



ePayRecon User's Guide

Matching electronic payments to the people they pay for — for schools, landlords, childcare, sports, lessons, HOAs, clubs, nonprofits and businesses.

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1 Getting started

1.1 Create your organization

Everything in ePayRecon belongs to an **organization**: a school, a rental business, a club. You can belong to several and switch between them from your name in the top bar.

Sign up

1. Go to [Sign up](#) and enter your name, email and a password (at least 10 characters, with a digit or symbol). You can also use **Sign in with Google**.
2. Type your organization's name and choose its **type** (see [Choose your organization type](#)).
3. Leave **AI matching** ticked unless you don't want it; you can turn it off at any time in Settings.
4. Accept the terms and privacy policy and press **Create account**.

You arrive on the **dashboard**, with the next steps listed: import your list, set up what is due, tell payers their account numbers and upload your first bank file.

The screenshot shows the ePayRecon dashboard for 'Maple Street Academy'. The top navigation bar includes the ePayRecon logo, a 'Dashboard' tab, and dropdown menus for 'Students', 'Payments' (with a red notification badge), 'Tuition', and 'Reports'. There is an 'Upload payments' button and a user profile 'Pat Admin'. The main content area is titled 'Maple Street Academy' and includes a sub-header 'Payments matched to your students, at a glance.' Below this, there are several summary cards: 'Collected this month' (\$4,230.00), 'Due this month' (\$5,955.00), 'Overdue' (2 - \$1,425.00), and 'To review' (2 payments). A row of six cards shows: 10 Students, 20 Payments imported, 0 High-confidence, ready to accept, 0 Need a look, 2 Unmatched, and \$4,230.00 Matched this month. Below this, two more cards show 0 No payment yet this month and 0 Rules learned. At the bottom, a 'Recent uploads' table lists two uploads from Oct 24, 2026: one for Payments (20 rows, Imported) and one for Students (10 rows, Imported). A link for 'All uploads' is in the top right of the table.

WHEN	WHAT	FILE	ROWS	STATUS
Oct 24, 2026	Payments	pasted.csv CSV	20	Imported
Oct 24, 2026	Students	pasted.csv CSV	10	Imported

What the dashboard shows

- The key figures of your kind of organization (collected this month, delinquent, deposits held, pledges, and so on).
- How many payments are waiting for review, and how many are not yet finalized.
- Your latest uploads.

Nothing is shared between organizations. Every screen, and every database query behind it, is limited to the organization you are working in.

1.2 Choose your organization type

The type decides the words ePayRecon uses (people (students, tenants, members...), groups, payers (parents, tenants, donors...)), the schedule templates you can add in one click, the reports you see and the features that are switched on.

TYPE	PEOPLE ARE	GROUPED BY	SPECIAL FEATURES
School	Students	Grade	Families, sibling discounts, statements
Rental	Tenants	Property and unit	Leases, late fees, deposits, housing-authority (HAP) shares
Childcare	Children	Classroom	Weekly tuition, subsidies, dependent-care tax statement
Sports	Players	Team	Seasons, early-bird, instalments, roster status
Lessons	Students	Program	Packages and the lesson log, instructors
HOA	Owners	Association and unit	Assessments by % interest, ownership changes, estoppel
Club	Members	Membership level	Renewals, grace and lapsed status
Nonprofit	Donors	Campaign	Pledges, funds, year-end contribution statements
Business	Clients	Category	Invoices, partial payments, AR aging
Other	People	Group	Turn on any feature you need

Changing the type later

1. Open **Organization settings** (your name ▼ > Organization settings).
2. Choose another type and press **Save settings**.

Nothing is lost when you switch: the features of the old type are hidden and come back if you switch back.

You can also rename the words (for example "Members" instead of "Clients") and switch single features on or off under **Words** and **Features** in Settings.

1.3 Invite your team and roles

Invite the people who help with payments from **Members** (your name ▼ > Members). Each person gets their own sign-in and a role.

ROLE	CAN
Owner	Everything, including transferring ownership, deleting all the organization's data, making someone Owner, requiring two-factor sign-in and setting how long the access log is kept.
Admin	Everything Staff can do, plus members (invite, change roles up to Admin, remove, reset two-factor), organization settings, and the access and audit logs.
Staff	Upload payments, review and match, edit people, schedules and rules, run and download reports, email notices and statements, finalize.
Viewer	Can view everything in the organization, cannot change or export anything.

Invite someone

1. Open **Members**.
2. Type their email, choose a role and press **Send invitation**.
3. They get an email with a link that works once, for 7 days, for that address only. You can also copy the link shown on the page.

About the Viewer role. The site's export and download features (CSV, Excel, PDF, notices, statements) and every change are refused for Viewers on the server, and printing from the browser is turned off for them. Anything shown on a screen can still be photographed or copied by hand — the restriction covers ePayRecon's own features.

ROLE	CAN
Owner	Everything, including transferring ownership, deleting all the organization's data, making someone Owner, requiring two-factor sign-in and the access-log retention period.
Admin	Everything Staff can do, plus members (invite, change roles up to Admin, remove, reset two-factor), organization settings, and the access and audit logs.
Staff	Upload payments, review and match, edit people, schedules and rules, run and download reports.
Viewer	Can view everything in the organization, cannot change or export anything.

1.4 Two-step sign-in

Two-step sign-in asks for a 6-digit code from an authenticator app (Google Authenticator, Microsoft Authenticator, 1Password...) after your password.

1. Open **Two-step sign-in** from your name in the top bar (your name ▼ > Two-step sign-in).
2. Scan the QR code with your app (or type the key shown under it).
3. Type the current 6-digit code and press **Turn on**.
4. Save the **recovery codes** somewhere safe. Each works once if you lose your phone.

An **Owner** can require two-step sign-in for everyone in the organization (Settings > Privacy and security). Members without it are asked to set it up before they continue. An Admin or Owner can reset a member's two-step sign-in from **Members** if they lose their phone.

1.5 Finding your way: the menus

The top bar has five items. Each one with a ▼ opens a menu: click the ▼ (or the item's name, which also takes you to its main page), or use the keyboard.

ITEM	WHAT IS IN IT
Dashboard	Your figures at a glance.
People ▼	The list, families or households (when your kind of organization has them), contacts, importing the list, "How to pay" notices and the people with no contact email.
Payments ▼	Review (with the number waiting), uploads, finalize and rules. The number waiting also shows on the Payments item.
Billing ▼	Schedules, then the screens of your kind of organization. Its name follows your type: Rent (units, leases, deposits), Invoices , Giving (pledges, funds and campaigns), Lessons (packages), Dues (assessments, or memberships and renewals), Fees (programs and seasons), Tuition .
Reports ▼	All reports, your saved reports, statements, and shortcuts to the reports used most by your kind of organization.

