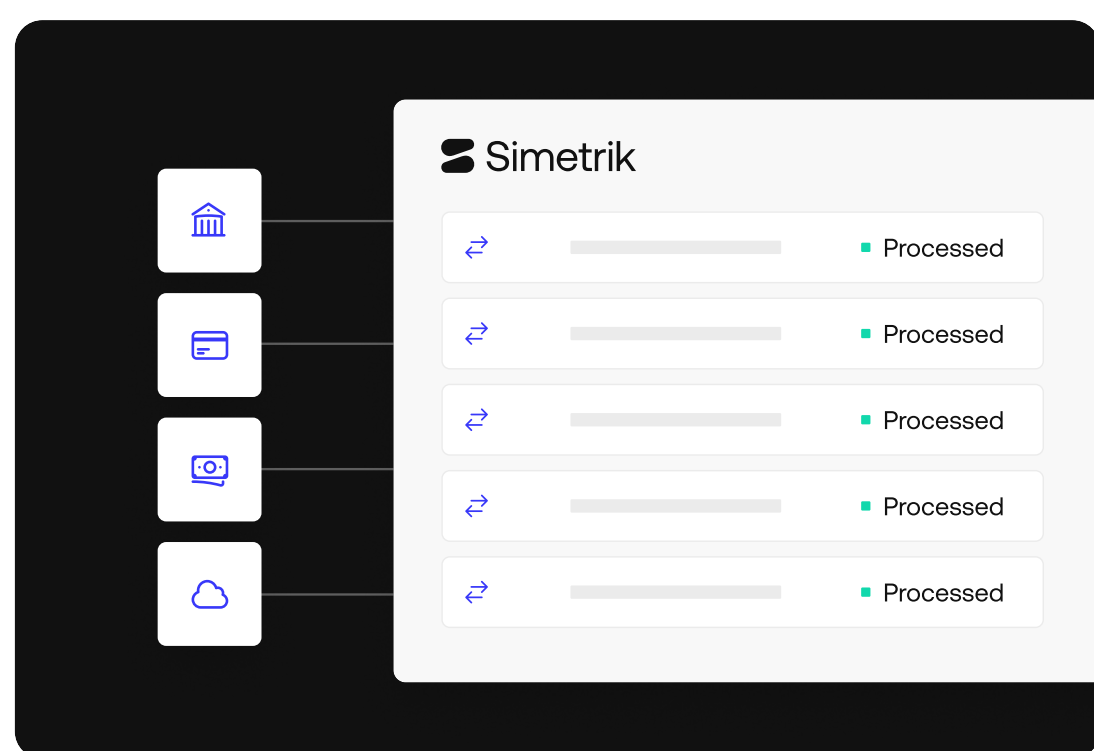


Naranja X scales its transactional operations with control and speed using Simetrik as a reconciliation platform

How Naranja X absorbed rapid growth in volume and products while reducing operational times and maintaining the same structure.



Naranja X was experiencing rapid growth in transaction volume, products, and data sources, requiring a significant evolution of its control infrastructure. The operation needed to scale without proportionally increasing headcount, while maintaining response times, governance, and operational stability.



With Simetrik implemented as its control and reconciliation platform, Naranja X centralized the reconciliation of cash-in, cash-out, fees, and chargebacks into a single platform, replacing manual workflows with an automated, preventive, and governed control model. Controls are defined before the launch of each new product, rather than as a response to incidents.

Before Simetrik

- ✗ Reconciliations required manual intervention and relied on IT for control creation and adjustments.
- ✗ Control stabilization for new products took 6–8 weeks after launch.
- ✗ Daily reconciliations with execution times exceeding 7 hours per product.
- ✗ Operational data manually consolidated from multiple systems and processors.
- ✗ Detection of duplicates, differences, and inconsistencies was reactive and had limited traceability.

After Simetrik

- ✓ 94% of the transactional universe reconciled automatically end-to-end, without reliance on internal development.
- ✓ Operational controls defined before the launch of each new product or payment method.
- ✓ Execution completed in under 1 hour per product (~85% reduction).
- ✓ More than 80 sources integrated into a single platform, with 75 dashboards and 20 automated extractions.
- ✓ Daily identification of exceptions with proactive alerts, full traceability, and automated reversal workflows.

The challenge

Naranja X's rapid growth in transaction volume and product diversity created demands that exceeded the capacity of its existing architecture. The risk was no longer just operational but strategic: business growth began to strain the internal structure.



Need for automation at scale

Reconciliation processes required manual intervention and IT support for each new control, making it difficult to sustain growth — already exceeding 4x in processed volume — with the same team structure.



Opportunity to accelerate time-to-market

Each new product or payment method required 6 to 8 weeks to stabilize its controls after launch, creating operational exposure during a critical phase.



Consolidation of multiple sources and partners

The variety of payment processors, networks, banking cores, and providers created a fragmented ecosystem where manual consolidation consumed a significant portion of the team's capacity.



