

Every source lands, every rule runs, every answer lives in one place.

Setlfi replaces the spreadsheets, the shared drives and the person-in-the-middle with one governed platform: files and feeds arrive, your matching rules run against them, and the result becomes a permissioned database that your team — and your customers — can query, report on and act from.

- Reconciliation at scale
- Governed by role, row and field
- Nine interface languages

01 How the work gets done today

Four problems, and they compound. Every one of them is a consequence of the same thing: the operating system of a payments business is a folder of spreadsheets.

Spreadsheets everywhere

Confidential data and countless formulas moving through countless hands. It works — until the month it does not, and then nobody can say which copy was right.

INSECURE

UNTRACKABLE

SLOW

ERROR-PRONE

Fragmented tools

Merchant reports here, settlement data there, BI somewhere else, and the conversation about all three in a messenger. Every tool holds a piece; the answer is a puzzle.

SCATTERED

CONFLICTING

EXPENSIVE

A person in the middle

A workbook has no permissions, so your customer can never be shown it. Every question they have routes through one of your people, by hand, off the record.

BOTTLENECKED

DISTORTED

OFF THE RECORD

LEAK-PRONE

Headcount never stops

New merchants and new partners mean more files, more reconciliations and more people to run them. Revenue goes up and staffing cost follows it, one for one.

LINEAR

COSTLY

SLOW TO HIRE

FRAGILE

02 One platform. One answer.

Not four tools that integrate. One system where the reconciliation output IS the reporting input, the BI dataset, the form's

destination and the number your customer sees when they log in.



Reconciliation

Match any source against any other, on your rules, at your volume.



Data Management

Every result becomes a queryable, indexed, permissioned collection.



File Management

Sources, groups and uploads, with column types read from the file itself.



Reporting

Spreadsheet-grade templates, generated one per merchant, per period, in batch.



SetlfiBI

Pivot analysis with nested dimensions, slicers and correct subtotals at every level.



Forms

Conditional data-entry forms that write straight into a collection.



User Chat

Team messaging in the same place as the data it is about.



Voice & video calls

Calls inside the platform, joinable by link even without an account.



User Management

Your staff, your partners and your merchants — in one directory.



Roles & Permissions

Access controlled down to the individual row and the individual field.



Audit Logs

Who read what, who changed what, and what it looked like before.



The assistant

Builds the reconciliation, the report and the dashboard with you, in conversation.

**Every source lands, every rule runs,
and every answer lives in one place.**

03 How the work flows

The same five steps, whether it is one merchant file a day or several hundred.

01 Sources arrive

Scheme files, gateway exports, partner statements, your own database, a manual upload or a form submission. Column types are read from the whole file rather than guessed from a header, so a card number stays a card number and a leading zero survives.

02

Rules run

A job template says which sources to match, on which fields, with which value mappings, under which filters — and what the output should look like. It is saved, versioned and re-runnable.

03

Results become data

The output is a real collection: indexed, searchable, exportable, and the input to everything downstream. Nothing is re-keyed and nothing is copied to a second place to go stale.

04

Answers get built

Reports, dashboards, pivot analysis and forms all read that same collection. Change the reconciliation and every answer downstream moves with it.

05

People act on them

Your analysts, your partners and your merchants each sign in and see exactly the rows and fields their role allows — and discuss them in the same platform, on the record.

04

The reconciliation engine

This is the part that has to be right. It is built for the cases that break a spreadsheet.

Nine kinds of source

Files, Excel formulas, another Setlfi collection, inline values, the current dataset, a network feed, a custom function, an aggregation, or a variable.

Matching that survives reality

Match on several fields at once, with per-field value mappings — so one system's FUNDING and another's SALE are the same transaction without anyone editing a file.

Calculated output

Output columns come from a source column, a fixed cell, or a formula over the others — fees, spreads, net amounts, flags.

Errors you can act on

Problems are grouped and coded rather than dumped as a log — what went wrong, on how many records, with samples, and whether it actually failed the run.

Preview before you commit

Test the linking, preview the linked rows, and run the job against a sample into a throwaway collection that disposes of itself.

Recalculate without re-running

A rate changed last month? Recompute the affected columns on the stored rows, see the impact on every downstream job first, and never touch what does not depend on the change.

Aggregates are exact. A sum of two-decimal fees returns a two-decimal answer. Totals accumulate in decimal rather than binary floating point, so an aggregate never carries a digit that was in none of its inputs — the difference between a report that balances and one that is off by a cent nobody can find.

05 From data to answers

Four ways to read the same dataset, each for a different question and a different reader.



Reporting

Spreadsheet-style templates — merges, widths, formulas, variables — generated in batch: one report per merchant, per currency, per period, from a single run. Exported to PDF or CSV.



