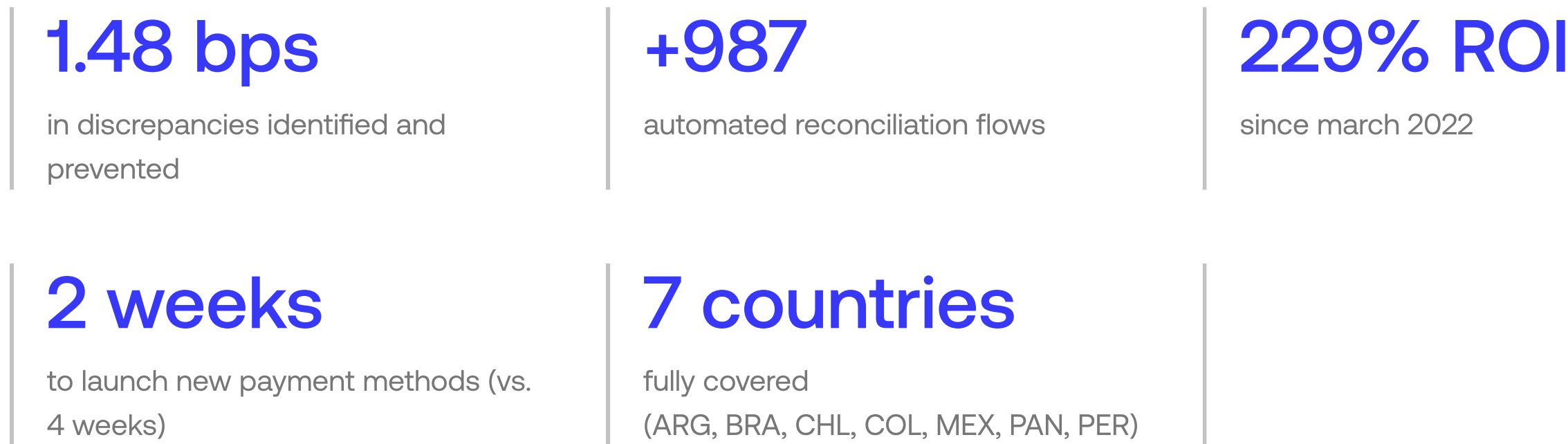


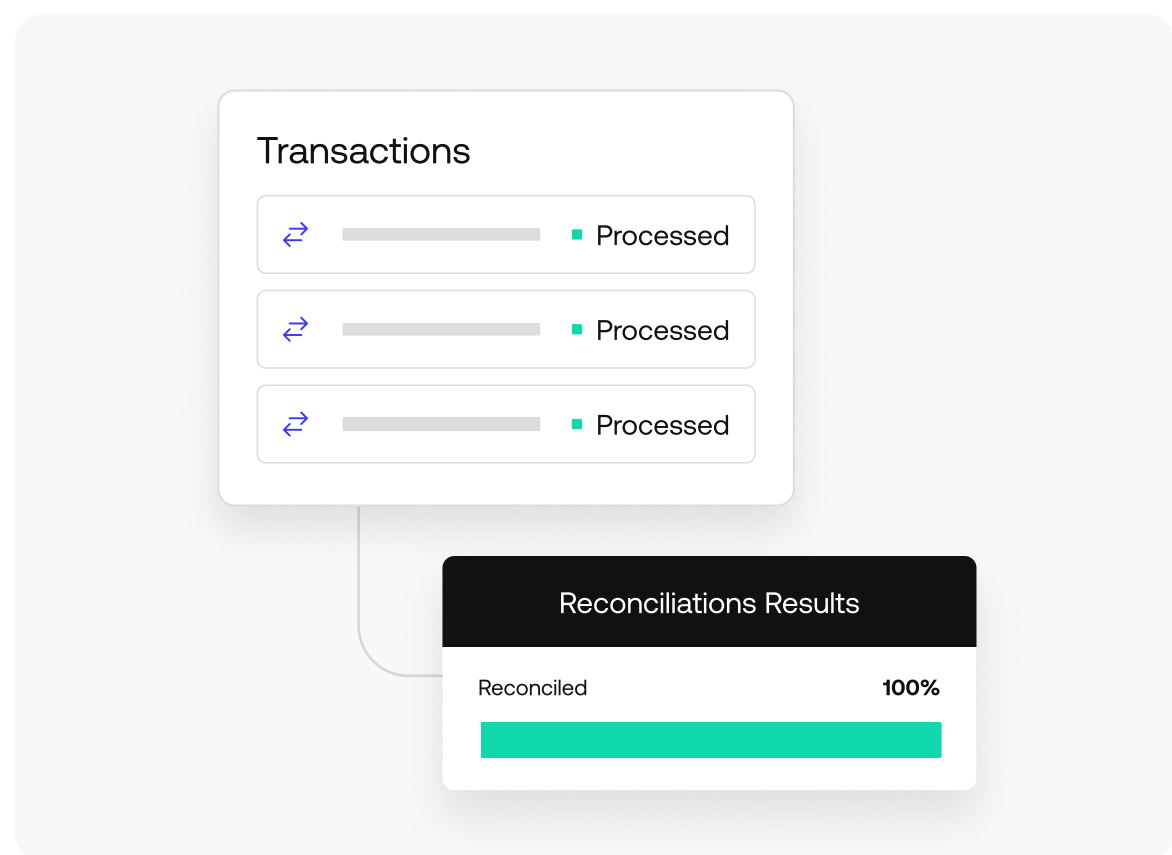
PayU achieves 229% ROI and recovers hidden losses with Simetrik

