



FINTECH
PORTFOLIO

Where accounting meets engineering.

Clean books, live dashboards and accounting systems built by someone who has spent a career in both worlds.

BRIAN KELLY

Founder · Accounting & Business Data Advisor

20+

years of accounting experience,
starting in a family CPA firm

11+

years as a software engineer on
mission-critical systems

20+

platforms and tools: QuickBooks, Xero,
Gusto, Ramp, Puzzle, Stripe and more

ABOUT



Precision of an engineer. Judgment of an accountant.

Brian Kelly is the founder of Kellcat, an advisory firm where accounting meets engineering. His accounting career started in his late mother's CPA firm. His engineering career has been spent building software where mistakes aren't an option.

At Kellcat, Brian turns raw business data into clean books, live reports and plain-English guidance, so owners can stop reacting to their numbers and start running their business with them.

The accountant

- 20+ years of bookkeeping and accounting, from a family CPA firm to today
- QuickBooks Advanced ProAdvisor, Xero and Puzzle certified
- Monthly bookkeeping, cleanups, close and revenue recognition (ASC 606)
- Restaurants, real estate, service and tech companies

The engineer

- 11+ years as a software engineer on mission-critical systems
- APIs, webhooks and automations that move data without retyping
- Dashboards that update themselves from the books
- Systems designed so every number can be traced and tested

Python · Java · C++ · CI/CD and cloud deployment

TOOLS I BUILD WITH

QuickBooks Online

Xero

Puzzle

Mercury

Gusto

Ramp

Bill.com

Stripe

Shopify

Square

Bluevine

Relay

Databox

Zapier

Make

n8n

APIs & webhooks

Custom integrations

+ more

HOW KELLCAT WORKS

Clean Books → Clear Picture → Confident Decisions

Monthly bookkeeping keeps the books right. Live dashboards show what the numbers say. An advisor's read turns them into decisions you can make with confidence.

01 FINTECH · CLIENT WORK

Marketplace Payments → General Ledger

CLIENT Fintech marketplace (name withheld) **STACK** Stripe Connect · Puzzle GL API · Mercury webhooks · JavaScript

KELLCAT / Marketplace Payments -- General Ledger Stripe Connect · Puzzle GL API · Mercury webhooks · sample data

CLIENT WORK · FINTECH MARKETPLACE

Every payment path, booked correctly.

A two-sided marketplace collects from payers (a third-party payer or the customer), keeps a platform fee, and pays service providers through Stripe Connect. This demo shows the accounting design behind it: 11 payment scenarios, each turned into a balanced journal entry and the exact API call that posts it.

Names, rates and amounts are sample data. Calls are simulated. No credentials, no live systems.

SECTION

PAYMENT SCENARIO

PAYER BILLING (PRIMARY FLOW)

SC-01 Payer Full Pay
Payer pays full invoice via Stripe ACH. Primary billing flow.

SC-02 Payer Short-Pay
Payer pays partial invoice. Pro-rata waterfall. Balance tracked by Job ID.

CUSTOMER BILLING

SC-03 Payer Denial - Customer
Payer denies. The platform re-invoices customer directly. Two-step entry.

SC-04 Customer Pays Full Invoice
Customer pays full invoice directly (no payer involvement).

SC-05 Customer Short-Pay Recovery
Customer pays remaining balance from prior short-pay. Clears AR and deferred fee.

PAYLOAD LEDGER VIEW RESPONSE

SAMPLE FEE SCHEDULE · PAYER-SET PRICING · THE PLATFORM DOES NOT SET CUSTOMER-FACING RATES

Standard Job (24-hr turnaround) 15% of Collected Job Amount
Extended-Turnaround Job 20% of Collected Job Amount
Auto-reclassified (missed due time) 20% via system timestamp
Provider Fee Collected Amount minus Platform Fee
Provider job costs Provider's own expense — never on the platform's books

ASC 606 · AGENT TREATMENT · PAYER BILLING

The payer pays the full \$700.00 invoice via Stripe ACH. PRIMARY billing flow. The platform recognizes only its platform fee (\$105.00 — 15% Standard rate) as revenue. Provider portion (\$595.00) is a pass-through liability. Stripe ACH fee (\$5.00 — 0.8% capped at \$5) recorded as separate expense. Note: if the job is taxable, sales tax of \$57.75 is collected separately and recorded as Sales Tax Payable — never revenue.

