

Kushki adopted Simetrik as its regional financial control layer to scale payments with certainty across five countries

From country-by-country fragmented controls to a single architecture for reconciliation, observability, and AI-driven automation, enabling Finance, Operations, and Accounting to support two business lines across five countries using a single source of truth.

300M +

annual transactions under control

5

countries under one architecture

4

AI agents built

>99.99%

reconciliation cycle

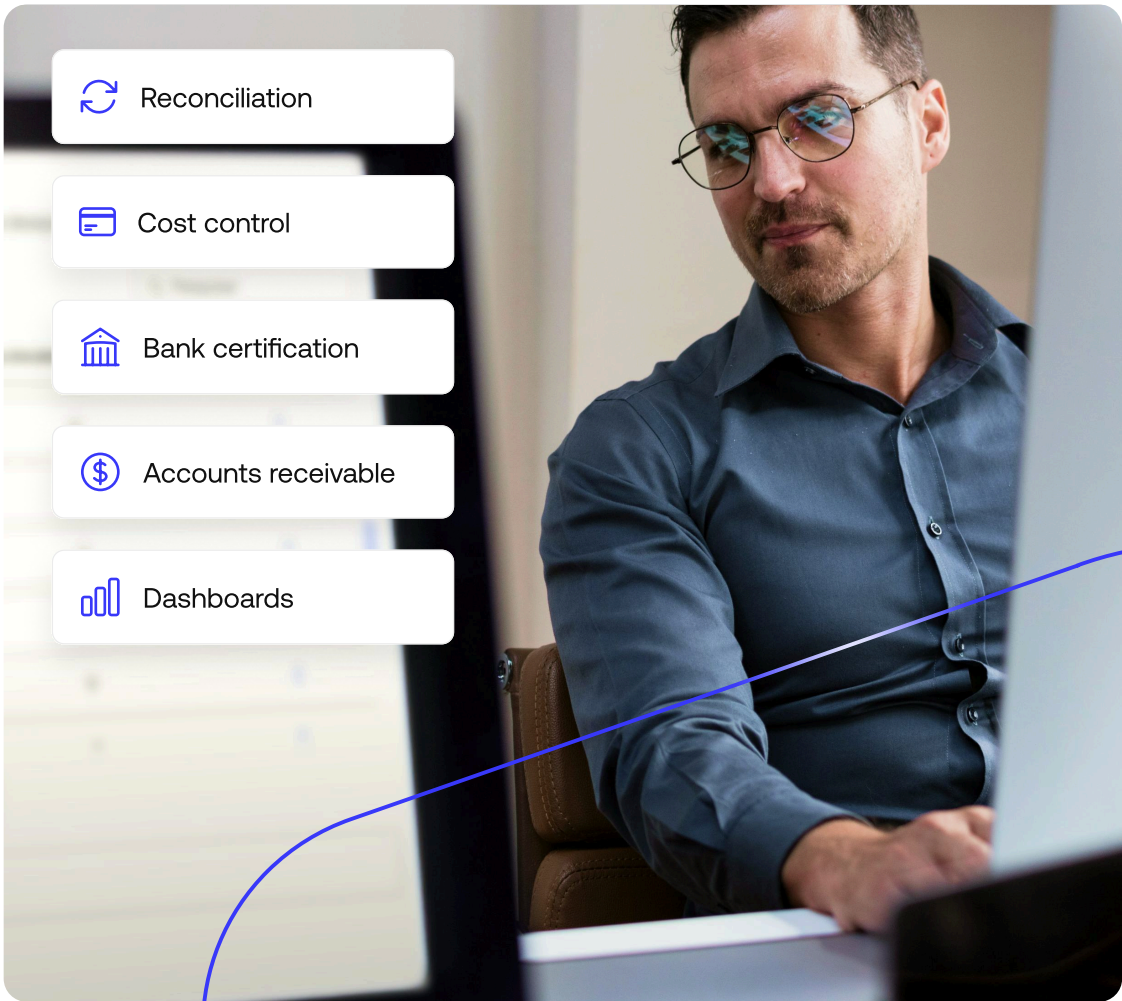
Monthly → daily

reconciliation rate across hundreds of controls

8 hrs → 10 min

in its reconciliation processes

A little over a year ago, Kushki used Simetrik as its reconciliation engine. As the operation expanded into new countries, processors, and business lines, the objective evolved from reconciling transactions to building a regional platform capable of delivering a single source of truth for Finance, Operations, and Accounting, and sustaining real-time decisions across an increasingly complex ecosystem.



