Simetrik | Nequi

Success story

Nequi scales financial control across +1.9M monthly transactions with Simetrik

How one of the world's 20 largest digital financial platforms automated +100K daily reconciliations and centralized +200 data sources to scale its financial operation without losing control.

+1.9M
Transactions processed monthly

+110
Data sources integrated into financial processes

75%
Improvement in execution times

+35
Processes onboarded and controlled monthly

SOX
Full traceability and support for financial audits

With more than 25 million users and peaks of up to 80 million transactions per day, Nequi faced a structural challenge: scaling transaction volume and operational complexity without losing financial control. Since implementing Simetrik, it has automated 37 processes onboarded and controlled monthly, centralized 110+ data sources, and improved execution times by 75%, building a robust financial control infrastructure that is ready for audits.

Before Simetrik	After Simetrik
✕ Manual reconciliation across multiple, fragmented operational processes and tools.	✓ Automated transactional reconciliation with full traceability.
✕ Information scattered across multiple tools and teams.	✓ Centralization of 110+ data sources into a single operational flow.
✕ Heavy reliance on manual intervention; ~15 people dedicated to reconciliation.	✓ 75% improvement in execution times, freeing the team to focus on analysis and process improvement.
✕ Limited ability to scale new financial products and partners.	✓ Infrastructure ready to scale new products, partners, and markets.
✕ Compliance and audit relying on manual processes and fragmented evidence.	✓ Full traceability of reconciliations and audit support under SOX standards.

The challenge

High transaction volume without automated control

With peaks of up to 80 million transactions per day, even small percentage discrepancies represented thousands of records requiring manual investigation, creating operational pressure and financial risk.

Transactional control during technology transitions

Migrating to new card-processing platforms required validating the full lifecycle of every transaction while new and legacy systems coexisted, increasing the risk of undetected inconsistencies.

Lack of traceability and audit-ready evidence (SOX)

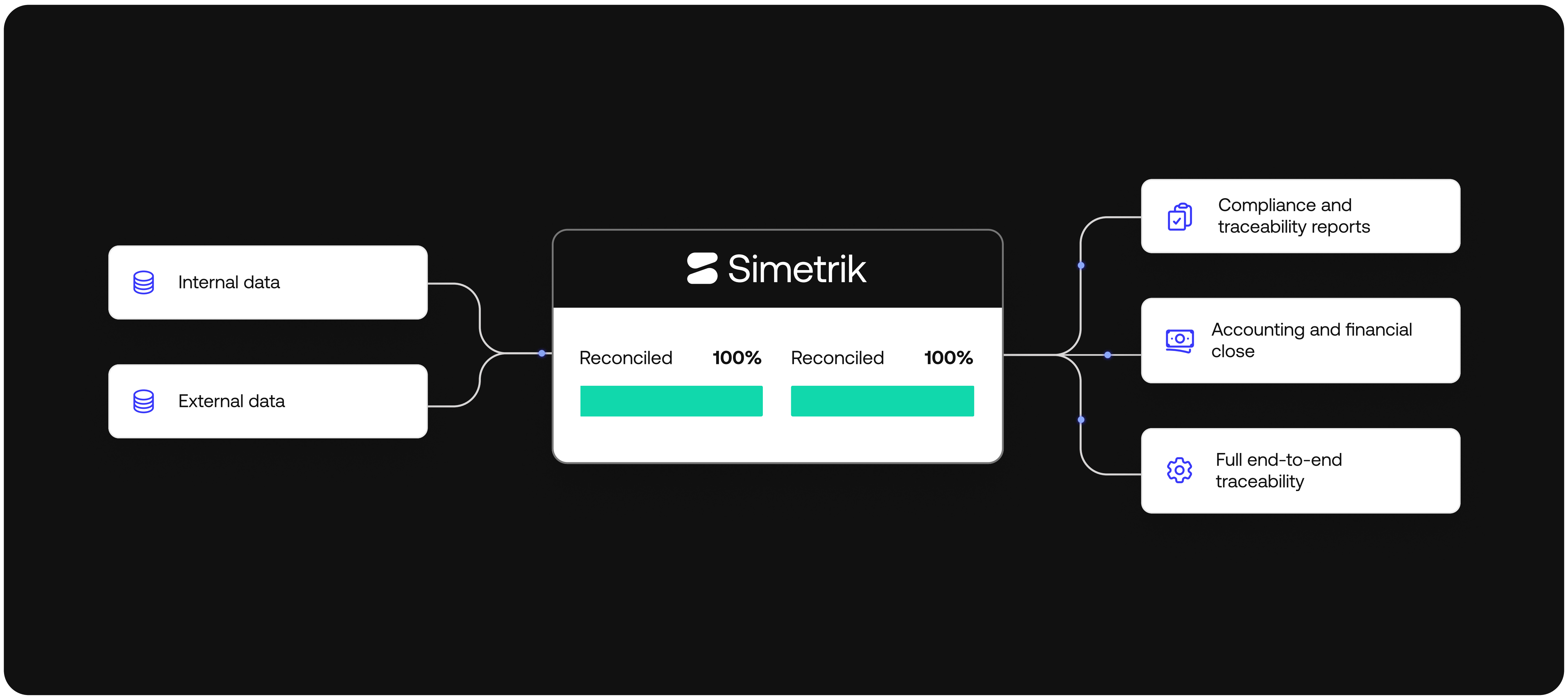
Reconciliation evidence was scattered across different tools, teams, and sources. Manually rebuilding traceability for internal and external audits required significant operational effort and made it difficult to ensure consistent financial evidence.

