



DXC AGENT FOR BANK RECONCILIATION IN D365 FINANCE AND SUPPLY CHAIN MANAGEMENT



BANK RECONCILIATION IN D365 FINANCE AND SUPPLY CHAIN MANAGEMENT USING DXC AGENT

Businesses need to import and reconcile bank statements for multiple accounts on a regular basis. Transaction inaccuracies need to be identified so that exceptions can be investigated and to ensure that financial reports are correct. Automating the process saves time, reduces risk and improves accuracy.



Challenge

- Utilizing finance personnel to manage the Bank reconciliation matching exceptions rather than the rule
- High maintenance on Reconciliation matching rules



Solution

- Automating the bank reconciliation matching with AI saves time, reduces risk and improves accuracy



Results

- Trustworthy and timely financial information
- Easily view transactions matched by agent
- Disclaimer: The AI functionality provided by this software is offered on an 'as is' basis and may generate inaccurate, incomplete, or misleading information. Users must independently review and verify all outputs before reliance or use



Demonstration

- [Watch recording](#)

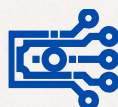
WHEN SHOULD IT BE CONSIDERED



Advanced Bank reconciliation is used to reconcile company bank accounts in D365 Finance and Supply Chain Management



Reconciliation matching rules doesn't find applicable transactions to match, or require too many rules to cover all the different scenarios



Process hundreds or thousands of bank transactions per period



Frequent split transactions, partial payments



Reconciliations take too long or delay month-end close



Staff spend excessive time on manual reconciliation



High risk or history of human matching errors



You want AI to handle 80–90% auto-matching. Accountants focus only on unmatched or unusual items

BANK RECONCILIATION

Actions

The DXC Agent for Bank reconciliation in D365 Finance and Supply Chain Management contains the following Modern bank reconciliation actions.

Licensed per feature to ensure organizations pay only for the actions that apply to them.

Feature	Actions available in feature	Description
DXC Agent for bank reconciliation	Match with bank documents	Match bank statements with bank documents, and bank documents with bank documents
DXC Agent for bank reconciliation voucher generation	Generate voucher	Post a new voucher transaction based on history
DXC Agent for bank reconciliation payment journal generation	Generate customer payment	Create a new customer payment journal and settle an invoice where applicable **
	Generate vendor payment	Create a new vendor payment journal **

** Includes the ability to control if the new transactions should automatically post and match or remain open for review.

Prerequisites

- Microsoft Foundry
- Modern bank reconciliation

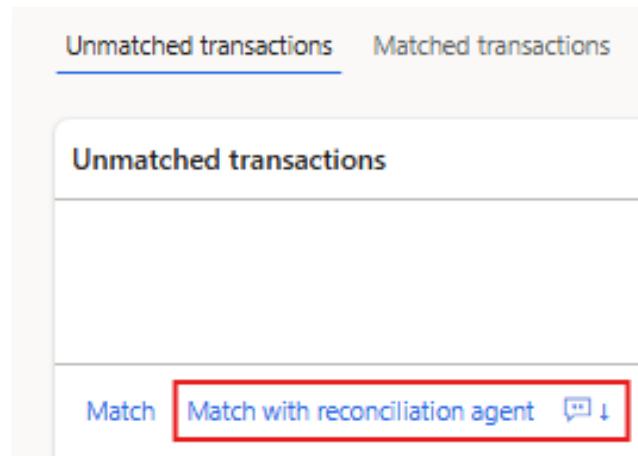
BANK RECONCILIATION

DXC Agent for Bank reconciliation

- Ability to use DXC Agent for Bank reconciliation to automatically match Bank statement records to Bank documents without Reconciliation matching rules.
- Can ran the agent via:

Bank reconciliation Worksheet

- All bank statement records, or
- Selected bank statement records, or
- Specify with a prompt



