

How to reconcile a bank account in QuickBooks Online

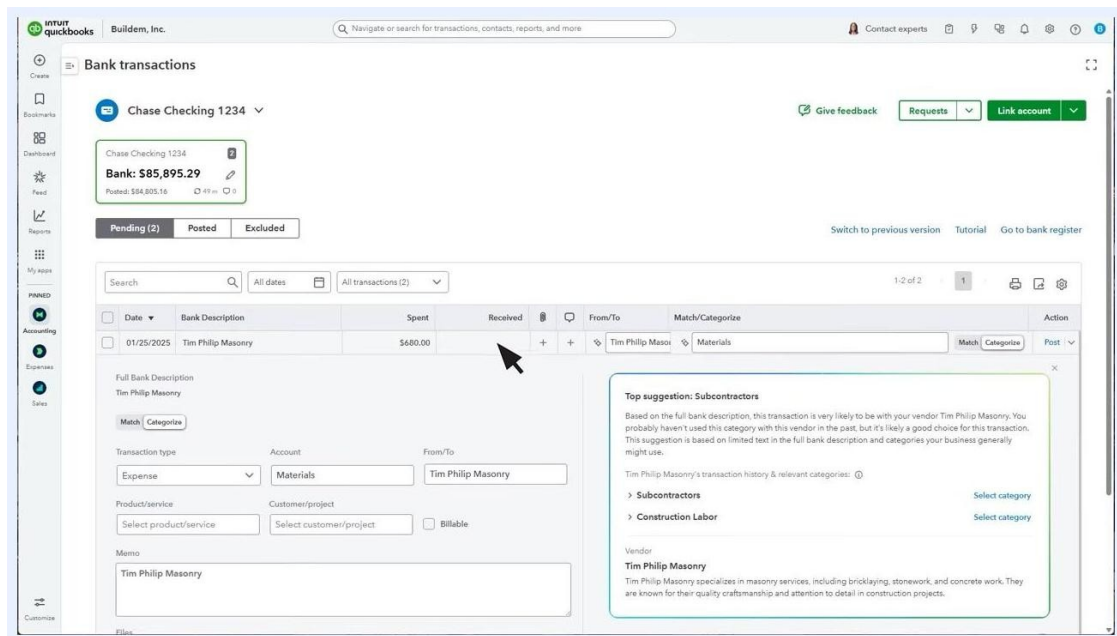
Reconciling a bank account in QuickBooks Online ensures that the records you keep in QuickBooks match your bank and credit card statements. This process helps you maintain accurate financial records and catch discrepancies before they become bigger problems. This guide walks you through preparing for reconciliation, matching transactions, resolving differences, and completing the process—including the AI-powered reconciliation workflow.

Prerequisites

Before you reconcile a bank account in QuickBooks Online, complete the following preparation steps.

Connect your bank and credit card accounts

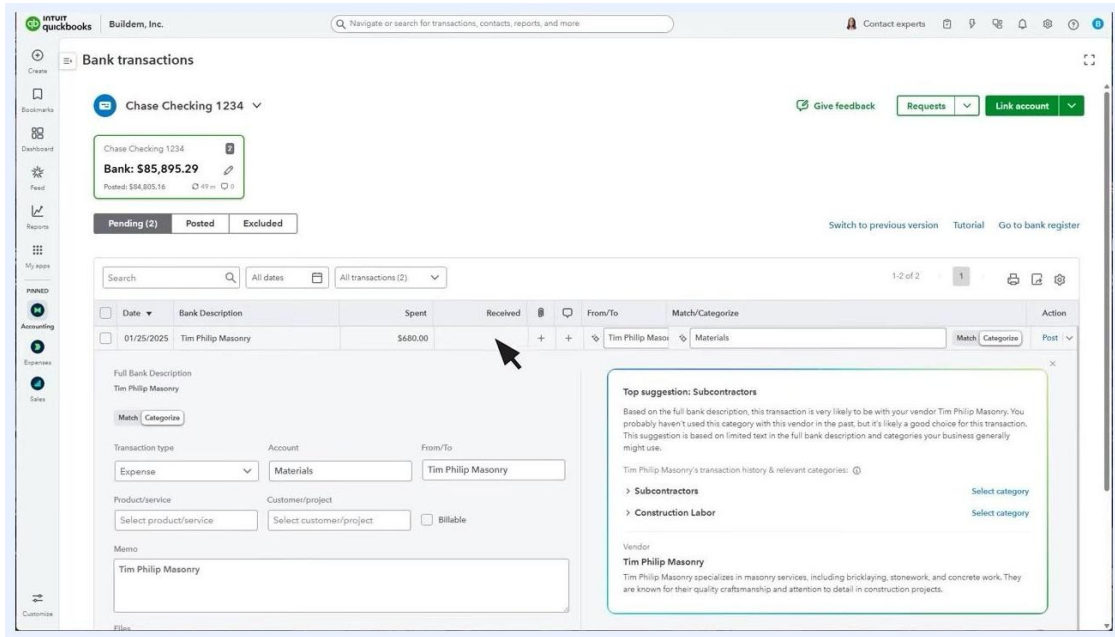
Use the **Link account** button to connect your financial institutions to QuickBooks. This allows QuickBooks to automatically import transactions, which makes categorizing and reconciling faster and more accurate.



QuickBooks Bank Transactions screen showing detailed transaction entry with suggested categories, and options to post, split, create a rule, or exclude a transaction.

Record your money in and money out

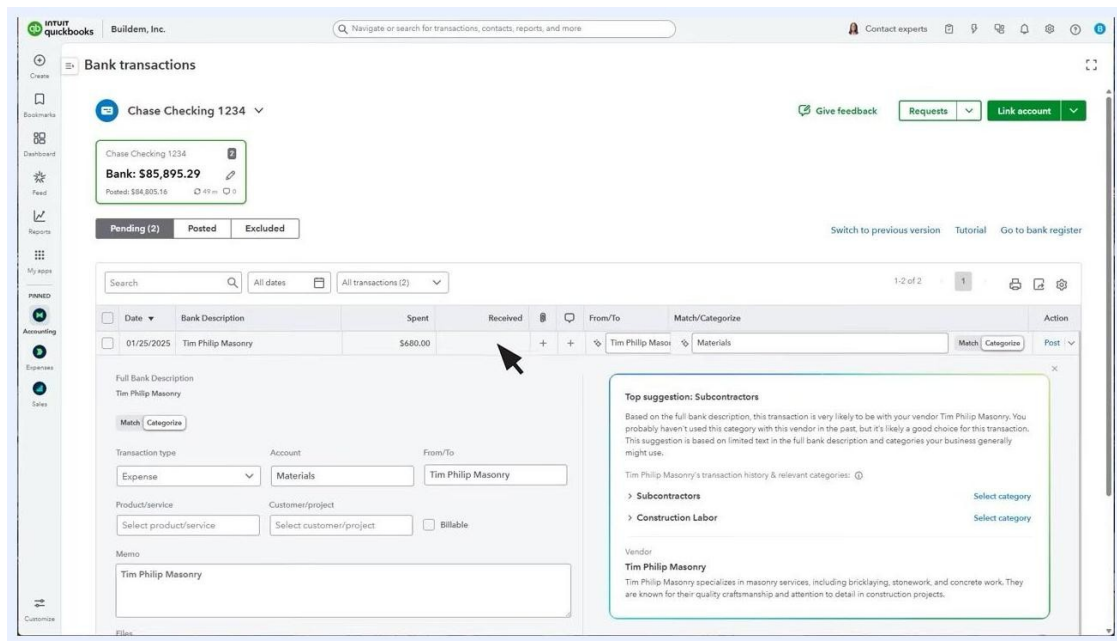
Record all your money coming in for the month in QuickBooks, as well as all your money going out. The fastest and most reliable way to keep your books accurate is to connect your bank and credit card accounts to QuickBooks and categorize every transaction.



