

Why restaurant deposits need a settlement bridge

Blog draft | Restaurants and QSR

The bank shows what arrived

A delivery-platform credit is a net cash receipt. The activity behind it can include gross orders, refunds, fees and other deductions. Treating the deposit as the complete sales record makes it difficult to understand the relationship between operating reports and the ledger.

Build the bridge by settlement batch

Use the platform or merchant statement to identify the period and batch. Connect the gross activity to deductions and the final bank receipt. Record timing differences separately. The bridge should explain the number, not simply create an entry that makes the bank match.

Keep different liabilities separate

Tips, sales taxes, refunds and commissions do not answer the same accounting question. Use the existing chart and approved accounting policy to determine the classification. Where the statement is unclear, put the question to the responsible reviewer rather than applying one rule to every line.

A fictional example

Suppose a batch has 50,000 of gross sales, 1,000 of refunds and 4,000 of fees. The expected settlement is 45,000 before other adjustments. This is an arithmetic illustration only and excludes tips and taxes. A real file needs the statement and agreed treatment for every component.

Review the boundaries of the period

A deposit arriving after month-end may relate to earlier activity. Compare the settlement dates with the period the sales belong to and retain the evidence. Ask the reviewer to resolve cut-off questions before treating the monthly margin as final.

Leave a usable schedule

The finished schedule should identify the statement, batch, bank reference, ledger treatment and unresolved differences. That gives the accounting practice something it can inspect and repeat. Our restaurant example demonstrates the format using fictional figures, without presenting a made-up client success story.