How PayU regained control, agility, and millions in invisible losses with Simetrik



As PayU grew across Latin America, its operations became more and more complex. Each country had its own rules, several acquirers, and tools that didn’t really work together. Reconciling everything every day — and doing it right - turned into a huge challenge... until Simetrik came in.

Before, only single-payment transactions were reconciled automatically. Things like installments, chargebacks, refunds, and taxes - tens of millions of transactions every month - were left in a critical “gray zone.” This made it hard to know exactly how much each acquirer owed, creating financial uncertainty and operational risk.



With Simetrik, PayU automated over 987 reconciliation flows, recovered 1.48 basis points of processed volume, and got rid of silos and outdated tools. It didn’t just improve control — it also made scaling faster: new payment methods set-up in 2 weeks instead of 4, and an ROI of more than 229%.

Now, PayU’s Finance and Operations teams move faster, with the end-to-end control they need to grow safely and profitably.

Before Simetrik

✗ PayU was only able to control single-payment transactions and limited for Refunds. capped at only 2 different reconciliation flows.

✗ Inefficient setup: Dedicated data teams, ineffective in-house development, and a tool that only worked for Brazil.

✗ Leakage from incorrect tax and withholding calculations, double debits and no way to timely dispute chargebacks or refunds.

✗ 4 weeks to set-up and launch a new payment method.

After Simetrik

✓ 987+ reconciliation sweeps, 227 crossover keys configured, and a complete coverage for all the scenarios (installments, refunds, chargebacks).

✓ Centralized SaaS and a single source of truth; saving on infrastructure, data teams, and scattered tools.

✓ 1.48 bos of processed volume identified and recovered from leakages.

✓ 2 weeks to launch new payment methods, without depending on IT.

The challenge



Lack of transactional visibility

Without a full view of the transaction lifecycle, PayU couldn't detect or quantify excessive or misapplied tax withholdings, double debits, or chargebacks on time — directly impacting margins.



Installments, refunds, and fees out of control

More complex flows like installments, chargebacks, refunds, and partial reimbursements were excluded from automatic reconciliation, creating accounting gaps that were difficult to audit or justify to third parties.



Manual and fragmented processes:

The Finance and Operations team spent hours downloading manual reports and cross-checking isolated spreadsheets, slowing down closings and increasing the risk of human error.



Finance and Ops teams with no autonomy or traceability

Every new integration — whether a payment method, regulatory change, or operational need — required intervention from data teams to build rules and adjustments. This extended timelines and diluted accountability for results.