QuickBooks Bank Transactions screen showing a Chase Checking account with pending transactions and options to match or categorize them.

Enter and categorize each transaction

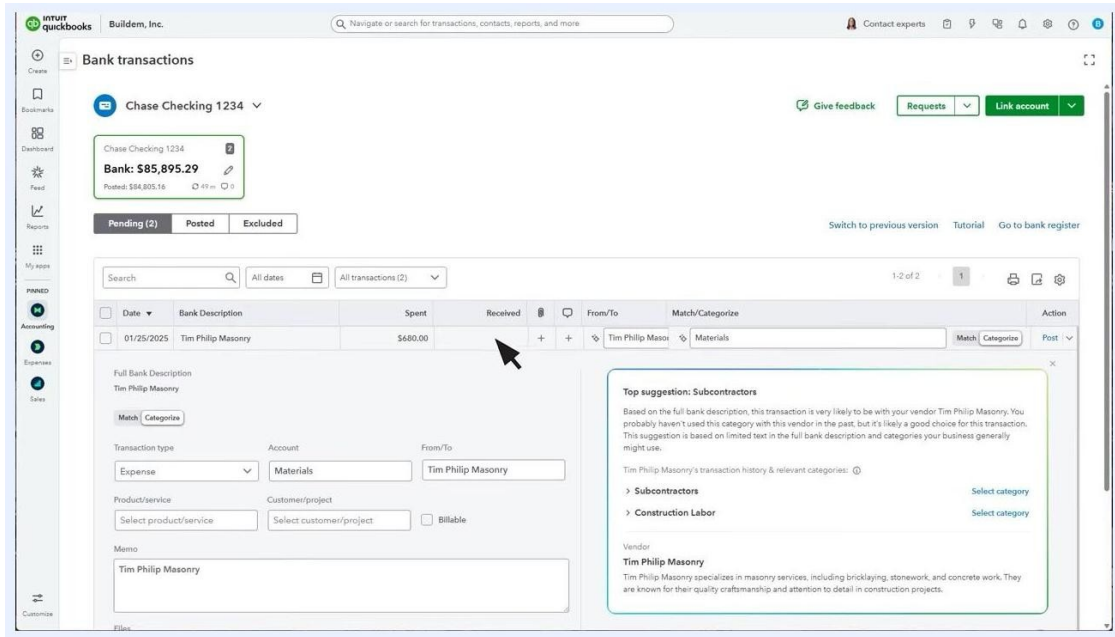
For each transaction, enter the correct details. For example, for a transaction dated 01/25/2025, you would enter "Tim Philip Masonry" as the payee, \$680.00 as the amount spent, and categorize it as "Materials." Use the category suggestions QuickBooks provides to choose the most appropriate option for each transaction.



QuickBooks Bank Transactions screen with transaction details expanded, showing fields for transaction type, account, from/to, memo, and suggested categories.

Review all transactions for the month

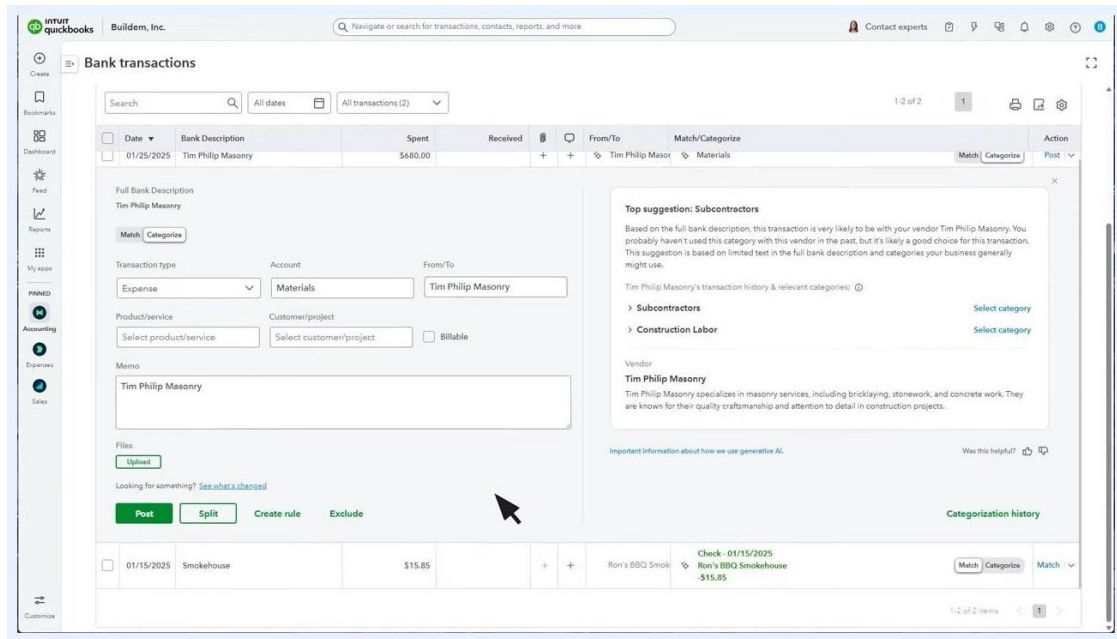
Make sure every transaction for the period has been reviewed and categorized. When you finish processing everything, QuickBooks displays an "All caught up!" message, confirming you have reviewed all transactions for the period.



QuickBooks Bank Transactions screen displaying an "All caught up!" message, confirming all transactions have been reviewed.

Gather your bank or credit card statement

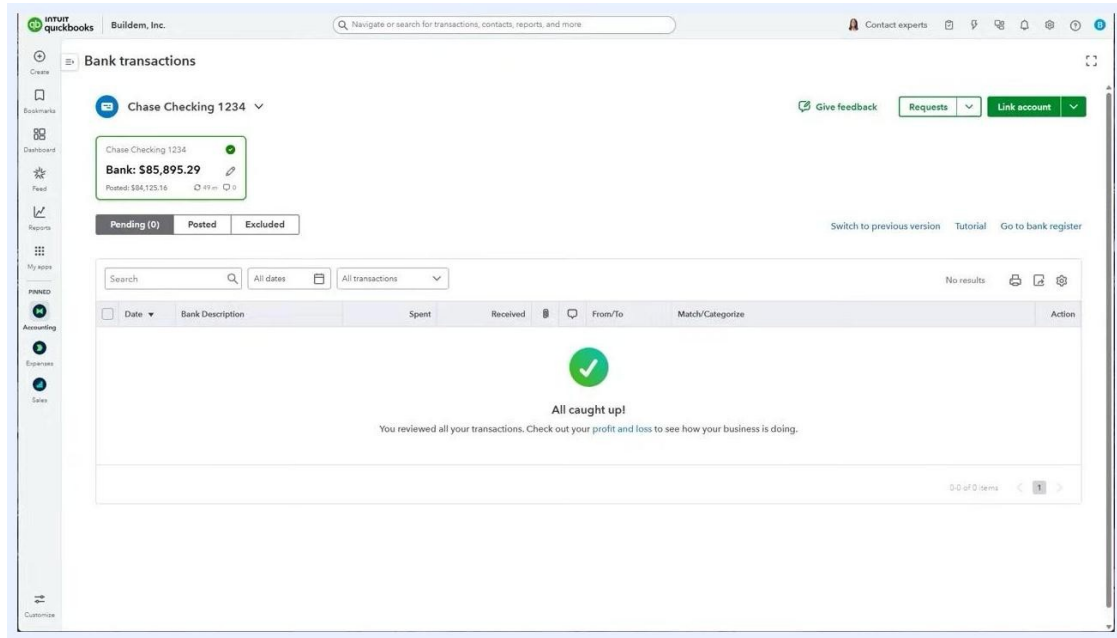
Before you begin reconciling, have your bank or credit card statement for the month on hand. You'll use it to match your records in QuickBooks.



