FinDataPro

AUTOBANKREC

Complete User Guide · v2.0

PRODUCT	FinDataPro AutoBankRec
VERSION	2.0
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TARGET	Finance Teams & CFOs in the GCC
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Author: Prashant K. Panchal, ACA, FMVA®
Target: Finance Teams & CFOs - GCC, India, Saudi Arabia, and worldwide
Website: findatapro.app
Version: 2.0 | June 2026

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1. What Is AutoBankRec?

FinDataPro AutoBankRec is an automated bank reconciliation engine built for finance teams worldwide. It compares your bank statement against your ERP bank book, matches transactions through a six-pass intelligent engine, and produces a formatted, audit-ready Excel workbook - in seconds.

The problem it solves:
Manual bank reconciliation on a busy corporate account (300-1,000+ transactions/month) takes 2-8 hours. Errors carry forward. Unmatched items get buried. Auditors ask questions that take days to answer.

What AutoBankRec does: - Reads bank statement and ERP data from standardised Excel templates - Matches transactions across six passes: exact, regional pattern, fuzzy, many-to-one, one-to-many, and timing - Classifies every unmatched item with a recommended action - Produces a complete, formatted workbook with four tabs - Logs every run with precision timing

Benchmark performance: - 400 bank + 600 ERP transactions: ~5 seconds - 500 bank + 1,100 ERP transactions: ~9 seconds

2. Who Is This For?

Role	How You Use This
CFO / Finance Director	Run it yourself. Review Rec Summary. Sign off.
Financial Controller	Delegate template prep to your team. Review exceptions.
Senior Accountant	Primary operator - prepare templates, run rec, clear exceptions, file output.
Junior Accountant	Data entry into templates. This guide tells you exactly what to fill in.
External Auditor	Output workbook is structured for audit review - full transaction trail.
Finance Consultant	Run for client engagements globally. Professional output in minutes.

No coding experience required. No Python. No command line. Fill two Excel files, type one sentence, collect your report.

3. What's in the Package

```
FinDataPro_BankRec_CoworkKit_v2.0/
│
├── engine.py                          ← Matching engine (do not modify)
├── BankStatement_Template.xlsx        ← Fill this with bank data each month
├── ERPBankBook_Template.xlsx          ← Fill this with ERP data each month
│
├── CLAUDE.md                          ← Cowork auto-reads this on session start
├── AGENT.md                           ← Full instructions for any LLM
├── RUN_RECONCILIATION_PROMPT.md       ← Quick-start prompt (copy and send)
│
├── FinDataPro_AutoBankRec_v2.skill    ← Install into Cowork (one time only)
├── FinDataPro_AutoBankRec_UserGuide_v2.md  ← This file
│
└── Sample_Data/
    ├── Test_Bank_Jan2026.xlsx
    ├── Test_ERP_Jan2026.xlsx
    └── Answer_Key_Jan2026.xlsx
```

Files you install once: `FinDataPro_AutoBankRec_v2.skill`

Files you use every month: `BankStatement_Template.xlsx` and `ERPBankBook_Template.xlsx`

Files the LLM reads automatically: `CLAUDE.md` (Cowork) or `AGENT.md` (other LLMs)

4. How It Works

The engine runs six matching passes in sequence. Each pass works only on the transactions not yet matched by earlier passes.

Pass	Method	What it catches
1	Exact	Same date, same amount, matching reference - clean 1:1 matches
2	Regional Pattern	WPS salary runs, BenefitPay, FAWRI+, NEFT/UPI batches
3	Fuzzy	Same amount, ±3 days, description ≥65% similar
4	Many-to-One	Multiple ERP lines summing to one bank entry
4b	One-to-Many	Multiple bank lines summing to one ERP entry
5	Timing	Same amount, ±7 days, description ≥70% - catches clearing delays

Anything unmatched after all six passes is listed as Bank-Only or ERP-Only with a recommended action for each item.

5. What You Need

Requirement	Details
Claude Cowork	Claude Pro subscription with Cowork enabled - primary method
OR any LLM with shell access	GPT-4o, Gemini, Mistral, etc. - see Section 10
Microsoft Excel	Excel 2016 or later
Your bank statement	Monthly export from your bank (PDF, CSV, or internet banking download)
Your ERP bank book export	Bank ledger export from your accounting system for the same period
A dedicated folder	One folder on your computer for templates and output files

6. One-Time Setup - Claude Cowork

Do this once. After installation the skill is available in every Cowork session.

