1 hour
Gateway	The payment gateway's settlement report, fetched with an API key	30 minutes
Manual upload	A statement file (CSV, MT940 or XLSX) you upload yourself	none

Table 1: Feed types.

3.2 Adding a feed

1. Go to **Settings > Bank feeds**.
2. Select **Add feed** and choose the feed type.
3. Choose the bank or gateway from the list. If it is not listed, choose **Other (SFTP)** and ask the bank for a statement drop.
4. Enter the account number and a short feed name, for example `KESTREL-EMI-01`.
5. Select the ledger account this feed reconciles against.
6. For a bank API feed, select **Authorise**. You are sent to the bank's site to approve read-only access; LedgerLoop never stores your banking password.
7. Choose how far back to fetch. The first fetch can reach up to 90 days.
8. Select **Save**. The feed shows *Syncing* until the first statement arrives.

> **Check the ledger account before saving.** A feed linked to the wrong ledger account produces exceptions for every credit. Changing the ledger account later re-runs matching for the whole history of the feed.

3.3 Feed status

Each feed shows one of four states: *Syncing*, *Up to date*, *Delayed* (no statement for twice the typical delay) or *Needs attention* (the bank refused access or the file could not be read). A feed that needs attention sends an email to every administrator.

4 Reconciling

Reconciliation matches each credit in a statement to the ledger entry it settles. LedgerLoop tries the match rules in order; the first rule that matches wins. Anything no rule matches becomes an exception for a person to resolve.

4.1 Match rules

Rule	What must agree	Window
Exact	Loan or invoice number and amount	3 days
UPI	Payer VPA or UTR read from the narration, and amount	3 days
Group	One credit equals the sum of several open dues for one customer	7 days
Fuzzy	Customer name (90% similar) and amount within 1.00	2 days

Table 2: Match rules, in the order they are tried. The window is how far the credit date may fall from the due date.

You can switch any rule off for one feed under the feed's **Matching** tab, but you cannot change the order. The Fuzzy rule is off by default for new feeds.

4.2 Reviewing exceptions

1. Go to **Reconcile > Exceptions**. Exceptions are sorted oldest first.
2. Select an exception to see the credit, its narration and the closest ledger entries.
3. If one of the suggested entries is right, select it and choose **Match**.

4. If the credit settles several entries, select each of them and choose **Match all**. The selected amounts must add up to the credit exactly.
5. If the credit belongs to no entry, choose **Move to suspense** and add a reason.
6. Add a note for anything a reviewer should know. Notes stay with the match permanently.

4.3 Maker-checker

A manual match above the workspace's approval amount needs a second person. The match shows *Awaiting approval* until an Approver accepts or rejects it. The person who made a match can never approve it. Administrators set the approval amount under **Settings > Approvals**.

4.4 Suspense ageing

Credits in suspense are grouped by age: 0–7 days, 8–30 days and over 30 days. Each group has an owner, and every owner receives a digest at 09:00 listing the items they hold.

5 Exporting reports

Reports can be downloaded once or scheduled to arrive by email. Every export records who ran it and when.

5.1 Running an export

1. Go to **Reports > Exports**.
2. Choose a report: *Reconciliation*, *Exceptions*, *Suspense ageing* or *Close pack*.
3. Choose the period and the feeds to include.
4. Choose a format (Table 3).
5. Select **Export**. Small exports download at once; larger ones are emailed as a link that stays valid for 7 days.

5.2 Export formats and limits

Format	Best for	Rows per file
CSV	Loading into another system or a spreadsheet	100,000 rows
XLSX	Review in a spreadsheet, one sheet per feed	50,000 rows
PDF	Sign-off and the auditors' close pack	2,000 rows

Table 3: Export formats. An export larger than the limit is split into numbered files.

5.3 Scheduling an export

1. On the export screen, choose **Schedule** instead of **Export**.
2. Choose daily, weekly or monthly, and the time.
3. Add the people who should receive it. Recipients must be members of the workspace.
4. Select **Save schedule**. Scheduled exports are listed under **Reports > Schedules**, where they can be paused or deleted.

> **Close pack.** The close pack bundles the month's reconciliation, exceptions, suspense ageing and approvals into one PDF and one XLSX file. Run it after the last statement of the month has synced.

6 Roles and permissions

Every member of a workspace has exactly one role. Administrators change roles under **Settings > Members**.

Permission	Viewer	Analyst	Approver	Auditor	Admin
View reconciliation and reports	Yes	Yes	Yes	Yes	Yes
Export reports	Yes	Yes	Yes	Yes	Yes
Match and move to suspense	No	Yes	Yes	No	Yes
Approve manual matches	No	No	Yes	No	Yes
View the audit trail	No	No	Yes	Yes	Yes
Add and edit bank feeds	No	No	No	No	Yes
Invite members and change roles	No	No	No	No	Yes

Table 4: Roles and permissions.

The Auditor role is read-only and is meant for external auditors during the close. Give it for the audit period only and remove it afterwards.

7 Troubleshooting

What you see	What to do
A feed shows *Needs attention*	Open the feed and select **Re-authorise**. If the bank has changed its access, your treasury team may need to approve it again.
A feed shows *Delayed*	Check the bank's status page. Delays clear on their own when the bank publishes the statement.
Every credit from one feed is an exception	The feed is probably linked to the wrong ledger account. Check the feed's ledger account.
A UPI credit did not match	The narration may not carry the VPA or UTR. Match it by hand from **Reconcile > Exceptions**.
Match all is greyed out	The selected entries do not add up to the credit. Check the amounts, including any charges the bank deducted.
An export arrived as several files	The export was larger than the row limit for its format (Table 3). Each file is numbered.
A match shows *Awaiting approval*	It is above the approval amount. Ask an Approver to review it.

Table 5: Common problems.

8 Getting help

Select **Help** in the left menu to search this guide or open a support request. Include the feed name and the credit's reference so the support team can find it. Support replies within four working hours on business days.