Operational complexity in partner reporting

Generating reports and calculating fees for multiple partners, each with different pricing schemes (flat, percentage-based, tiered), required consolidating data from multiple sources, with a high risk of inconsistencies and growing operational load.

The solution with Simetrik

Nequi implemented Simetrik as the central layer of transactional control, consolidating information from multiple systems and automating critical reconciliation and financial analysis processes.



Transactional control at scale

Transaction-by-transaction (1-to-1) reconciliation across multiple internal and external sources. Early detection of discrepancies, fewer manual errors, and full traceability across volumes exceeding 65 million transactions per day.

Visibility during technology transitions

Centralizing information from different platforms to consistently validate the transaction lifecycle while different systems coexisted within the financial operation.

Stronger financial controls and audit readiness

Consolidating operational evidence on a single platform, improving transaction traceability and streamlining audit-readiness for internal and external reviews under SOX standards.

Operational efficiency in financial processes

A nearly 75% improvement in execution times for reconciliation and financial-analysis processes, freeing the team to focus on analysis, monitoring, and continuous improvement.

Scalability for new products and partners

Consolidating 110+ data sources makes it easier to onboard new financial products and partners without a proportional rise in operational load. Operations, Finance, and Accounting teams now work from a single source of information.

Key benefits

- **Control at scale**
  More than 35 processes automated and controlled monthly, across volumes of +1.9M monthly transactions.
- **Reduced execution times**
  75% less execution time, freeing the team to focus on analysis and continuous improvement.
- **SOX traceability and audit readiness**
  Centralized, complete evidence for internal and external audits, eliminating manual reconstruction.
- **Frictionless scalability**
  Onboarding new products, partners, and markets without a proportional increase in team workload.

> “Simetrik isn’t a vendor — it’s a strategic partner that helps us advance our organizational goals, improve operational efficiency, optimize costs, and strengthen our users’ experience.”
>
> **Andrea González**
> Director of Operations and Digital Promise, Nequi

Nequi

About Nequi

Nequi is Colombia's largest digital financial platform, with more than 25 million users and an operation that processes millions of transactions daily. Since its launch, the company has driven financial inclusion through digital products that let users manage their money, make payments, send and receive transfers, and access new financial services.

Simetrik

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 deliver 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 operation?

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