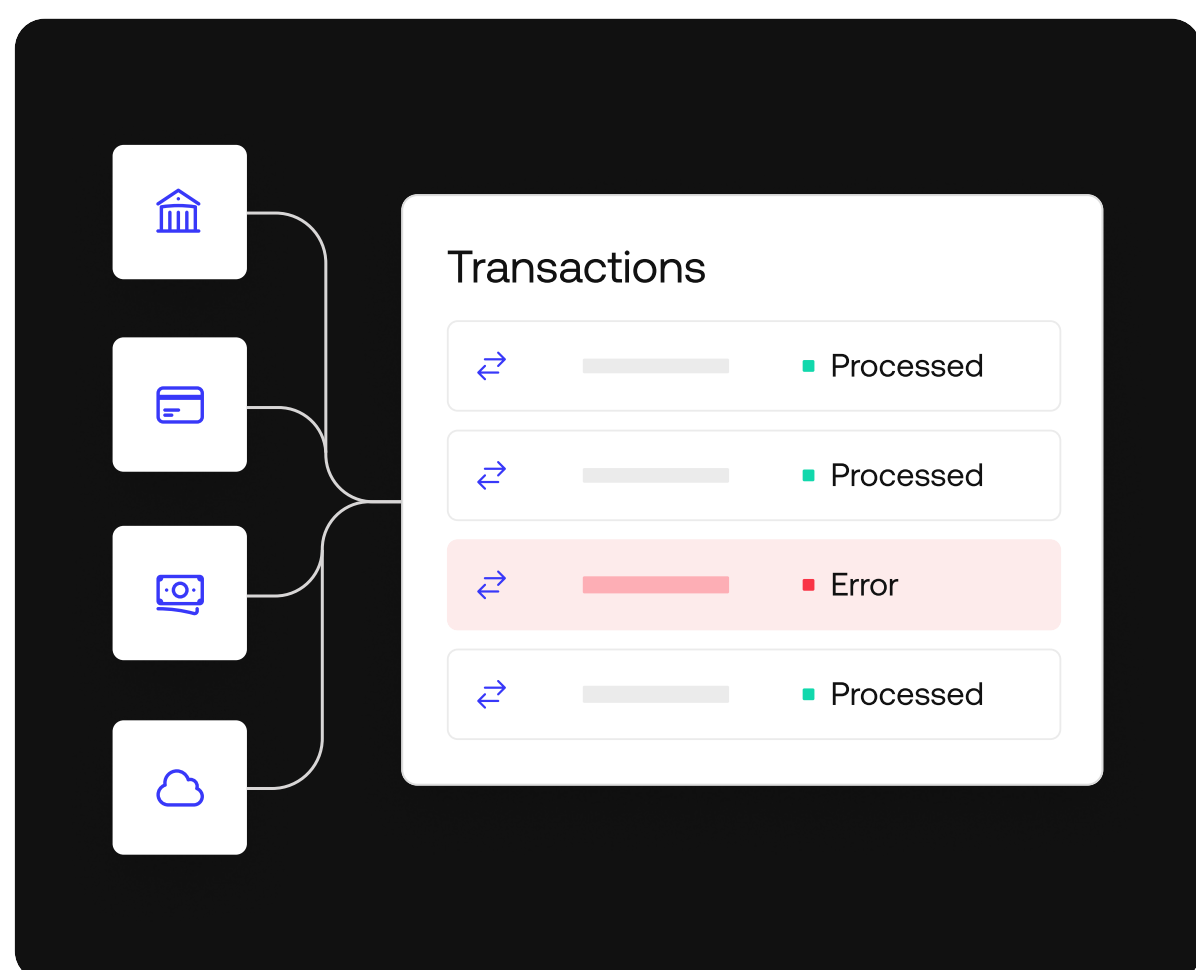


How MOVii scaled its operation 58x and reconciles 200M+ transactions per month with Simetrik

From a manual model to an automated regional operation, achieving 99% transaction reconciliation and a 48% reduction in control times.



Since its launch in 2018, MOVii has experienced 58x growth in its transaction volume, significantly increasing the complexity of its financial operations. Detecting shortages, overages, and inconsistencies in a timely manner became critical to protect liquidity, ensure fast refunds, and meet settlement timelines agreed with its partners.



With Simetrik, MOVii centralized and standardized its information, automated daily reconciliations with intraday updates, and scaled its operations without compromising performance. The platform also enabled a reengineering of the acquirer model in 2026, reducing processing times from 8 hours to 4 hours and 10 minutes, all under a controlled model with more than 200 million transactions reconciled monthly.

Before Simetrik

✗ Delayed visibility of shortages and slow refunds.

✗ Losses due to inconsistencies detected late and high operational cost.

✗ Fragmented information and high risk in a fast-growing environment.

✗ Manual review and reactive response to anomalies.

✗ Processes difficult to audit with limited traceability.

After Simetrik

✓ Daily reconciliations with timely visibility that protect liquidity and improve cash flow control.

✓ Early mitigation of deviations and optimization of the acquiring process (8h → 4h10).

✓ Centralized and standardized data supporting 58x growth with control.

✓ Automated validations that reduce exposure to financial losses.

✓ Strong data governance and structured evidence for audits.

The challenge



Timely detection of discrepancies

Growing transaction volumes made it difficult to identify shortages, overages, and inconsistencies in time, impacting the team's responsiveness.



Losses due to operational errors

Late-detected inconsistencies led to financial losses and delayed refunds to users, impacting trust and liquidity.



