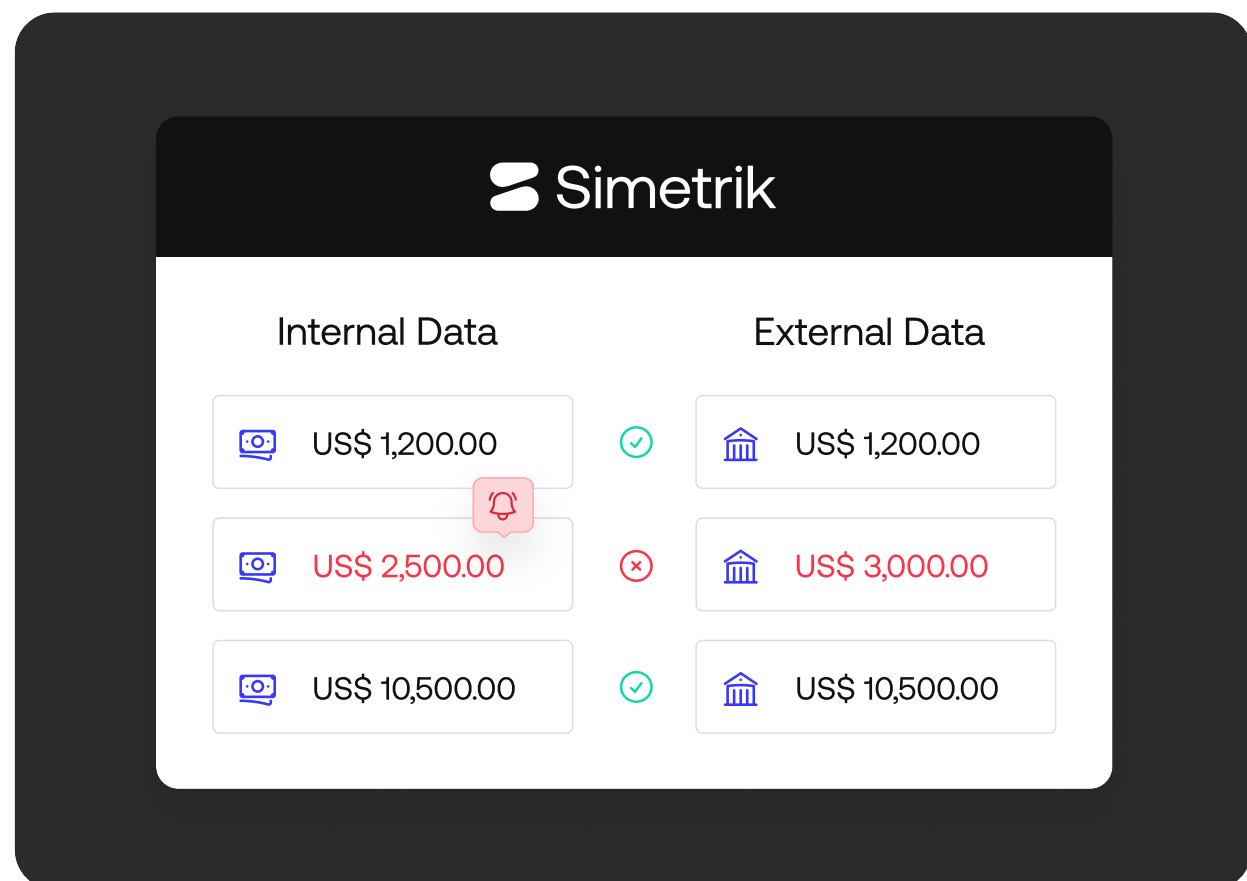


ProntoPaga consolidates reconciliation across 25 partners on a single platform with Simetrik

How Latin America's fastest instant payment processor unified Pay In and Pay Out flows into a comprehensive reconciliation model, gaining visibility and control over millions of monthly transactions.

