



SHORT GUIDE · DOCUMENT TYPE · BANK STATEMENTS

Typing up bank statements line by line? Every transaction as a row, ready to reconcile.

PDF statements, scans, photos and CAMT.053 files look different at every bank. This short guide shows how PaperOffice reads account data, balances and every transaction as a table, each value with its source location. For freelancers, accounting teams and tax firms.

WHAT YOU TAKE AWAY

An IDP Agent reads account, period, opening and closing balance and all transactions. PaperOffice reads CAMT.053 files straight from the XML, and the rows go to Excel in one click.

01 · THE PROBLEM

Every bank prints differently. The typing stays the same.

Bank statements arrive as PDFs from online banking, as printouts from the branch terminal or as files in CAMT format. For accounting, every line counts: date, reference text, amount. Copying them by hand costs time and invites transposed digits.

WHY IT HAPPENS

Every bank has its own layout

Columns, order and terms vary from bank to bank. A template that fits one institution fails at the next.

Many lines, many pages

A monthly statement for a business account soon runs to several pages. Every transaction has to be copied with date, text and amount, line by line.

The receipt is somewhere else

The reference text often contains the invoice number. To find the matching invoice, someone has to search the archive and open it.

HOW YOU NOTICE IT

- At month-end, transactions from PDF statements are copied into a spreadsheet.
- A transposed digit shows up when the total at the end is off.
- Each bank has its own routine or template.
- Invoice numbers from the reference text are looked up in the archive one by one.
- Paper statements sit unread in a folder next to the computer.

02 · THE WAY WITH PAPEROFFICE

Set it up once. Read every statement.

The path stays the same for every bank: bring the statement in, detect the type, read transactions as a table, check against the original and pass it to accounting. Each step uses a building block that exists in the app.

1

Bring statements in

PDF statements by upload, paper statements by scan or smartphone photo, into one workspace per account or client. Text recognition reads scanned pages during processing.

[MODULE: MOBILE APP](#)

2

Detect the type

AI-DMS recognizes the type bank statement. On the document type you set your bank statement agent, which then runs for every recognized statement.

[MODULE: CLASSIFICATION](#)

3

Transactions as a table

The `Analyze Bank Statement` template reads 13 fields: account number, holder, period, bank, opening and closing balance and all transactions as a table with date, text and amount.

[MODULE: IDP AGENT](#)

4

CAMT.053 straight from the file

If the statement comes as a CAMT.053 file, PaperOffice takes IBAN, period, balances and every transaction with reference text and counterparty straight from the XML.

5

Reconcile and hand over

The invoice number in the reference text leads to the receipt via search. Transactions go to Excel by copy, out as XLSX, CSV or JSON, or via the REST API.

[MODULE: SMART SEARCH](#)

03 · IN THE APP

One agent for statements. Set up once, use always.

This is how you create the agent and apply it. You need a workspace and a bank statement from your daily work as a sample.

1

Upload a statement

In the workspace, choose **Add document**. For paper statements, use the **Mobile devices** tab: scan the QR code, and photos then go straight into this workspace.

2

Create the agent

Select the statement, then **Actions > Agents & workflows > IDP** and **Create new agent**. Search for "bank statement" and pick **Analyze Bank Statement**.

3

Test and save

Start full test run shows value, confidence, page and source location per field. If the test runs steadily, save. The agent is then ready for every statement.

4

View transactions

On the **Data Fields** tab, apply the agent with **Apply Agent**. Transactions appear as a table, and **Copy for Excel** copies all rows to the clipboard.

5

Hand over

Under **Actions > Share & export**, export the data fields as XLSX, CSV or JSON. Via the REST API you fetch the same fields for your accounting software.

TIP FROM PRACTICE

One workspace per account Create a separate workspace for each account or client. Statements then stay apart, and the bank statement agent runs automatically in the workspace after every processing.

