

Case Study

How Corient Simplified Swiggy & Zomato Reconciliation

Across 10 Outlets



Highlights

- 1 A fast-growing, multi-outlet F&B business could not reliably reconcile Swiggy and Zomato sales with settlements.
- 2 Inter-branch mismatches and unclear platform deductions were adding manual effort with every new outlet.
- 3 Corient built a single-window reconciliation tool that consolidates every outlet into one report.
- 4 The client gained full visibility across 10 outlets, with a framework that scaled from 6 outlets without redesign.

Introduction

Food delivery platforms drive a large share of revenue for modern F&B businesses, but every settlement arrives net of commissions, fees and deductions that are rarely easy to trace. Multiply that across several outlets and reconciliation quickly becomes a bottleneck.

An India-based, multi-outlet F&B business selling through Swiggy and Zomato engaged Corient for finance and accounting support in June 2024, when it operated 6 outlets. It grew to 7 outlets in FY 2024–25 and 10 outlets in FY 2025–26.

What began as routine accounting support became a full redesign of how the business reconciles its e-commerce sales and settlements.



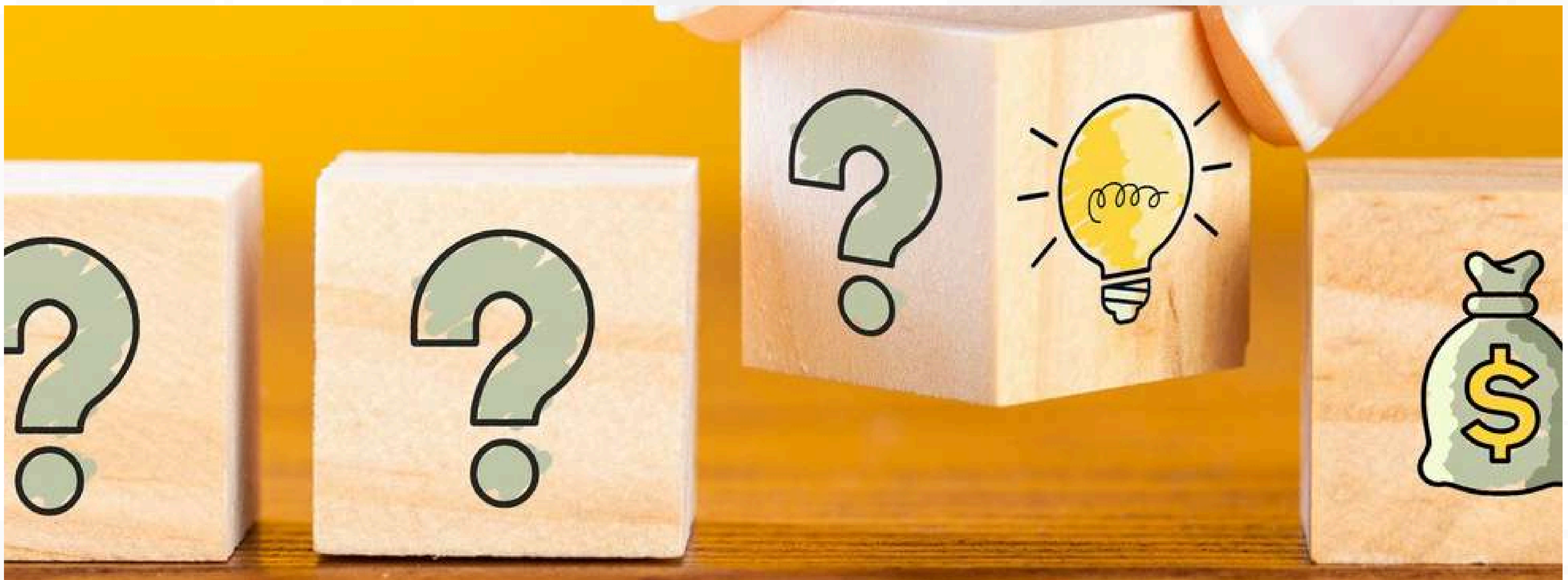
The Initial Problem: What Went Wrong?

- High-volume Swiggy and Zomato transactions were spread across multiple outlets.
- Sales were sometimes booked under one branch while the receipt arrived under another, creating inter-branch differences.
- The many charges deducted from platform settlements were hard to identify and understand.
- There was no clear way to separate regular platform charges from new or non-regular ones.
- Manual reconciliation efforts kept rising, with no single consolidated view across outlets.

Corient's First Solution: The Fix

Corient's team analyzed the client's e-commerce transaction and settlement process and built a single-window reconciliation tool for Swiggy and Zomato. The tool:

- Imports the payment advice and settlement files generated by each platform.
- Consolidates transaction data across all outlets.
- Flags cases where a sale and its receipt were recorded under different branches.
- Gives clear visibility into platform charges and deductions.
- Identifies new or non-regular charges for further investigation.
- Generates a single consolidated report covering every outlet.



