

Niubiz evolves its Transactional Control architecture to scale Peru's payments ecosystem

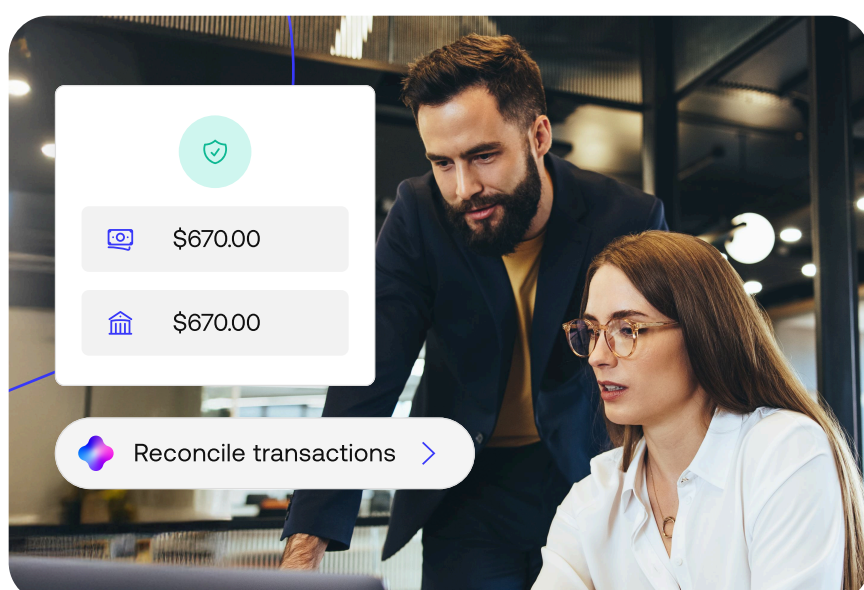
How the country's leading acquirer evolved its control and reconciliation infrastructure to support the growth of the digital ecosystem

<p>< 10 min</p> <p>in automated reconciliations (previously multi-hour processes)</p>	<p>+1,620</p> <p>reconciliations executed monthly across multiple transactional flows</p>	<p>90</p> <p>journal entries generated daily in the ERP</p>
<p>100%</p> <p>recovery rate in transactional disputes</p>	<p>5.56 bps</p> <p>of value detected and recovered from processed volume</p>	

Niubiz, the leading acquirer in the Peruvian market and one of the main technological enablers of the country's payments ecosystem, operates a large-scale transactional infrastructure that connects hundreds of thousands of physical and digital merchants with issuers, payment networks, and new digital payment methods.

In a context of rapid digitalization of commerce and expansion of new payment methods — including instant transfers, digital wallets, and new authorization channels — the company identified a strategic opportunity: to evolve its Transactional Control architecture toward a more scalable, automated, and auditable model.

Niubiz already had specialized teams in Operations, Finance, and Accounting, as well as robust financial and operational control processes. However, sustained growth — with annual rates above 44% — required strengthening end-to-end visibility across the lifecycle of each transaction and accelerating reconciliation and control processes.



To support this technological evolution, the company decided to incorporate a specialized platform that would automate reconciliations, improve transaction traceability, and scale controls without proportionally increasing the operational structure. With the implementation of Simetrik as a reconciliation and financial control platform, Niubiz consolidated a more integrated and scalable Transactional Control architecture.

The challenge

Scaling Transactional Control at the pace of growth

As one of the country's leading payment processors, Niubiz operates a complex ecosystem that connects multiple participants across the financial system and digital commerce.

The expansion of e-commerce, the incorporation of new payment methods, and the sustained increase in transactional volume posed a strategic challenge: ensuring that the Transactional Control architecture could scale at the same pace as the business.

Three factors drove this evolution:



Scalability of financial control

Accelerated transaction growth and the incorporation of new payment flows required an architecture capable of providing full visibility of each transaction — from capture to settlement and journal entry.



Speed in discrepancy detection

In an ecosystem with multiple participants — financial institutions, payment networks, and systems — having tools that could identify discrepancies early became key to optimizing financial management and protecting operating margins.