On the right: **Upload payments**, the **?** Help menu (Help for this page, Help center, the User's Guide, Contact support), light or dark, and **your name ▼** (Account, Sign-ins & devices, Two-step sign-in; for Owners and Admins also Organization settings, Members, Access log and Audit log; switching organization; Sign out).

Keyboard

- **Tab** to an item's ▼ and press **Enter** (or ↓) to open its menu.
- **↑ ↓** move through the menu, **Home** and **End** jump to the first and last item, **Enter** opens one.
- **Esc** closes the menu and returns to its ▼. Clicking anywhere else closes it too.

On a phone

The top bar becomes one **Menu** button. It opens the same groups as a list you can expand one at a time; the section you are in starts open.

What you see depends on your role

Viewers don't see importing, uploading or the notices; only Owners and Admins see Organization settings, Members and the logs. See [Invite your team and roles](#).

2 People and account numbers

2.1 Import your list

Your list of people (students, tenants, members...) is the base of everything: each one gets an account number, and their payers (parents, tenants, donors...)' names help match payments.

1. Open **People** and press **Import a list**.
2. Drop a file (CSV, Excel, ODS, vCard, JSON or a PDF roster) or paste the list.
3. Check the columns: each column has a menu saying what it holds. Payer columns (Parent 1 Name, Guardian 2 Email, Co-tenant, Co-signer, Billing contact...) go into numbered payer slots.
4. Press **Check first (no changes)** to see what would be added or updated, and any problems — including emails that are not valid (they are left out; the row is kept).
5. Press **Import**.

Start from the template for your type if you are building the list from scratch (links on the import page). Columns from school, donor and rental software exports are recognized by their names.

Importing again

Import the same list again whenever it changes: existing records are found by account number, your own ID, or name, and updated; nothing is duplicated. **Undo import** on the Uploads page puts the last list import back.

Contacts' emails and phones are stored encrypted, used only to send your own notices and statements, and never sent to the AI.

2.2 Account numbers

Every person gets an **account number** like **EP-1042** when the record is created. Payers put it in the memo of their payments, and ePayRecon matches those payments at once.

- **Permanent.** A number never changes and is never given to anyone else, even after the record is deleted or merged.
- **Prefix.** Up to 5 letters (Settings > Account numbers); no I or O, which look like 1 and 0.
- **Check digit.** Turn it on in Settings to add a last digit that catches typing mistakes: a mistyped number is flagged, and the closest valid numbers are suggested on the review screen.
- **Family numbers.** Group siblings or a household as a family; the family gets its own number (**EP-F1013**). A payment with the family number is split across the members.

Changing the prefix or the next number only affects numbers given from now on.

2.3 Edit and merge duplicates

Open a person from the list to change their details, payers, schedule and contacts. Their account number is shown read-only, with a copy button.

The screenshot shows the 'Edit student' form in the ePayRecon application. The top navigation bar includes 'Dashboard', 'Students' (selected), 'Payments' (with a red notification icon), 'Tuition', 'Reports', and an 'Upload payments' button. A user profile 'Pat Admin' is visible in the top right. The form title is 'Edit student' with the account number 'EP-1001' and family 'EP-F101'. Action buttons for 'How to pay notice', 'PDF', and 'Back' are on the right. The form fields are organized into two columns: 'Name' (Amara Okonkwo), 'Your own ID (optional)' (S2101), 'Email (optional)', 'Enrolled from (optional)' (mm/dd/yyyy), and 'Parents and guardians' (a table with columns NAME, RELATION, EMAIL, PHONE). The right column contains 'Account number' (EP-1001 with a 'Copy' button), 'Grade (optional)' (3), 'Phone (optional)', and 'Left on (optional)' (mm/dd/yyyy). A note states: 'Permanent: given once, never changed or reused.' and 'Changing it? from mm/dd/yyyy (empty = today). Schedules use the grade on each due date.'

Merge a duplicate

1. Open the record you want to remove.
2. Under **Merge into...**, choose the record to keep and confirm.

Payments, rules and schedules move to the kept record. The removed record's account number becomes an alias of the kept one, so memos with the old number still match. A record with payments in a finalized list can't be merged until the list is reopened.

2.4 Contacts and emails

A **contact** is someone who pays or receives notices: a parent, a guardian, a tenant, a co-signer, an owner, a donor, a billing contact. One contact can be linked to several people (students, tenants, members...) — one parent with three children — without being entered twice.

Each contact has a name, any number of emails (the first is the primary), phones, an optional mailing address, and for each linked person: the relationship, whether they are **also a payer** (their name helps matching) and whether they **receive notices and statements**.

1. Open **Contacts** from the People page to search them.
2. Open a contact to change their emails and phones, link them to another person or unlink them.
3. **Send a link to update their email and phone** (Admins and Owners): the contact gets a link that works once for 7 days and shows only their email and phone. Their changes wait for Staff approval.

Emailing notices and statements

From a person's page (**Email the notice, Email a statement**) or for many at once (select them on the list, then **Email notices / Email statements**). Emails come from no-reply@epayrecon.com with your organization's name, and replies go to the address in Settings. Every email has an unsubscribe link; unsubscribed and bouncing addresses are skipped. The **No contact email** report lists who still needs one.

2.5 "How to pay" notices

A notice tells each family, tenant or member their account number and how to pay you (your Zelle email or phone, the recipient name and other ways to pay).

1. Set your payment details in **Settings > How to pay**.
2. On the People page press **Print all notices** or **Notices PDF**, or select some people and press **Print notices** — or **Email notices**.



How to pay — 1 notice

Print and send home, or save as PDF.

[Print](#)[Download PDF](#)[Back](#)

Your Zelle email or phone isn't set yet. [Add your payment details in Settings](#) so they appear on the notices.

Maple Street Academy

How to pay

For: Amara Okonkwo (3)

Please pay tuition and fees electronically by Zelle.

Your account number

EP-1001

Put your account number EP-1001 in the memo (the "What's this for?" note) of every payment, so it is credited to Amara Okonkwo straight away.

Paying for several students at once? Use your family number **EP-F101** and the payment is shared between them.

Example memo: **EP-1001 tuition**

3 Bank payments

3.1 Getting your bank's export

ePayRecon reads the activity export of any bank. Banks change their screens often, so these steps describe what to look for rather than exact buttons.

BANK	WHERE TO LOOK
Chase	Open the account, look for Download account activity (a download icon), choose a date range and CSV .
Bank of America	Open the account, look for Download above the transactions, choose the period and Microsoft Excel or CSV .
Wells Fargo	Open the account activity, look for Download Account Activity , choose the dates and Comma Delimited .
TD Bank	In account activity, look for Download or Export , then CSV .
Capital One	Open the account, look for Download Transactions , choose CSV .
PNC	In account activity, look for Download / Export activity , then CSV or Excel .

If your bank only offers PDF statements, upload the PDF (see [PDF and scanned statements](#)).