Step 1: Open the Claude desktop app → click **Cowork** in the sidebar.

Step 2: Find the Skills or Plugins icon (puzzle piece / gear icon, usually top-right).

Step 3: Click **Install Skill** → browse to your unzipped download folder → select `FinDataPro_AutoBankRec_v2.skill` → click Install.

Step 4: Create a dedicated folder on your computer (e.g., `FinDataPro Bank Rec`). Copy both Excel templates and `engine.py` into it.

Step 5: In Cowork, click the **folder icon** → Connect → select that folder.

From this point forward, Cowork knows where your templates live and every output report saves there automatically.

> **Tip: If you cannot find Install Skill, type "install a skill" into Cowork and it will guide you.**

7. Preparing the Bank Statement Template

Open `BankStatement_Template.xlsx` in Excel. Work on the **Bank Statement** tab.

Header section (Rows 1-5)

Field	Cell	What to enter
Company Name	B1	Your company's full legal name
Bank Name	I1	e.g., National Bank of Bahrain, HDFC Bank, Barclays
Account Number	B2	Your bank account number
Currency	I2	BHD, INR, AED, SAR, USD, GBP, etc.
Period (MM/YYYY)	B3	e.g., 02/2026 for February 2026
Opening Balance	B5	Closing balance from last month's bank statement

Opening balance: Enter as a plain number (e.g., `874650.250`). No commas, no currency symbols.

Transaction data (Row 7 onwards)

Row 6 contains column headers. Do not edit Row 6. Enter transactions from **Row 7**.

Column	Field	Notes
A	Transaction Date	DD/MM/YYYY - the date on your bank statement
B	Value Date	Optional. Leave blank if not available.
C	Description / Narration	Copy exactly from your bank statement
D	Reference No.	Cheque number, SWIFT ref, NEFT UTR, FAWRI+ ref
E	Debit (Money OUT)	Positive number. Leave blank for credits.
F	Credit (Money IN)	Positive number. Leave blank for debits.
G	Signed Amount	Only if your bank exports a single signed column (neg=out, pos=in)
H	Running Balance	Copy from bank statement if available. Not used in matching.

How to paste from your bank export

1. Export your bank statement as CSV or Excel from internet banking
2. Map your bank's columns to the template above
3. Copy transaction rows only - no headers, no totals
4. Paste starting from Row 7
5. Check dates are in DD/MM/YYYY format

Date format - the most common mistake

The engine reads dates as DD/MM/YYYY. If your bank exports MM/DD/YYYY (common in US-formatted systems):

1. Select date column → Data → Text to Columns → Delimited → Next → Next
2. Under Column Data Format → select Date: MDY → Finish
3. Reformat as DD/MM/YYYY (Format Cells → Custom → `dd/mm/yyyy`)

8. Preparing the ERP Bank Book Template

Open `ERPBankBook_Template.xlsx` in Excel. Work on the **ERP Bank Book** tab.

Common sources: TallyPrime, QuickBooks, Xero, Zoho Books, SAP, Oracle, Dynamics, Odoo, NetSuite.

Header section (Rows 1-5)

Field	Cell	What to enter
Company Name	B1	Same as bank template
Account Ledger	B2	Ledger name in your ERP (e.g., "NBB Current Account")
ERP System	H1	e.g., TallyPrime, Oracle, SAP
Currency	H2	Must match bank template
Period (MM/YYYY)	B3	Same period as bank template
Opening Balance	B5	Opening balance of bank ledger in ERP

Opening balance must equal the bank statement opening balance. If they differ, you have a prior-period reconciling item - resolve that before running this month's rec.

Transaction data (Row 7 onwards)

Column	Field	Notes
A	Transaction Date	DD/MM/YYYY - date posted in ERP
B	Description / Particulars	Party name or ledger name as shown in ERP
C	Narration / Sub-description	Additional detail - voucher narration, notes
D	Voucher Type	PAYMENT, RECEIPT, JOURNAL, CONTRA, etc.
E	Voucher / Document No.	ERP internal reference (e.g., PV-2004, RV-1001)
F	Debit - Money IN	Amounts received into bank. Positive values.
G	Credit - Money OUT	Amounts paid from bank. Positive values.
H	Signed Amount	Only if your ERP exports a single signed column
I	Running Balance	Copy from ERP if available. Not used in matching.