QuickBooks slide titled "Before you reconcile" with bullet points: record all your transactions for the month in QuickBooks, and have your bank or credit card statement handy.

Step 1: Open the Reconcile tool

Go to the settings menu (gear icon) and select **Reconcile** from the Tools section.



QuickBooks Reconcile screen showing account selection, an option to upload a bank statement, and fields for beginning balance, statement ending balance, and statement ending date.

Step 2: Select the account to reconcile

On the Reconcile screen, choose the bank or credit card account you want to reconcile from the **Account** dropdown menu.

Step 3: Enter statement details

Enter the ending balance and ending date from your bank or credit card statement. Double-check that your opening balance matches your statement. If everything looks correct, select **Start reconciling**.

Step 4: Compare your statement to QuickBooks

Take your bank statement and compare each item against the information in QuickBooks, paying close attention to dates and amounts. Find every item on your statement and confirm it matches a transaction in QuickBooks.

Chart of accounts > Bank register > Reconcile

Reconcile Checking
Statement ending date: January 31, 2021

\$11,839.51
STATEMENT ENDING BALANCE

\$13,259.70
CLEARED BALANCE

\$16,052.75
BEGINNING BALANCE

\$5,628.00
16 PAYMENTS

\$2,834.95
7 DEPOSITS

-\$1,420.19
DIFFERENCE

Payments Deposits All

DATE	CLEARED DATE	TYPE	REF NO.	ACCOUNT	PAYEE	MEMO	PAYMENT	DEPOSIT
11/14/2020	11/14/2020	Expe...		Owner's Equity:...	Books by...	Books by Bessie	75.00	
01/01/2021		Check	84	Owner's Equity:...	Business ...		1,286.00	
01/01/2021		Bill Pa...	3333	Accounts Payable	Dallas Ph...		400.00	
01/01/2021		Check	DEBIT	Automobile Exp...	Squeaky ...		19.99	
01/02/2021		Deposit		Construction Inc...	Amy's Bir...	Deposit		333.51
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Cool Cars	Deposit	699.00	
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Dylan So...	Deposit	337.50	
01/03/2021	01/03/2021	Expe...		Automobile Exp...	Chin's Gas and Oil		185.00	

QuickBooks Reconcile screen showing statement ending balance, cleared balance, beginning balance, payments, deposits, and a list of transactions to match.

Step 5: Mark matched and pre-cleared transactions

For every transaction that matches between your statement and QuickBooks, place a checkmark next to it in the reconciliation list. Do not check any item in QuickBooks that doesn't appear on your statement.

Chart of accounts > Bank register > Reconcile

Reconcile Checking
Statement ending date: January 31, 2021

\$11,839.51
STATEMENT ENDING BALANCE

\$13,259.70
CLEARED BALANCE

\$16,052.75
BEGINNING BALANCE

\$5,628.00
16 PAYMENTS

\$2,834.95
7 DEPOSITS

-\$1,420.19
DIFFERENCE

Statement ending date: Clear filter / View Payments Deposits All

DATE	CLEARED DATE	TYPE	REF NO.	ACCOUNT	PAYEE	MEMO	PAYMENT	DEPOSIT
11/14/2020	11/14/2020	Expense		Owner's Equity:...	Books by...	Books by Bessie	75.00	☒
01/01/2021		Check	84	Owner's Equity:...	Business ...		1,286.00	☐
01/01/2021		Bill Payable	3333	Accounts Payable	Dallas Ph...		400.00	☐
01/01/2021		Check	DEBIT	Automobile Exp...	Squeaky ...		19.99	☐
01/02/2021		Deposit		Construction Inc...	Amy's Bir...	Deposit	333.51	☐
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Cool Cars	Deposit	699.00	☒
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Dylan So...	Deposit	337.50	☒
01/03/2021	01/03/2021	Expense		Automobile Exp...	Chin's Gas and Oil		185.00	☒

QuickBooks Reconcile screen showing several transactions, some checked and some unchecked, with the difference displayed at the top right.

If your account is connected to QuickBooks, many transactions may already show checkmarks. These are pre-cleared items that QuickBooks automatically matched when it downloaded them during your review—no further action is needed on them.

Chart of accounts > Bank register > Reconcile

Reconcile Checking

Statement ending date: January 31, 2021

\$11,839.51

STATEMENT ENDING BALANCE

-

\$11,972.88

CLEARED BALANCE

\$16,052.75

BEGINNING BALANCE

-

\$6,914.82

17 PAYMENTS

+

\$2,834.95

7 DEPOSITS

!

-\$133.37

DIFFERENCE

QuickBooks Reconcile screen with most transactions already checked, indicating they have been cleared, and a reduced difference amount.

Step 6: Verify all statement items

Continue matching and checking off transactions until every item from your statement is accounted for in QuickBooks. When all items are matched, the **Difference** amount at the top right should read \$0.00, confirming your records are reconciled. If a difference remains, it will be displayed in the **Difference** field.

Chart of accounts > Bank register > Reconcile

Reconcile Checking
Statement ending date: January 31, 2021

Edit info Save for later

\$11,839.51
STATEMENT ENDING BALANCE

\$11,839.42
CLEARED BALANCE

\$16,052.75
BEGINNING BALANCE

\$7,381.79
20 PAYMENTS

\$3,168.46
8 DEPOSITS

\$0.09
DIFFERENCE

Statement ending date Clear filter / V Payments Deposits All

DATE	CLEARED DATE	TYPE	REF NO.	ACCOUNT	PAYEE	MEMO	PAYMENT	DEPOSIT (
11/14/2020	11/14/2020	Expe...		Owner's Equity:...	Books by...	Books by Bessie	75.00	
01/01/2021		Check	84	Owner's Equity:...	Business ...		1,286.00	
01/01/2021		Bill Pa...	3333	Accounts Payable	Dallas Ph...		400.00	
01/01/2021		Check	DEBIT	Automobile Exp...	Squeaky ...		19.99	
01/02/2021		Deposit		Construction Inc...	Amy's Bir...	Deposit		333.51
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Cool Cars	Deposit		699.00
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Dylan So...	Deposit		337.50
01/03/2021	01/03/2021	Expe...		Automobile Exp...	Chin's Gas and Oil		185.00	