Download only the account that receives payments, and a period that overlaps your last upload a little — duplicates are skipped.

3.2 Supported formats

- **CSV** (comma, semicolon or tab separated), any column order, with or without a header row, with title rows above the header.
- **Excel** XLS and XLSX (you choose the sheet if there are several).
- **PDF statements**, with a text layer or scanned (up to 20 scanned pages, read with OCR; see [PDF and scanned statements](#)).
- **Photos** of a statement: JPG, PNG, WebP, or HEIC in a browser that can open it.
- **Pasted text** (CSV) for a quick test.

Amounts can be one signed column, separate money-in and money-out columns, or an amount with a credit/debit column. Money out is left out unless you include it.

3.3 Column mapping and remembered layouts

After the upload you see the first rows and a menu above each column. At least a **date**, an **amount** (or a credit column) and a **description** or **payer name** are needed.

Upload payments

Your bank's payment history: CSV, XLS, XLSX, a PDF statement (also a scanned one) or a photo of the statement. Overlapping uploads are fine — duplicates are skipped.

AI matching off [Turn on](#) [What it sees](#)

1 - Choose 2 - Check the columns 3 - Done

Check the columns 32 rows · CSV

We guessed what each column holds. Change any that are wrong — at least a date, an amount and a description or payer name.

☒ The first row is a header row

Credit/debit flag	Date	Description	Amount (+/-)	Type	— ignore —	Refer
Details	Posting Date	Description	Amount	Type	Balance	Check c
CREDIT	10/01/2026	Zelle payment from JOHN SMITH EP-10...	450.00	QUICKPAY_CREDIT	10450.00	
CREDIT	10/02/2026	Zelle payment from SMITH JOHN Oct tu...	450.00	QUICKPAY_CREDIT	10900.00	
CREDIT	10/03/2026	Zelle payment from Grace Okafor tuition...	450.00	QUICKPAY_CREDIT	11350.00	
CREDIT	10/04/2026	Zelle payment from Bob Garcia-Lopez J...	450.00	QUICKPAY_CREDIT	11800.00	
CREDIT	10/05/2026	Zelle payment from A Nguyen ep 1005 J...	450.00	QUICKPAY_CREDIT	12250.00	
CREDIT	10/06/2026	Zelle payment from Carlos Patel half of ...	225.00	QUICKPAY_CREDIT	12475.00	
CREDIT	10/07/2026	Zelle payment from GRANDMA PATEL f...	450.00	QUICKPAY_CREDIT	12925.00	
CREDIT	10/08/2026	Zelle payment from MINH O'NEIL EP-10...	450.00	QUICKPAY_CREDIT	13375.00	

1. Check what each column holds; change any that are wrong.
2. Look at the preview of the payments below.
3. Press **Import**.

When ePayRecon isn't sure what the columns hold and AI is on, it asks the AI and marks the result **Suggested by AI** for you to confirm (only the header and up to 5 sample rows are sent, without balances, account or phone numbers).

Once you confirm, the **layout is remembered** for your bank: the next file with the same columns is mapped at once, with no AI call.

3.4 PDF and scanned statements

A PDF statement is read in your browser, then its transactions are found by their layout (dates, descriptions, amounts).

- If fewer rows are found than the statement seems to have and AI is on, ePayRecon **reads it with AI** automatically ("Reading 3 pages with AI..."). Each page is sent on its own with your name and address, account, card and routing numbers, phones and balances removed.
- The result is **checked**: dates must fall in the statement period, and the deposits must add up to the total the statement prints. Any mismatch is shown before you import.
- You can always press **Read with AI** yourself, or download a CSV from your bank instead.

Scanned statements and photos

A **scanned PDF** (pages that are pictures, with no text you can select) and a **photo** of a statement (JPG, PNG, or HEIC from an iPhone in a browser that can open it, such as Safari) are read with **text recognition (OCR)**, also in your browser:

1. Each page is drawn at print quality and read; the page shows **Reading page 2 of 5...** while it works. The first time, the text reader takes a few seconds to start.
2. A page or photo that is sideways or upside down is turned the right way up, and a slightly tilted one is straightened.
3. The text then goes through the same steps as a text PDF: the layout reader first, then **Read with AI** when AI is on (with the same things removed before anything is sent), then the period and total **checks**.

- **Up to 20 scanned pages** per file. For a longer statement, split the PDF (for example one month per file) and upload each part.
- A page that was **hard to read** (low recognition confidence) is named in a warning above the preview, so you can compare its rows with the paper.
- The page images are read on your own computer: they are not sent to an OCR service. As with any upload, the original file is stored encrypted, and you can delete it.

For the best results, photograph the page flat, in good light, filling the frame. A bank's CSV export is still the most exact: OCR can misread a digit, which the total check usually catches.

3.5 Duplicates and overlapping statements

Every payment gets a fingerprint (date, amount, direction, reference or memo). Uploading the same file again, or two exports that overlap, imports each payment once; the rest are counted as **duplicates**. Two identical payments in the same file (two siblings paying the same day) are kept as two.

When the AI named the payer or a reference, the same payer, day and amount coming from a different upload is also treated as the same payment.

The **Uploads** page lists every file with what was imported, duplicates and skipped rows.

Original files

Originals are stored encrypted, outside the website.

- **Download original** gets the file back exactly as you uploaded it (Staff, Admins and Owners; never Viewers). Each download is recorded in the access log ("downloaded original file chase_oct.pdf").
- **Delete original** removes it at any time; the imported payments stay.
- To keep no originals at all, an Admin or Owner can tick **Delete original files right after each import** in Settings. Originals can then no longer be downloaded.

3.6 Transfers, fees and returns

Each transaction gets a **kind**: payment, refund, returned item, bank fee, internal transfer or interest — from the description, or from the AI when the description is unclear.

- **Internal transfers, fees and interest** are set aside as **not a payment** by default. You can reopen any of them.
- A **returned (NSF) item** is imported even when money out is left out, and **linked to the payment it cancels** when the amount and the reference or payer allow it. Mark the original as returned so the balance shows it unpaid again (and add an NSF fee if you charge one).

The details read from a description (payer, payment rail, kind, reference, what the payer wrote, the purpose) show on the review screen with their source — the parser, the AI or you — and you can edit them.

4 Matching

4.1 How matching works

For each payment, ePayRecon looks for the person it pays for, in this order:

1. **Your rules** — "always match this payer to...".
2. **Account numbers** in the memo (and family numbers, invoice numbers and units where your type uses them). A mistyped number with a check digit is flagged.
3. **Names:** the payer's name against your people (students, tenants, members...) and their payers (parents, tenants, donors...), allowing nicknames, reversed names ("SMITH JOHN") and small typos; a name in the memo ("for Maya") breaks ties between siblings.
4. **The AI**, if it is on, for what is still unmatched or uncertain. It only suggests.

