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

SAMPLE: illustrative figures, not client data. Template WB-STRIPE-2026-11-06-v1. Manual worksheet: no formulas or macros.

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

Payout ID	po_SAMPLE_01	**Account label**	Stripe account A, sample	**Xero organisation label**	Xero organisation A, sample
Settlement currency	AUD	**Payout mode**	automatic	**Stripe estimated arrival date**	5 November 2026 (sample date)
Actual bank posting date	6 November 2026 (sample date)	**Bank statement currency**	AUD	**Bank statement reference**	BANK-SAMPLE-01
Export reference	SAMPLE: no real Stripe export	**Prepared-by role**	Bookkeeper, sample	**Prepared date**	6 November 2026, sample

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
txn_SAMPLE_A	charge	ch_SAMPLE_A	INV-SAMPLE-A	1,200.00	20.10	1,179.90	Sample export row 1	Verify paid invoice
txn_SAMPLE_B	charge	ch_SAMPLE_B	INV-SAMPLE-B	880.00	14.82	865.18	Sample export row 2	Verify paid invoice
txn_SAMPLE_C	charge	ch_SAMPLE_C	INV-SAMPLE-C	550.00	9.38	540.62	Sample export row 3	Verify paid invoice
txn_SAMPLE_R	refund	ch_SAMPLE_B	CN-SAMPLE-B	-110.00	0.00	-110.00	Sample export row 4	Verify the approved refund or credit
txn_SAMPLE_J	other_adjustment		ADJ-SAMPLE-01	-25.00	0.00	-25.00	Sample export row 5	Adjustment, sample: balance correction, approved locally

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	A$2,630.00	**Refund gross total**	-A$110.00
Other adjustment gross total	-A$25.00	**Combined signed gross**	A$2,495.00
Signed fee deductions	A$44.30	**Component net total**	A$2,450.70
Stripe reported payout	A$2,450.70	**Actual bank deposit**	A$2,450.70
Component difference	**A$0.00**	**Bank difference**	**A$0.00**

Never include the payout transfer itself among its components. The totals above are the sample's: Charges of A$2,630.00, less a refund of A$110.00 and an adjustment of A$25.00, make A$2,495.00 gross. Less fees of A$44.30, that is A$2,450.70.

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

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4. Invoice evidence

Invoice reference	Gross payment	Payment reference	Open balance after payment	Reviewer action
INV-SAMPLE-A	1,200.00	ch_SAMPLE_A	0.00	Sample payment present; reviewer still verifies
INV-SAMPLE-B	880.00	ch_SAMPLE_B	0.00	Original payment identifiable; refund recorded separately
INV-SAMPLE-C	550.00	ch_SAMPLE_C	0.00	Sample payment present; reviewer still verifies

5. Exceptions

Refund or credit reference	CN-SAMPLE-B
Adjustment reason	Sample balance correction, evidenced in the sample export
Adjustment approval reference	APPROVAL-SAMPLE-01
Duplicate-ID result	No duplicate balance transaction IDs
Currency result	One settlement currency (AUD)
Invoice-presence result	All three invoice references present
Fee-double-count result	No fee counted twice
Unmatched-entry count	0
Unresolved-action text	Verify the record references before approval

6. Review

Reviewer role	Finance reviewer, sample
Review date	
Status	[ ] Not ready [ ] Differences to investigate [x] In balance, awaiting review [ ] Reviewed
Follow-up owner role	Finance reviewer, sample
Follow-up date	9 November 2026, sample

Totals never sign themselves off. Only a person selects Reviewed. Reviewer date and signature are completed outside this sample.

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. Sample fees use Stripe's published standard rate for domestic cards, "1.65% + A$0.30", read 6 November 2026; Stripe says "Fees include GST." Rounded to the cent for this sample. Your export's fee column is the figure to use.

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.