The New Problem: A Surprise Roadblock

- Transaction volumes kept climbing as the client grew from 6 to 10 outlets.
- Each outlet's accounts had to stay accurate while still rolling up into one consolidated view.
- Inter-branch sales and receipt mismatches needed additional analysis to resolve.
- It was not always clear whether a platform deduction was a regular charge or a non-standard one.
- Charge patterns kept changing, so new deductions had to be caught, validated and correctly accounted for.

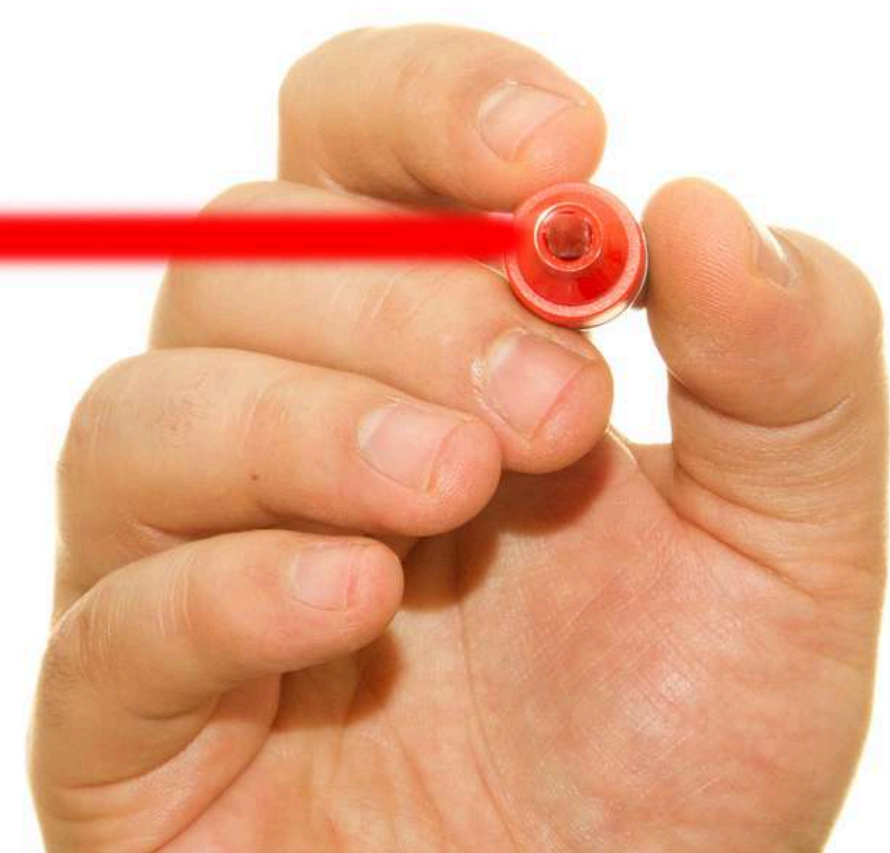
Corient's Second Solution: Fixing the New Problem

Rather than reviewing every transaction by hand, Corient turned reconciliation into a centralized, exception-driven process. To do this, Corient:

- Mapped the transaction and settlement flow between the outlets, the client's books and the platforms.
- Pinpointed the key reconciliation points and recurring gaps.
- Built a mechanism to automatically surface inter-branch sales and receipt mismatches.
- Separated regular platform charges from new or non-regular deductions.
- Let the finance team focus only on exceptions that needed investigation.
- Refined the process continuously as new outlets opened and volumes grew.

This gave the client a reconciliation process that is structured, reliable and built to scale.

OUTCOME



The Final Outcome: A Success Story

- Delivered consolidated reconciliation visibility across all 10 outlets.
- Improved identification of inter-branch sales and receipt mismatches.
- Provided clear visibility into Swiggy and Zomato deductions and charges.
- Enabled tracking of new or non-regular charges requiring investigation.
- Standardized the review of e-commerce payment advice and settlement files.

Beyond the fix, Long-term benefits delivered:

- A structured reconciliation mechanism now gives the client stronger control over e-commerce sales and settlements.
- One consolidated report replaces fragmented, outlet-wise reviews.
- Standardized processes have reduced repetitive manual reconciliation work.
- Faster resolution of inter-branch and settlement differences supports more accurate accounting.
- The framework scaled from 6 to 10 outlets without any fundamental change to the approach.

Key Takeaways: Why This Matters for Businesses

- Delivery platform settlements arrive net of many deductions, and untracked charges quietly erode margins.
- Multi-outlet businesses need inter-branch reconciliation, not just outlet-by-outlet bookkeeping.
- Separating regular platform charges from new ones makes unusual deductions easy to spot and challenge.
- An exception-driven process saves time by focusing the finance team on what actually needs attention.
- A reconciliation framework built to scale supports growth without having to be rebuilt.

Swiggy and Zomato settlements don't have to be a black box. With the right process, Corient turns high-volume, multi-outlet reconciliation into clear, decision-ready numbers.

What the Client Said



"Corient has significantly improved the quality and timeliness of our MIS. Their reconciliation work and GST, VAT and TDS compliance have been systematic, with strong audit support. They go beyond routine accounting, strengthening controls, introducing automation and reducing manual dependencies."

— Management, India-Based F&B Client