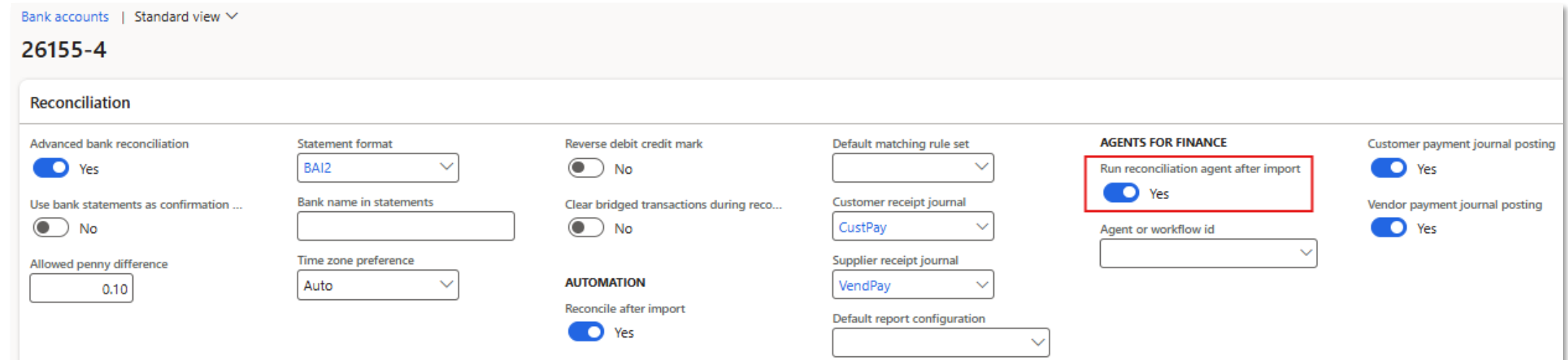
Unmatched transactions | Matched transactions

Unmatched transactions

Match Match with reconciliation agent

Reconcile after import

- Ability to automatically run the Agent with import can be set on the Bank account where Reconcile after import is enabled.
- If a Default matching rule set has been assigned, this would run first before the Agent is run.



Bank accounts | Standard view

26155-4

Reconciliation

Advanced bank reconciliation ☒ Yes

Use bank statements as confirmation ... ☐ No

Allowed penny difference 0.10

Statement format BAI2

Bank name in statements

Time zone preference Auto

Reverse debit credit mark ☐ No

Clear bridged transactions during reco... ☐ No

AUTOMATION

Reconcile after import ☒ Yes

Default matching rule set

Customer receipt journal CustPay

Supplier receipt journal VendPay

Default report configuration

AGENTS FOR FINANCE

Run reconciliation agent after import ☒ Yes

Agent or workflow id

Customer payment journal posting ☒ Yes

Vendor payment journal posting ☒ Yes

BANK RECONCILIATION

Bank reconciliation Worksheet continued

- All bank statement transactions – No need to select any records, click **Match with reconciliation agent**
- Selected bank statement records – Select the applicable Bank statement transactions and click **Match with reconciliation agent**
- Prompt - Expand  and use normal language being clear and specific. Examples:
 - Only match transactions where Related party type is Vendor
 - Only match where amount is less than 150
 - Only match transactions where Related party type is Vendor and amount is less than 300

Unmatched transactions

Matched transactions

Unmatched transactions

Selected bank statement transactions

(0 line) 0.00

Selected bank transactions

Correction 0.00 (0 line)

Match

Match with reconciliation agent

Only match transactions where Related party type is Vendor and amount is less than 300

BANK STATEMENT TRANSACTIONS

Open filters

Clear filters

Generate payment journal

Generate voucher

		Booking date	Debit	Credit	Bank transa...	Entry reference	Description
☐	☐	1/1/2026	55.00		169	1	
		1/1/2026	132.00		169	F	

BANK TRANSACTIONS

Open filters

Clear filters

		Date	Debit	Credit	Pay...	Ban...	Document type	Doc...	Com...	Related party type	Related party name
☐	☐	1/1/2026		47,853.95			Others			None	
		1/1/2026		863.70		12	Others		usmf	Vendor	

BANK RECONCILIATION

Matched transactions

- Transactions matched by the Agent can easily be identified in Matched transactions by Matching rule and Matching justification.