This architecture today supports Aggregation and Acquiring across five countries under a single logic of reconciliation, traceability, and observability. Beyond reconciliation, it also supports cost controls, bank certification, accounts receivable, rejection management, transactional integrity, executive dashboards, and AI-driven automations.

Beyond automating reconciliations, Kushki built a regional financial control platform ready to scale new initiatives, incorporate artificial intelligence, and enable new financial processes without losing traceability, data governance, or operational capacity.

Before Simetrik	After Simetrik
✗ Processes distributed across teams	✓ A single regional financial control platform
✗ Reconciliations isolated by processor	✓ A single reconciliation logic for five countries and two business lines
✗ No operational observability	✓ Daily observability with end-to-end traceability
✗ No KPIs	✓ Executive KPIs for decisions based on reconciled data
✗ No operational AI strategy	✓ Automation and AI agents built on a reliable source
✗ Manual, reactive processes	✓ Automated processes with continuous monitoring and alerting
✗ Reliance on knowledge held by specific individuals	✓ Standardized, auditable, and scalable control across the region

The challenge

Kushki's regional growth simultaneously multiplied transaction volume, processors, brands, business lines, and operational complexity. The challenge was no longer simply to reconcile transactions, but to ensure that Finance, Operations, and Accounting worked from the same source of truth, with the capacity to scale without losing control, traceability, or speed in decision-making.



Operations fragmented across countries and business lines

Each country and each flow ran on different processes, reconciliations, and criteria, making it difficult to consolidate a regional, standardized view of the financial operation.



Limited operational observability

There was no capability to monitor the health of the business daily, catch anomalies early, or quickly understand the operational and financial impact of incidents.



Dependence on manual processes

Much of the operational analysis relied on manual reconciliations, file manipulation, and knowledge distributed among specific individuals, limiting the team's response speed and scalability.



Information fragmented across areas

Finance, Operations, and Accounting drew information from different sources, creating extra validation, reconciliation, and alignment work before financial close.



Low capacity to manage operational risk

Cases such as rejections, pending items, costs, bank certification, or transaction differences required manual, reactive analysis, making it difficult to prioritize risk and resolve issues in a timely manner.