Each match gets a **confidence** and a plain **reason**. High-confidence matches can be accepted in one click; nothing is assigned until someone accepts it.

4.2 Confidence and reasons

- **High** — an account number, your rule, or an exact name with nothing else close.
- **Medium** — a close name, or two people fitting equally (siblings paid by one parent): choose one or split.
- **Low** — a weak hint only.

The reason under each suggestion says what matched ("account number EP-1042 in the memo", "same name as Parent John Smith"). Other candidates are listed under **Also:** — click one to choose it.

4.3 The review screen

Review matches

Accept, reassign, split or ignore. The AI only suggests: nothing it suggests is assigned until someone on your team approves it. Press ? for keyboard shortcuts.

● AI matching off [Turn on](#) [What it sees](#)

Matching issues Computed from your data

15 of 17 payments are assigned, 2 still need review. 1 payment with no payer name and a memo too vague to match. 1 payment from payers whose names are not on your list. 1 payment whose amount does not fit any scheduled charge.

Needs action [1 payment with no payer name and a memo too vague to match](#)
The bank shows no name; check the deposit slip or ask who sent it.
[Dismiss](#)

Needs action [1 payment from payers whose names are not on your list](#)
Assign them by hand, or add the payer to the right person so the next ones match.
[Dismiss](#)

Check [1 payment whose amount does not fit any scheduled charge](#)
0 look short and 0 look like overpayments.
[Dismiss](#)

Info [8 new payers this period](#)
[Dismiss](#)

Accept all high confidence (0) ☐ Include AI suggestions (0) [Re-run matching](#) [Undo](#) [Finalize...](#)

Open (not yet assigned) Any method mm/dd/yyyy mm/dd/yyyy Min \$ Max \$ Payer or memo

Filter by status, method, dates, amounts or text. Each row has its suggestion and actions.

KEY	ACTION
j / k	Next / previous payment
a	Accept the suggestion (approve an AI suggestion)
d	Reject the AI suggestion
e or Enter	Choose someone else (type a name or account number)
s	Split between several people
r	Always match this payer to the chosen person (a rule)
i	Not a payment for anyone / reopen
n	Add a note
x	Select for a bulk action
Shift+A	Accept every high-confidence match
u or Ctrl+Z	Undo

The **Payer check** under a payment says whether that payer paid enough for the month.

4.4 Split, ignore and undo

- **Split:** a payment for two siblings, or rent shared by co-tenants. Choose the people and the amounts (or **Split evenly**); the parts must add up to the payment.
- **Apply to a charge:** when someone pays a specific instalment, choose it, and the payment pays that charge first.
- **Not a payment for anyone:** a refund to you, a transfer, a mistake. **Reopen** brings it back.
- **Undo** (↶) takes back your most recent action, including bulk ones — unless the list was finalized.

4.5 Rules: "always match this payer"

A grandmother pays for a grandchild; a company pays for an employee's child; a housing authority pays part of the rent. A **rule** tells ePayRecon who that payer pays for.

1. On the review screen, open the ⋮ menu of a payment and choose **Always match this payer to...** (or press **r**).
2. Choose the person.

The payment and the payer's other open payments are assigned at once, and the next ones match automatically. **Split rules** share a payer's payments in fixed portions (a housing authority's HAP for several tenants). See and change all rules on the **Rules** page.

The Matching issues summary suggests rules for payers who regularly pay for the same person; creating one always takes your click.

4.6 AI matching

AI matching is on by default. After each upload it looks at the payments that are still unmatched or uncertain and suggests who they are for.

- **It only suggests.** Nothing is assigned until someone on your team approves it, and a suggestion counts nowhere — balances, statements, reports, receipts — until then.
- **What is sent:** payer names, memo text with account, card, phone and other numbers removed (amounts, dates and your own account numbers kept), and your list of names. Never emails, phones, school IDs or bank account numbers.
- **Models:** Anthropic's Claude Sonnet 5.5; if it is unavailable, another Claude model under the same terms. The provider may not use your data for training.
- **Turn it off** in Settings or on the upload and review screens. With AI off nothing is ever sent, and everything still works on our own matching.

4.7 Review, approve and finalize

Approve, edit or reject AI suggestions

Each AI suggestion shows **AI suggestion — needs approval**. You can:

1. **Approve** it as suggested (**a**).
2. **Choose someone else** — any person, or one of the alternatives with one click.
3. **Split** it, **apply it to a charge**, add a **note**, or mark it **not a payment**.
4. **Reject** it (**d**): it goes back to our own matching, and the same suggestion for that payer and person is never made again.

Every decision is recorded: who, when, what the AI suggested and the final choice ("Approved by Maria Lopez on Oct 24", "AI suggestion edited by..."). **Accept all high confidence** leaves AI suggestions out unless you tick **Include AI suggestions**.

Finalize

Finalize the match list
Upload pasted.csv · Sep 2, 2026 – Oct 19, 2026

Back to review Reconciliation summary (PDF) CSV

Matching issues Computed from your data

18 of 20 payments are assigned, 2 still need review. 1 payment with no payer name and a memo too vague to match. 1 payment from payers whose names are not on your list. 1 payment whose amount does not fit any scheduled charge.

Needs action 1 payment with no payer name and a memo too vague to match
The bank shows no name; check the deposit slip or ask who sent it.
[Dismiss](#)

Needs action 1 payment from payers whose names are not on your list
Assign them by hand, or add the payer to the right person so the next ones match.
[Dismiss](#)

Check 1 payment whose amount does not fit any scheduled charge
0 look short and 0 look like overpayments.
[Dismiss](#)

Info 10 new payers this period
[Dismiss](#)

Summary

PAYMENTS	COUNT	AMOUNT
All payments (money in)	20	\$7,980.00

1. Open **Finalize...** from the review screen or an upload.
2. Check the summary: payments and amounts by how they were matched, splits, ignored, and anything still pending.
3. When nothing is pending, press **Finalize**.

Finalizing **locks** those assignments: no screen can change them, and the statement totals for the period stay put. The **Reconciliation summary** (PDF or CSV) is your record. An **Admin or Owner** can reopen a list with a reason; the history of finalizing and reopening is kept.

4.8 Matching issues

After each matching pass, **Matching issues** lists what needs a decision, each with a count and a link that filters the review list:

- **Needs action:** payments with no payer name, payers not on your list, payers who could be several people, account numbers that fail the check digit.
- **Check:** amounts that fit no scheduled charge, possible duplicates, returned items, payer names that differ from your contacts, memos naming someone not on your list, people with charges due and no payment yet.
- **Info:** new payers, payers worth a rule, large gifts to acknowledge, and so on by type.

Matching issues Computed from your data

18 of 20 payments are assigned, 2 still need review. 1 payment with no payer name and a memo too vague to match. 1 payment from payers whose names are not on your list. 1 payment whose amount does not fit any scheduled charge.

