

## **Abstract**

This research addresses the issue of ATM Reconciliation and Settlement in Sudan, which highlights the ATM system in the Sudan, how it connected to Sudanese Network (Sudapan) and National Switch (Bank of Sudan).and how reconciliation and settlement for transactions made through ATMs and National Switch is done.

The research aims to find an application that serves reconciliation and reporting of transactions carried out through ATMs and passed through National Switch .Also for purposes of auditing of the accounts whether for institutions or individuals, discovering and rectifying the mistakes, which are presented in technical problems or misuse of ATM fro bank client. These mistakes resulting mismatch between the data at the level of banking system, ATM, or at National Switch.

Applied model has been created to perform reconciliation mechanism for data received through the National Switch and the banking system, Also it discovers the differences resulting from the mismatch between the data sources (National Switch and banking system of the bank), and extract detailed reports on these differences in order to help the banks to review the reports of all Settlement Transactions which have been done via National Switch.

The application was developed using the Delphi application development environment and tested in Windows XP operating system environment.