SetIfBI

Nested dimensions down the rows, measures across the columns, slicers beside them and a date interval above. Twelve aggregation methods including median and percentiles, plus calculated and previous-period measures.



Dashboards

A per-project overview of figure widgets and chart widgets, arranged once and read by a whole role — the arrangement belongs to the dashboard, not to one person's browser.



Forms

Data entry with real conditional logic — fields that appear, become required or narrow their options based on earlier answers — writing validated, typed values straight into a collection.

Every level of a pivot is computed from the underlying records, never rolled up from the level below it. That is why an average, a standard deviation or a 95th percentile is correct on a subtotal row and not only on the grand total.

06 Your customers, inside your platform

This is what a spreadsheet can never do, and it is the reason the person in the middle disappears.



Row-level access

A merchant's role is scoped to a filter, so signing in shows them their transactions and nobody else's — out of the same collection your analysts read whole.



Field-level access

A role can be allowed or denied individual columns per action. Reads are narrowed to permitted fields; an update naming a forbidden one is refused by name.



A real audit trail

Reads, writes, deletions, permission changes and job runs are recorded with what matched, what changed and what it was before.



Session security you set

Your administrator sets how long a session lives in your project. Signing out genuinely ends it everywhere it was valid.



Roles you compose

Fourteen functional areas, each with its own create/read/update/delete, combined into as many roles as your organisation needs.



Nine languages

English, Russian, Ukrainian, Polish, German, Latvian, Lithuanian, Chinese and Arabic — the last of them right-to-left throughout. Notification emails are sent in each recipient's own language.

Your customer stops asking your staff and starts asking the platform.

07 The assistant

The answer to “headcount never stops”. It does the building, you do the deciding.

It proposes, you confirm

The assistant can read and test, but it cannot write anything by itself. Every change arrives as a card you review and confirm, and it is then made under your own account and your own permissions.

It never exceeds your access

The assistant sees exactly what you see. A collection your role cannot read is a collection it cannot read either — the same check, not a parallel one.

Guided migration

A staged wizard walks you from your existing spreadsheet to a working reconciliation: sources, conditions, linking, output, review — testing each step against your real files before anything is saved.

It builds the rest too

Reports, dashboards, pivot pages, filters, forms and role permissions — described in words, previewed on your data, confirmed by you.

Ask it out loud

Voice conversation is built in, and it answers in the language your interface is set to.

It knows where things are

Ask where something lives and it takes you there — the page opens and the menu item it belongs to is highlighted.

08 Working together, on the record

The conversation about the numbers belongs next to the numbers, not in a messenger nobody can audit.



Chat

Direct messages, groups and role-based channels.

Attachments, voice messages, mentions, reactions, pins, forwarding and search across everything you are a member of.



Voice & video

Calls run inside the platform and work from corporate networks that block ordinary calling. A public link can bring an outside party into one call and that call's chat — and nothing else.



Help, in one place

One button. The assistant answers first, and hands over to a human when you ask or when it is stuck — carrying the whole conversation with it, so you never explain twice.

09

How we bring you across

Nobody switches a reconciliation process on a Monday. The plan assumes that.

MONTH 1

Integration

Your sources are connected and your existing reconciliation is rebuilt in Setlfi, with the assistant's migration wizard doing most of the assembly.

COVERED BY SETLFI

MONTHS 2–4

Double run

New and old systems run side by side on the same data, so every difference is found and explained before anything depends on the new one.

FROM MONTH 4

Phased switchover

Process by process, on your schedule. The subscription begins at full switch, and the minimum term runs from the end of onboarding — not from signature.

THEN

The next roadmap

At full switch we present to your commercial team and plan the next stage together — scheduling, automated pipelines, task management and the settlements block.

10

What it takes

Five tiers, from a single entity getting off spreadsheets to a multi-entity group with capacity it sets itself.

TIER	BUILT FOR	WHAT IT ADDS
Basic	A single entity getting off spreadsheets	The reconciliation block, shared processing, assistant trial

TIER	BUILT FOR	WHAT IT ADDS
Extended	Teams that need their own capacity	Dedicated processing and storage, chat, voice and video calls
Pro	High daily volume and heavier runs	SetlfiBI, task management, automation pipelines, settlements on an annual plan
Max	Operations where settlements are the core	Everything in Pro, with the settlements block included outright
Enterprise	Multi-entity groups	Clusters, capacity you set, unlimited assistant use, annual contract

Data Management, File Management, Reporting, Forms, Audit Logs, Roles & Permissions and User Management are in every tier. Onboarding is covered by Setlfi; the minimum term is six months from the end of onboarding; usage limits warn at 90% and propose the next tier — nothing stops. Pricing is in the presentation.