Needs action [1 payment with no payer name and a memo too vague to match](#)
The bank shows no name; check the deposit slip or ask who sent it.
[Dismiss](#)

Needs action [1 payment from payers whose names are not on your list](#)
Assign them by hand, or add the payer to the right person so the next ones match.
[Dismiss](#)

Check [1 payment whose amount does not fit any scheduled charge](#)
0 look short and 0 look like overpayments.
[Dismiss](#)

Info [10 new payers this period](#)
[Dismiss](#)

[Accept all high confidence \(0\)](#) ☐ [Include AI suggestions \(0 \)](#) [Re-run matching](#) [Undo](#) [Finalize...](#)

[Open \(not yet assigned\)](#) [Any method](#) [mm/dd/yyyy](#) [mm/dd/yyyy](#) [Min \\$](#) [Max \\$](#) [Payer or memo](#)

☐ [Money out too](#)

The findings are computed from your data; with AI on, the AI words a short overview and ranks them, and any number it states is checked against ours. One-click actions (create a rule, add a payer name, add a person) always take a Staff member's click. **Dismiss** hides a finding for that upload.

5 Schedules and balances

5.1 Schedules by group

A **schedule** says what is due and when: monthly tuition, weekly childcare, rent on the 1st, annual dues, a one-time registration fee, instalments.

The screenshot shows the ePayRecon interface for managing schedules. The top navigation bar includes 'Dashboard', 'Students', 'Payments' (with a red badge '2'), 'Tuition' (selected), 'Reports', and an 'Upload payments' button. A user profile 'Pat Admin' is in the top right. The main section is titled 'Schedules' with a subtitle: 'What is due when: tuition and fees by grade. Balances, "who hasn't paid", aging and statements are worked out from these.' A 'New schedule rule' button is in the top right. Below the subtitle, there are three template buttons: 'Tuition — 10 monthly payments', 'Registration fee', and 'Bus fee — monthly'. A table lists the current schedules:

TUITION	APPLIES TO	AMOUNT	HOW OFTEN	FROM - TO	GRACE	EXTRAS	ACTIONS
Registration fee	Everyone	\$150.00	Once (on the start date)	Oct 24, 2026 – Jul 31, 2027	—		Edit Delete
Tuition — 10 monthly payments	Everyone	\$450.00	Monthly - day 1	Sep 1, 2026 – May 31, 2027	5 days	sibling discount 10%	Edit Delete

1. Open **Schedules**. Add one of the templates for your type in one click, or **Add a schedule**.
2. Set the amount, how often (monthly, weekly, on dates you choose, once...), the first and last date, and which groups it applies to.
3. Optional: a grace period, a late fee (flat, % or per day with a cap, once per period), a sibling discount, an early-bird discount, proration for people who start mid-period.

Changing a schedule changes balances from the date you choose; payments already received stay.

5.2 Overrides for one person

On a person's page, under **Charges and balance**:

- **A personal plan** replaces the group schedule for that person (a scholarship rate, a different rent).
- **A one-time charge or credit** (a supply fee, a concession, a refund).
- **Skip** a single charge (a month away).

Every change is in the audit log.

5.3 Balances, grace periods and aging

Payments pay the oldest charges first, unless a payment names an invoice or you applied it to a charge. A charge becomes **overdue** after its grace period.

The **Balances and aging** report shows, for every person: the balance on the last day of the period, the status (Paid, Ahead, Partially paid, Overdue) and the aging buckets (current, 1–30, 31–60, 61–90, 90+ days).

Only **approved** assignments count. Pending AI suggestions are shown separately ("Pending review: 3 payments, \$1,350") so the numbers aren't misleading.

5.4 Did they pay enough?

Under each assigned payment the review screen shows what that payer paid in the month against what was due then for the people they pay for: **Paid \$450 of \$450, Short: paid \$300 of \$450, or Over**. It helps you spot a missed instalment or an overpayment at a glance.

6 Reports

6.1 The reports

 **ePayRecon**

Dashboard Students ▾ Payments **2** ▾ Tuition ▾ **Reports ▾** Upload payments

? ⌂ Pat Admin ▾

Reports

Pick a report, then a period and filters. Every report can be printed, exported to CSV, Excel or PDF, and saved with its filters.

No saved reports yet: run a report, then use "Save as my report" to keep it with its filters.

1

Payments by student

Each student's payments and total for the period.

2

Payments by family

Members grouped under their family account: the total and each one's share.

3

Student statement

One student: tuition and fees, payments and a running balance, ready to print or send as a PDF.

4

Family statement

The same for a whole family.

5

Balances and aging

Each student's balance on the last day of the period, with Paid / Ahead / Partially paid / Overdue and aging buckets (current, 1-30, 31-60, 61-90, 90+ days).

6

Upcoming tuition and fees

Everything due in the next 30 days, and how much is already covered.

7

Monthly summary

Totals by month and payment method, with the number of different payers.

8

Payments by payer

Each payer as the bank shows it, the students they paid for, what was due for them and what the payer paid — short in red, over in orange.

9

Unmatched and ignored payments

Payments not yet assigned, and those marked as not for anyone — to clean up.

Pick a report, a period (this month, this school year, a custom range...) and filters, then **Run**. Every report has the words of your type.

REPORT	SHOWS
Payments by person	Each one's payments and total for the period
Statement	One person: charges, payments and a running balance
Balances and aging	Balances on a date, with aging buckets
By payer	What each payer paid and for whom
Unmatched	Payments not yet assigned
No contact email	Who has no email for notices and statements
Type reports	Rent roll, vacancy, deposits held, move-out; agency remittance; roster status; package balances; assessment collection, estoppel; renewals and lapsed members; giving by fund, pledge fulfilment; AR aging, invoices paid...

Reports count approved assignments only, and say **Finalized through** the date your lists are finalized to.

6.2 Statements


Dashboard
Students ▾
Payments 2 ▾
Tuition ▾
Reports ▾
Upload payments
?
€
Pat Admin ▾

Student statement

One student: tuition and fees, payments and a running balance, ready to print or send as a PDF.

All reports

Period
From
To
Student

Custom ▾
08/01/2026 📅
10/31/2026 📅
Amara Okonkwo · EP-1001 ▾
Run

Amara Okonkwo
Account number EP-1001 · 3

- **Statement** (or Tenant ledger, Owner ledger, Client statement...): one person's charges, payments and running balance, to print, download as PDF or email.
- **Family statement**: the same for a whole family.
- **Year-end tax statement** (childcare): amounts paid per child in the calendar year, with your provider name, address and EIN.
- **Contribution statement** (nonprofits): every gift in the year with your acknowledgement wording; optionally only gifts of \$250 or more, and anonymous gifts left out.