Finance and Operations Preview

Cash and bank management > Bank statement reconciliation > Bank reconciliation

USMF

Save Run matching rules Subtotal Mark as reconciled Mark as reconciled in batch Print reconciliation statement Options

00028 : AGENT-D1 | My view

Bank reconciliation worksheet

Bank account overview10/06/2026AUD0.10

Unmatched transactionsMatched transactions

Matched transactions

Selected matching groups0 group | 0.00

Unmatch Unmatch all Reverse Cancel payment Journals Voucher Accounting GST

BANK STATEMENT TRANSACTIONS

	Mark	M ↑	Booking date	Debit	Credit	Matching rule	Matching justification	Description
	☐	10	22/02/2026	1,431.45		DXCAgent	Exact amount match and reference PAY50033860 matches payment refer...	TRANSFER PAY50033860
	☐	11	22/02/2026	212.20		DXCAgent	Multiple Horizon statements combine to match transaction total within ...	TRANSFER PO 1 30
	☐	11	22/02/2026	973.15		DXCAgent	Multiple Horizon statements combine to match transaction total within ...	TRANSFER PO 1 30
	☐	11	22/02/2026	181.82		DXCAgent	Multiple Horizon statements combine to match transaction total within ...	TRANSFER PO 1 30
	☐	11	22/02/2026	132.00		DXCAgent	Multiple Horizon statements combine to match transaction total within ...	TRANSFER PO 1 30
	☐	12	22/02/2026	1,019.70		DXCAgent	Exact amount match and reference INV 17035100 matches payment refe...	TRANSFER INV. 17035100
	☐	13	22/02/2026	17,469.61		DXCAgent	Statement equals combined ABC transactions for December and January...	TRANSFER SEE PAY
	☐	14	22/02/2026	11,855.04		DXCAgent	Exact amount match and reference CENTRAL Inv 111125 matches payme...	TRANSFER CENTRA
	☐	15	22/02/2026	8,277.34		DXCAgent	Exact amount match linked to bank recon entry FTI-00000022.	TRANSFER 0220276
	☐	16	22/02/2026	21,251.21		DXCAgent	Exact amount match linked to bank recon entry PAYMENT CIV-00000718.	TRANSFER DANHB
	☐	17	22/02/2026		47,853.95	DXCAgent	Exact amount match and statement reference USMF-000001 equals tran...	VARIOUS
	☐	18	23/02/2026		3,754.57	DXCAgent	Exact amount match and reference NSUPER1900285312 aligns with pay...	PAYMENT NSUPER
	☐	19	23/02/2026		3,510.10	DXCAgent	Exact amount match and reference NSUPER1900285312 aligns with pay...	PAYMENT NSUPER

BANK TRANSACTIONS

	M. ↑	Date	Debit	Credit	Correction amount	Matching type	Document type	Dc
	10	19/02/2026	1,431.45		0.00	Match with bank document	Others	25
	11	19/02/2026	1,499.10		0.07	Match with bank document	Others	25
	12	19/02/2026	1,019.70		0.00	Match with bank document	Others	25
	13	19/02/2026	7,469.61		0.00	Match with bank document	Others	25
	13	19/02/2026	10,000....		0.00	Match with bank document	Others	25
	14	19/02/2026	11,855....		0.00	Match with bank document	Others	25
	15	23/02/2026	8,277.34		0.00	Match with bank document	Others	25
	16	23/02/2026	21,251....		0.00	Match with bank document	Others	25
	17	23/02/2026		47,853.95	0.00	Match with bank document	Summarised transaction	US
	18	23/02/2026		3,754.57	0.00	Match with bank document	Others	25
	19	23/02/2026		3,510.10	0.00	Match with bank document	Others	25
	20	23/02/2026		4,836.05	0.00	Match with bank document	Others	25
	21	19/02/2026	1,322.00		0.00	Match with bank document	Others	25

- Ability to use DXC Agent for bank reconciliation voucher generation to automatically create vouchers based on historical data.
- Transactions can easily be identified in Matched transactions by **Matching rule** and **Matching justification**.

BANK RECONCILIATION

Generate customer payments

- Ability to use DXC Agent for bank reconciliation payment journal generation to automatically create customer payments.
- Select the applicable fields and specify the values the agent needs to use to identify the customer account. The values are automatically populated by number sequences but can be changed.