Exporting from common ERP systems

ERP	Export path
TallyPrime	Gateway → Display More Reports → Account Books → Cash/Bank Book → select ledger & period → Alt+E → Excel
QuickBooks	Reports → Banking → Bank Register → Export to Excel
Xero	Accounting → Bank Accounts → select account → Export
Zoho Books	Accountant → Journal Reports → Bank Reconciliation → Export
SAP / Oracle / Dynamics	Ask your system admin for the standard bank ledger export. Map columns to template.

9. Running the Reconciliation - Claude Cowork (Primary)

Once both templates are filled and saved, open Claude Cowork.

The right way to start every session

> **Always upload both files directly into the chat.** Do not rely on Cowork reading them from the folder automatically. Folder access supplements the session - it does not replace file uploads.

Step 1: In Cowork, attach both files using the paperclip icon: - `BankStatement_Template.xlsx` (your filled copy) - `ERPBankBook_Template.xlsx` (your filled copy)

Step 2: Type your instruction (copy from `RUN_RECONCILIATION_PROMPT.md` or use any of these):

```
"I have uploaded both templates. Please reconcile - bank statement and ERP bank book attached."
```

```
"Run the bank rec for February 2026 - files uploaded."
```

```
"Reconcile the attached bank statement and ERP templates."
```

Step 3: Cowork will: 1. Validate both files (row count, sheet names, opening balances) 2. Install dependencies if needed 3. Run `engine.py` 4. Show you a live progress summary 5. Save the output `.xlsx` to your connected folder 6. Present the file link and reconciliation summary

Step 4: Open the output file. Start with the **Rec Summary** tab.

What Cowork shows while running

```
[1/3] Reading templates...
      Bank:  748 txns | Opening: 874,650.250
      ERP:  1110 txns | Opening: 874,650.250

[2/3] Matching engine (6 passes)...
      Matched:   586 pairs
      Bank-only: 162 items
      ERP-only:  426 items

[3/3] Building output workbook...
      Output: YourCompany_BankRec_Feb2026_20260606_1430.xlsx
```

10. Running the Reconciliation - Other LLMs

This method works with GPT-4o, Gemini, Mistral, Copilot, or any LLM that has file access and can run shell commands.

What to do

Step 1: Share access to this folder with the LLM (or upload files to its environment).

Step 2: Tell it to read `AGENT.md` first:

```
"Read AGENT.md in this folder, then reconcile using the two uploaded Excel templates."
```

Step 3: Attach or upload: - `BankStatement_Template.xlsx` (filled) - `ERPBankBook_Template.xlsx` (filled)

Step 4: The LLM follows the step-by-step instructions in `AGENT.md`, runs `engine.py`, and produces the output.

Why AGENT.md works with any LLM

`AGENT.md` contains no Claude-specific syntax. It is plain markdown with: - Exact shell commands to install dependencies and run `engine.py` - Python snippets for validation - Column mappings and sign conventions - Error handling for every known failure mode - Output interpretation guidance

Any LLM that can read markdown and execute shell commands will follow it correctly.

> **Note on testing:** AutoBankRec has been tested with Claude Cowork and independently with other LLMs. Both work correctly when the instructions in `AGENT.md` are followed. If a fresh session behaves unexpectedly, see Section 20 (Cowork Troubleshooting) or restart with the files uploaded directly.

11. Understanding Your Output - Tab by Tab

Every output file is automatically named:

```
CompanyName_BankRec_MonthYear_YYYYMMDD_HHMM.xlsx
```

Example: `AcmeCorp_BankRec_Feb2026_20260606_1430.xlsx`

The timestamp ensures you never overwrite a previous run.

Tab	Purpose	Who uses it
Rec Summary	Official bank reconciliation statement - sign-off page	Controller, CFO, Auditor
Matched Items	Full detail of all matched pairs with flags	Accountant, Auditor
Bank Only	Unmatched bank transactions + recommended actions	Accountant
ERP Only	Unmatched ERP transactions + recommended actions	Accountant

Always open Rec Summary first. This is your sign-off document.

12. The Reconciliation Statement Explained

The Rec Summary follows standard bank reconciliation methodology per IFRS. Both sides must converge to the same true cash balance.

