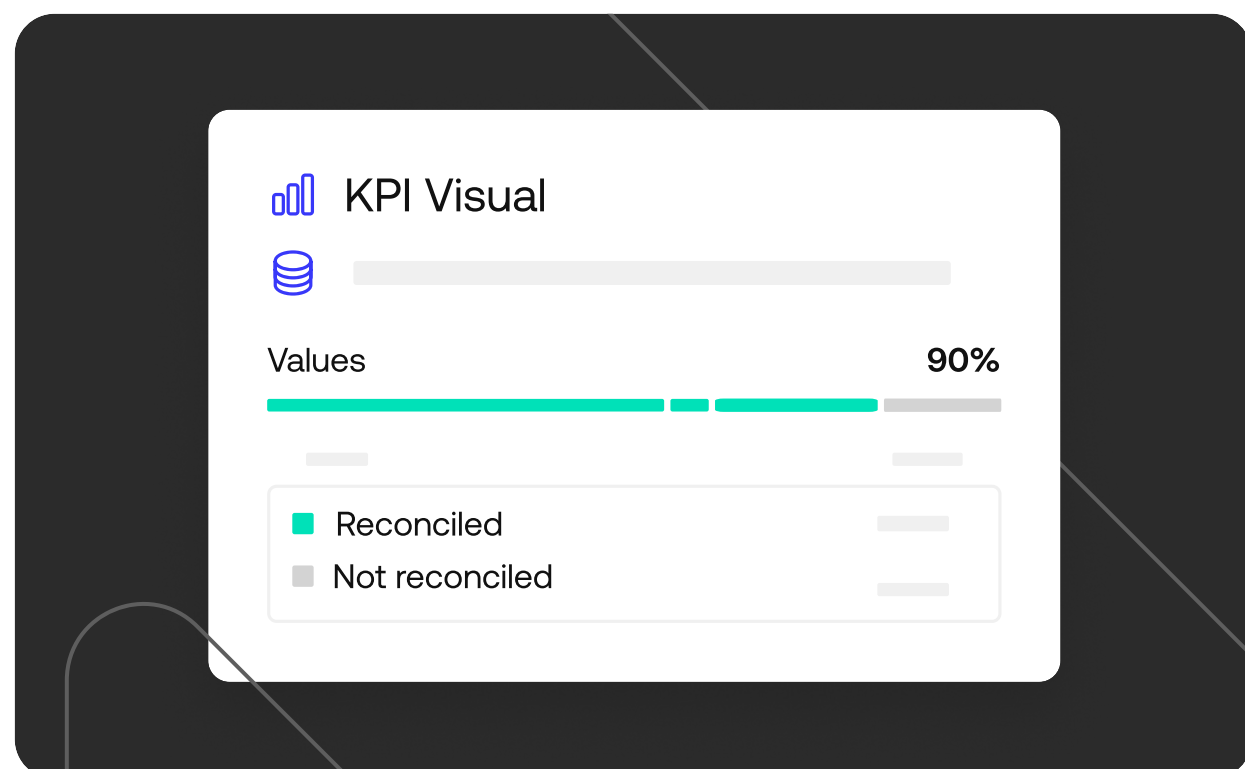


Wibond implements automated transactional control to validate its revenue flows with Simetrik

How the Argentine Fintech-as-a-Service platform structured automated Money In and Money Out reconciliation with its payment providers Bind, Pomelo, and TAPI, establishing the foundation of its financial control infrastructure.

<p>3</p> <p>Providers reconciled (TAPI, BIND, and Pomelo)</p>	<p>100%</p> <p>Direct ID reconciliation (strong keys)</p>	<p>Money In/ Money Out</p> <p>Out Flow implemented and operational</p>
<p>Dashboards</p> <p>Reconciled vs. unreconciled</p>	<p>Argentina</p> <p>Operational coverage</p>	<p>Scalable</p> <p>Foundation ready for new providers</p>

Wibond is a Fintech-as-a-Service (FaaS) platform founded in Argentina that enables B2B companies to integrate financial services into their ecosystems under their own brand, including digital wallets, payments, financing, prepaid cards, and more. Founded in 2018 by Ezequiel Bucai, Wibond operates as a Payment Service Provider registered with the BCRA, integrating partners such as Bind, Mastercard, Visa, Payway, Pomelo, TAPI, and Delta.