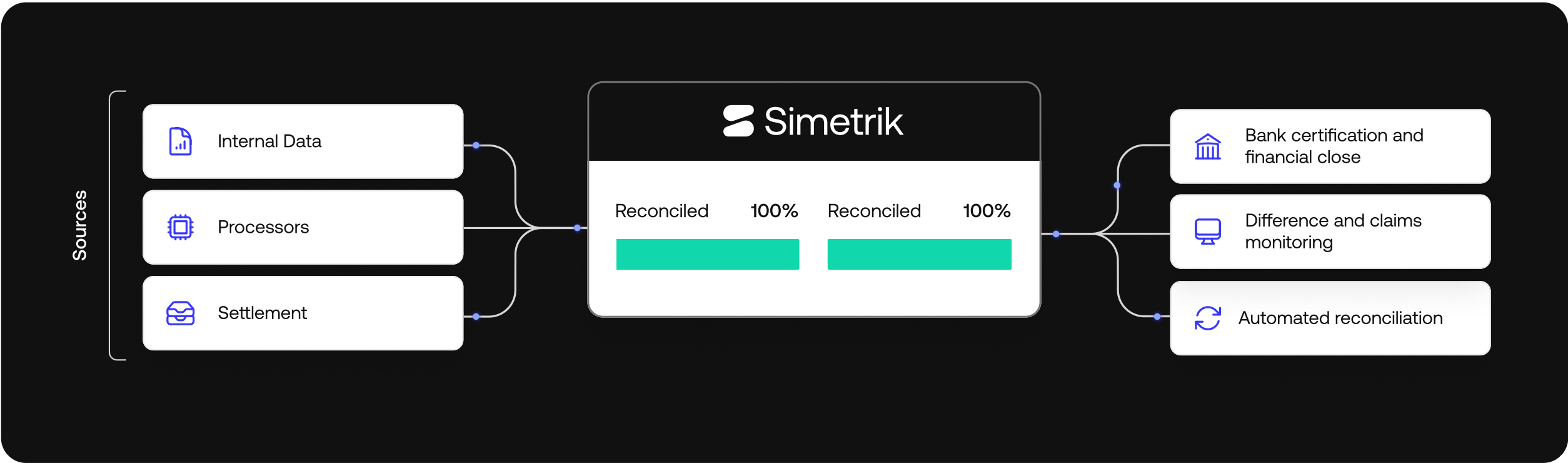


Limited scalability for new processes

As the business evolved, Kushki needed to incorporate new controls, automations, and AI initiatives, but without a unified platform it was complex to scale capabilities consistently across every country.

The solution with Simetrik

Kushki consolidated its regional financial controls on Simetrik, creating a single platform to support its Aggregation and Acquiring operations. Within a single architecture, transactional, financial, and executive controls now operate, enabling the operation to scale across five countries under a single logic of reconciliation, traceability, and observability.



Cash In

Reconciliation and transactional integrity

Transaction-by-transaction control across the internal ledger, processors, and settlement records, validating sales, refunds, and chargebacks, as well as end-to-end processing integrity. This domain is the source of truth on which all other financial controls operate.

Accounting Operations

Bank certification and financial close

Daily verification of bank inflows, bank reconciliation, and accounts receivable validation, enabling faster financial closes and a consistent view across Operations, Treasury, and Accounting.

Fees & Billing

Difference and claims monitoring

Control of fees, commissions, and costs charged by processors and brands, identifying deviations from negotiated terms, validating economic impact, and supporting recovery and financial optimization processes.

Claims & Chargebacks

Rejection and incident management

Continuous monitoring of rejections, operational incidents, and transactional exceptions, with end-to-end traceability to quickly identify events causing operational losses or unrecognized revenue and enable their recovery.

Unified Oversight & Alerts

Operational observability and automation

Executive dashboards, continuous monitoring, automatic alerts, and AI agents for tracking sources, reconciliations, KPIs, and exceptions, providing daily visibility over the regional operation.

All of these domains run on a single source of truth built on Simetrik. This allowed Kushki to evolve from country-by-country independent reconciliations to a regional financial control platform that today supports daily operations, executive decision-making, and the company's automation and artificial intelligence strategy.

Key benefits

- ✓

Foundation for automation and artificial intelligence

Agents, automations, and executive KPIs are built on reconciled, reliable information, enabling AI initiatives on a deterministic financial core.
- ✓

Regional control with a single architecture

The same controls run across five countries and two business lines, standardizing processes without replicating development work or creating independent models.
- ✓

Proactive risk management

The organization moved from reacting to operational differences to detecting, prioritizing, and resolving them daily before they impact financial close or the operation.
- ✓

A platform built to scale

The control infrastructure keeps pace with business growth, enabling new processors, products, and use cases to be added without redesigning the financial model.
- ✓

A single financial source of truth

Finance, Operations, and Accounting make decisions based on the same reconciled information, eliminating discrepancies between areas and accelerating decision-making.
- ✓

Financial data governance

The quality of and accountability for information no longer depend on multiple teams and are now supported by a single platform, with full traceability and audit capability.

More than automating reconciliations, Kushki built a permanent financial control capability. Today, the organization has a platform that combines data governance, observability, automation, and scalability to support business growth without losing operational and financial control.

"We built this result together. From day one, there was transparency about what worked and what didn't. Today the results speak for themselves, and we've shown that when business, operations, and technology work from a single source of truth, the impact on Kushki is real. The best of this project is yet to come."

Rodrigo Dias
VP Reconciliation & Financial Operations, Kushki



Financial infrastructure for merchants and businesses

Kushki is a payment infrastructure company that connects merchants, businesses, and financial institutions through a regional payment platform operating across Latin America. Its operation integrates multiple payment methods, acquiring, aggregation, and financial services, processing hundreds of millions of transactions per year under high standards of availability, security, and scalability.

As part of its evolution, Kushki consolidated a regional financial control platform on Simetrik to standardize reconciliations, strengthen operational observability, and support the growth of new business lines without losing traceability, speed, or control over its financial operation.



AI platform for reconciliation and financial control

Our mission is to empower finance 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 deliver a single source of truth. Today, more than 180 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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