ERP Side - starts from ERP closing balance:

```
ERP Closing Balance (per Oracle - February 2026)          8,557,802.465
ADJUSTMENTS TO ERP BALANCE
  (A) Items on bank statement not yet recorded in ERP:
      INTEREST CREDITED                                     +1,842.750
      BBK MONTHLY ACCOUNT MAINTENANCE FEE                     -22.500
ERP ADJUSTMENTS SUBTOTAL                                   +1,820.250
ADJUSTED ERP BALANCE (= true cash balance per books)      8,559,622.715
```

Bank Side - starts from bank closing balance:

```
BANK CLOSING BALANCE (per NBB - February 2026)            9,136,244.282
ADJUSTMENTS TO BANK BALANCE
  (C) ERP items not yet cleared at bank:
      Outstanding cheque PV-8001                            -43,744.000
      [... further outstanding items ...]
BANK ADJUSTMENTS SUBTOTAL
ADJUSTED BANK BALANCE (= true cash balance per bank)      8,559,622.715

RECONCILING DIFFERENCE (Adjusted Bank - Adjusted ERP) = 0.000
```

The reconciling difference cell: - `0.000` → clean reconciliation, sign off and file - Non-zero → outstanding items remain, investigate before signing off

The cell turns green when zero and red automatically if any difference exists.

13. Matched Items - Colours and Flags

Colour	Match Type	Meaning
Green	EXACT	Date, amount, reference all aligned. No action needed.
Blue	FUZZY	Amount exact, date within ±3 days, descriptions similar. Review any flags.
Yellow	MANY:1 / REGIONAL	Multiple ERP entries summing to one bank entry. Verify the grouping.
Purple	TIMING	Amount matched, date gap up to ±7 days. Common for SWIFT and cross-border.

Warning flags in the Notes column

Flag	What it means	Action
⚠ Ref mismatch	Amounts and dates match but references differ	Confirm same transaction - common for FAWRI+/SWIFT
⚠ TIMING: X days	Date gap between bank and ERP	Verify value date vs. posting date
⚠ PARTIAL	Amount differs between bank and ERP	Correct the ERP voucher, re-run
⚠ DUPLICATE	Two ERP entries identical in amount, date, description	Reverse one in ERP before sign-off
⚠ AMOUNT VALIDATION	Running balance delta ≠ stated amount	Verify the actual amount on the bank statement

14. Bank-Only Items - What to Do

Bank-Only items = transactions on your bank statement with no matching ERP entry.
These tell you: "The bank recorded something your books don't know about yet."

GCC Pattern	Meaning	What to post in ERP
FAWRI	Unrecorded FAWRI+ transfer	Check with treasury; post payment voucher in ERP
WPS	WPS salary payment not in ERP	Verify against payroll; post salary journal
BENEFITPAY	BenefitPay batch receipt	Check if receipt posted in ERP; post if missing
INTEREST	Bank profit/interest credited	Dr Bank → Cr Interest Income
CHARGES	Bank maintenance/service fee	Dr Bank Charges → Cr Bank
SWIFT_FEE	Incoming TT/SWIFT fee	Dr Bank Charges → Cr Bank
SWIFT_IN	Inward SWIFT not in ERP	Post receipt JE if not already booked
REVERSAL	A previous transaction reversed	Match to original; post reversal JE if already reconciled
NEFT/RTGS	Transfer not in ERP (India)	Verify bank advice; post payment/receipt voucher
TDS	TDS remittance not in ERP	Dr TDS Payable → Cr Bank
GOSI/ZATCA	Tax/social insurance payment (KSA)	Dr respective payable → Cr Bank
(blank)	No pattern detected	Investigate against bank advices

The net total of Bank-Only items flows automatically into the Rec Summary as the ERP-side adjustment.

15. ERP-Only Items - What to Do

ERP-Only items = ERP entries with no matching bank statement entry.

Category 1 - Outstanding items (PAYMENT vouchers)

Payments your ERP has recorded but the bank has not yet cleared: - Cheques issued but not yet presented - Payments initiated late in the month - End-of-month SWIFT/NEFT/RTGS still in transit

Action: Carry forward. They will appear on next month's bank statement.

> **Watch: Any payment outstanding more than 30 days needs urgent investigation.**

Category 2 - Errors and duplicates

ERP entries with no corresponding bank transaction: - Duplicate voucher posted in ERP - Journal entry incorrectly hitting the bank ledger - Test entries not reversed - Accruals incorrectly booked to bank account

Action: Reverse or delete each identified error in your ERP.