Operational efficiency and automation

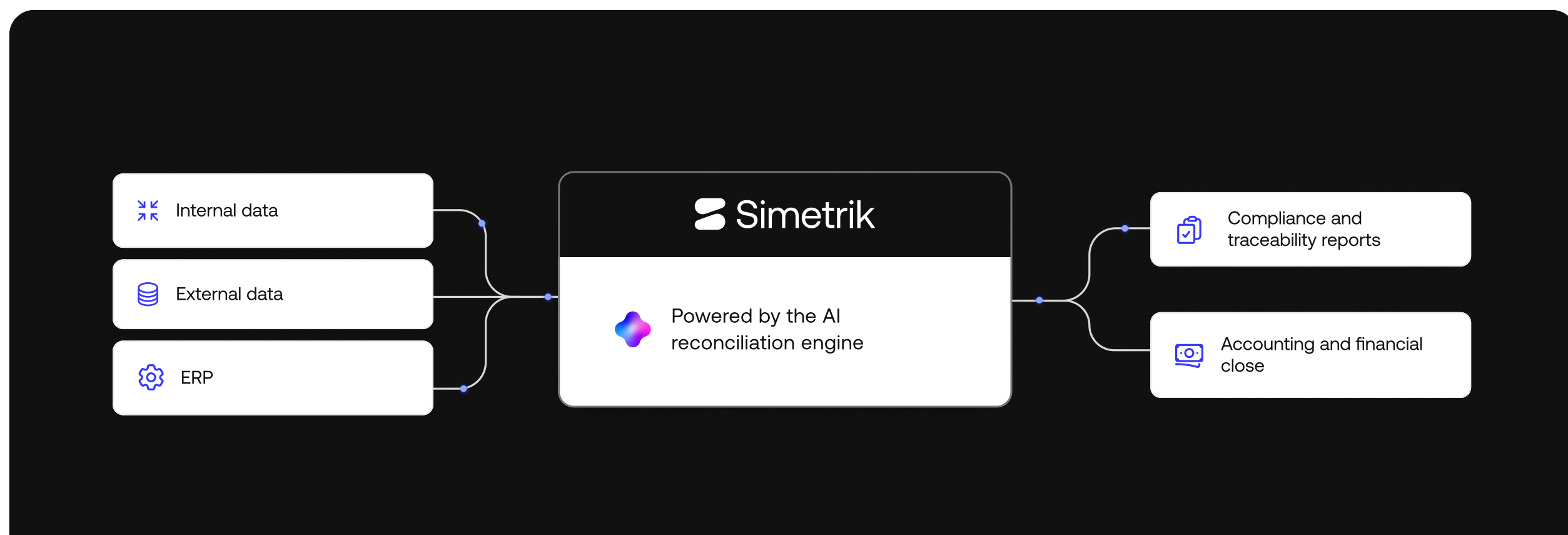
The goal was to evolve toward a model in which teams could focus on analysis, while reconciliation and control processes are executed in an automated and scalable way.

The solution

An integrated Transactional Control architecture with Simetrik

To strengthen its control model, Niubiz implemented a specialized platform that centralizes transactional reconciliation and strengthens the traceability of each operation.

The implementation enabled the consolidation of a single source of truth integrating information from multiple systems and ecosystem participants.



Among the main capabilities implemented, the following stand out:



End-to-end Transactional Control

Niubiz executes thousands of controls that continuously monitor transaction flows across its main business lines, reconciling information from different systems throughout the lifecycle of each transaction.

This enables full traceability from authorization to final accounting in the ERP.



Early discrepancy detection

The platform enables the detection of transactional differences and recovery opportunities equivalent to 5.56 bps of processed volume, including:

- duplicate or untimely payments
- differences in transaction rejections
- discrepancies in network fees
- missing transactions in authorization flows
- transactional disputes

This capability strengthened financial management and enabled a 100% recovery rate in disputes.



Accounting automation

Integration with the ERP enables the generation of 90 journal entries daily in an automated way, eliminating more than 240 hours of manual work annually in accounting upload and reconciliation processes.

This strengthens the consistency of financial information and accelerates audit, Compliance, and monthly closing processes.



Scalability for new products

The new architecture enables the rapid integration of new payment flows, authorization channels, and digital solutions without requiring complex developments or significant expansion of the operational team.

“The growth of the payments ecosystem and the expansion of new digital solutions led us to further strengthen our Transactional Control architecture to support that scale with the standards of security, traceability, and efficiency that define Niubiz.

From Operations, we led this evolution together with Simetrik, strengthening end-to-end visibility of our transactions and automating key reconciliation and control processes. Today, Operations and Accounting work on a single source of truth, and we proactively manage discrepancies across the entire operation.

This evolution allows us to continue incorporating new payment solutions while maintaining the same standards of control, traceability, and efficiency required by an operation of Niubiz’s size and complexity.”

Frank Jimenez,
Transactional Control Manager

Public Accountant by profession and an MBA graduate from PAD - IESE, he is Transactional Control Manager at Niubiz. He previously led the Internal Audit area, has more than 14 years of experience in the sector, and is an expert in accounting and financial control and auditing for acquirers. He also worked as an auditor at EY for more than three years.



Leading acquirer | Peru

Niubiz is the leading acquirer in the Peruvian market and one of the main payment technology enablers in the country, with more than 28 years of experience (formerly VisaNet). It connects more than 600,000 physical and digital merchants with major issuers and international brands, offering payment solutions for cards, instant transfers, payment links, e-commerce, and digital wallets.



AI platform for reconciliation and financial control

Our mission is to empower finance teams with the tools they need to operate with speed, accuracy, and confidence. We combine AI and No-Code technology to automate complex reconciliations, implement end-to-end financial controls, and provide a single source of truth.

Ready to transform your financial operations?

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