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SDK.finance Launches Real-Time General Ledger for Financial Businesses

Standalone accounting module converts business events into balanced, auditable journal entries, giving banks, EMIs, PSPs and FinTechs real-time financial visibility without replacing existing transaction infrastructure.

By **Ankit Kankar** | September 13, 2026



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SDK.finance, the software foundation for FinTech and payment products, announced the launch of [SDK.finance General Ledger](#), a standalone real-time accounting module built for banks, electronic money institutions (EMIs), payment service providers (PSPs), FinTech companies and other businesses operating complex financial products.

Financial platforms often distribute transaction data, balance logic and accounting processes across multiple systems. As products expand across payment rails, currencies and customer segments, this fragmentation can create delayed visibility, manual reconciliation work and inconsistencies between operational data and financial records.

SDK.finance General Ledger can be added as an extra accounting layer to existing payment or banking infrastructure without replacing or modifying the underlying product. It consumes business events from a core banking system, payment platform, digital wallet or other transaction engine and automatically converts them into balanced double-entry journal entries.

This gives financial businesses a consistent, real-time and auditable system of record while allowing them to retain their existing transaction infrastructure.

"Financial businesses need to know not only that money moved, but how every event affected every relevant account, immediately and with a complete audit trail," said Alex Malyshev, CEO of SDK.finance. "We built SDK.finance General Ledger as a standalone accounting layer that can work with the infrastructure a company already has. It helps technical and finance teams work from the same financial truth while retaining control over their architecture, data and future development."

From business events to auditable accounting records

SDK.finance General Ledger uses configurable accounting determinations and mapping rules to translate product-specific events into journal-entry legs. It validates that debits and credits are balanced, posts entries automatically when configured and updates account balances and turnovers in real time.

Once posted, journal entries remain immutable. Corrections are handled through reversing entries, preserving the original record and maintaining a clear history of every adjustment.

As a standalone module, SDK.finance General Ledger connects to existing financial infrastructure through Kafka or REST API. It receives business events, generates the corresponding accounting entries and returns confirmations to the originating system.

The integration does not require changes to the existing transaction-processing logic. This allows businesses to introduce a dedicated accounting layer without rebuilding or replacing their current platform.

Core capabilities include:

- Automated conversion of business events into balanced debit and credit entries
- Real-time account balances and turnover reporting
- Configurable chart of accounts, accounting determinations and mapping rules
- Immutable posted entries and reversal-based corrections
- Support for fiat currencies and digital assets, with precision of up to 18 decimal places
- Role-based access control and a traceable audit history
- Integration through Kafka and REST APIs
- Standalone deployment alongside an existing core banking system, payment platform or transaction engine
- Source code access for organisations that require greater control and customisation

Built for financial products that move money

SDK.finance General Ledger is designed for organisations that need to account for high volumes of financial events accurately across multiple products, currencies or systems.

Typical applications include:

- Banks and EMIs adding real-time accounting capabilities to existing core infrastructure
- PSPs managing fees, settlements and transactions across multiple payment rails
- Digital wallets and neobanks maintaining real-time customer and operational balances
- Remittance and payout platforms handling cross-border and foreign-exchange flows
- Embedded finance providers adding auditable financial functionality to non-financial products
- Marketplaces recording split payments, commissions and merchant liabilities
- Digital asset businesses accounting for fiat and crypto-related events within a consistent framework

SDK.finance General Ledger can be deployed as a standalone module alongside an existing core banking or payment platform. It can also be combined with the SDK.finance Transaction Platform as

part of a broader financial technology stack.

This deployment flexibility allows financial businesses to add a specialised accounting capability while preserving their existing customer journeys, payment logic and operational infrastructure.

Read online: <https://worldbusinesswatch.com/news/13/92/sdk-finance-launches-real-time-general-ledger-for-financial-businesses.html>

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