16. The Timing Log

Every run creates or updates a JSON timing log in your output folder:

```
CompanyName_PeriodName_timing.json
```

```
{
  "runs": [{
    "run_number": 1,
    "run_started": "06/06/2026 14:30:00",
    "total_seconds": 9.37,
    "pass_times": {
      "Pass 1 - Exact": 3.28,
      "Pass 2 - Regional": 0.07,
      "Pass 3 - Fuzzy": 1.31
    },
    "matched": 586,
    "bank_only": 162,
    "erp_only": 426
  }],
  "first_pass_seconds": 9.37,
  "cumulative_seconds": 9.37
}
```

First pass time - locked on the first run. The ideal scenario with clean data.

Cumulative total - adds across all correction passes. The gap between the two is the cost of data errors.

17. Re-Runs and Correction Passes

1. Fix the template (correct the error, re-export from ERP, etc.)
2. Upload the corrected files into the chat and tell Cowork to reconcile again
3. The engine picks up the existing timing log and adds Run #2
4. New output file gets a new timestamp - previous run is not overwritten

Pre-run checklist - minimise re-runs

- [ ] Opening balances match in both templates
- [ ] Period (MM/YYYY) is the same in both templates
- [ ] Dates are in DD/MM/YYYY format
- [ ] No blank rows in the middle of the data
- [ ] Debit and credit columns are not swapped
- [ ] Both files saved and closed in Excel before uploading

18. Regional Intelligence

GCC (Bahrain, UAE, Kuwait, Qatar, Oman)

Payment System	Keywords Detected	Notes
FAWRI+	FAWRI+, FAWRI-, FAWRI TRF	Real-time interbank transfer (Bahrain)
BenefitPay	BENEFITPAY, BP SETTLEMENT	Mobile payment platform (Bahrain)
WPS	WPS SALARY, WPS/, WAGE PROTECTION	Bulk bank debit → individual ERP salary vouchers
SWIFT/TT	SWIFT INWARD, TT INWARD	Extended date tolerance for cross-border
Standing Orders	STANDING ORDER, SO-, DIRECT DEBIT	
Bank charges	MAINTENANCE FEE, SERVICE CHARGES	

Saudi Arabia

Payment System	Keywords	Notes
SARIE	SARIE, RTGS	Local interbank transfer
ZATCA (VAT)	ZATCA, GAZT, ZAKAT TAX	VAT/tax settlements
GOSI	GOSI, SOCIAL INSURANCE	Mandatory social insurance
LC charges	Letter of credit fees	Post to LC Charges GL

India

Payment System	Keywords	Common ERP
NEFT / RTGS	NEFT CR, NEFT DR, UTR, RTGS CR	TallyPrime, SAP
UPI	UPI CR, UPI DR	Any
TDS	TDS PAYMENT, NSDL	Any
GST	GST PAYMENT, GSTN	Any
Salary (bulk)	1 bank NEFT → multiple ERP salary vouchers	TallyPrime

India-specific note: NEFT/RTGS UTR references on the bank side rarely match TallyPrime voucher numbers. The engine matches on amount, date, and description similarity - not reference alignment.

UK / Europe / Americas / Southeast Asia

Core six passes run on your data. SWIFT/TT transfers, standing orders, bank charges, and interest are all detected through universal pattern keywords. Typical match rate from five universal passes alone: 70-90%.

BACS, SEPA, ACH, Faster Payments, GIRO, PayNow - matched by Exact, Fuzzy, and Timing passes on amount + date + description. Dedicated regional pattern library for these markets is on the product roadmap.

19. Troubleshooting - Common Issues

Issue	Cause	Fix
`KeyError: 'Bank Statement'`	File is not the FinDataPro template, or sheet tab was renamed	Use the provided template. Do not rename sheet tabs.
All transactions unmatched	Date format is wrong (MM/DD/YYYY instead of DD/MM/YYYY)	Reformat date column in both templates to DD/MM/YYYY. See Section 7.
Opening balances do not match	Prior-period reconciling item	Resolve last month's difference before running this month's rec.
Match rate below 60%	ERP descriptions differ significantly from bank; dates offset; debit/credit columns swapped	Check descriptions, date alignment, and column mapping.
Output shows "Company" instead of name	Cell B1 on Bank Statement tab is blank	Enter company name in B1 before running.
Reconciling difference not zero after adjustments	Partial match with slight amount difference	Sort both Bank Only and ERP Only tabs by amount. Look for same amount appearing in both - rounding or data entry error. Correct in ERP and rerun.
`ModuleNotFoundError: rapidfuzz`	Python dependency missing	Run: `pip install rapidfuzz openpyxl pandas --break-system-packages`

20. Troubleshooting - Cowork-Specific Problems

This section covers issues specific to Claude Cowork. These do not occur with other LLMs.