With Simetrik, Wibond implemented a transactional reconciliation model to validate Money In and Money Out flows against reports from its providers BIND, TAPI, and Pomelo. The model uses strong identifiers to perform a direct and clean matching process, supported by operational dashboards for daily monitoring of reconciled vs. unreconciled transactions.

Before Simetrik

- ✗ No automated reconciliation between the internal backend and payment providers.
- ✗ No structured visibility into the status of transactions by provider.
- ✗ Manual validations without centralized traceability or record of results.
- ✗ No financial control infrastructure to scale to new providers.

After Simetrik

- ✓ Money In and Money Out reconciliation with BIND, Pomelo, and TAPI.
- ✓ Operational dashboards showing reconciled vs. unreconciled transactions by provider, with download capability.
- ✓ Technically robust model with traceability for every reconciliation and results stored within the platform.
- ✓ Architectural foundation ready to incorporate Payway and other providers with minimal friction.

The challenge

As a FaaS platform integrating multiple payment providers to deliver white-label financial services, Wibond needed to ensure that every transaction processed through its providers was accurately reflected in its backend. The lack of a structured reconciliation model created operational opacity and increased risk as transaction volumes grew.



Manual transaction validation

Revenue processed through Bind, TAPI, and Pomelo was verified without an automated model, relying on individual reviews.



Multiple providers without consolidation

Each provider operated with its own reporting format, without a unified model to consistently compare and validate the data.



Growth of the partner ecosystem

The addition of new providers (such as Payway, currently in progress) required a structured foundation capable of absorbing new sources without rebuilding the model.

