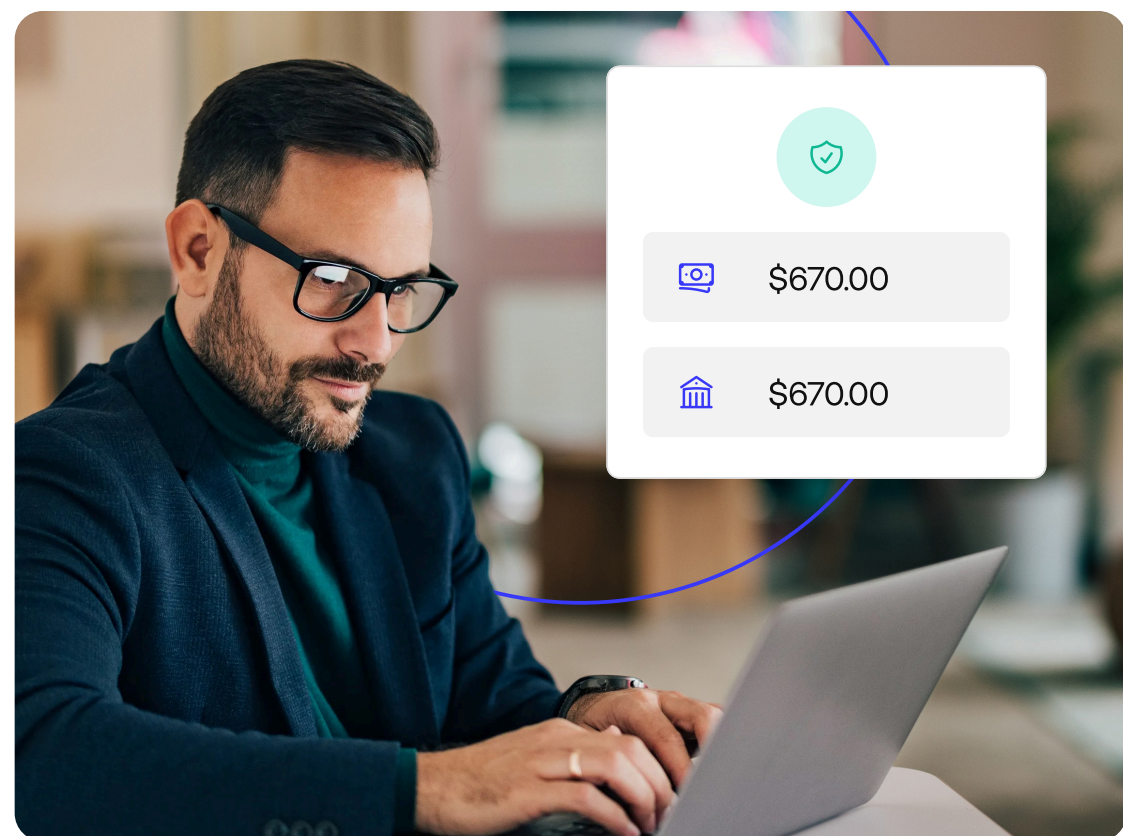


Bold builds a financial infrastructure capable of scaling multiple business lines with Simetrik

From monthly reconciliations and distributed files to a single daily, multi-entity, multi-product financial control layer.

320M+ transactions reconciled across aggregation and acquiring	US\$7.8 B controlled in cash in / cash out flows	3 legal entities on the same control infrastructure
30+ channels, acquirers, and payment methods integrated	Monthly → Daily evolution of the reconciliation operational model	40× growth in acquiring TPV in 18 months

Five years ago, Bold operated with monthly reconciliations, manual processes, and data sources distributed across teams. As the business expanded into new products, aggregation, acquiring, cash in/out, credit, and intercompany, the challenge shifted to building a financial control infrastructure capable of absorbing growth without multiplying the team, integrating new payment methods without depending on engineering, and maintaining consistency across multiple entities and products.



With Simetrik, Bold centralized reconciliation and financial control on a single operational layer, used today by Finance, FinOps, Risk, Accounting, and Operations. This infrastructure supports critical processes for aggregation, acquiring, cash in/out, intercompany, fee and retention control, disbursement, and credit products, all under the same traceability logic.

Beyond automating reconciliations, Bold built an operational foundation that allows it to scale new financial products without breaking its control model.

Before Simetrik	Después de Simetrik
✗ Monthly or bimonthly reconciliations	✓ Daily reconciliations before noon
✗ Control only over gross sales	✓ Control over net sales (fees, retentions, taxes)
✗ Dependence on Excel and manual processes	✓ Centralized and automated operation
✗ Data sources distributed across teams	✓ Unified source for Finance and Operations
✗ New products created IT backlog	✓ FinOps operates without constant technology dependency
✗ Low traceability of fees and retentions	✓ Line-by-line transactional validation

The challenge

Bold's growth simultaneously multiplied transaction volume, payment methods, pricing models, tax rules, intercompany flows, and reconciliation complexity across entities. This put pressure on operations across six fronts.



Late reconciliations

Errors could be detected weeks after they occurred, increasing financial and operational impact.



Low traceability of fees and retentions

Operations lacked the ability to validate line by line the costs charged by processors, acquirers, and card networks.



Dependence on manual processes

Many processes depended on Excel, local files, and operational knowledge distributed among specific individuals.



Fragmented information across teams

Each team operated with different versions of information, making traceability and discrepancy resolution difficult.



Limited scalability

Each new product or integration required additional development and constant dependence on engineering.