Problem: "The file appears to be corrupted" or "Cannot read the Excel file"

What happened: Cowork tried to open the Excel file using its text-reading tool. Excel `.xlsx` files are binary (zip archives) - they cannot be read as text. This is not a problem with your file.

Fix: 1. Your file is not corrupted. Do not re-save or re-export it. 2. Upload both files directly into the chat using the paperclip icon. 3. Tell Cowork: *"Please use Python to read these files, not the Read tool. Run engine.py as instructed in AGENT.md."*

Problem: Cowork asks questions instead of running the reconciliation

What happened: Either (a) the skill was not loaded in this session, or (b) the prompt was too vague and Cowork is trying to gather information before proceeding.

Fix: 1. Use the exact prompt from `RUN_RECONCILIATION_PROMPT.md` - it is written to trigger the correct behaviour. 2. If Cowork still asks questions, type: *"Both files are uploaded. Run engine.py against them. Do not ask further questions."* 3. If the skill is missing, re-install it (Settings → Skills → install `FinDataPro_AutoBankRec_v2.skill`).

Problem: Fresh session does not recognise the folder or templates

What happened: Cowork sessions start fresh. Folder access is restored when you reconnect, but Cowork does not automatically read the files or know what to do with them.

Fix - mandatory for every session: 1. Reconnect the folder (folder icon → connect → select folder) 2. **Upload both template files directly into the chat** - this is the most reliable method 3. Use the structured prompt from `RUN_RECONCILIATION_PROMPT.md`

> **Rule of thumb: Always upload. Even if the folder is connected, uploading the files directly into the chat guarantees Cowork can access them with Python.**

Problem: Cowork ran but produced a different output than expected, or matched far fewer items than last time

What happened: Cowork may have attempted its own matching logic instead of running `engine.py`, OR the files were not read correctly.

Fix: 1. Check the output file name - a genuine engine run produces `CompanyName_BankRec_MonthYear_timestamp.xlsx`. If the file is named differently, the engine did not run. 2. Start a fresh Cowork session. 3. Upload both files. 4. Send this exact instruction: *"Read CLAUDE.md in the connected folder first, then reconcile the two uploaded templates using engine.py."*

Problem: Cowork keeps asking me to upload files even though I already uploaded them

What happened: The session context may have reset, or the files were uploaded too early in the conversation before Cowork was connected to the folder.

Fix: 1. Upload the files again in the same message as your instruction - attach and type together. 2. Confirm the uploads appear as attachments in the message before sending.

Problem: engine.py not found

What happened: The connected folder does not contain `engine.py`, or the folder path is incorrect.

Fix: 1. Verify `engine.py` is in your folder (it should be - do not delete it). 2. Disconnect and reconnect the folder in Cowork. 3. Tell Cowork: *"engine.py is in the connected folder at [folder name]. Please locate it and run it."*

The golden rule for Cowork

> **Upload both files directly into every chat. Every time. No exceptions.**
> **Folder access is for saving output. File uploads are for reading input.**

21. Frequently Asked Questions

Q: Do I need Python or any technical software?
No. AutoBankRec runs inside Claude Cowork. You fill two Excel templates and type one instruction. No Python, no command line, no coding.

Q: Which countries and banks does this work with?
Any bank, any country. The templates use universal columns (date, description, reference, debit, credit) that exist in every bank export worldwide. Regional intelligence provides extra pattern matching for GCC, India, and Saudi Arabia.

Q: Can I use my own Excel file instead of the template?
No. The engine reads fixed column positions from standardised templates. Copy your data into the templates - a 5-minute exercise once you know your bank's export format.

Q: How accurate is the matching?
Typically 70-90% automatic match rate. The remaining 10-30% are genuine exceptions (unposted bank charges, outstanding payments, ERP errors) that require human review - every one is classified with a recommended action.