6.3 Saved reports

Run a report with the period and filters you use often, then press **Save as my report** and give it a name. It appears under **My reports**. A saved report keeps the period preset ("this month") and the filters, not the results — it is always up to date.

6.4 Exports

Every report downloads as **CSV**, **Excel** or **PDF**. Spreadsheet exports neutralize anything that could run as a formula. Owners, Admins and Staff can download; Viewers see reports on screen only. Every download is in the access log.

7 Organization types

7.1 Schools

- **Students** grouped by **grade**, with **parents and guardians** as payers and contacts.
- **Families** get a family account number; a payment with it is split across the siblings.
- Tuition schedules (10 monthly payments), registration and bus fees, **sibling discounts**.
- A memo naming the child ("for Maya") picks the right sibling.
- Reports: payments by student, statements, family statements, balances and aging.

7.2 Rentals

Units and vacancy
7 units · 0 vacant · 100% occupied

Vacancy report Add the units on my list

PROPERTY	UNIT	BEDROOMS	MARKET RENT	STATUS	TENANTS	ACTIONS
Linden Court	1A		—	Occupied	Marcus Bell RT-1001	Edit Delete
Linden Court	1B		—	Occupied	Sofia Ramirez RT-1002	Edit Delete
Linden Court	2A		—	Occupied	Wei Chen RT-1003	Edit Delete
Linden Court	2B		—	Occupied	Tasha Greene RT-1004	Edit Delete
Maple Flats	101		—	Occupied	Patrick Doyle RT-1005	Edit Delete
Maple Flats	102		—	Occupied	Amina Yusuf RT-1006	Edit Delete
Maple Flats	201		—	Occupied	Jonas Lindgren RT-1007	Edit Delete

Add a unit

Property Unit Bedrooms

Market rent Notes

- **Properties and units**, with a units and vacancy screen and market rents.
- **Leases**: start, end, renewals, month-to-month, move-out; a **rent change** from a date.
- **Late fees**: flat, % or per day with a cap, once per period; concessions.
- **Returned payments (NSF)** reverse the payment and can add your NSF fee.
- **Security deposits** are kept apart from rent, with a move-out statement.
- **Housing authority (HAP)**: a split rule shares the authority's payment between tenants; statements show the tenant's and the HAP portion.
- Co-tenants and co-signers as contacts; unit numbers in memos match.

- Reports: rent roll, delinquency, tenant ledger, deposits held, income by property, vacancy, move-out.

7.3 Childcare

- **Children** by **classroom**, full-time or part-time, weekly tuition.
- **Subsidies**: a fixed amount or a % paid by an agency; statements show the family's and the agency's portion; the **agency remittance** report checks what each agency paid.
- Registration and supply fees, sibling discounts, credits.
- **Year-end tax statement** for the dependent care credit, with your provider name, address and EIN.

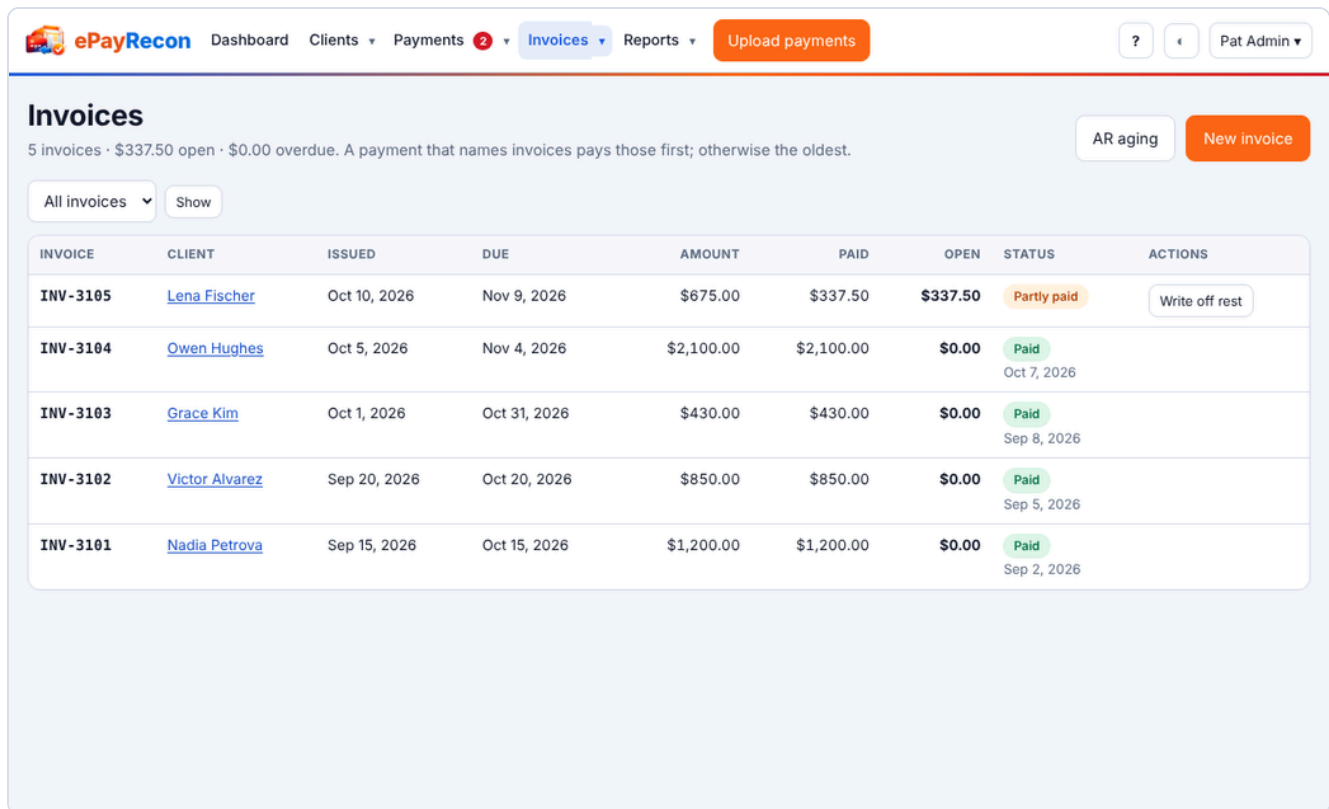
7.4 HOAs

- **Owners** by **unit**, with each unit's % **interest**.
- **Dues** monthly or quarterly; **special assessments** by equal share or by % interest, in instalments; late fees; payment plans.
- An **ownership change** moves the unit (and its future charges) to the buyer; the seller's history stays.
- Reports: owner ledger, aging, assessment collection, and an estoppel-style statement (informational).

7.5 Nonprofits

- **Donors** and **households**; **pledges** as schedules; gifts split across **funds** and **campaigns**.
- No late fees and no "overdue": pledges show given and remaining.
- **Year-end contribution statements** with your acknowledgement wording, a \$250+ option and anonymous gifts left out.
- Reports: giving by fund or campaign, pledge fulfilment, lapsed donors, top donors (Owners only).

