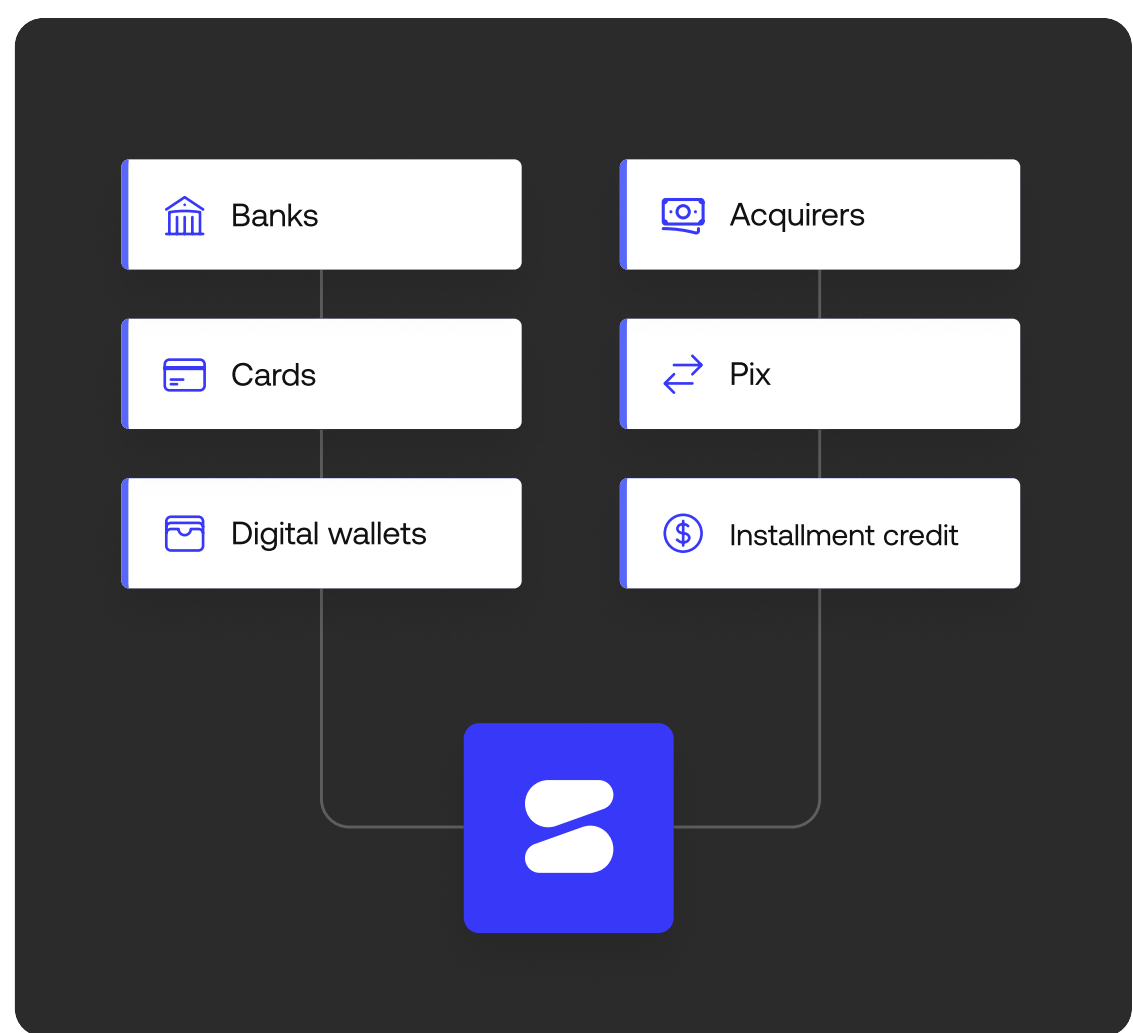


How iFood moved from a ready-made report to real control over every transaction with Simetrik

See how the largest delivery marketplace in Latin America centralized every transaction in the app, raised its level of control and gained equal access to raw data.

3M bps in discrepancies identified in Pix costs	8 third parties 100% integrated. Banks, acquirers and processors	3 hours to adjust a template, versus days with the previous reconciliation provider
+20 Automated reports for fee, cost and circularization controls	235M monthly TPV records (average), across sales, cancellations and other transactions	

iFood operates the largest delivery ecosystem in Latin America, with tens of millions of monthly orders processed across multiple payment methods: credit and debit cards, Pix, digital wallets and installment credit. At that volume, every basis point of poorly controlled cost or incorrectly charged fee represents millions of reais at risk.



For years, iFood relied on a reconciliation solution that delivered only pre-formatted reports — no access to the acquirers' raw data, no flexibility for custom analysis and no agility to respond to the changes required in a dynamic environment with multiple stakeholders.