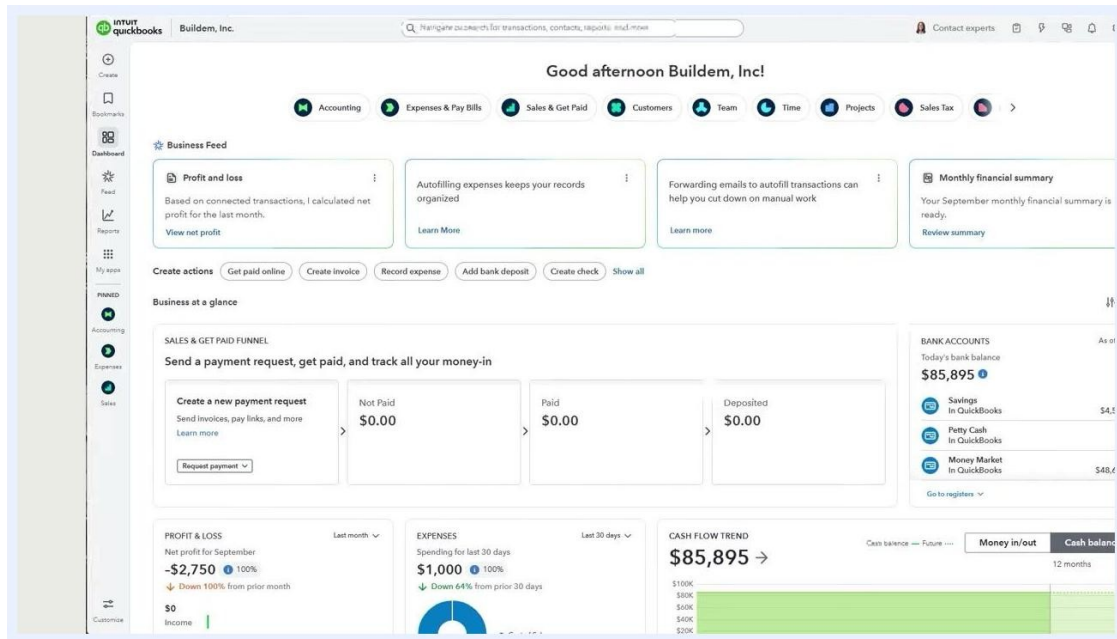
QuickBooks Reconcile screen with all transactions checked and a small remaining difference displayed.

AI-powered reconciliation

QuickBooks also offers an AI-assisted reconciliation workflow that extracts statement data automatically.

Step 7: Upload your bank statement

Click **Upload from this device** to browse and select your bank statement file, or drag and drop the file into the upload area. Supported formats include PDF, JPEG, PNG, and HEIC.

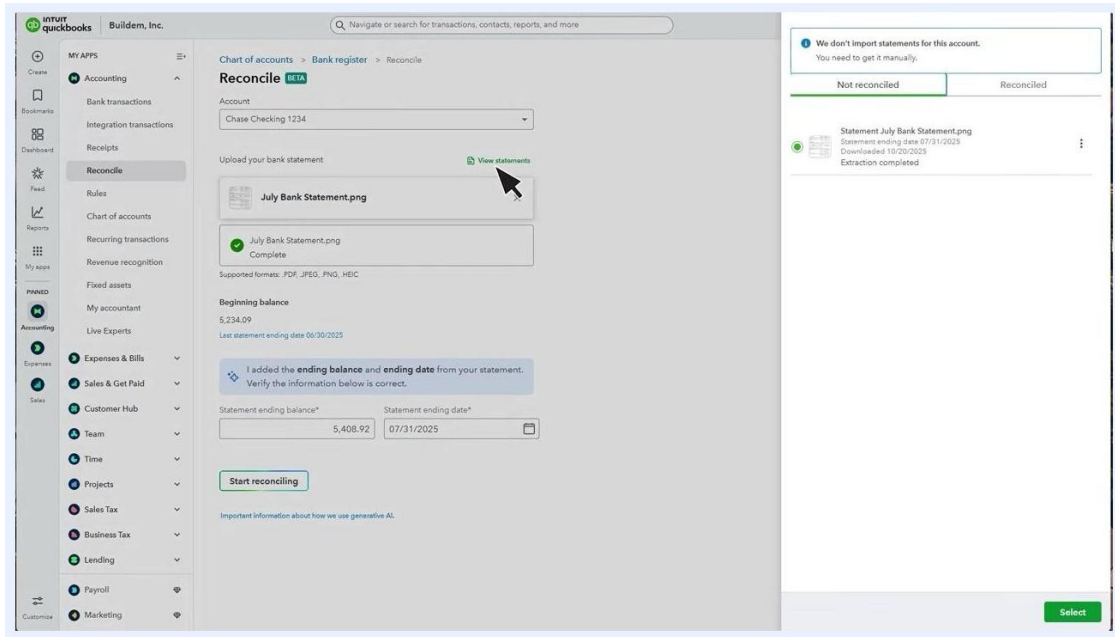


QuickBooks Reconcile (BETA) screen showing the "Upload from this device" option for a bank statement, an account dropdown, and fields for balances and dates.

After you upload the file, QuickBooks automatically extracts the data from your statement using AI. This process may take a few minutes, especially if the statement needs further review.

Step 8: View and select previously uploaded statements

Click **View statements** to open the Statements drawer and review the list of previously uploaded statements. Only statements with the status **Extraction Completed** can be selected for reconciliation. If you're enrolled in auto-import, statements may be imported automatically to save time.



QuickBooks Reconcile screen with the "View statements" drawer open, showing an uploaded statement with "Extraction completed" status.

Step 9: Verify extracted statement details

Once extraction completes, QuickBooks pre-populates the **Statement ending balance** and **Statement ending date** fields. Double-check these numbers against your actual bank statement to confirm accuracy—for example, a statement ending balance of \$5,408.92 and a statement ending date of 07/31/2025.

Summary

	Statement	QuickBooks	Difference
Beginning balance on 07/01/2025	\$5,234.09	\$5,234.09	\$0.00
Total amount in payments	\$5,820.07	\$5,638.07	\$182.00
Quantity of payments	15 payments	14 payments	
Total amount in deposits	\$5,994.90	\$5,472.45	\$522.45
Quantity of deposits	9 deposits	9 deposits	
Ending balance on 07/31/2025	\$5,408.92 Closing in statement	\$5,068.47 Cleared in QuickBooks	\$340.45

Transactions

Start Date: MM/DD/YYYY | End Date: 07/31/2025 | Status: All transactions | Search: Desc, Samt, <Samt, >Samt | Filters: Customize

Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/06/2025	Service Income	Deposit		Insurance		\$272.45	Insurance		REVIEW	
07/10/2025				ATM	\$200.00				REVIEW	
07/12/2025				Internet Transfer		\$250.00			REVIEW	
07/12/2025				Internet Transfer		\$250.00				
07/12/2025 (3)	Accounts Receivable	Receive Payment		Payroll Multiple transactions		\$2,100.00	Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio		\$750.00	Aaron's Photograp		CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop		\$950.00	Bill's Windsurf She		CLEARED	
07/08/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy		\$400.00	Bryan Martial Arts		CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07		Bill payment		REVIEW	
07/14/2025	Inventory	Expense		Direct debit	\$200.00		Direct debit		CLEARED	
07/14/2025				Direct debit	\$200.00					
07/14/2025	Service Income	Deposit		Deposit		\$250.00	Deposit		CLEARED	

QuickBooks Reconcile screen showing the uploaded statement, extracted ending balance and date, and the "Start reconciling" button.

Step 10: Start the reconciliation process

If all the information is correct, click **Start reconciling** to proceed. If you encounter an error, refer to the available help resources or video guides before continuing.

Step 11: Review the Reconciliation page

The Reconciliation page displays the period you're reconciling, including the beginning and ending balances (from your statement and QuickBooks), the total payments and deposits, and the difference between your statement and your QuickBooks records. Use the filters and search options to review transactions for the selected period.

For example, for an ending balance on 07/31/2025: statement closing balance = \$5,408.92, cleared in QuickBooks = \$5,068.47, difference = \$340.45.

