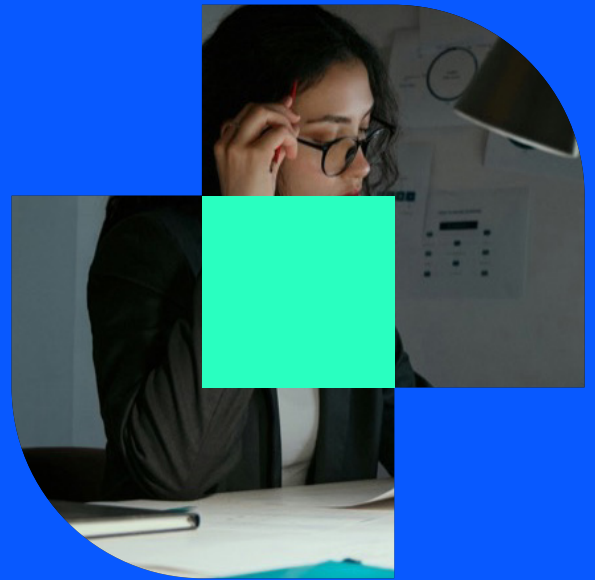


# Use Case

## Cards & ATM

SOLUTION

### Smart Reconciliations



Cards and ATM reconciliation ensures that every card transaction and ATM event, from authorisation to posting, clearing, settlement, fees, reversals, and cash movements; accurately matches across issuer processors, acquirers, card schemes (Visa/Mastercard), ATM switch logs, electronic journals (EJ), payment gateways, and core banking platforms.

The process standardises disparate data formats (ISO 8583, CAMT, CSV, XML, JSON, proprietary) and matches them end-to-end to deliver a single, reliable view of financial accuracy, cash positions, and operational integrity.

### Challenges

Card and ATM operations generate high-volume, high-velocity data across multiple independent systems, each with different timing, formats, and update cycles. This fragmentation leads to missing authorisations, inconsistent postings, unreconciled settlement amounts, fee discrepancies, and ATM cash over/short conditions.

Many financial institutions still rely on manual spreadsheet-based processes, which slow investigations, increase the likelihood of errors, hide fraud indicators, and result in incorrect customer balances, chargebacks, revenue leakage, and operational losses. Under rising regulatory and audit expectations for complete reconciliation and timely exception resolution, these gaps create material compliance and financial risk.

### The Accelerating Forces

**Growing Fraud Exposure,** Card scheme rules, dispute timelines, and regulatory scrutiny are increasing, while transaction volumes and fraud exposure continue to grow. At the same time, customer expectations for accuracy, immediate visibility, and instant refunds are climbing.

**Higher Customer Expectations:** Institutions need automated, auditable, and exception driven reconciliation to prevent write-offs, reduce customer disputes, avoid settlement discrepancies, and maintain strong operational controls.

**Audit Readiness** to reduces end of month pressure, improves ATM cash management, and strengthens financial governance before issues escalate.



## Solution

A Cards and ATM reconciliation solution simplifies the ingestion of data from core banking, card processors, scheme files, ATM switch logs, electronic journals, settlement reports, and GL entries. It then performs multiway matching to reconcile authorisations, postings, settlements, fees, reversals, chargebacks, as well as ATM cash movements across switch logs, EJ files, vault cash, and GL (General Ledger) records.

Exceptions such as missing reversals, duplicate transactions, partial approvals, fee inconsistencies, or ATM cash over/short are automatically flagged and routed through workflow with full auditability.

Dashboards provide clear visibility into reconciled/unreconciled items, ATM cash positions, chargeback trends, and settlement forecasts, while validated outputs feed downstream systems including GL, settlement, dispute management, treasury, and BI platforms, ensuring end-to-end accuracy.

## Benefits

- ✓ **Improved financial accuracy:** Ensures that all authorisations, postings, settlements, and scheme fees match correctly, to reduce write offs and customer disputes.
- ✓ **Better ATM operations:** Reconciles dispensed cash, EJ logs, and vault balances to improve cash management and reduce discrepancies.
- ✓ **Faster exception resolution:** Automated matching accelerates investigations and reduces the time to refund for cardholders.
- ✓ **Operational efficiency:** Eliminates manual spreadsheets and shortens month end and settlement cycles.
- ✓ **Enhanced fraud detection:** Identifies duplicate withdrawals, missing reversals, unmatched ATM events, and suspicious patterns early.
- ✓ **Audit ready compliance:** Provides clear audit trails, exception logs, and evidence to meet payment scheme and regulatory obligations.

## Next steps

To discover how Smartstream can help you automate high volume cards and ATM data with full transparency and control, [request a demo](#) or contact our team at **smart.stream**

### About Smartstream

For more information visit:  
[smart.stream](https://smart.stream)

Smartstream unlocks trusted, intelligent data insights – clearly, consistently, and without compromise.

Empowering leading global financial institutions and enterprises with innovative solutions that deliver accurate, timely data insights to streamline operations, reduce costs, and meet regulatory demands with confidence.

By harnessing data at the core of customer operations, Smartstream drives smarter, faster outcomes across reconciliations, liquidity, collateral, corporate actions, fees, and reference data solutions.