7.6 Businesses



INVOICE	CLIENT	ISSUED	DUE	AMOUNT	PAID	OPEN	STATUS	ACTIONS
INV-3105	Lena Fischer	Oct 10, 2026	Nov 9, 2026	\$675.00	\$337.50	\$337.50	Partly paid	Write off rest
INV-3104	Owen Hughes	Oct 5, 2026	Nov 4, 2026	\$2,100.00	\$2,100.00	\$0.00	Paid Oct 7, 2026	
INV-3103	Grace Kim	Oct 1, 2026	Oct 31, 2026	\$430.00	\$430.00	\$0.00	Paid Sep 8, 2026	
INV-3102	Victor Alvarez	Sep 20, 2026	Oct 20, 2026	\$850.00	\$850.00	\$0.00	Paid Sep 5, 2026	
INV-3101	Nadia Petrova	Sep 15, 2026	Oct 15, 2026	\$1,200.00	\$1,200.00	\$0.00	Paid Sep 2, 2026	

- **Invoices** with number, dates, lines and status; partial payments, credits and write-offs.
- An **invoice number in the memo** is the strongest match, and pays that invoice first; otherwise payments go to the oldest invoice.
- Optional retainers as schedules.
- Reports: AR aging, client statement, invoices paid, unapplied payments.

7.7 Sports, lessons and clubs

Sports

Seasons, programs and teams; registration with instalments; early-bird discounts, scholarships, refunds and one-off fees. Reports: roster status, outstanding by program, fee collection.

Lessons

Programs and instructors; monthly unlimited, **packages** counted down by the **lesson log**, or per session; recital fees. Reports: package balances, revenue by instructor or program, overdue list.


Dashboard
Students
Payments 2
Lessons
Reports
Upload payments
?
Pat Admin

Packages and lesson log

Prepaid packages count down as lessons are logged; without a package, a lesson can be billed per session.

Package balances
Revenue by instructor

Log lessons

Date
10/24/2026
Lessons each
1
Per-session price (only when no package)
45.00

Instructor (blank = the student's)
Program (blank = the student's)

☐	STUDENT	PROGRAM	INSTRUCTOR	LESSONS LEFT	BALANCE
☐	Clara Jensen LS-1001	Piano	Ms. Albright	10	\$435.00
☐	Ines Moreau LS-1005	Voice	Ms. Albright	10	\$755.00
☐	Lily Zhang LS-1003	Piano	Ms. Albright	8	\$355.00
☐	Oscar Reyes LS-1004	Guitar	Mr. Castellano	—	\$215.00
☐	Rohan Mehta LS-1002	Violin	Mr. Castellano	—	\$35.00

Log the lessons

Clubs

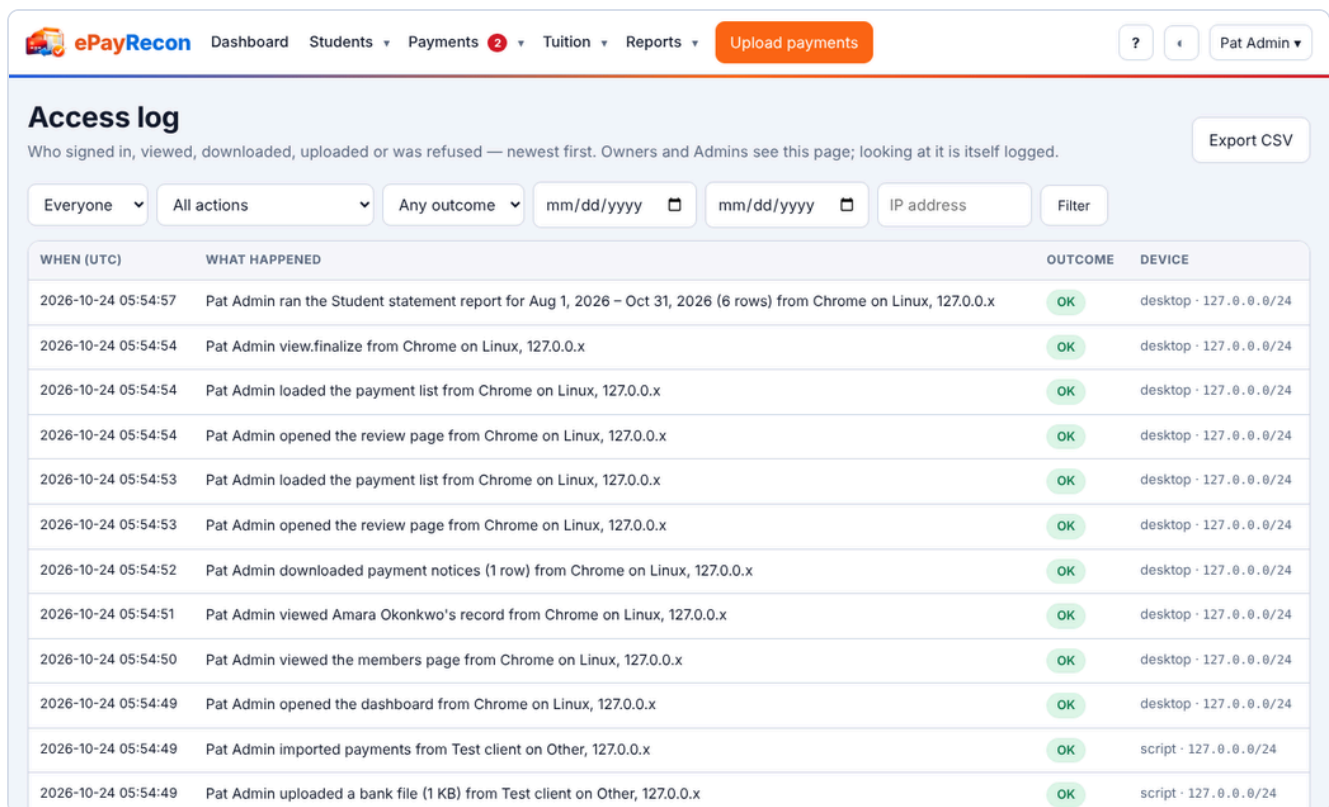
Membership levels, annual or monthly dues, joining fees, renewals and automatic status (active, grace, lapsed), family memberships. Reports: renewals due, lapsed members, dues by level, member statements.

8 Security and privacy

8.1 Encryption

Names, emails, phones, memos, payer names, match reasons, notes and uploaded files are encrypted with AES-256-GCM before they are stored. Lookups use keyed hashes, so the same email is found without being stored in clear. All traffic uses HTTPS. Account numbers are stored readable: they are not secret, and payers write them in memos.