Summary		Statement	QuickBooks	Difference
Beginning balance on 07/01/2025		\$5,234.09	\$5,234.09	\$0.00
Total amount in payments		\$5,820.07	\$5,638.07	\$182.00
Quantity of payments		15 payments	14 payments	
Total amount in deposits		\$5,994.90	\$5,472.45	\$522.45
Quantity of deposits		9 deposits	9 deposits	
Ending balance on 07/31/2025		\$5,408.92	\$5,068.47	\$340.45
		Closing in statement	Cleared in QuickBooks	

Clear Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/06/2025	Service Income	Deposit		Insurance		\$272.45		Insurance	REVIEW	
07/05/2025				Insurance		\$272.45			REVIEW	
07/10/2025				ATM	\$200.00				REVIEW	
07/10/2025				ATM	\$200.00				REVIEW	
07/12/2025				Internet Transfer		\$250.00			REVIEW	
07/12/2025				Internet Transfer		\$250.00			REVIEW	
07/12/2025 (1)	Accounts Receivable	Receive Payment		Payroll Multiple transactions		\$2,100.00	Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio		\$750.00	Aaron's Photograp		CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop		\$950.00	Bill's Windsurf She		CLEARED	
07/06/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy		\$400.00	Bryan Martial Arts		CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07			Bill payment	REVIEW	
07/13/2025				Bill payment	\$135.07				REVIEW	
07/14/2025	Inventory	Expense		Direct debit	\$200.00			Direct debit	CLEARED	
07/14/2025				Direct debit	\$200.00				CLEARED	
07/14/2025	Service Income	Deposit		Deposit		\$250.00		Deposit	CLEARED	
07/14/2025				Deposit		\$250.00			CLEARED	

QuickBooks Reconciliation page showing the period, balances, payments, deposits, and a transaction list with review and cleared statuses.

Analyze the reconciliation summary

The **Summary** section at the top of the Reconciliation page provides a detailed comparison between your bank statement and your QuickBooks records:

- **Beginning balance on 07/01/2025:** \$5,234.09 (Statement), \$5,234.09 (QuickBooks), Difference: \$0.00 (green indicator)
- **Total amount in payments:** \$5,820.07 (Statement, 15 payments), \$5,638.07 (QuickBooks, 14 payments), Difference: \$182.00 (blue indicator)
- **Total amount in deposits:** \$5,994.90 (Statement, 9 deposits), \$5,472.45 (QuickBooks, 9 deposits), Difference: \$522.45 (blue indicator)
- **Ending balance on 07/31/2025:** \$5,408.92 (Statement), \$5,068.47 (QuickBooks), Difference: \$340.45 (orange indicator)

Use the colored indicators to quickly spot which sections are balanced (green) and which have discrepancies (blue or orange).

Summary	Statement	QuickBooks	Difference
Beginning balance on 07/01/2025	\$5,234.09	\$5,234.09	\$0.00
Total amount in payments	\$5,820.07	\$5,638.07	\$182.00
Quantity of payments	13 payments	14 payments	
Total amount in deposits	\$5,994.90	\$5,472.45	\$522.45
Quantity of deposits	9 deposits	9 deposits	
Ending balance on 07/31/2025	\$5,408.92	\$5,068.47	\$340.45

Clear Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/08/2025	Service Income	Deposit		Insurance	--	\$272.45		Insurance	REVIEW	
07/10/2025				ATM	\$200.00	--		--	REVIEW	
07/12/2025				Internet Transfer	--	\$250.00		--	REVIEW	
07/12/2025				Internet Transfer	--	\$250.00		--	REVIEW	
07/12/2025 (3)	Accounts Receivable	Receive Payment		Multiple transactions	--	\$2,100.00	Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio	--	\$750.00	Aaron's Photograp	--	CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop	--	\$950.00	Bill's Windsurf Sho	--	CLEARED	
07/08/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy	--	\$400.00	Bryan Martial Arts	--	CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07	--		Bill payment	REVIEW	
07/13/2025				Bill payment	\$153.07	--			REVIEW	
07/14/2025	Inventory	Expense		Direct debit	\$200.00	--		Direct debit	CLEARED	
07/14/2025				Direct debit	\$200.00	--			CLEARED	
07/14/2025	Service Income	Deposit		Deposit	--	\$250.00		Deposit	CLEARED	
07/14/2025				Deposit	--	\$250.00			CLEARED	

QuickBooks Reconciliation page showing the balance summary, colored difference indicators, and a detailed transaction list with review and cleared statuses.

Step 12: Expand your workspace

If you need more room to view transactions, collapse the left menu or use the available layout options.

Step 13: Review individual transactions for discrepancies

Scroll through the **Transactions** list to compare each entry between your bank statement and QuickBooks. Use the filters at the top to narrow results by date, status, or transaction type.

Pay attention to the **Status** column:

- **REVIEW** (orange): The transaction requires your attention and may need to be matched, edited, or explained.
- **CLEARED** (green): The transaction has been matched and reconciled successfully.

Examples of transactions requiring review include a 07/08/2025 Service Income deposit of \$272.45, a 07/10/2025 ATM payment of \$200.00, and a

07/12/2025 Internet Transfer deposit of \$250.00. Examples of cleared transactions include a 07/12/2025 Accounts Receivable payment of \$2,100.00 and a 07/04/2025 Accounts Receivable payment of \$750.00 from Aaron's Photography Studio.

Step 14: Review multi-payment deposits

Some deposits may be linked to multiple customer payments, indicated by "Multiple transactions" in the Description or Deposit columns. These transactions often require review to ensure they're correctly matched and categorized.

Chart of accounts > Bank register > Reconcile										
Chase Checking 1234										
Give feedback Switch to previous experience Edit info Save for later										
Summary										
		Statement	QuickBooks	Difference						
Beginning balance on 07/01/2025		\$5,234.09	\$5,234.09	\$0.00						
Total amount in payments		\$5,820.07	\$5,638.07	\$182.00						
Quantity of payments		13 payments	14 payments							
Total amount in deposits		\$5,994.90	\$5,472.45	\$522.45						
Quantity of deposits		9 deposits	9 deposits							
Ending balance on 07/31/2025		\$5,408.92	\$5,068.47	\$340.45						
		Closing in statement	Cleared in QuickBooks							
Transactions										
Payments Deposits All										
Start Date	End Date	Status	Search							
MM/DD/YYYY	07/31/2025	All transactions	Desc, Samt, <\$amt, >\$amt	Filters						
Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
Date				Description - QuickBooks	Payment - QuickBooks	Deposit - QuickBooks				
07/08/2025	Service Income	Deposit		Insurance	--	\$272.45		Insurance	REVIEW	
07/08/2025				Insurance	--	\$272.45				
07/10/2025				ATM	\$200.00	--			REVIEW	
07/10/2025				ATM	\$200.00	--				
07/12/2025				Internet Transfer	--	\$250.00			REVIEW	
07/12/2025				Internet Transfer	--	\$250.00				
07/12/2025 (3)	Accounts Receivable	Receive Payment		Payroll	--	\$2,100.00		Aaron's Photograp		
				Multiple transactions	--	Multiple transactions				
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio	--	\$750.00		Aaron's Photograp	CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Window Shop	--	\$950.00		Bill's Window Shop	CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bryan Marial Arts Academy	--	\$400.00		Bryan Marial Arts	CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07	--		Bill payment	REVIEW	
07/13/2025				Bill payment	\$135.07	--				
07/14/2025	Inventory	Expense		Direct debit	\$200.00	--		Direct debit	CLEARED	
07/14/2025				Direct debit	\$200.00	--				
07/14/2025	Service Income	Deposit		Deposit	--	\$250.00		Deposit	CLEARED	
07/14/2025				Deposit	--	\$250.00				

QuickBooks transactions table showing a deposit labeled "Multiple transactions" in the Description and Deposit columns, with the cursor pointing at the row.

Step 15: Take action on transactions marked for review

If a transaction is marked **REVIEW**, you must resolve it before completing reconciliation. Click the sparkle icon in the Explanation column next to the transaction to get help—this triggers the AI assistant to diagnose the issue and suggest a resolution.