<p>25</p> <p>Partners consolidated into a single model</p>	<p>>99,99%</p> <p>Core-to-Core internal consistency</p>	<p>>99,99%</p> <p>Automated reconciliation against partners</p>
<p>15M+</p> <p>Records processed (April 2026)</p>	<p>Pay In + Out</p> <p>Coverage of consolidated payment flows</p>	<p>6 countries</p> <p>Regional operational coverage</p>

ProntoPaga is a regional platform specialized in the fast collection and disbursement of payments across Latin America. Operating in Chile, Peru, Ecuador, Brazil, Argentina, and Mexico, it processes more than 8 million monthly transactions and over USD 260 million in monthly volume, integrating more than 50 financial institutions and payment methods.



With Simetrik, ProntoPaga implemented an end-to-end reconciliation model that consolidates Pay In and Pay Out flows across more than 25 payment processors into a single workflow, using validations for existence, amount, currency, status, and cross-references. The model is currently evolving toward an architecture where each partner operates as an independent flow, increasing visibility, traceability, and scalability.

What changed with Simetrik

- ✓ Integrated model that consolidates 25 partners into a single workflow, with automatic validations for existence, amount, currency, and status.
- ✓ Pay In and Pay Out flows consolidated through an IN/OUT identifier, providing a complete view of fund movements.
- ✓ Partner-specific rules for decimal handling, ID normalization, status standardization, and structural adjustments.
- ✓ Auxiliary sources enrich transactions. Standardized statuses ensure consistent comparisons.
- ✓ Resilient architecture built on source unions, capable of absorbing format variations and changes in partner reporting.

The challenge

ProntoPaga operates as a payment aggregator, connecting businesses with multiple payment processors across the region. The continuous growth in transaction volume and expansion of its partner network created the need to strengthen operational capacity, increase automation, and consolidate an integrated financial view capable of supporting business scalability.



Manual reconciliation in a growing operation

The monthly increase in transaction volume drove the need to evolve validation and closing processes toward more automated and efficient models.



Fragmented pay in and pay out flows

Operational expansion created the opportunity to integrate inflow and outflow processes into a consolidated structure, providing a more complete and strategic view of fund movements.



Processor heterogeneity

Twenty-five partners operated with different formats, references, and naming conventions, requiring more robust standardization and harmonization processes.

