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# Bank Statement Matching and Petty Cash Fraud Prevention Training Course

25 – 29 October 2027
Madrid

# Bank Statement Matching and Petty Cash Fraud Prevention Training Course

**Ref:** 2327_86931 **Date:** 25 – 29 October 2027 **Location:** Madrid **Fees:** 5600 GBP

Bank Statement Matching and Petty Cash Fraud Prevention is a 1-week training course for accounts and finance officers who tie ledger cash to bank records and hold imprest floats, and it builds a monthly reconciliation and cash control checklist. Unmatched receipts and unvouched float spending are where small losses hide. Jupiter Prime Training sets bank statement matching and petty cash fraud prevention inside everyday month-end routines.

## Why Bank Statement Matching and Petty Cash Fraud Prevention Matters Now

Three pressures shape this work today. Card, instant transfer and collection platform receipts now bundle many payments into one bank line, which breaks simple one-to-one matching. Auditors and finance leaders expect reconciling items to be aged and cleared, not carried forward month after month. Small floats at branches and project sites remain a route for split purchases, recycled receipts and borrowed cash. Prompt matching exposes errors and misappropriation within weeks; drifting differences surface only after write-offs or disputes.

## Who Gains Most from Bank Statement Matching and Petty Cash Fraud Prevention

- Officers who prepare monthly bank reconciliations
- Staff who hold, replenish and account for imprest floats at offices or sites
- Payables and receivables staff whose postings create timing differences and unapplied cash
- Treasury support staff who monitor daily balances and bank charges
- Internal control staff who perform surprise cash counts and test vouchers

Teams running several accounts and floats gain most when preparer, custodian and approver attend together.

## Bank Statement Matching and Petty Cash Fraud Prevention Capabilities

Participants close the gap between ledger cash, bank lines and physical floats.

- Prepare a bank reconciliation that ties the adjusted ledger balance to the adjusted statement balance — month-end sign-off
- Classify unmatched items as timing, error or suspicious entries — the finance supervisor deciding on follow-up
- Design an imprest float with limits, voucher rules and replenishment triggers — the budget holder
- Perform a surprise cash count and document shortages — the custodian and the approver
- Test vouchers for split purchases, duplicate receipts and altered amounts — internal control reviewers

- Build an ageing schedule of reconciling items with owners and clearance targets — the finance manager

## Key Bank Statement Matching and Petty Cash Fraud Prevention Terms

- Reconciling item — a difference between the cash book and the bank statement.
- Deposit in transit — money recorded in the ledger but not yet credited by the bank on the statement date.
- Imprest system — a petty cash method where the float is restored to a fixed amount by reimbursing vouched spending.
- Cash count sheet — a signed record of cash and vouchers counted against the float.
- Suspense account — a temporary ledger account holding unidentified receipts or payments.
- Segregation of duties — splitting custody, recording and approval of cash between different people.

## Bank Statement Matching and Petty Cash Fraud Prevention Day by Day

## Day 1: Cash Records and Where Differences Arise

- Cash Book Versus Bank Statement Structure — Which Balance Drives Month-End Reporting
- Timing Differences and Bank-Originated Entries — Separating Normal Lags From Errors
- Bulk Receipts and Card Settlement Lines — Matching One Bank Line to Many
- Bank Charges, Interest and Returned Items — Posting Responsibility and Approval
- Cash Risk Map Across Accounts and Sites — Where Controls Matter Most

## Day 2: Statement Matching Methods

- Two-Sided Bank Reconciliation Format — Proving Adjusted Ledger and Statement Balances
- Matching Rules by Amount, Reference and Date — Setting Auto-Match Tolerances
- Unpresented Cheques and Stale Payments — When to Reverse or Reissue
- Suspense Account Clearance Routine — Tracing Unidentified Receipts to Customers
- Ageing Schedule of Reconciling Items — Assigning Owners and Clearance Targets

## Day 3: Imprest Floats and Cash Counts

- Imprest Float Sizing and Spending Limits — Balancing Convenience Against Exposure
- Voucher Standards and Receipt Evidence — What Qualifies for Reimbursement
- Replenishment Claims and Float Restoration — Approver Checks Before Release
- Surprise Cash Count Procedure — Recording Shortages, Overages and IOUs
- Custodian Handover and Key Control — Accountability When Staff Change

## Day 4: Fraud Signals and Control Design

- Split Purchases and Threshold Avoidance — Detecting Patterns Below Approval Limits
- Duplicate and Altered Receipts — Voucher Testing Techniques for Reviewers
- Lapping and Teeming in Receipts — Spotting Delayed Customer Credits
- Segregation of Duties Matrix — Assigning Custody, Recording and Approval
- Exception Escalation and Investigation Notes — When Differences Become Incidents

## Day 5: Practising the Monthly Reconciliation and Cash Control Checklist

- Full Reconciliation Case Across Two Bank Accounts — Applying Matching Rules
- Float Count and Replenishment Case — Applying Voucher and Count Procedures
- Fraud Review of a Sample Voucher File — Applying Detection Techniques
- Supervisor Sign-Off and Evidence Pack — Approving Reconciliations With Confidence
- Monthly Reconciliation and Cash Control Checklist — Completing the Participant's Version

## Applying Bank Statement Matching and Petty Cash Fraud Prevention After the Course

- Rebuild the next month-end bank reconciliation with an aged list of reconciling items, each with an owner and a clearance target.
- Run an unannounced count of one imprest float and test a sample of its vouchers for split purchases and duplicate receipts.

## Bank Statement Matching and Petty Cash Fraud Prevention Questions FAQ

### What is bank statement matching and petty cash fraud prevention, and why does it matter now?

It is the routine of tying ledger cash to bank lines and controlling small floats so errors and theft surface quickly. Bulk payment lines and dispersed floats make differences easier to miss.

### Which roles gain most from bank statement matching and petty cash fraud prevention?

Accounts and finance officers who prepare reconciliations gain most, alongside float custodians and internal control reviewers.

### How does bank statement matching and petty cash fraud prevention differ from a general treasury or forensic accounting course?

It stays at the working level of month-end cash. A treasury course looks at liquidity and funding; a forensic course looks at investigations after fraud is suspected. Here you practise daily matching, float and count routines.

## What do you bring back from bank statement matching and petty cash fraud prevention training?

You bring back a working checklist covering reconciliation steps, ageing of reconciling items, float limits, count procedures and voucher tests. It is ready for your next month-end.

## Bank Statement Matching and Petty Cash Fraud Prevention: The Way Forward

The monthly reconciliation and cash control checklist first informs whether this month's reconciling items can be signed off or need escalation. Preparers, float custodians and finance supervisors use it at every close. After its first use, revisit the float limits and auto-match tolerances, as payment channels shift.