Compromised settlement timelines

Ensuring timely execution of partner payments under a D+1 model became increasingly complex as operational volume grew.



High volume without scalable tools

Managing large volumes of information without affecting performance required infrastructure that traditional models could not provide.



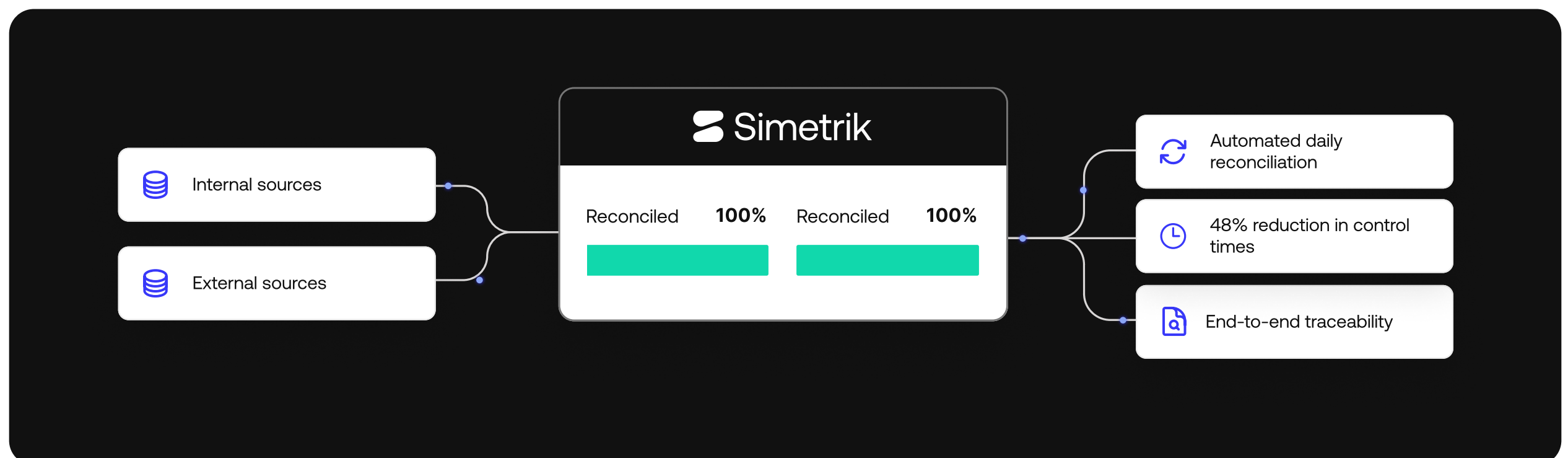
Lack of standardization across operations

With operations in Colombia, Peru, and Moviiired, processes were not unified, making traceability and control across multiple operations difficult.

The solution with Simetrik

With more than 200 million monthly transactions, operations across three markets, and a D+1 settlement model, every hour of delay in detecting inconsistencies represented a direct risk to MOVii's liquidity.

With Simetrik, MOVii automated its end-to-end transaction reconciliation, centralized multiple data sources, and empowered its operations team to configure business rules without depending on the technology team.



Cash In

Transactional payments and rejects reconciliation

Automated validation of each processed transaction — deposits, top-ups, and payments — against internal and external sources, including real-time detection of rejects and discrepancies to protect liquidity.

Claims & Chargebacks

Chargeback reconciliation for transactional debits

Automated matching of each chargeback against the original transaction, verifying its existence, amount, and settlement status. Proactive control that reduces loss exposure and accelerates user refund management.

Cash Out

Financial settlements reconciliation

Validation of partner payouts under a D+1 model, ensuring processed amounts match the funds actually transferred. Includes reengineering of the acquiring model that reduced execution time by 48%.

Accounting Automation

Accounting cycle automation

Reconciliation outputs feed directly into accounting processes, reducing manual intervention in journal entries and strengthening data governance with end-to-end traceability.

Key Benefits

✓ **Automated daily reconciliation**
Daily reconciliations with intraday updates, achieving 99% transaction reconciliation across 200M+ transactions.

✓ **Multi-market centralization**
Data sources from Colombia, Peru, and Movii integrated into a single environment, eliminating fragmentation and standardizing processes.

✓ **Data governance and E2E traceability**
Structured evidence and full end-to-end traceability, enabling audits and regulatory compliance.

✓ **48% reduction in control times**
Reengineered acquiring model reducing partner settlement times from 8 hours to 4 hours and 10 minutes.

✓ **Operational autonomy**
Teams configure business rules directly in the platform without relying on engineering.

✓ **Scalability without degradation**
High-scale transaction control supporting 58x growth without impacting performance or data quality.



“The reengineering of our acquiring model not only improved operational speed; it also allowed us to standardize processes to support our regional expansion plans.”

Santiago Ardila Assmus
COO, MOVii



Digital payments and mobile wallet platform

MOVii is a banktech driving the digitalization of money in Colombia, offering a technology platform that connects people, merchants, and businesses. Through its digital wallet, users can manage their money from their mobile devices, send and receive payments, pay bills, shop at merchants, or use their card, while organizations leverage its infrastructure to collect, accept payments, and distribute funds at scale. Currently operating in Colombia and Peru, MOVii continues expanding regionally, aiming to bring its digital payments infrastructure to more markets across Latin America.



AI platform for reconciliation and financial control

Our mission is to empower finance teams with the tools they need to operate with speed, precision, 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 us to manage millions of transactions, reduce losses, and accelerate growth.

Ready to transform your financial operations?

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