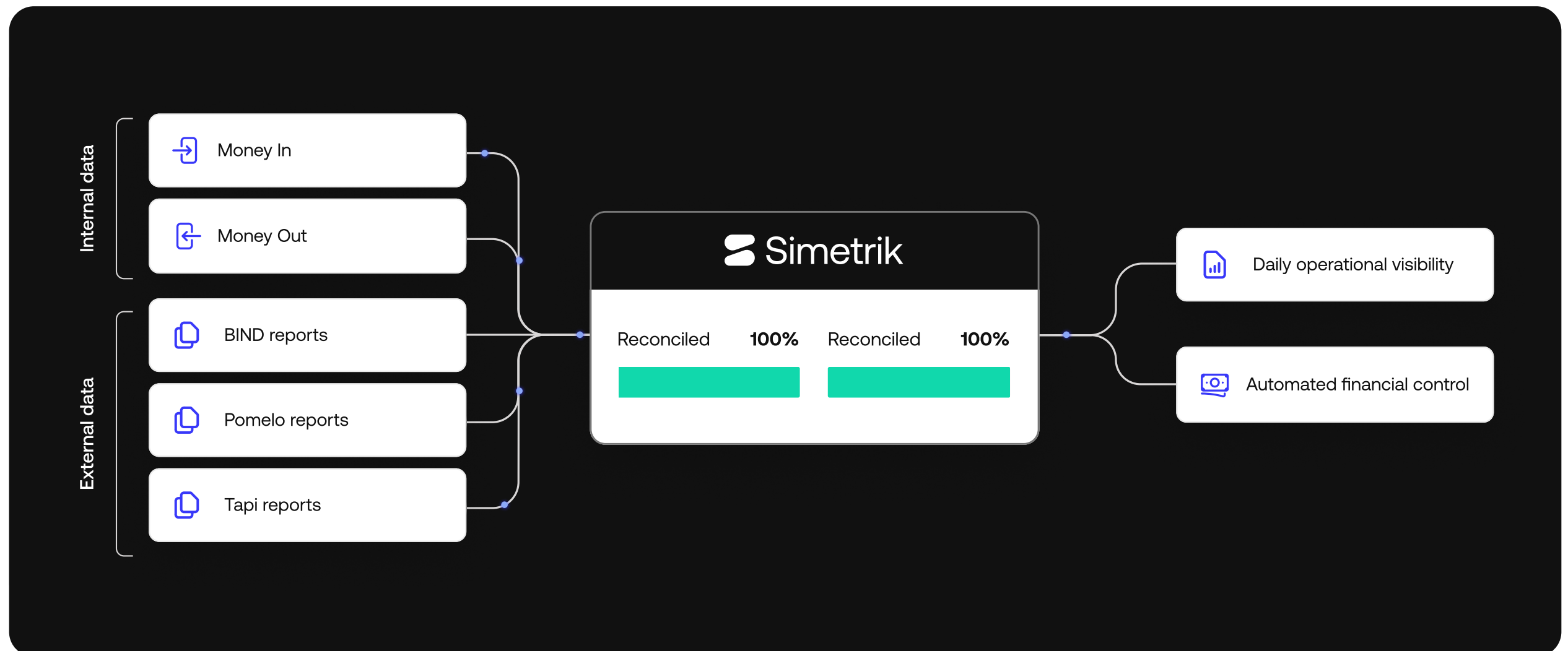


Lean finance team

With a small team, efficiency in transactional control was critical to avoid spending capacity on repetitive manual validations.

The solution with Simetrik

Wibond implemented a transactional control model focused on validating the consistency of revenues against each provider's reports. The architecture leverages strong identifiers available in the systems, enabling direct and clean matching without complex aggregations.



Cash In

Money In/Money out: Backend vs BIND

Matching transactions from the internal backend against BIND reports. Direct reconciliation using a unique identifier, without dependency on date + amount. Clean validation using strong keys.

Cash Out

Money Out: Backend vs Pomelo; vs TAPI; vs BIND

Matching backend transactions against reports from Pomelo, TAPI, and BIND. The same direct ID-based reconciliation logic is applied, with results segmented in an operational dashboard.

Reporting

Operational dashboards

Dashboards showing reconciled vs. unreconciled transactions by provider, with daily reconciliation visibility, exportable operational results, and tracking for manual exception review.

Results

✓ First financial control infrastructure

Wibond moved from manual validations to an automated, traceable, and operational model for Money In / Money Out.

✓ Clean model based on strong keys

Reconciliation through direct identifiers eliminates ambiguity in matching, ensuring reliable results without complex logic.

✓ Daily operational visibility

Dashboards showing reconciled vs. unreconciled transactions by provider, available for immediate viewing and download.

✓ Foundation to scale to new providers

The implemented architecture enables the integration of Payway and future providers, as well as fees and chargebacks.



“With Simetrik, we consolidated a robust and scalable reconciliation model, key to ensuring integrity and traceability in our operations with providers.”

Nicolás Casalis

Head of Treasury & Finance Assurance

WIBOND

Fintech-as-a-Service Platform / Argentina

Wibond is a white-label financial infrastructure platform founded in Córdoba, Argentina. Established in 2018 by Ezequiel Bucai and Alejandro Silvestre, it enables B2B companies to integrate financial services such as digital wallets, payments, financing, and prepaid cards into their own ecosystems without complex development. Registered with the BCRA as a Payment Service Provider, Wibond integrates partners including Mastercard, Payway, Pomelo, Prisma, and Ligo. Its clients include companies with merchant networks, lenders, and transactional ecosystems seeking to offer financial services under their own brand.

Simetrik

AI platform for reconciliation and financial control

Our mission is to empower finance teams with the control needed to operate with speed, precision, and confidence. We combine AI, and No-Code technology to automate complex reconciliations, implement advanced financial controls, and provide a single source of truth. Today, more than 160 leading companies worldwide trust us to manage billions of transactions, reduce losses, and accelerate growth.

Ready to transform your financial operations?

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