Summary

	Statement	QuickBooks	Difference
Beginning balance on 07/01/2025	\$5,234.09	\$5,234.09	\$0.00
Total amount in payments	\$5,820.07	\$5,638.07	\$182.00
Quantity of payments	13 payments	14 payments	
Total amount in deposits	\$5,994.90	\$5,472.45	\$522.45
Quantity of deposits	9 deposits	9 deposits	
Ending balance on 07/31/2025	\$5,408.92	\$5,068.47	\$340.45
	Closing in statement	Cleared in QuickBooks	

Transactions

Start Date: MM/DD/YYYY, End Date: 07/31/2025, Status: All transactions, Search: Desc, Samt, <Samt, >Samt, Filters: Customize

Cleared Date	Account	Type	Ref #	Description - Statement Description - QuickBooks	Payment - Statement Payment - QuickBooks	Deposit - Statement Deposit - QuickBooks	Payee	Memo	Status	Explanation
07/08/2025	Service Income	Deposit		Insurance	--	\$272.45	Insurance		REVIEW	
07/10/2025				ATM	\$200.00	--			REVIEW	
07/12/2025				Internet Transfer	--	\$250.00			REVIEW	
07/12/2025				Internet Transfer	--	\$250.00			REVIEW	
07/12/2025 (3)	Accounts Receivable	Receive Payment		Multiple transactions	--	\$2,100.00	Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio	--	\$750.00	Aaron's Photograp		CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop	--	\$950.00	Bill's Windsurf Sho		CLEARED	
07/08/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy	--	\$400.00	Bryan Martial Arts		CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07	--	Bill payment		REVIEW	
07/14/2025	Inventory	Expense		Direct debit	\$200.00	--	Direct debit		CLEARED	
07/14/2025	Service Income	Deposit		Deposit	--	\$250.00	Deposit		CLEARED	

QuickBooks transactions table with the cursor pointing at the sparkle icon in the Explanation column for a transaction marked REVIEW.

Step 16: Edit transaction details if needed

To change a transaction's details, select the transaction row, then click **Edit** to modify information such as the amount, payee, or memo.

Chart of accounts > Bank register > Reconcile
Chase Checking 1234

Give feedback Switch to previous experience Edit info Save for later

Summary		Statement	QuickBooks	Difference
Beginning balance on 07/01/2025		\$5,234.09	\$5,234.09	\$0.00
Total amount in payments		\$5,820.07	\$5,838.07	-\$18.00
Quantity of payments		13 payments	13 payments	
Total amount in deposits		\$5,994.90	\$5,994.90	\$0.00
Quantity of deposits		9 deposits	9 deposits	
Ending balance on 07/31/2025		\$5,408.92	\$5,390.92	\$18.00
		Closing in statement	Cleared in QuickBooks	

Transactions

Payments Deposits All

Start Date End Date Status Search

MM/DD/YYYY 07/31/2025 All transactions Desc. Samt, <Samt, >Samt Filters

Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/08/2025	Service Income	Deposit		Insurance	--	\$272.45		Insurance	CLEARED	
07/08/2025	Service Income	Deposit		Insurance	--	\$272.45		Insurance	CLEARED	
07/10/2025	Owner's Equity/Dr	Expense		ATM	\$200.00	--		ATM	CLEARED	
07/10/2025	Owner's Equity/Dr	Expense		ATM	\$200.00	--		ATM	CLEARED	
07/12/2025	Savings	Transfer		Internet Transfer	--	\$250.00		Internet Transfer	CLEARED	
07/12/2025	Savings	Transfer		Internet Transfer	--	\$250.00		Internet Transfer	CLEARED	
07/12/2025 (3)	Accounts Receivable	Receive Payment		Payroll Multiple transactions	--	\$2,100.00	Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio	--	\$750.00	Aaron's Photograp	--	CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop	--	\$950.00	Bill's Windsurf Sho	--	CLEARED	
07/06/2025	Accounts Receivable	Receive Payment		Bryan Marital Arts Academy	--	\$400.00	Bryan Marital Arts	--	CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07	--		Bill payment	REVIEW	
07/13/2025	Utilities	Expense		Bill payment	\$135.07	--		Bill payment	REVIEW	
07/14/2025	Inventory	Expense		Direct debit	\$200.00	--		Direct debit	CLEARED	
07/14/2025	Inventory	Expense		Direct debit	\$200.00	--		Direct debit	CLEARED	
07/14/2025	Service Income	Deposit		Deposit	--	\$250.00		Deposit	CLEARED	
07/14/2025	Service Income	Deposit		Deposit	--	\$250.00		Deposit	CLEARED	
07/15/2025	Equipment Rental	Expense		Bill payment	\$525.72	--		Bill payment	CLEARED	
07/15/2025	Equipment Rental	Expense		Bill payment	\$525.72	--		Bill payment	CLEARED	

QuickBooks transactions table with a transaction row selected and the cursor pointing at it, ready for editing.

Troubleshoot discrepancies

Step 17: Start with Edit info

If you see a difference, first select **Edit info**. Verify that your beginning balance, ending balance, and ending date match your bank or credit card statement exactly.

Chart of accounts > Bank register > Reconcile

Reconcile Checking
Statement ending date: January 31, 2021

\$11,839.51
STATEMENT ENDING BALANCE

\$11,839.42
CLEARED BALANCE

\$0.09
DIFFERENCE

Edit info **Save for later**

\$16,052.75
BEGINNING BALANCE

\$7,381.79
20 PAYMENTS

\$3,168.46
8 DEPOSITS

Statement ending date: Clear filter / View Payments Deposits All

DATE	CLEARED DATE	TYPE	REF NO.	ACCOUNT	PAYEE	MEMO	PAYMENT	DEPOSIT
11/14/2020	11/14/2020	Expe...		Owner's Equity:...	Books by...	Books by Bessie	75.00	
01/01/2021		Check	84	Owner's Equity:...	Business ...		1,286.00	
01/01/2021		Bill Pa...	3333	Accounts Payable	Dallas Ph...		400.00	
01/01/2021		Check	DEBIT	Automobile Exp...	Squeaky ...		19.99	
01/02/2021		Deposit		Construction Inc...	Amy's Bir...	Deposit		333.51
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Cool Cars	Deposit		699.00
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Dylan So...	Deposit		337.50
01/03/2021	01/03/2021	Expe...		Automobile Exp...	Chin's Gas and Oil		185.00	

QuickBooks Reconcile screen with the "Edit info" button highlighted and a small difference remaining.

Step 18: Review manually entered transactions

Check any transactions you entered manually that didn't already have a checkmark when you started. Look for errors in dates, amounts, or missing entries. Select any transaction for more detail, make corrections as needed, and save your changes.

Chart of accounts > Bank register > Reconcile

Reconcile Checking
Statement ending date: June 20, 2021

Edit info Save for later

\$11,839.51
STATEMENT ENDING BALANCE

\$11,839.42
CLEARED BALANCE

\$16,052.75
BEGINNING BALANCE

\$7,381.79
20 PAYMENTS

\$3,168.46
8 DEPOSITS

\$0.09
DIFFERENCE

Statement ending date Clear filter / View Payments Deposits All

DATE	CLEARED DATE	TYPE	REF NO.	ACCOUNT	PAYEE	MEMO	PAYMENT	DEPOSIT
11/14/2020	11/14/2020	Expense		Owner's Equity:...	Books by...	Books by Bessie	75.00	
01/01/2021		Check	84	Owner's Equity:...	Business ...		1,286.00	
01/01/2021		Bill Pa...	3333	Accounts Payable	Dallas Ph...		400.00	
01/01/2021		Check	DEBIT	Automobile Exp...	Squeaky ...		19.99	
01/02/2021		Deposit		Construction Inc...	Amy's Bir...	Deposit		333.51
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Cool Cars	Deposit		699.00
01/03/2021	01/03/2021	Deposit		Undeposited Fu...	Dylan So...	Deposit		337.50
01/03/2021	01/03/2021	Expense		Automobile Exp...	Chin's Gas and Oil		185.00	

QuickBooks Reconcile screen with a transaction highlighted for review, illustrating the process of checking for errors.