The screenshot shows the 'Agents for finance & supply chain management' configuration page. The left sidebar lists several agents, with 'DXC Agent for Customer Payment Journal Generation' selected. The main area displays the configuration for this agent, including its ID, display name, connection details, instructions, output format, and status. Below this, the 'Agent knowledge sources' table is shown, which lists various data sources used by the agent.

Agents for finance & supply chain management

AGENT HEADER

Agent Id: DXCAgentForBankReconcilia...

Agent display name: Agent for Customer Payment Jo...

Agent connection details: dxcagentforfscm-gpt-5.3-chat

Agent instructions: DefaultDXCAgentForBankRec...

Agent output format: DefaultDXCAgentForBankRecon...

Enabled: ☒ Yes

Enable telemetry: ☐ No

Agent knowledge sources

		Enabled	Type	Name	Description	Value
☐	☒	☒	Text	AccountNum	Customer account	The AccountNum will appear in the following format: AG### or AG-### where ### represents numeric digits.
☐	☒	☒	Text	Invoice	Invoice	The Invoice will appear in the following format: CIV-##### or FTI-##### where # represents numeric digits.
☐	☒	☒	Text	PackingSlipId	Packing slip number	The PackingSlipId will appear in the following format: SPK-##### where ##### represents numeric digits.
☒	☒	☒	Text	SalesId	Sales order	The SalesId will appear in the following format: SO##### where ##### represents numeric digits.

BANK RECONCILIATION

Generate customer payments

- Bank account setting allows for automatically posting and matching the created customer payment journals, else it remains open for review. Where an invoice is identifiable in a bank statement field, this invoice will also be settled.
- Where automatically posted and matched by the agent, users can easily identify these by the Matching rule and Matching justification

Finance and Operations Preview

Cash and bank management > Bank statement reconciliation > Bank reconciliation

USMF

Save Run matching rules Subtotal Mark as reconciled Mark as reconciled in batch Print reconciliation statement Options

00047 : 25654-3 | My view

Bank reconciliation worksheet

Bank account overview22/06/2026AUD0.10

Unmatched transactionsMatched transactions

Matched transactions

Selected matching groups0 group0.00

Unmatch Unmatch all Reverse Cancel payment Journals Voucher Accounting GST

BANK STATEMENT TRANSACTIONS

	Mark	M ↑	Booking date	Debit	Cre...	Matching rule	Matching justification	Reference No.	Entry reference
	☐	1	3/01/2026	6.00		DXCAgent	Invoice identified from Entry reference field containing FTI-00000024 which mat...	6709948	FTI-00000024
	☐	2	3/01/2026	9.76		DXCAgent	No Invoice, AccountNum, SalesId or PackingSlipId pattern found. Customer iden...	000860	00270689
	☐	3	3/01/2026	10.18		DXCAgent	PackingSlipId identified from Reference No. field containing pattern SPK-####...	delivery SPK-00001978	993227
	☐	4	3/01/2026	11.88		DXCAgent	Invoice pattern FTI-##### found in Entry reference field: "xx FTI-00000023 y...	MAY-22-06	xx FTI-00000023 y
	☐	5	3/01/2026	17.48		DXCAgent	Invoice pattern CIV-##### identified in Entry reference field: CIV-00000716.	Plus	CIV-00000716
	☐	6	3/01/2026	20.34		DXCAgent	Entry reference contains AG-002 which matches the AccountNum pattern AG-#...		AG-002
	☐	7	3/01/2026	24.99		DXCAgent	Invoice pattern FTI-##### found in Reference No. field as FTI-00000025	xx FTI-00000025 zz	570216
	☐	8	3/01/2026	25.98		DXCAgent	Invoice identified from Entry reference text "uu FTI-00000022 ee" matching invo...	30748186	uu FTI-00000022
	☐	9	3/01/2026	27.99		DXCAgent	Reference No. contains FTI-00000021 which matches the defined Invoice pattern...	xx FTI-00000021 yy	

