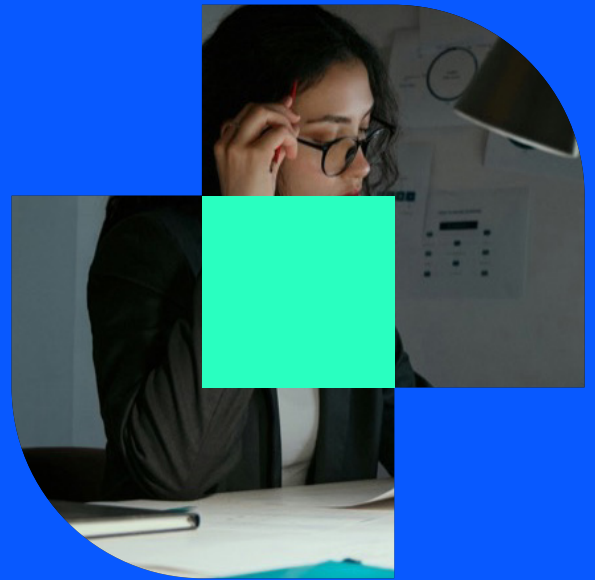


# Use Case

## Data Reconciliations

SOLUTION

### Smart Reconciliations



Modern organisations operate across an increasingly complex ecosystem of platforms, data sources, and formats. A data reconciliation process brings all of this together by validating, matching, and aligning data, regardless of their structure or origin, to create a trusted, unified view. It eliminates inconsistencies, identifies mismatches, and ensures that critical financial, operational, and regulatory outputs are based on accurate, complete, high quality data.

### Challenges

Today's enterprises are overwhelmed by fragmented and sometimes inconsistent data dispersed across spreadsheets, custom solutions, databases, and legacy systems. Manual reconciliation using spreadsheets and scripts is slow, error-prone, and unable to scale with growing volumes. The result: operational breaks, financial inaccuracies, missed reporting deadlines, and increased audit and compliance risk.

### The Accelerating Forces

**Data Explosion:** The expansion of digital channels, third-party integrations, and new business platforms means enterprises are reconciling more data, more frequently, and from more sources than ever before.

**Increased Regulation:** Regulators now expect demonstrable data accuracy, lineage, and governance. Manual processes and legacy solutions cannot keep pace with evolving requirements for transparency, audit, and reporting.

**Operational Strain:** Manual reconciliation consumes days of effort, drains resources, and increases dependency on individuals. Organisations need to reduce operational risk while improving speed, efficiency, and scalability.



## Solution

A fully agnostic data reconciliation capability engineered to ingest, normalise, match, and validate data across any internal or external system, regardless of format, structure, or volume. The solution standardises heterogeneous datasets, applies intelligent matching logic (including exact, fuzzy, many-to-many, and multi-format matching), and immediately identifies breaks, discrepancies, or missing information.

Exception workflows are automatically initiated, with issues routed to the appropriate teams through governed processes supported by full auditability and evidence capture. Integrated dashboards provide clear

visibility across reconciliation status, exception ageing, coverage, and completeness, enabling operational teams to understand exposures and act quickly.

By generating a single, reconciled “golden view” of data, organisations gain consistent, trusted information across operations, finance, billing, risk, and compliance functions, accelerating processing cycles, reducing operational risk, and strengthening governance across the enterprise. This data confidence is also recognised by partners and peers, establishing the organisation as a firm with a reputation for quality.

## Benefits

- ✓ **Universal data matching** across any format (CSV, Excel, JSON, XML, PDFs, APIs, databases).
- ✓ **Up to 90% reduction in manual effort** through automation of ingestion, transformation, and matching.
- ✓ **Faster reconciliation cycles**, transforming processes from days to minutes.
- ✓ **Improved data quality & trust**, reducing disputes, rework, and financial discrepancies.
- ✓ **Lower operational and regulatory risk** through early detection of mismatches and full auditability.
- ✓ **Scalable, enterprise grade architecture** that adapts easily to new datasets, business units, or volumes.
- ✓ **Enhanced governance**, including lineage, version control, maker/checker workflows, and evidence capture.
- ✓ **Stronger enterprise resilience**, enabling consistent, accurate, and transparent data across all downstream systems.

## Next steps

To discover how Smartstream can help you establish a unified, trusted, and fully automated data reconciliation process across high volume, multi source datasets, [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.