Step 19: Investigate the difference

If the Difference column shows a value other than \$0.00, you need to investigate further. Hover over the orange symbol next to the Difference amount for an explanation—the tooltip clarifies that this number represents the difference between the statement ending balance and the cleared balance in QuickBooks.

Chase Checking 1234

	Statement	QuickBooks	Difference
Beginning balance on 07/01/2025	\$5,234.09	\$5,234.09	\$0.00
Total amount in payments	\$5,820.07	\$6,550.03	\$-729.96
Quantity of payments	15 payments	16 payments	
Total amount in deposits	\$5,994.90	\$5,994.90	\$0.00
Quantity of deposits	9 deposits	11 deposits	
Ending balance on 07/31/2025	\$5,408.92 Closing in statement	\$4,678.96 Cleared in QuickBooks	\$729.96

Transactions

Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/06/2025	Service Income	Deposit		Insurance		\$272.45	Insurance		CLEARED	
07/10/2025	Owner's Equity/Dr	Expense		ATM	\$200.00		ATM		CLEARED	
07/12/2025	Savings	Transfer		Internet Transfer		\$250.00	Internet Transfer		CLEARED	
07/12/2025 (3)	Accounts Receivable	Receive Payment		Payroll		\$2,100.00	Aaron's Photograp		CLEARED	
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio		\$750.00	Aaron's Photograp		CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop		\$950.00	Bill's Windsurf Sho		CLEARED	
07/08/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy		\$400.00	Bryan Martial Arts		CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07		Bill payment		CLEARED	
07/14/2025	Inventory	Expense		Direct debit	\$200.00		Direct debit		CLEARED	
07/14/2025	Service Income	Deposit		Deposit		\$250.00	Deposit		CLEARED	

QuickBooks reconciliation screen with the cursor hovering over the orange symbol in the Difference column, showing a tooltip that explains the discrepancy.

Step 20: Identify and uncheck duplicate transactions

If you discover a duplicate transaction, uncheck it in the transaction list to remove it from the reconciliation. This updates the cleared balance and may resolve the difference. Scroll through the transaction list to locate and uncheck any duplicates.

Chase Checking 1234

Summary	Statement	QuickBooks	Difference
Beginning balance on 07/01/2025	\$5,234.09	\$5,234.09	\$0.00
Total amount in payments	\$5,820.07	\$6,550.03	\$729.96
Quantity of payments	13 payments	16 payments	
Total amount in deposits	\$5,994.90	\$5,994.90	\$0.00
Quantity of deposits	9 deposits	11 deposits	
Ending balance on 07/31/2025	\$5,408.92	\$4,678.96	\$729.96
	Closing in statement	Cleared in QuickBooks	

Transactions

Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/06/2025	Service Income	Deposit		Insurance		\$272.45	Insurance		CLEARED	
07/06/2025	Owner's Equity/Dr	Expense		ATM	\$200.00		ATM		CLEARED	
07/12/2025	Savings	Transfer		Internet Transfer		\$250.00	Internet Transfer		CLEARED	
07/12/2025 (3)	Accounts Receivable	Receive Payment		Multiple transactions		\$2,100.00	Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio		\$750.00	Aaron's Photograp		CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop		\$950.00	Bill's Windsurf Sho		CLEARED	
07/06/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy		\$400.00	Bryan Martial Arts		CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07		Bill payment		CLEARED	
07/14/2025	Inventory	Expense		Direct debit	\$200.00		Direct debit		CLEARED	
07/14/2025	Service Income	Deposit		Deposit		\$250.00	Deposit		CLEARED	

QuickBooks transaction list with the cursor pointing at the checkbox for a transaction, demonstrating how to uncheck a duplicate entry.

Step 21: Consult your accountant before accepting a difference

Before proceeding with an adjustment, consult your accountant to confirm it's the best course of action for your records. If you decide to proceed, a warning dialog appears: "Hold on! Your difference isn't \$0.00 yet." Confirm the adjustment date (for example, 07/31/2025), then click **Add adjustment and finish** to complete the reconciliation with the difference, or **Go back** to keep searching for the error.

Chase Checking 1234											
Summary											
		Statement	QuickBooks	Difference							
Beginning balance on 07/01/2025		\$5,234.09	\$5,234.09	\$0.00							
Total amount in payments		\$5,820.07	\$6,550.03	\$-729.96							
Quantity of payments		15 payments	16 payments								
Total amount in deposits		\$5,994.90	\$5,994.90	\$0.00							
Quantity of deposits		9 deposits	11 deposits								
Ending balance on 07/31/2025		\$5,408.92	\$4,678.96	\$729.96							
		Closing in statement	Cleared in QuickBooks								
Transactions											
Payments Deposits All											
Start Date	End Date	Status	Search								
MM/DD/YYYY	07/31/2025	All transactions	Desc, Samt, <Samt, >Samt								
Filters											
Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation	
07/08/2025	Service Income	Deposit		Insurance		\$272.45		Insurance	CLEARED		✓
07/08/2025	Service Income	Deposit		Insurance		\$272.45		Insurance	CLEARED		✓
07/10/2025	Owner's Equity Cr	Expense		ATM	\$200.00			ATM	CLEARED		✓
07/10/2025	Owner's Equity Cr	Expense		ATM	\$200.00			ATM	CLEARED		✓
07/12/2025	Savings	Transfer		Internet Transfer		\$250.00		Internet Transfer	CLEARED		✓
07/12/2025	Savings	Transfer		Internet Transfer		\$250.00		Internet Transfer	CLEARED		✓
07/12/2025 (3)	Accounts Receivable	Receive Payment		Payroll Multiple transactions		\$2,100.00		Aaron's Photogra			
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio		\$750.00		Aaron's Photograp	CLEARED		✓
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop		\$950.00		Bill's Windsurf Sho	CLEARED		✓
07/08/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy		\$400.00		Bryan Martial Arts	CLEARED		✓
07/13/2025	Utilities	Expense		Bill payment	\$135.07			Bill payment	CLEARED		✓
07/13/2025	Utilities	Expense		Bill payment	\$135.07			Bill payment	CLEARED		✓
07/14/2025	Inventory	Expense		Direct debit	\$200.00			Direct debit	CLEARED		✓
07/14/2025	Inventory	Expense		Direct debit	\$200.00			Direct debit	CLEARED		✓
07/14/2025	Service Income	Deposit		Deposit		\$250.00		Deposit	CLEARED		✓
07/14/2025	Service Income	Deposit		Deposit		\$250.00		Deposit	CLEARED		✓

QuickBooks warning dialog stating "Hold on! Your difference isn't \$0.00 yet." with options to add an adjustment and finish or go back; the cursor points at "Add adjustment and finish."

Complete the reconciliation

Step 22: Finish reconciliation when the difference is zero

Once the Difference column shows \$0.00, confirming your records match the statement, select **Finish now** at the top right, then click **Done** to complete the process. The summary at the top confirms that the closing balance on your statement matches the cleared balance in QuickBooks.

The screenshot shows the QuickBooks reconciliation interface for 'Chase Checking 1234'. At the top right, the 'Finish now' button is highlighted. Below the summary table, the 'Transactions' section is visible, showing a list of cleared transactions with their respective dates, amounts, and descriptions. The 'Status' column for all transactions is 'CLEARED'.

