Stripe Xero payout review, page 1 of 2: scope, lines and totals

BLANK: enter your own records. Template WB-STRIPE-2026-11-06-v1. Manual worksheet: no formulas or macros.

1. Scope (one automatic payout, one settlement currency)

Payout ID		**Account label**		**Xero organisation label**	
Settlement currency		**Payout mode**		**Stripe estimated arrival date**	
Actual bank posting date		**Bank statement currency**		**Bank statement reference**	
Export reference		**Prepared-by role**		**Prepared date**	

2. Payout components (ten slots; add rows locally if the export has more, never drop entries)

Balance transaction ID	Reporting category	Charge ID	Xero reference	Gross	Fee	Net	Evidence reference	Review action

Amounts: settlement currency, two decimals, signed (refunds negative). Copy gross, fee and net from the export. Empty is not zero. Line check: gross - fee - net must equal 0.00.

3. Totals and differences

Charge gross total		**Refund gross total**	
Other adjustment gross total		**Combined signed gross**	
Signed fee deductions		**Component net total**	
Stripe reported payout		**Actual bank deposit**	
Component difference		**Bank difference**	

Never include the payout transfer itself among its components. The totals are yours to enter. A difference is recorded, never overwritten.

Stripe Xero payout review, page 2 of 2: evidence, exceptions and review

BLANK: enter your own records. Template WB-STRIPE-2026-11-06-v1. Manual worksheet: no formulas or macros.

4. Invoice evidence

Invoice reference	Gross payment	Payment reference	Open balance after payment	Reviewer action

5. Exceptions

Refund or credit reference	
Adjustment reason	
Adjustment approval reference	
Duplicate-ID result	
Currency result	
Invoice-presence result	
Fee-double-count result	
Unmatched-entry count	
Unresolved-action text	

6. Review

Reviewer role	
Review date	
Status	[x] Not ready [ ] Differences to investigate [ ] In balance, awaiting review [ ] Reviewed
Follow-up owner role	
Follow-up date	

Totals never sign themselves off. Only a person selects Reviewed.

7. How to use this review

Step 1, identify. Choose one payout and keep its itemised export (Stripe's payout reconciliation report) as evidence. One payout, one currency. Manual and instant payouts need separate investigation.

Step 2, match. Map each component once and compare the bank deposit. If an export shows a separate fee row, map that fee once and note which other row holds it.

Step 3, review. Check the invoice, refund and adjustment evidence and record differences before changing anything in Xero. Do not create another sales invoice solely to make a net bank deposit match.

Arithmetic. No rounding and no tax adjustment. Line check = gross - fee - net, which must equal 0.00. Signed gross total, fee total and component net total each add every line once; never subtract a fee again from an already-net amount. Component difference = component net total - Stripe reported payout. Bank difference = actual bank deposit - Stripe reported payout.

Status. Missing inputs or evidence: Not ready. Any arithmetic difference, duplicate ID, mixed currency or unresolved entry: Differences to investigate. Complete zero differences: In balance, awaiting review.

Fees. Copy each fee from your export's fee column. Do not work it out from a rate.

Sources. stripe.com/au/pricing; docs.stripe.com/payouts; docs.stripe.com/reports/payout-reconciliation; support.stripe.com/questions/setting-up-your-xero-account-with-stripe. Sources read 6 November 2026.

General information only, not tax agent or legal advice. Ask your accountant about your records and tax treatment. Works Better, worksbetter.ai.