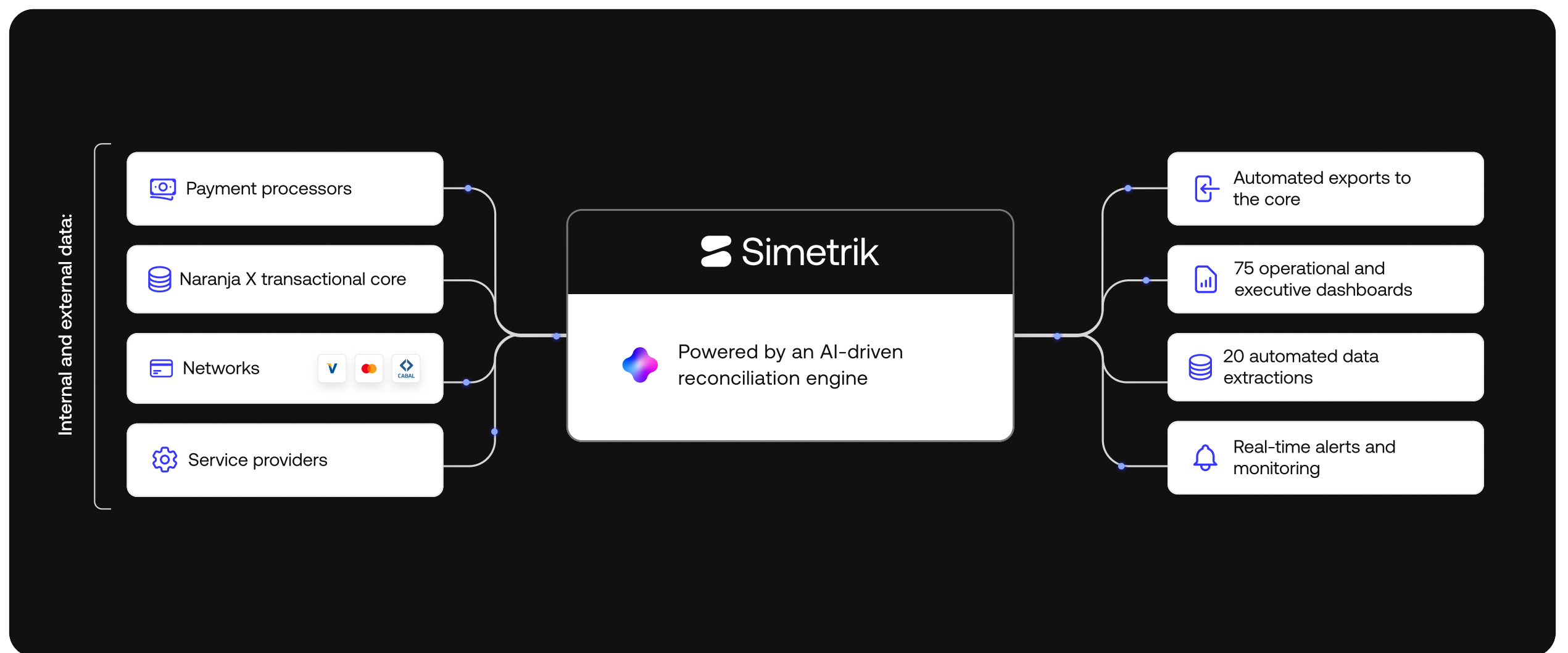
From a reactive to a preventive model

Detection of duplicates, discrepancies, and inconsistencies occurred late, limiting the ability to respond to incidents in transactions, chargebacks, and settlements.

The solution with Simetrik

Naranja X adopted Simetrik as its operational and transactional control core, centralizing reconciliations, validations, adjustments, and operational visibility into a single platform.

The implemented architecture covers four critical business domains, each with specific rules, sources, and workflows.



Cash In

Incoming flows: payments, top-ups, and incoming transfers

Automated reconciliation of all incoming flows by product and partner. Early detection of discrepancies across processors, banking cores, and internal records, with operational alerts and full traceability.

Cash Out

Outgoing flows: settlements and payment methods

Daily control of settlements, partner payments, and outgoing transfers. Immediate visibility into the status of each operation, differences in settled amounts, and pending due dates.

Fees & Billing

Processor and network fees

Automated validation of fees and charges applied by processors and networks. Detection of differences between agreed conditions and actual debited amounts in each settlement.

Claims & Chargebacks

Chargebacks, duplicates, and assisted transactions

Lifecycle tracking of chargebacks and disputes. Daily identification of duplicate transactions and operational inconsistencies, with automated impact and reversal workflows.

All these use cases operate on an ecosystem with more than 80 integrated transactional sources, consolidating control into a single point and eliminating reliance on manual or isolated reporting. The operation is also supported by 75 active dashboards and 20 automated data extractions that feed internal processes and downstream systems.

Key results

✓ Growth absorption without team expansion

Naranja X supported more than 4x transaction growth with Simetrik while maintaining a stable operational structure. The ability to process hundreds of millions of monthly transactions increased without proportional team growth, freeing the team from repetitive manual tasks.

✓ Operations team autonomy

The Operations team can design, adjust, and maintain reconciliations autonomously within Simetrik, without relying on IT development for each new product, partner, or operational change.

✓ Preventive control model

Controls are defined before each product launch, rather than weeks later. This eliminated post-launch operational exposure and allowed new payment methods and products to operate with reconciliation coverage from day one.

✓ Shared visibility across teams

Operations, Finance, and Technology work from a single source of truth. The 75 active dashboards and automated data extractions enable daily tracking by product, partner, and flow type, aligning decision-making with shared metrics.

✓ Proactive exception detection

Daily identification of duplicates, discrepancies, and inconsistencies replaced the previous reactive model. Automated impact and reversal workflows for assisted transactions accelerated incident resolution and reduced operational backlog.

“Simetrik enabled us to expand transactional control without increasing operational workload, maintaining speed and reliability even in high-growth scenarios.”

Gabriel Graff

Head of Operations, Naranja X



Leading fintech in Argentina

Naranja X is one of Argentina's leading fintech companies, offering an integrated suite of digital financial services reaching millions of users across the country. Its ecosystem includes payments, cards, lending, transfers, and embedded financial services, all supported by a proprietary and scalable technology platform.



AI platform for reconciliation and financial control

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

Ready to transform your financial operations?

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