Summary				Statement	QuickBooks	Difference
Beginning balance on 07/01/2025				\$5,234.09	\$5,234.09	\$0.00
Total amount in payments				\$5,820.07	\$5,820.07	\$0.00
Quantity of payments				15 payments	15 payments	
Total amount in deposits				\$5,994.90	\$5,994.90	\$0.00
Quantity of deposits				9 deposits	11 deposits	
Ending balance on 07/31/2025				\$5,408.92	\$5,408.92	\$0.00
				Closing in statement	Cleared in QuickBooks	

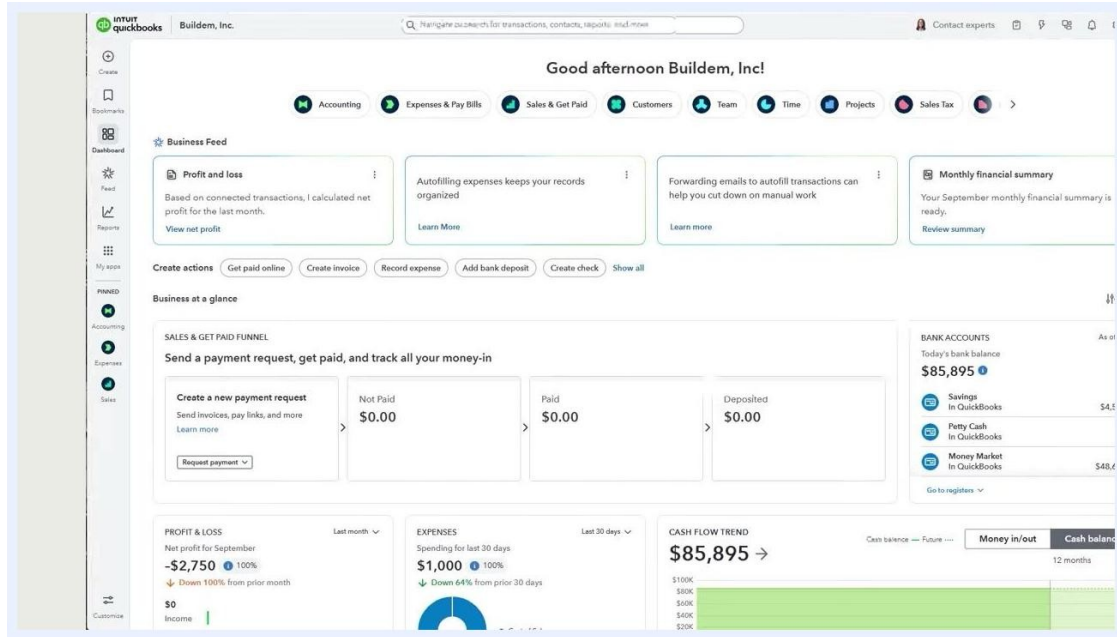
Cleared Date	Account	Type	Ref #	Description - Statement	Payment - Statement	Deposit - Statement	Payee	Memo	Status	Explanation
07/08/2025	Service Income	Deposit		Insurance	--	\$272.45		Insurance	CLEARED	
07/10/2025	Owner's Equity/Dr	Expense		ATM	\$200.00	--		ATM	CLEARED	
07/12/2025	Savings	Transfer		Internet Transfer	--	\$250.00		Internet Transfer	CLEARED	
07/12/2025 (3)	Accounts Receivable	Receive Payment		Multiple transactions	--	\$2,100.00	Aaron's Photogra		CLEARED	
07/04/2025	Accounts Receivable	Receive Payment		Aaron's Photography Studio	--	\$750.00	Aaron's Photograp		CLEARED	
07/05/2025	Accounts Receivable	Receive Payment		Bill's Windsurf Shop	--	\$950.00	Bill's Windsurf Sho		CLEARED	
07/08/2025	Accounts Receivable	Receive Payment		Bryan Martial Arts Academy	--	\$400.00	Bryan Martial Arts		CLEARED	
07/13/2025	Utilities	Expense		Bill payment	\$135.07	--		Bill payment	CLEARED	
07/14/2025	Inventory	Expense		Direct debit	\$200.00	--		Direct debit	CLEARED	
07/14/2025	Service Income	Deposit		Deposit	--	\$250.00		Deposit	CLEARED	
07/15/2025	Equipment Rental	Expense		Bill payment	\$525.72	--		Bill payment	CLEARED	

QuickBooks reconciliation screen showing a \$0.00 difference with the "Finish now" button highlighted, ready to complete the process.

Review reconciliation history

Step 23: Access reconciliation history

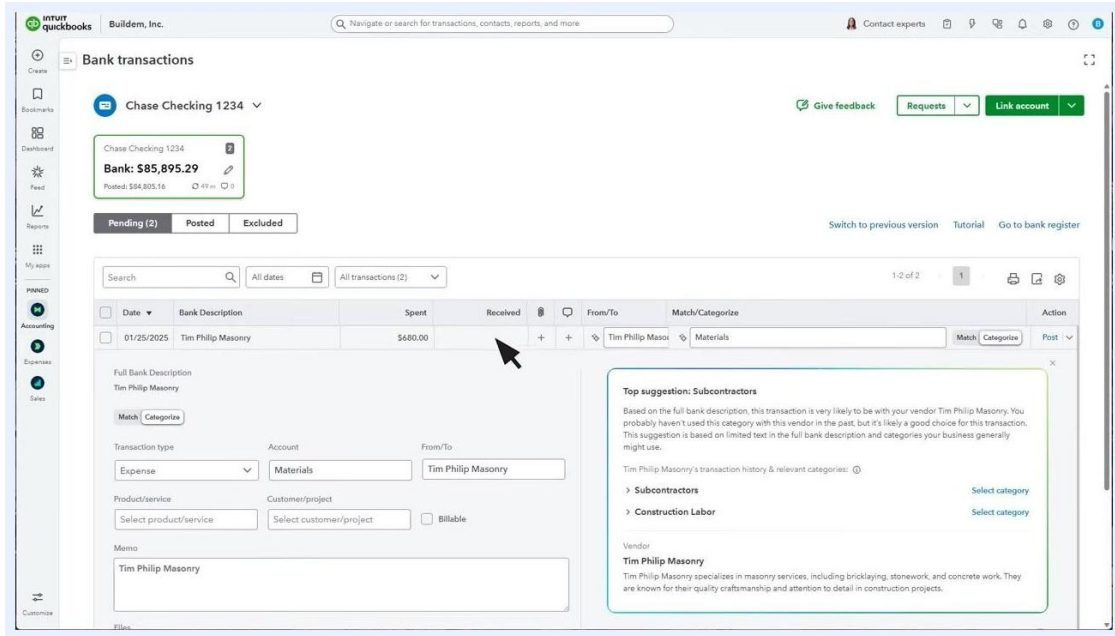
Click **History by Account** in QuickBooks to view a detailed history of all your past reconciliations for each account.



QuickBooks Reconcile screen with the "History by account" link visible, showing a \$0.00 difference and the "Finish now" button.

What's next

Now that you know how to reconcile a bank account in QuickBooks Online, make it a regular habit each time you receive a new bank or credit card statement. Keeping your transactions categorized as they come in—rather than waiting until reconciliation time—will make each future reconciliation faster and reduce the chances of discrepancies. Use **History by Account** periodically to confirm your past reconciliations remain accurate.



QuickBooks title slide showing: "How to reconcile an account", with bullet points: What is reconciling? What you should do before you reconcile. How to reconcile in QuickBooks.