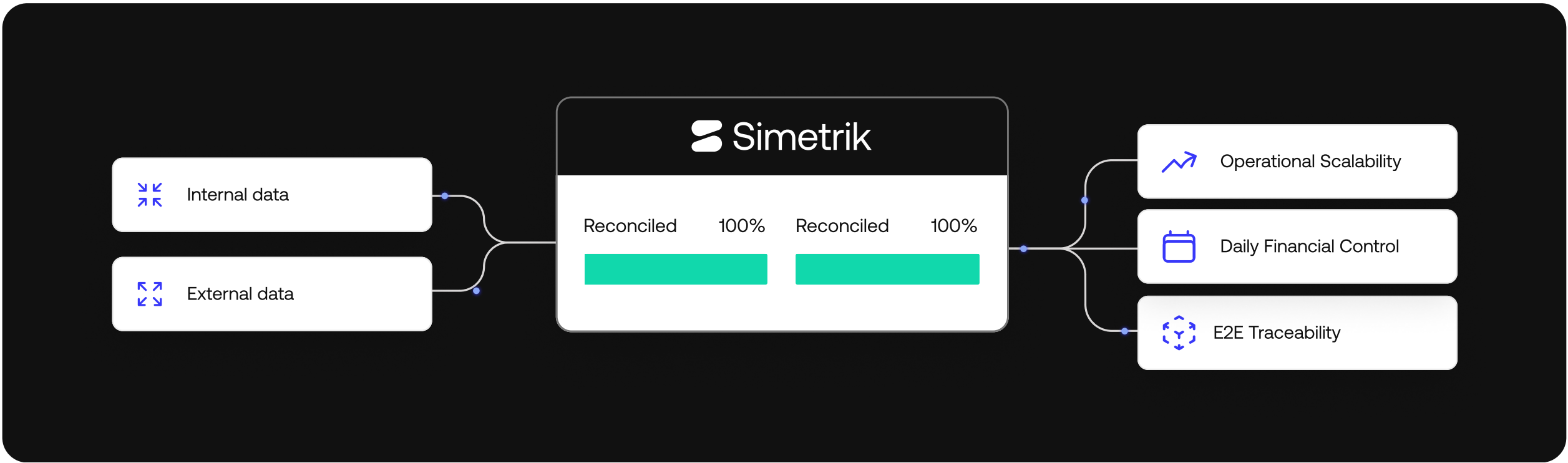


Multi-entity complexity

The evolution toward a multi-entity model increased the need for integrated financial controls.

The solution with Simetrik

Bold implemented Simetrik as the central financial control and transactional reconciliation layer for the group, centralizing information from internal and external sources under a single control logic. Operations evolved from isolated controls to a transversal financial infrastructure that now supports six control domains.



Cash In

Revenues validated and reconciled daily

1-vs-1 reconciliation between aggregators, acquirers, banks, networks, and processors across 320M+ transactions, including Bre-B (Colombia's instant payment system), QR, and collections, with early detection of discrepancies and full cycle traceability.

Cash Out

Disbursements and payments with operational integrity

Control over disbursements, payments, and outbound operational movements, including credit and cash out, with fund integrity, duplicate prevention, and daily visibility on availability and flow execution.

Claims & Chargebacks

Monitoring of discrepancies and claims

Tracking of uncompensated transactions, surpluses, adjustments, and cases associated with financial and operational claims, with full traceability of each case.

Fees & Billing

Line-by-line traceability of costs and retentions

Transactional validation of fees, retentions, taxes, and costs charged by acquirers, networks, and processors, enabling deviation detection and dispute of discrepancies.

Accounting Operations

Financial close aligned with operations

Alignment between transactional operations, operational reconciliation, and financial close, with multi-entity visibility and support for intercompany and accounting processes.

Unified Oversight & Alerts

Transversal visibility in real time

Daily monitoring and early detection of anomalies for FinOps, Finance, Operations, and Risk, with centralized operation across multiple business lines.

These domains do not operate in isolation. They share a single layer of reconciliation, traceability, and continuous monitoring that now supports Bold's multi-product and multi-entity operation, including Bold SAS, Bold Compañía de Financiamiento y Capital, and absorbed 40x growth in acquiring TPV over 18 months without rebuilding the operational model.

Key benefits

- ✓

Operational scalability
More than 320 million transactions reconciled across aggregation and acquiring on the same financial infrastructure.
- ✓

Daily financial control
Evolution from monthly reconciliations to daily monitoring and early detection of operational discrepancies.
- ✓

Multi-entity traceability
Integrated operation for multiple legal entities under a single financial and accounting logic.
- ✓

Accelerated incorporation of new products
Operations can absorb new products and channels without proportionally increasing operational complexity.
- ✓

Reduced operational dependency
Automation and centralization that enabled reducing dependence on manual processes and distributed knowledge.
- ✓

Engineering independence
FinOps configures and maintains controls without IT tickets, thanks to the No-Code layer of Simetrik.

Bold didn't just build automation. **It built an operational capability that is hard to replicate: growing, launching new products, and increasing financial complexity without losing control.**

"Simetrik became a structural piece of how we operate. Today it allows us to scale new products, maintain operational traceability, and sustain a multi-entity operation with daily control and transversal visibility."

José González
Head of Financial Operations, Bold



Financial infrastructure for businesses and merchants

Bold is one of the fastest-growing fintechs in Colombia, dedicated to building financial infrastructure and payment solutions for businesses and merchants. It operates multiple business lines, aggregation, acquiring, cash in/out, and credit, processing hundreds of millions of transactions across multiple legal entities, payment methods, and collection models. Today it has a centralized financial architecture that sustains its accelerated growth without losing operational traceability.



AI Platform for Financial Reconciliation and 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 180 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?

Visit simetrik.com >