Simetrik | Meru

Success Case

From hours to seconds: how MERU automated its financial control with Simetrik

A dollar and crypto accounts fintech for LATAM automated its Cash In and Cash Out controls, eliminating manual reconciliations and establishing continuous financial control.

99%
Reduction in reconciliation time

9x
Execution ratio (54 runs across 6 active reconciliations)

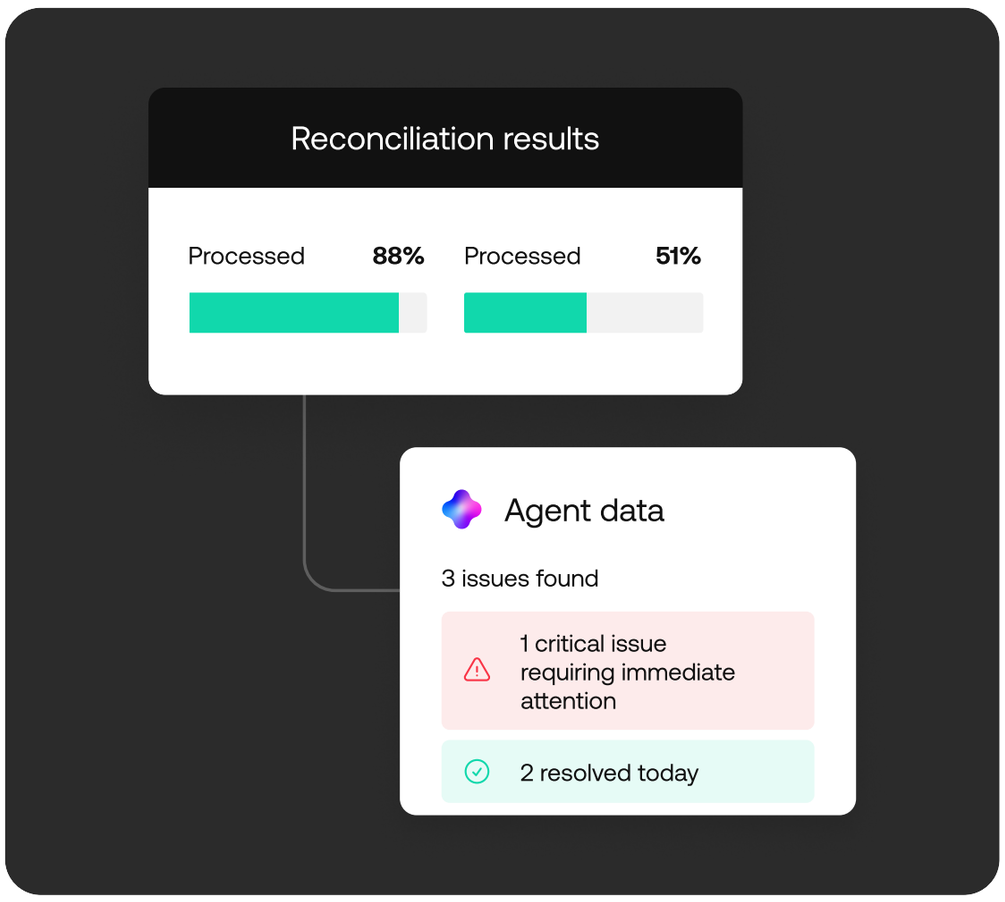
6
Active reconciliations automated

~35s
Median execution time (before: half a workday, 4 hrs)

1.2M +
Rows processed at monthly peak

70%
Of sources integrated (and growing)

MERU is a digital dollar and crypto accounts fintech for users across LATAM and more than 150 countries, processing over a million transactional rows per month across multiple payment rails: fiat processors, crypto, and transfer services. Before Simetrik, the team reconciled every partner manually, spending weeks on the process and up to 4 hours per reconciliation. Since runs were monthly, discrepancies could persist for days before being detected, increasing the risk of losses.



