

# Reconciliation Guide — Chargebacks

SAMPLE DOCUMENT — FOR TRAINING PURPOSES ONLY

## Reconciliation Reference Guide — Chargebacks

### CTOC Framework Reminder

- **C (Context):** You have two Excel files representing scheme-report and internal-tracker
- **T (Task):** Match rows by ARN, find every discrepancy
- **O (Output):** Excel workbook (.xlsx) with matched, discrepancy, and summary sheets
- **C (Constraints):** Use formulas for totals. Conditional formatting: red = critical, yellow = minor

### Matching Rules

- **Primary key:** ARN
- **Amount columns:** Scheme\_Amount vs Tracker\_Amount
- **Status columns:** Scheme\_Decision vs Tracker\_Status

### Chargebacks-Specific Rules

Flag any case approaching a regulatory or scheme deadline. Status mismatches between external and internal records are always critical in alert-processing workflows.

### Traffic Light Verification

- **GREEN (check first):** Do formulas calculate correctly? Are totals accurate? Is currency consistent?
- **YELLOW (check second):** Are categories assigned correctly? Do status labels match expected values?
- **RED (human decision required):** Should flagged items be escalated? Are the recommended actions appropriate?

### Common Discrepancy Types

1. **Amount mismatch** — Different values for the same ARN. Check for decimal shifts, partial amounts, or fee deductions.
2. **Missing row** — Present in one source, absent in the other. May indicate delayed processing or data entry gap.
3. **Status conflict** — One source says "Won", the other says "Disputed". Check which is more current.
4. **Name variation** — Same ARN but slightly different names. Likely the same entity; verify before merging.