Simetrik | puntored

Success case

How Puntored went from 5 days to minutes reconciling 618M+ transactions per year

From Excel spreadsheets and ERP queries to an automated ecosystem with 120+ active monthly reconciliations, integrating 15+ banks and 48+ data sources.

18M+
Annual customers

618M+
Transactions processed per year

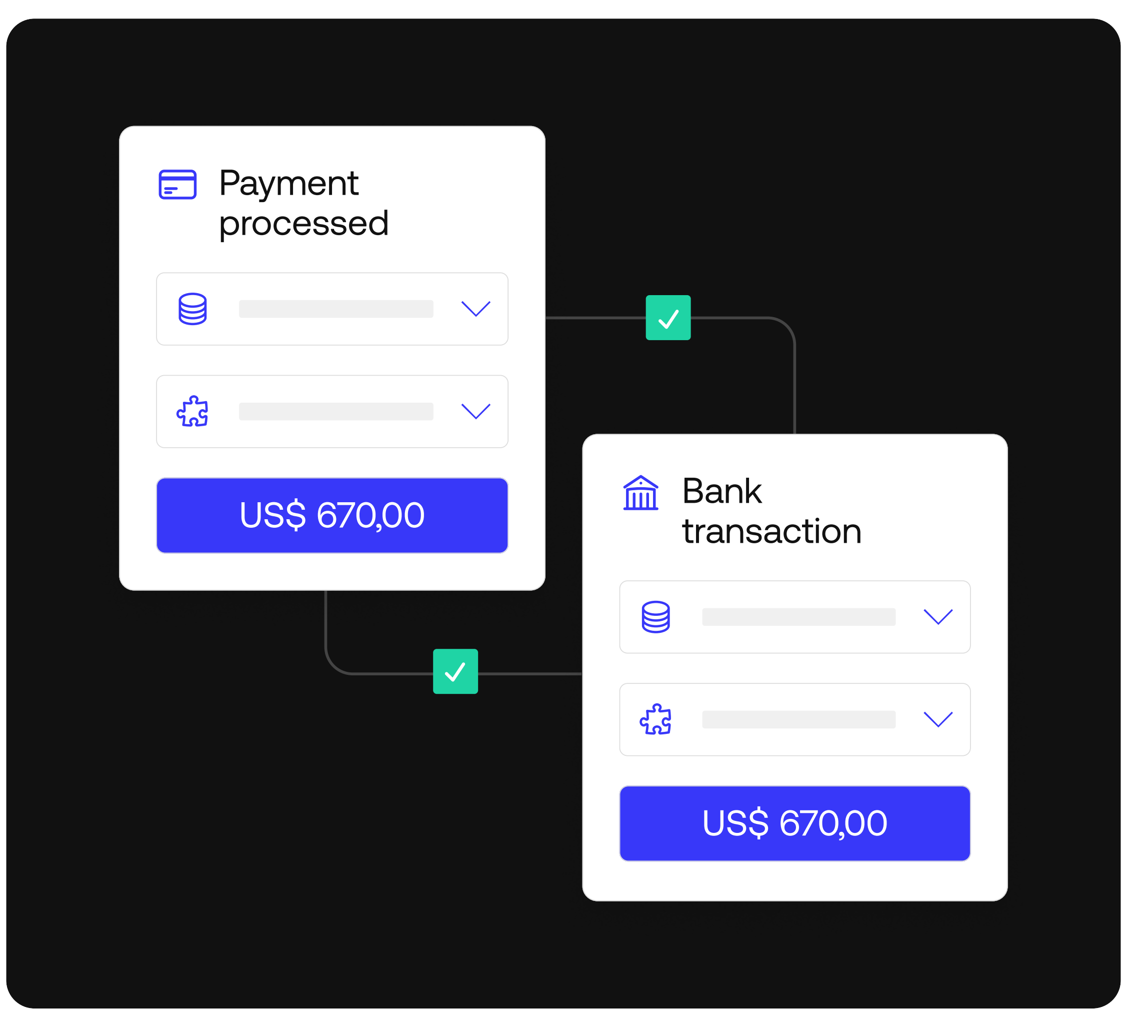
3.4MM+
USD in annual processing volume

32+
Reports

48+
Processed sources

35K+
Solutions within a single API

Puntored's accelerated growth required a deep transformation of its operating model. Between 2024 and 2025, the company doubled its transaction volume, reaching 618.2 million annual transactions, which significantly increased the complexity of its reconciliation processes.



What previously depended on Excel spreadsheets, ERP queries, and constant support from the technology team now operates within an automated ecosystem that runs more than 120 active monthly reconciliations, integrating multiple data sources and more than 15 banking institutions.

With Simetrik, Puntored moved from response times of up to five days to processes executed in minutes, strengthening its analytical capabilities, reducing operational risk, and preparing its infrastructure for regional expansion, Including in 2026 the reconciliation of its operation with Mercago Pago México.

Before Simetrik	After Simetrik
✕ Delayed visibility and reconciliations that took up to 5 days, impacting cash-flow forecasting.	✓ Reconciliations completed in minutes across 618.2M transactions, with near real-time visibility for finance and treasury teams.
✕ Manual reprocessing, overpayments, and high operational costs caused by Excel and ERP-based management.	✓ 120 active monthly reconciliations that automatically detect deviations and reduce operational costs.
✕ High risk of human error and difficulty identifying discrepancies at scale.	✓ Automated rules and end-to-end traceability that minimize errors and strengthen financial control.
✕ Reactive and delayed identification of inconsistencies.	✓ Automatic validations completed in minutes that reduce exposure to losses and improve preventive capabilities.
✕ Manual processes with limited traceability and heavy audit effort.	✓ Centralized, auditable information ready to support regional expansion (including operations in Mexico).