With Simetrik, MERU automated its critical Cash In and Cash Out reconciliations, cutting execution time per run from 4 hours to 35 seconds, and established a continuous control model that catches discrepancies before they turn into accumulated losses.

Before Simetrik	After Simetrik
✕ Manual reconciliations in Excel and Google Colab with Python, cross-checking data from multiple partners one by one.	✓ 6 critical reconciliations automated with a 9x execution ratio.
✕ Manual processes placed a significant operational burden on the team (up to 4 hours), limiting its analytical capacity.	✓ Median execution time of ~35 seconds and a ~10.5 second wait, with no manual intervention.
✕ Monthly or sporadic frequency. The multi-rail complexity showed the need for a more continuous control cadence.	✓ Execution frequency increased 9x, with continuous detection of inconsistencies before they generate accumulated losses.
✕ Multiple partners with different formats and logic, with no centralized integration. Everything depended on manual downloads.	✓ 15 sources mapped, 70% integrated via S3 (S-Trade), with a model built to scale to 100%.
✕ Optimization opportunities identified as the operation scaled, with limited visibility between runs.	✓ Full traceability per run with real-time visibility into timing, results, and inconsistencies.

The challenge

Before implementing Simetrik, MERU faced a series of operational challenges stemming from the complexity inherent to its business model: a fintech that combines fiat and crypto payment rails, with multiple processors and international transfer providers.

High operational load, multiple partners, all manual

The team dedicated significant effort to reconciling all of MERU's partners. Each reconciliation cycle required the team's full attention: downloading reports from each processor and withdrawal service, cross-checking them in Excel and Google Colab with Python, and validating differences manually. Each reconciliation could take up to 4 hours, and half a workday when issues came up.

Control cadence versus a multi-rail ecosystem

Reconciliations ran monthly or sporadically, with no cadence that allowed for timely detection. In a business that combines fiat and crypto rails, the complexity of the ecosystem showed the need for a more continuous control cadence.

Optimization opportunities as the business scaled

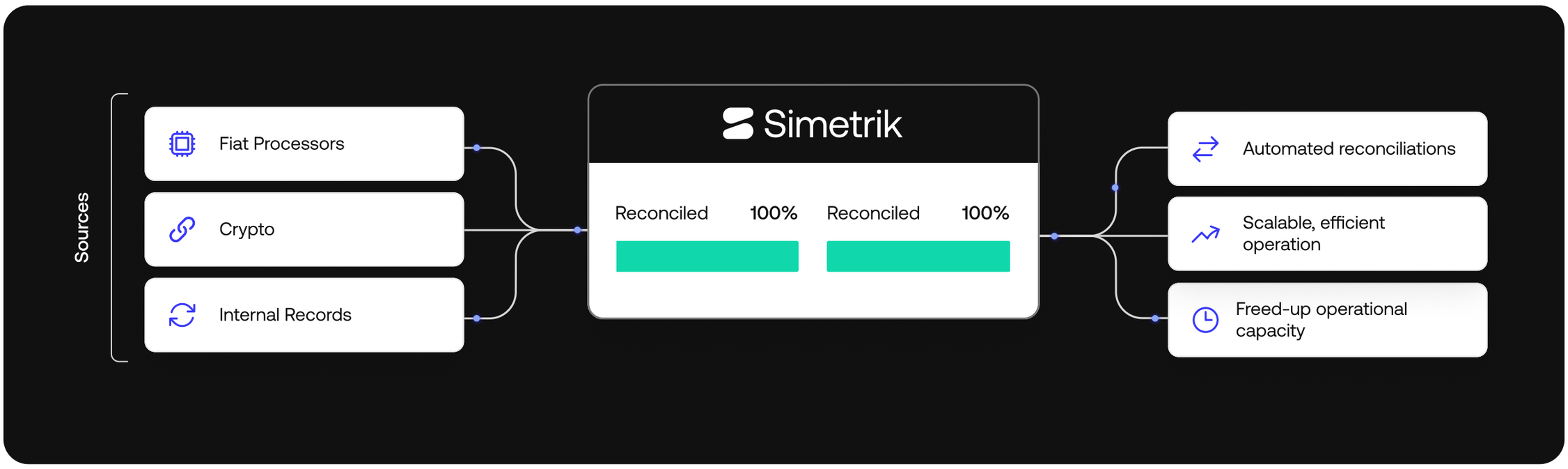
Reconciling monthly, the gaps between MERU's records and its partners' kept growing. As volume scaled, the team identified that increasing the control cadence was the key lever for strengthening operational integrity.