BANK TRANSACTIONS

	Mark	M. ↑	Date	Debit	Cr...	Matching type
	☐	1	3/01/2026	6.00		Generate customer payment
	☐	2	3/01/2026	9.76		Generate customer payment
	☐	3	3/01/2026	10.18		Generate customer payment
	☐	4	3/01/2026	11.88		Generate customer payment
	☐	5	3/01/2026	17.48		Generate customer payment
	☐	6	3/01/2026	20.34		Generate customer payment
	☐	7	3/01/2026	24.99		Generate customer payment
	☐	8	3/01/2026	25.98		Generate customer payment
	☐	9	3/01/2026	27.99		Generate customer payment

Reference No. contains FTI-00000021 which matches the defined Invoice pattern FTI-#####.

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BANK RECONCILIATION

Generate vendor payments

- Ability to use DXC Agent for bank reconciliation payment journal generation to automatically create vendor payments.
- Select the applicable table, fields and specify the values the agent needs to use to identify the vendor account.

Finance and Operations Preview

Organisation administration > Agents for finance & supply chain management > All agents

USMF

← Edit + New Delete Go to dashboard Options

Standard view

Agents for finance & supply chain management

AGENT HEADER

Agent display name Agent for Vendor Payment Jour... dxcagentforfscm-gpt-5.3-chat

Agent connection details

Agent instructions DefaultDXCAgentForBankRecon...

Agent output format DefaultDXCAgentForBankRecon...

Enabled Yes

Enable telemetry No

Filter

DXCAgentForBankReconcilia... Agent for Bank Reconciliation

DXCAgentForBankReconcilia... Agent for Customer Payment Journal Generat...

DXCAgentForBankReconcilia... Agent for Bank Reconciliation Validation

DXCAgentForBankReconcilia... Agent for Vendor Payment Journal Generation

DXCAgentForBankReconcilia... Agent for Bank Reconciliation Voucher Gener...

DXCAgentForExceptionSupp... Agent for exception and warning support

Agent knowledge sources

+ New Edit Delete

Enabled	Type	Table	Table name	Field ID	Field name	Value
☒	Field	VendTable	Vendors	AccountNum	Vendor account	The AccountNum will appear in the following format: AGV### where # represents numeric digits.
☒	Field	VENDBANKACCOUNT	Vendor bank accounts	DFUBillerCode	Biller code	The DFUBillerCode will appear in the following format: ##### where # represents numeric digits.
☒	Field	VENDBANKACCOUNT	Vendor bank accounts	DFULodgementRef	Lodgement reference	The DFULodgementRef will appear in the following format: ##### where # represents numeric digits.
☒	Field	VENDINVOICEJOUR	Vendor invoice journal	InvoiceId	Tax Invoice	The InvoiceId will appear in the following format: ##### or IN##### or PO ##### or #####-# where # represents numeric digits.
☒	Field	VENDBANKACCOUNT	Vendor bank accounts	SWIFTNo	SWIFT code	The SWIFTNo will appear in the following format: ANZBAU3M#### where # represents numeric digits.

BANK RECONCILIATION

Generate vendor payments

- Bank account setting allows for automatically posting and matching the created vendor payment journals, else it remains open for review.
- Where automatically posted and matched by the agent, users can easily identify these by the Matching rule and Matching justification

Finance and Operations Preview

Cash and bank management > Bank statement reconciliation > Bank reconciliation

USMF

Save Run matching rules Subtotal Mark as reconciled Mark as reconciled in batch Print reconciliation statement Options