8.2 The access log



ePayRecon Dashboard Students Payments ² Tuition Reports Upload payments ? Pat Admin

Access log

Who signed in, viewed, downloaded, uploaded or was refused — newest first. Owners and Admins see this page; looking at it is itself logged. [Export CSV](#)

Everyone All actions Any outcome mm/dd/yyyy mm/dd/yyyy IP address Filter

WHEN (UTC)	WHAT HAPPENED	OUTCOME	DEVICE
2026-10-24 05:54:57	Pat Admin ran the Student statement report for Aug 1, 2026 – Oct 31, 2026 (6 rows) from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:54	Pat Admin view.finalize from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:54	Pat Admin loaded the payment list from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:54	Pat Admin opened the review page from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:53	Pat Admin loaded the payment list from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:53	Pat Admin opened the review page from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:52	Pat Admin downloaded payment notices (1 row) from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:51	Pat Admin viewed Amara Okonkwo's record from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:50	Pat Admin viewed the members page from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:49	Pat Admin opened the dashboard from Chrome on Linux, 127.0.0.x	OK	desktop · 127.0.0.0/24
2026-10-24 05:54:49	Pat Admin imported payments from Test client on Other, 127.0.0.x	OK	script · 127.0.0.0/24
2026-10-24 05:54:49	Pat Admin uploaded a bank file (1 KB) from Test client on Other, 127.0.0.x	OK	script · 127.0.0.0/24

Owners and Admins can review a detailed **access log** (your name ▼ > Access log): every sign-in and sign-out, every view of a person's record and of the payment and review pages, every report run, every download and upload, every AI call (how many items, never what), and every refused attempt.

- Each row: when, who, their role, the IP address and network, the **country** estimated from the IP address, the browser and device, and counts such as rows exported.
- **Filters:** user, action, outcome, dates, IP. **Export CSV.**

- **Alerts:** a new device, a **sign-in from a new country**, many failed sign-ins, large exports outside working hours. Owners and Admins get an email for a new device and for a new country (each can turn either off under Account > Recent sign-ins and devices).
- When our support looks at your organization's figures, the log says "ePayRecon support viewed ...".
- **Tamper-evident:** each row carries a hash of the one before it; the chain is verified daily.
- **Kept** 1 year by default; an Owner can choose 90 days, 1, 3 or 7 years.

The country of a sign-in

The country is **estimated** from the IP address with an offline database on our own server, so no outside service is asked. A VPN, a company network or a mobile carrier can place someone in another country; travel explains most "new country" alerts. The first sign-in with a known country is the starting point; after that, each country not seen before for that person raises one alert. The country is kept in the access log only, with the same retention, and never shared.

Country data: [IP Geolocation by DB-IP](#), under the Creative Commons Attribution 4.0 licence. It is refreshed monthly.

Everyone can see their own **recent sign-ins and devices** under Account, and sign out of all other sessions.

8.3 The audit log

The **audit log** (Owners and Admins) records every change: imports, assignments, approvals and rejections of AI suggestions, edits, rules, schedules, settings, members, finalizing and reopening. Search it and export it as CSV.

8.4 Deleting data

An **Owner** can delete the organization and everything in it from **Settings > Delete all organization data**, typing its name to confirm. Access ends at once; an Owner can undo it for 7 days; then everything is purged from our database and file storage, including its access log (a one-line record that the organization was deleted stays).

Our hosting provider makes routine automatic server backups that are kept for a limited time (no longer than about a month). Data you delete drops out of those backups as they are replaced. We do not keep any other copies.

You can delete any uploaded original at any time; imported payments stay.

8.5 What the AI sees

With AI on (the default; turn it off in Settings):

- **Matching:** payer names, memos with numbers removed, your list of names.
- **Import:** column headers and up to 5 sample rows (no balances), unclear descriptions, the text of PDF pages (or of scanned pages and photos, after text recognition in your browser) without your name, address, account or card numbers and balances. Images of pages are never sent.
- **Matching issues:** the computed findings, to word an overview.

Never sent: emails, phone numbers, bank account or card numbers, routing numbers, balances, school IDs or our record numbers. The AI only suggests; nothing is assigned until your team approves it. Anthropic may not use your data for training. See [Security](#).

9 Account and billing

9.1 Profile, password, sessions and devices

Open **Account** from your name in the top bar (your name ▼ > Account) to change your name or password; **Two-step sign-in** and **Sign-ins & devices** are in the same menu. Changing your password signs you out everywhere else.

Recent sign-ins and devices lists the devices that signed in to your account in the last 180 days, with **Sign out of all other sessions**. You are signed out automatically after 30 minutes without activity.

9.2 Billing

ePayRecon is free while it is new. We will tell every Owner well in advance before any paid plan starts, and nothing will be charged without your agreement. See [Pricing](#).

10 Troubleshooting and FAQ

10.1 Troubleshooting and FAQ

My bank file says "No rows were found"

Make sure it is the account activity export (CSV or Excel), not a statement summary. Title rows above the header are fine. For a PDF, see [PDF and scanned statements](#).

A payment matched the wrong sibling

Choose the right one on the review screen. Ask the family to put the child's account number (or the family number) in the memo, and the next payments match at once.

The same payment shows twice

They come from two uploads with different layouts. Check **Possible duplicates** under Matching issues, and mark one as not a payment.

A payer pays for someone with a different name

Make a rule: **Always match this payer to...** (press **r** on the review screen).

I can't change anything

You may have the **Viewer** role: it can view everything but not change or export. Ask an Admin.

I can't change an assignment

The list was finalized. An Admin or Owner can reopen it, with a reason.

Emails don't arrive

Check the address on the contact's page, and whether it is marked unsubscribed or bouncing. The **No contact email** report lists who has none.

How do I turn the AI off?

Settings > Privacy and security, or the switch on the upload and review screens.

Glossary

Account number

The permanent number each person (or family) gets, e.g. EP-1042, to put in payment memos. It never changes and is never reused.

Check digit

An optional last digit that makes most typing mistakes in an account number detectable.

Payer

Someone who pays for a person: a parent, a tenant, a co-signer, a donor's spouse, a billing contact.

Contact

A payer or other person who receives notices and statements; one contact can be linked to several people.

Schedule

A rule that says what is due when (tuition, rent, dues, pledges, instalments).

Suggestion

A proposed match that someone on your team still has to accept. AI suggestions always need approval.

Rule

"Always match this payer to this person": future payments from that payer are assigned automatically.

Finalize

Locking the assignments of an upload or a period once nothing is pending; reopening needs an Admin or Owner and a reason.

Matching issues

The summary of what needs a decision after matching: no match, ambiguous payers, amounts, duplicates, data quality.

Access log

The tamper-evident record of who signed in, viewed, downloaded, uploaded or was refused.

Audit log

The record of every change: imports, assignments, edits, settings.

Viewer

A role that can see everything in the organization but cannot change or export anything.

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