The challenge

Multiple data sources and formats

Reconciling hundreds of millions of transactions required integrating data in different formats coming from channels, processors, and more than 15 banks.

Dependence on manual tools

Excel spreadsheets, ERP queries, and constant support from the technology team for reprocessing consumed resources and limited responsiveness.

Extended response times

Reconciliations took up to 5 days, impacting cash-flow forecasting and service levels for partner banks.

High risk of errors at scale

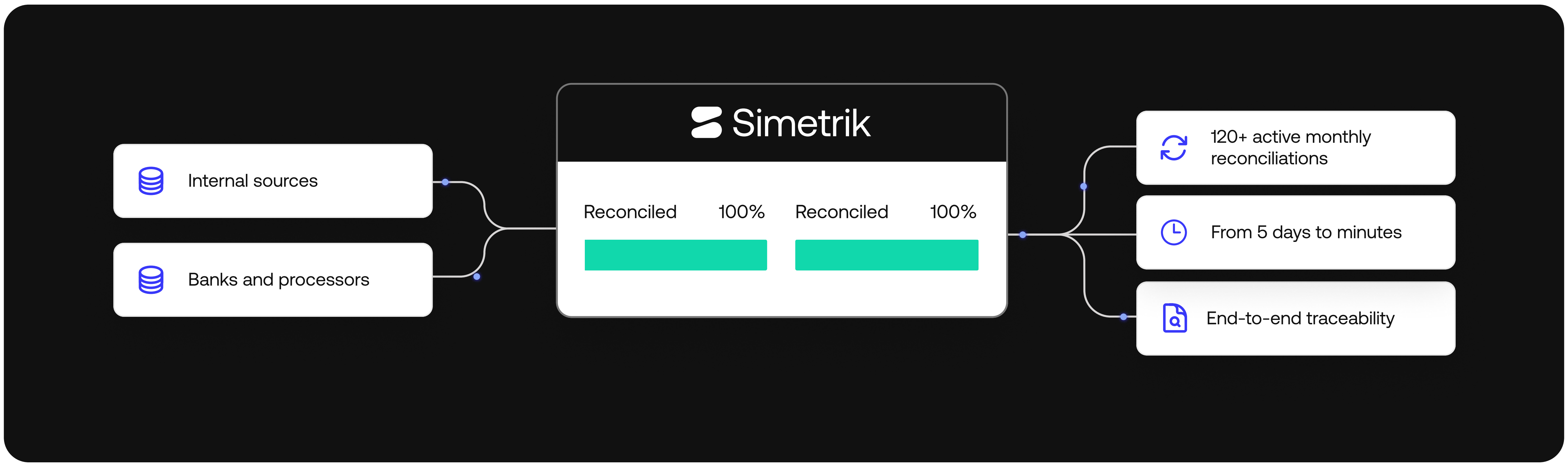
Manual management across hundreds of millions of transactions increased the risk of overpayments, undetected inconsistencies, and operational losses.

A model that could not scale with growth

With transaction volume doubling within a single year and regional expansion plans underway, the manual model was simply not viable for scaling.

The solution with Simetrik

With transaction volume doubling in just one year, more than 15 banks to integrate, and a model dependent on Excel and ERP systems, every day of delay in reconciliations exposed Puntored to overpayments and undetected losses. With Simetrik, Puntored automated 120+ monthly reconciliations, centralized 48 data sources, and built a control infrastructure ready to support its regional expansion.



Cash In

Transaction reconciliation from channel to bank

Automatic validation of the complete flow from the originating channel to bank settlement, matching collection, payment, and service data across 15+ banks and 48 data sources.

Cash Out

Detection of overpayments and discrepancies

Automated control of disbursements and fund dispersions, identifying duplicate payments, incorrect amounts, and discrepancies before they become operational losses.

Accounting Operations

End-to-end traceability and audit readiness

Centralized and structured information ensuring integrity between operations and accounting records, with auditable evidence and full traceability for every reconciliation.

Unified Oversight & Alerts

Automated reporting and executive visibility

32+ automated reports with consolidated data from all operations, providing real-time visibility for finance, treasury, and management-level decision-making.

Key benefits

- **Reconciliations completed in minutes**
  Processes that previously took up to 5 days are now executed in minutes, with near real-time visibility for finance and treasury teams.
- **Massive source integration**
  48+ data sources and 15+ banks connected through SFTP, automated emails, and APIs, centralized within a single platform.
- **120+ active monthly reconciliations**
  Automated rules that detect discrepancies, eliminate manual reprocessing, and significantly reduce operational costs.
- **Database optimization**
  More than 50% reduction in database structure size, improving performance and processing speed.
- **Traceability and audit readiness**
  Centralized, auditable information with full traceability, reducing manual effort during every review.
- **Infrastructure ready for regional expansion**
  Flexible configuration that supports accelerated growth and, in 2026, expands to support the Mercado Pago Mexico operation.

"Simetrik means scalability, automation, speed, and precision in the results of critical financial control processes."

Carolina Ramírez
Head of Operations, Puntored

puntored

Colombian fintech

Puntored is a Colombian fintech that provides the LATAM market with physical and digital payment solutions designed to move money quickly and at low cost, connecting merchants, financial institutions, and end users.

Simetrik

AI platform for reconciliation and financial control

Our mission is to empower financial 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 comprehensive 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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