00044 : 25657-3 | My view

Bank reconciliation worksheet

Bank account overview18/06/2026AUD0.10

Unmatched transactionsMatched transactions

Matched transactions

Selected matching groups0 group | 0.00

Unmatch Unmatch all Reverse Cancel payment Journals Voucher Accounting GST

BANK STATEMENT TRANSACTIONS

	Mark	M ↑	Booking date	Debit	Credit	Matching rule	Matching justification	Reference No.	Entry reference
☐		1	29/01/2026		9.76	DXCAgent	Related bank account	000860	00270689
☐		2	29/01/2026		10.18	DXCAgent	Related bank account	3434645	993227
☐		3	29/01/2026		6.00	DXCAgent	Scanned Description, Reference No., Entry reference and Document number. Ide...	6709948	345345
☐		4	29/01/2026		20.34	DXCAgent	AccountNum identified by pattern AGV### found in Entry reference field text "tt...		tt AGV001 xx
☐		5	29/01/2026		21.98	DXCAgent	Invoiceld identified in Reference No. field as I3487263 matching pattern I#####...	xx I3487263 yy	32102308378
☐		6	29/01/2026		27.99	DXCAgent	Invoiceld pattern IN##### found in Reference No. field as IN4873687; groupe...	xx IN4873687 yy	
☐		7	29/01/2026		30.00	DXCAgent	Invoiceld identified in Reference No. where POI87683745 matches the POI#####...	xx POI87683745 yy	763471
☐		8	29/01/2026		31.38	DXCAgent	Scanned fields prioritizing Invoiceld. Found value 260603-1 in		

BANK TRANSACTIONS

	Mark	M. ↑	Date	Debit	Credit	Matching type
☐		1	29/01/2026		9.76	Generate supplier payment
☐		2	29/01/2026		10.18	Generate supplier payment
☐		3	29/01/2026		6.00	Generate supplier payment
☐		4	29/01/2026		20.34	Generate supplier payment
☐		5	29/01/2026		21.98	Generate supplier payment
☐		6	29/01/2026		27.99	Generate supplier payment
☐		7	29/01/2026		30.00	Generate supplier payment
☐					31.38	Generate supplier payment

Invoiceld identified in Reference No. where POI87683745 matches the POI##### invoice pattern.

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BANK RECONCILIATION

Reporting

- The following reporting is available in D365 Finance and Supply Chain Management:
 - All agents – view telemetry by month for applicable agents. Telemetry fields are based on Agent type.
 - Bank reconciliation – Based on licensing, view the following agent numbers on a bank reconciliation:
 - Bank statements matched by agent
 - Percentage of bank statements matched by agent
 - Vouchers created by agent
 - Customer payments created by agent
 - Vendor payments created by agent

Finance and Operations Preview

Cash and bank management > Bank statement reconciliation > Bank reconciliation

← Edit + New Delete Worksheet Mark as reconciled Mark as reconciled in batch Reverse reconciliation Print reconciliation statement Options 🔍

Bank reconciliation

Standard view ▾

Show Bank account

Open ▾ ▾ ☐ Show user-created only

Overview General Blocking History

BANK

Bank account

AGENT-D1

Name

Bank recon agent Demo

Bank account number

123456789

Currency

AUD

Description

Bank recon agent Demo 12345...

RECONCILIATION

Reconcile ID

00336

Cut-off date

2/07/2026

Reconciled

☐ No

Reconciled date

STATEMENT

Last statement ID

2026-02-24T00:00:00Z

Ending balance

1,293,175.10

Total amount

1,281,737.16

AGENTS FOR FINANCE

Bank statements matched by agent

44

Percentage of bank statements match...

97.78

Vouchers created by agent

0

Customer payments created by agent

4

Vendor payments created by agent

2

MICROSOFT FOUNDRY VS. COPILOT STUDIO FOR DYNAMICS 365 FINANCE AND SUPPLY CHAIN MANAGEMENT

Microsoft Foundry is a code-first and studio experience for building scalable AI applications and agents with complete control of models, prompts, tools, and data.

Microsoft Copilot Studio is a low-code platform for designing, testing, and publishing conversational agents tightly integrated with Microsoft 365. Its browser-based visual canvas lets authors compose dialog flows and generate answers, configure data sources, and define actions without extensive coding.

Why Foundry?

- Data Privacy & Security
- Data Sovereignty
- Proprietary trained models

Strategic advantages of Foundry

- Model variety
- Custom AI Models
- Integration Flexibility
- Scalability
- Future-Proofing
- Multi-deployment of models

Limitations of Copilot studio

- Limited Model Options
- Closed Ecosystem (Bound to Microsoft)
- Low-Code Boundaries

Business impact

- ROI Advantage
- Strategic Choice
- Cost Monitoring & Control



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