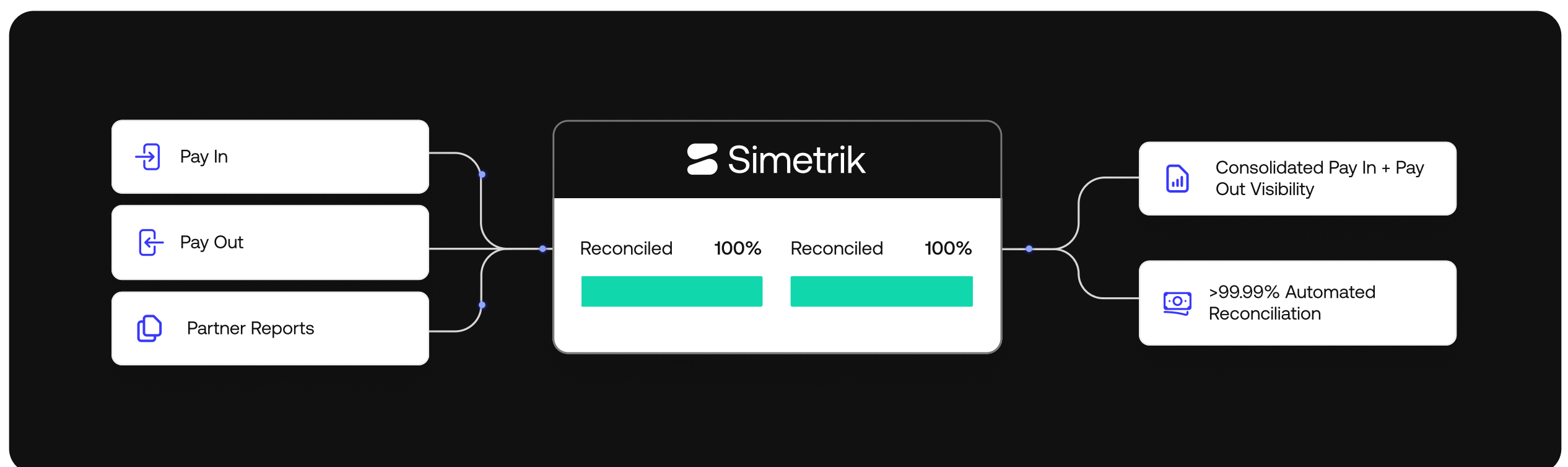


Strengthening daily load control

The operation required more advanced automated monitoring and validation mechanisms, ensuring early visibility into any inconsistencies in incoming data.

The solution with Simetrik

ProntoPaga implemented a transactional-operational model that validates consistency between the Core and each payment method, covering both Pay In and Pay Out flows within a consolidated structure. The model is enriched with auxiliary sources that complement identifiers and metadata, while keeping the Core as the single source of truth. Partners are always reconciled against the Core, never against one another. PSP-specific rules ensure data comparability.



Pay In

Core Payments vs. Partners

Reconciliation of payments recorded in the Core against each partner's transactional reports.

Validation of existence, gross amount, currency, standardized status, and external ID versus internal ID.

Pay Out

Core Withdrawals vs. Partners

Reconciliation of withdrawals and payouts recorded in the Core against each processor's reports.

Validation of successful execution, amount sent, final status, and reprocessing identification. Includes handling of already processed payouts.

Pay In / Pay Out

Enrichment with Auxiliary Sources

Consolidation of auxiliary sources alongside the Core into a single enrichment layer to complete identifiers and metadata.

Partners are always reconciled against the Core as the primary source of truth, never against one another.

Key benefits

✓ Multi-Partner consolidation on a single platform

25 payment processors consolidated into a single reconciliation model, with PSP-specific rules.

✓ Complete pay in + pay out visibility

Consolidated inflow and outflow processes with end-to-end traceability across millions of transactions.

✓ Highly automated reconciliation at scale

More than 99.99% internal consistency and over 99.99% automated reconciliation with partners across more than 15 million processed records.

✓ Future-ready architecture

The evolution toward independent partner flows creates the foundation for incorporating fee controls, settlements, and chargeback management.

Evolution: from a consolidated flow to independent partner flows

The current model is evolving from a consolidated approach (all partners within a single logical source) to independent processor-level flows. This evolution provides greater granularity in discrepancy analysis, improved partner-level traceability, dedicated dashboards, and a foundation ready to incorporate fee and settlement controls for each processor.



“Consolidating 25 processors into a single reconciliation platform gave us the visibility we needed to operate confidently across six countries.”

Sandra Carrasco, COO (Chief Operations Officer)
ProntoPaga



Leader in payment processing across Latin America

ProntoPaga is a regional platform specialized in the rapid collection and disbursement of payments through local solutions that provide a fast, adaptable, and fully secure service. Founded in Chile by Sebastián Salazar, the company processes more than 8 million transactions per month and over USD 260 million in monthly volume. It integrates more than 50 financial institutions and payment methods across Chile, Peru, Ecuador, Brazil, Argentina, and Mexico. Recognized as the fastest payment processor in the region, ProntoPaga is also developing YOL1, a cross-border payments and digital financial services platform.



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 an AI-assisted No-Code experience with an AI-ready Headless architecture, enabling users to execute and manage financial controls without engineering dependency. Today, more than 160 leading companies worldwide trust Simetrik to manage billions of transactions, reduce losses, and accelerate growth.

Ready to transform your financial operations?

[Visit simetrik.com](https://simetrik.com) >