With Simetrik, iFood completed a full migration of its integrations to a single source of truth, connecting all of its external sources and giving the team the infrastructure it lacked: accessible raw data, reports built by the team itself in No Code, on-demand control of fees and costs, and the ability to act — not just to observe.

Before Simetrik

✗ Access only to summarized reports. No raw third-party data from the various payment methods (credit and debit cards, Pix, digital wallets, installment credit).

✗ Acquirer layout changes caused stoppages. When a third party made a change, it took days to resolve.

✗ Unidentified billing errors. A need for tighter control of costs per contract.

✗ Rigid reports, low customization. Specific analyses required development work or third parties.

✗ Lack of visibility with one of the main partners. Files from one of the main banks had never been validated against the bank statement.

After Simetrik

✓ Direct connection to every external source. Accessible, auditable raw data available to the internal team.

✓ Adaptations resolved in hours. The internal team can now change the exported layout on its own.

✓ Millions of bps identified with traceable data tied to third-party costs.

✓ +20 reports built by the team itself on a No Code platform, with no dependency on IT or vendors.

✓ Files from one of the main payment methods validated against the bank statement for the first time, revealing discrepancies that were previously invisible.

The challenge



Dependence on a limited reconciliation provider

The previous solution consolidated payment methods but operated as a black box: with no access to the original files, any discrepancy depended on the vendor, not on the team.



Little ability to dispute charges with evidence

Without raw data, disputing fees, costs or improper charges came down to arguments with no transactional backing.



Fragility in the face of acquirer changes

Every acquirer layout change left iFood hostage to the previous tool's response time — days of delay, risk to the annual close and dependence on a single external control point.



A tool that served no team well

IT, Payments, Order To Cash and Accounting each needed different views of the same data. The rigidity forced every team to adapt to what existed, not to what it needed.



A payments portfolio without matching infrastructure

Pix, new wallets and iFood's growth demanded fast integrations and precise control. The previous reconciliation provider had neither the flexibility to add new methods quickly nor integration with the banks.

The Solution with Simetrik

iFood deployed Simetrik as the central financial control infrastructure over its payment data, completing a full migration of its legacy integrations and building, layer by layer, an operation that is more autonomous, more auditable and ready to scale.



Full migration of the integrations

In Phase 1 of the implementation, the entire integration stack was moved to Simetrik with no loss of operational continuity. The architecture was designed to absorb new acquirers and banks quickly, eliminating the technical bottleneck that turned every new integration into a weeks-long project.



Direct access to raw data from every acquirer

Simetrik connects directly to the original files of each payment method — credit and debit cards, Pix, digital wallets and installment credit. The team now accesses the data at its source — not a report processed by a third party — enabling new on-demand cross-checks and real audit over every transaction.



Custom No Code reports for every team

Internal teams now build and adapt their own reports inside the platform — with no dependency on external development. Adaptable exports, cross-checks against internal tools, validation of the Circularization Letter and reports for audit.



Systematic control of fees, costs and charges

Simetrik automatically cross-checks the transactional costs charged by the acquirers against the contracted values — flagging deviations and enabling data-backed disputes. A cost value of 3.5 million bps was identified.



Circularization Letter and support for the accounting audit

The OTC team now validates the Circularization Letter directly in the platform, with a consolidated view by acquirer. The various internal teams use the data for continuous close and audit support — with full traceability and a single source of truth shared across teams.

How the solution was structured

iFood processes tens of millions of orders each month across multiple acquirers and banks. Simetrik structured control across 3 domains, connecting every external source and giving the team autonomy to operate, audit and dispute with real data.

Cash In

Inflows: payment methods
Automatic reconciliation of every inflow stream by product and partner, with early detection of discrepancies.

Fees & Billing

Fee and cost control
Custom reports for fee and cost control and chargeback analysis

Accounting Operations

Financial close for banking products
Consolidation of the accounting close by third party, with full traceability from transaction to record.



“We had a very rigid platform with basic reports. We felt the need for something flexible, something big, something we could manipulate ourselves and that would keep all of our information in-house.”

Talita Barrosi, Payments Coordinator
Ifood



iFood is the largest delivery marketplace in Latin America, with operations in Brazil.

With tens of millions of orders each month, it connects restaurants, couriers and consumers through a platform that processes payments by credit and debit card, Pix, digital wallets and installment credit — across multiple acquirers and partner banks. That scale and the diversity of payment methods make financial control a critical pillar: every tenth of a basis point of mismanaged fee represents millions of reais at risk.



Simetrik is an AI platform for reconciliation and financial control.

Our mission is to empower finance teams with the control they need to operate with speed, precision and confidence in an increasingly complex environment. Today, more than 160 leading companies across the Americas, Europe and Asia rely on Simetrik to control billions of transactions, reduce losses, optimize margins and accelerate growth.

Ready to transform your financial operation?

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