04 · AN EXAMPLE

One designer, two accounts, twelve months.



A self-employed graphic designer runs a business account and a savings account. Every month, she copies the transactions from the PDF statements into a spreadsheet for her tax advisor and looks up the matching invoices.

BEFORE

- She downloads every statement from online banking and prints it to highlight lines.
- She types date, text and amount of every transaction into a spreadsheet.
- She looks up invoice numbers from the reference text in her folder one by one.
- She checks by hand against the closing balance whether every line made it.

WITH PAPEROFFICE

- Statements from both accounts land in a workspace of their own.
- The bank statement agent reads every transaction as a row with date, text and amount.
- With `Copy for Excel`, the rows go into her spreadsheet for the tax advisor.
- She finds the invoice number from the reference text via search.

An example for illustration; the person is fictitious. Check with statements from your own banks whether all transactions and both balances are read completely.

05 · CHECKLIST

Before the first statement goes through.

Ten points that help bank statements reach your accounting cleanly and completely.

- ☐ You have decided which accounts and banks are read first.
- ☐ Banks that offer a CAMT.053 download deliver the file instead of the PDF.
- ☐ The test ran with statements from at least two different banks.
- ☐ During reconciliation, opening and closing balance are checked against the sum of transactions.
- ☐ It is settled who passes the transactions on to accounting or the tax firm.
- ☐ Each account or client has its own workspace.
- ☐ The agent with the **Analyze Bank Statement** template is created and tested.
- ☐ The agent runs automatically in the workspace after every processing.
- ☐ Paper statements go into the workspace by smartphone or scanner.
- ☐ The route into your accounting software is set: Excel, export or REST API.

06 · FREQUENTLY ASKED QUESTIONS

What accounting teams ask before they start.

Do I need a separate template for each bank?

The IDP Agent reads by content, so one agent can read statements from different banks. Test it with statements from your banks before you connect all accounts.

Is every transaction captured on its own?

Yes. The **Analyze Bank Statement** template reads transactions as a table with date, text and amount per row, plus the transaction count and opening and closing balance as separate fields.

What happens if a field is missing?

The template's fields are set up as required fields with review. If a value is missing, a review task is created. Review tasks are included in the Professional plan.

Which formats does PaperOffice read?

PDF statements, scans and photos as PDF, JPG, PNG or TIFF. PaperOffice reads CAMT.053 files under ISO 20022 straight from the XML, without text recognition.

How do I find the invoice for a transaction?

If the invoice number appears in the reference text, search finds the receipt. From AI-DMS Premium, search also finds IBANs and amounts recognized as entities.

How do transactions get into our accounting?

With **Copy for Excel** into a spreadsheet, as an export in XLSX, CSV or JSON, or via the REST API. The route is the same for one statement and for twelve months.

07 · HOW TO START

Have your first statement read

Create an account at app.paperoffice.ai, set up a workspace, upload a bank statement and create the agent from the template. Billing is based on usage; prices are on the pricing page.

Test one month

Take one month of statements and compare the transactions read with your current spreadsheet.

Add more banks

Test the agent with statements from each additional bank before you make it part of daily work.

Settle the handover

Decide whether transactions reach your accounting via Excel, export or the REST API.

DATASHEETS ON THIS TOPIC

IDP Agent

paperoffice.ai/downloads/paperoffice-ai-datasheet-idp-intelligent-document-processing.pdf

Classification

paperoffice.ai/downloads/paperoffice-ai-datasheet-classification.pdf

AI-OCR

paperoffice.ai/downloads/paperoffice-ai-datasheet-ocr.pdf

Mobile App

paperoffice.ai/downloads/paperoffice-ai-datasheet-mobile-app.pdf

Smart Search

paperoffice.ai/downloads/paperoffice-ai-datasheet-smart-search.pdf

Entities

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paperoffice.ai/en/solutions/document/ai-bank-statement-processing-ocr-automation



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