JOURNAL ENTRY · SC-01 — PAYER FULL PAY ✓ Balanced

Account	Type	Description	Debit	Credit
Cash / Stripe Clearing	Asset	Payer full payment via Stripe ACH · \$700.00 Invoice	\$700.00	—
Net Revenue — Platform	Revenue	Platform fee recognized (15% Standard) · \$105.00	—	\$105.00
Provider Payable	Liability	Provider portion — pass-through · ASC 606 agent · \$595.00	—	\$595.00
Stripe Fee Expense	Expense	Stripe ACH fee (0.8% capped at \$5) · \$5.00	\$5.00	—
Cash / Stripe Clearing	Asset	Stripe ACH fee deducted from clearing · \$5.00	—	\$5.00
TOTALS			\$705.00	\$705.00

Payer

Third-party payer or customer



Stripe

Collects, splits the fee, pays providers



Mercury

Bank deposit fires a webhook



Puzzle GL

Balanced journal entry posted by API

THE PROBLEM

A two-sided marketplace collects from payers, keeps a platform fee and pays providers through Stripe Connect. Short-pays, denials, refunds and chargebacks share one Stripe balance. Integrations sync the data, but a standard bookkeeping setup can't follow that money.

WHAT I BUILT

The accounting design and an interactive demo. Every payment path maps to a balanced journal entry and the exact API call that posts it. Mercury webhooks confirm the bank deposit and close out Stripe Clearing.

THE RESULT

One spec that engineers can build against and a CPA can sign off on. The platform fee is revenue. The provider share is a pass-through liability under ASC 606 agent treatment.

11

payment scenarios designed

100%

of entries balance, checked on screen

\$0.00

left in Stripe Clearing after payout

2

APIs: Puzzle GL and Mercury

Every exception has an answer.

Most payment systems are designed for the happy path. The books break on the exceptions. Each scenario below has its own entry, its own controls and, where needed, a legal flag before launch.

PAYER BILLING
SC-01 Payer pays in full by ACH
SC-02 Payer short-pays: pro-rata split by job
SC-03 Payer denies: re-invoice the customer

CUSTOMER BILLING
SC-04 Customer pays in full by card
SC-05 Customer pays the short-pay balance

PROVIDER SETTLEMENT
SC-06 Provider payout through Stripe Connect
SC-07 Provider paid directly by mistake

EXCEPTIONS & RETURNS
SC-08 Failed ACH (NSF): reverse and reinstate
SC-09 Refund to payer
SC-10 Card chargeback and provider clawback
SC-11 Duplicate payment held as a liability

THE CONTROL THAT PROVES IT · ONE \$700 JOB

COLLECTED

\$700.00

—

STRIPE FEE

\$5.00

—

PROVIDER PAYOUT

\$595.00

—

PAID TO BANK

\$100.00

=

STRIPE CLEARING

\$0.00

When the clearing account lands on zero for every job, nothing was double-counted, dropped or misfiled. That's the check a monthly close relies on.

JOURNAL ENTRY · SC-01 — PAYER FULL PAY					✓ Balanced	
Account	Type	Description	Debit	Credit		
Cash / Stripe Clearing	Asset	Payer full payment via Stripe ACH · \$700.00 invoice	\$700.00	—		
Net Revenue — Platform	Revenue	Platform fee recognized (15% Standard) · \$105.00	—	\$105.00		
Provider Payable	Liability	Provider portion — pass-through · ASC 606 agent · \$595.00	—	\$595.00		
Stripe Fee Expense	Expense	Stripe ACH fee (0.8% capped at \$5) · \$5.00	\$5.00	—		
Cash / Stripe Clearing	Asset	Stripe ACH fee deducted from clearing · \$5.00	—	\$5.00		
TOTALS			\$705.00	\$705.00		

Sample names, rates and amounts. The demo simulates the API calls and doesn't connect to live systems.



Try the live demo
puzzle-api-demo.brian-e77.workers.dev

Let's look at your numbers together.

Start with a free Books & Numbers Review: an accounting review of your QuickBooks or Xero books, a live dashboard of your six core numbers, and an advisor's read on what's working, what to watch and what it means in dollars.



Free Books & Numbers Review

kellcat.com/books-review



Book a discovery call

kellcat.com/discovery

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CREDENTIALS



Xero Certified Advisor

Puzzle Certified Advisor