Complexity from multiple payment rails

Each partner—including fiat processors, transfer services, and crypto on-ramp and off-ramp providers—reported data in its own format, with different frequencies and settlement logic. Unifying everything in Excel and Python scripts was fragile and unscalable.

The solution with Simetrik

Simetrik was implemented as the central reconciliation and control platform for MERU's financial operations, focused on cash flow integrity. The scope covered automating the reconciliation of data from fiat processors, crypto operations, and internal records, with a model designed to scale as new sources are integrated.



Cash In

Deposit and crypto on-ramp reconciliation

Automatic validation of fiat deposits and on-ramp operations against MERU's internal records, ensuring every inflow of funds is verified and traceable. Reconciliations run continuously, replacing the monthly process that used to take hours.

Cash Out

Withdrawal and crypto off-ramp reconciliation

Automatic matching of fiat withdrawals, transfers, and off-ramp operations against internal records, ensuring the accuracy of every outflow of funds and eliminating the risk of duplicate payments or undetected discrepancies that used to accumulate for days.

Unified Oversight & Alerts

Centralized visibility and continuous monitoring

Centralized dashboard with real-time visibility into execution times, reconciliation rates, row consumption, and the status of every process. Where a person once reviewed Excel at month-end, a system now detects differences continuously and proactively.

Key benefits

From 4 hours to 35 seconds

Reconciliation time dropped by 99%. What used to take up to half a workday with Excel and Python now runs automatically in seconds.

From monthly to continuous: 9x frequency

Reconciliations went from running once a month to a ratio of 9 runs per reconciliation, closing the validation gap that multi-rail complexity made critical to manage.

Inconsistencies caught before they escalate

With continuous detection, discrepancies are identified the same day instead of being discovered weeks later, without waiting for the next reconciliation cycle.

Freed-up operational capacity

The team that used to spend weeks reconciling manually can now focus on analysis and strategic control, without relying on manual downloads or fragile scripts.

A model built to scale

With 15 sources mapped and 70% already integrated via S3 (S-Trade), the operation is designed to reach full coverage without increasing the team's workload.

"Before, every reconciliation took hours I really didn't have, on top of the rest of the data team's responsibilities — it was hard to keep it up to date without something being left pending. It was a tedious process, so automating it with Simetrik didn't just free up that time; it also strengthened collaboration between the data, tech, and operations teams. Today, reconciliation is a living process that we can all monitor and improve together."

Lina Perdomo

Analytics Engineer, MERU

Meru

Dollar and crypto accounts fintech for Latin America

MERU is a fintech that offers digital dollar accounts for users in more than 150 countries, with a focus on Latin America. Its platform combines dollar savings, cryptocurrency investment (Bitcoin, Ethereum, and more than 2,000 tokens), international transfers with MoneyGram to more than 200 countries, and an international Visa card issued in the United States. With non-custodial Web3 wallets and multiple deposit methods (bank transfers, PIX, cash, crypto), MERU runs a complex financial ecosystem that requires control and traceability over every transaction.

Simetrik

AI platform for reconciliation and financial control

Our mission is to empower finance teams with the control they need to operate with speed, accuracy, and confidence in an increasingly complex environment. 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 in more than 50 countries trust Simetrik to process 2.5 billion records daily, reduce losses, and accelerate growth.

Ready to transform your financial operation?

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