Q: Can I run this for multiple companies?
Yes. Keep a separate subfolder per company. Connect Cowork to the relevant subfolder, then tell it to reconcile. Timing logs are kept per company per period.

Q: My match rate is fine but some timing differences beyond 7 days are not matched. Why?
The 7-day window is intentional. Beyond 7 days, the engine cannot reliably distinguish a legitimate clearing delay from a genuine error. Review these manually.

Q: Can I reconcile in any currency?
Yes. Set the currency in both template headers. Run separate reconciliations per currency - do not mix currencies in a single run.

Q: Is my financial data safe?
Yes. The tool runs entirely on your local machine via Cowork. No data is sent to any external server. Your bank and ERP data never leave your computer.

Q: What if I need to re-run after fixing an error?
Upload the corrected files and tell Cowork to reconcile again. Each run creates a new timestamped output. The timing log records the cumulative total across all runs.

Q: Why does Cowork say the file is corrupted when I haven't changed anything?
The file is not corrupted. Cowork's Read tool cannot open Excel files - they are binary. This is a known limitation. Always upload the files directly and tell Cowork to use Python to read them. See Section 20.

Q: Can I use this with ChatGPT or other LLMs?
Yes. See Section 10. Point the LLM at `AGENT.md` and upload both template files. The instructions are LLM-agnostic.

22. Glossary

Term	Definition
Bank Statement	Official record of transactions from your bank
Bank Book / Bank Ledger	Your internal accounting record of the same account, in your ERP
Reconciliation	Comparing bank statement to bank ledger and explaining differences
Reconciling Item	A transaction appearing in one record but not the other
Bank-Only Item	On the bank statement, no matching ERP entry
ERP-Only Item	In the ERP ledger, no matching bank statement entry
Outstanding Payment	Recorded in ERP, not yet cleared at bank
Deposits in Transit	Receipts in ERP, not yet shown on bank statement
True Cash Balance	Actual cash position - both sides of the rec must converge to this
Exact Match	Date, amount, reference all align - 100% confidence
Fuzzy Match	Amount exact; date or description differs slightly
Many-to-One	Multiple ERP entries collectively matching one bank entry
Timing Difference	Legitimate date gap between ERP posting and bank statement date
Voucher Type	ERP classification (PAYMENT, RECEIPT, JOURNAL, etc.)
Match Rate	% of bank transactions automatically matched to ERP entries
First Pass Time	Wall-clock time for initial reconciliation run
Cumulative Time	Total time across all runs including corrections
FAWRI+	Bahrain real-time interbank electronic transfer
WPS	Wage Protection System - mandatory payroll transfer system, GCC
BenefitPay	Bahrain mobile payment platform
SWIFT / TT	International wire transfer
ZATCA	Zakat, Tax and Customs Authority - Saudi Arabia
NBR	National Bureau for Revenue - Bahrain VAT authority
GOSI	General Organisation for Social Insurance - Saudi Arabia
NEFT / RTGS	National Electronic Funds Transfer / Real Time Gross Settlement - India
UPI	Unified Payments Interface - India instant payment system
TDS	Tax Deducted at Source - India withholding tax
BACS / SEPA / ACH	UK / European / US electronic payment systems

23. About FinDataPro

FinDataPro is a finance technology practice built by Prashant K. Panchal (ACA, FMVA®), a finance executive with 19+ years of experience across the GCC, India, and international markets.

Current products: - AutoBankRec - Automated bank reconciliation (this product) - FinDataPro Finance Courses - Online finance and data analytics training - FinDataPro Finance Web App - Coming soon

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Changelog v2.0: - Cowork skill workflow replaces command-line runner - CLAUDE.md added - Cowork auto-reads on session start - AGENT.md added - LLM-agnostic instructions for GPT-4o, Gemini, and others - New Section 20: Cowork-specific troubleshooting (fresh session, corrupted file errors, skill not loading) - Regional Intelligence expanded: India (NEFT, RTGS, UPI, TDS, GST), Saudi Arabia (SARIE, ZATCA, GOSI), GCC, global SWIFT - Precision timing: per-pass, first pass, cumulative - Performance optimised: 500 bank + 1,100 ERP = 9.37 seconds

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FinDataPro AutoBankRec v2.0 - Built for Finance Teams Worldwide

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