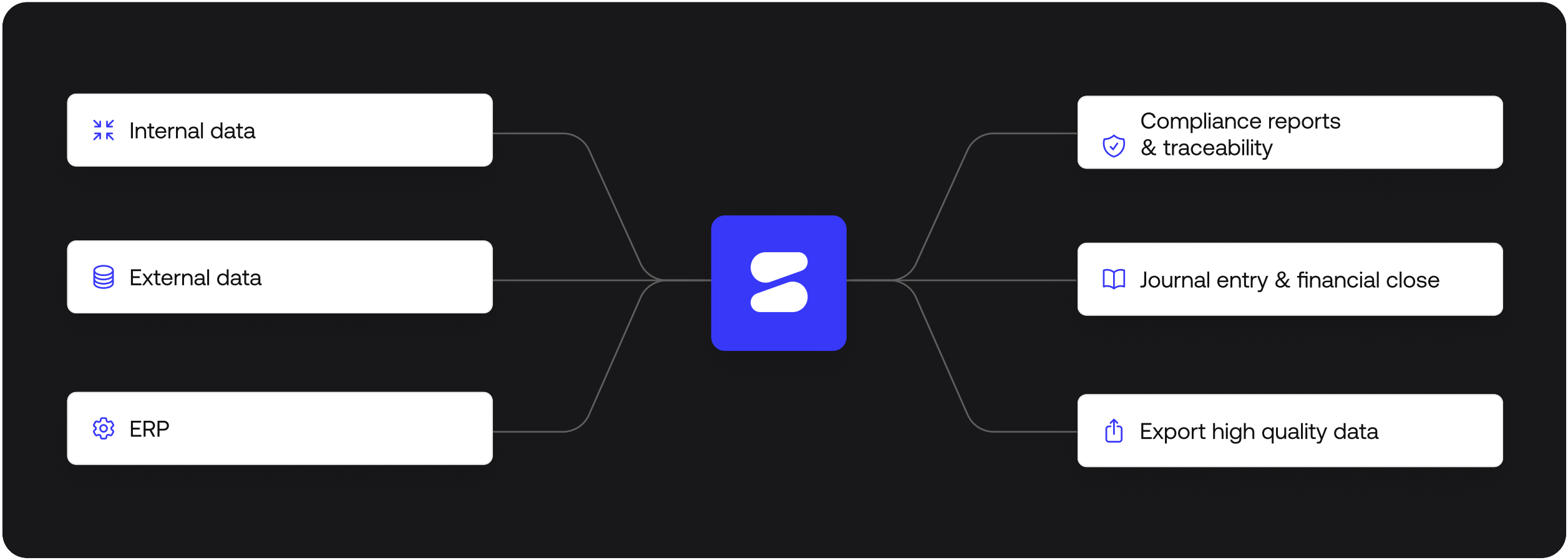


Limited internal (in-house) and local tools

Legacy solutions only reconciled one type of transaction (single payments) and required costly maintenance. On top of that, each country operated with its own rules, adding complexity and driving up IT expenses.

The solution with Simetrik

With an accelrated annual growth and increasing regulatory pressure across the region, PayU needed daily controls and auditable evidence. Every day without visibility exposed the company to losses and unsustainable disputes with banks and merchants.By adopting Simetrik, PayU transformed its operations into a robust, flexible, and scalable financial infrastructure, ready to support its growth.



Universal and no-Code reconciliation

The Finance and Operations team designs and maintains over 227 crossover keys and more than 987 sweeps autonomously, reaching coverage of 99.9% of cases.

Integrated and scalable-ready architecture

Internal development and a tool limited only to Brazil were fully replaced; additionally, Simetrik connects to Snowflake, with the possibility to puish journal entries directly into the ERP

Real-time visibility (event-triggered)

Daily updated dashboards with crucial operational KPIs to support data-driven decisions every day.

Operational flexibility for any change

Simetrik’s parameterized architecture allows PayU and the Finance & Operations team to quickly adapt to regulatory changes or third-party reporting, without additional development.

Flexible and scalable implementation

During implementation, it was simple to make changes on the fly, and today PayU can enable and manage new payment methods in just 2 weeks, accelerating product innovation and reducing opportunity cost.

“Simetrik gave us better control and the speed we needed to scale operations and protect our margins.”



Gimena Combessies,
Head of Financial Settlements

An accountant by training, Gimena is Head of Financial Settlements for LatAm. She has over 12 years of experience in the sector and is an expert in accounting and financial control for payment companies. Previously, she spent more than 5 years as an auditor at KPMG.



Digital Payments Platform / PSP

PayU enables businesses and merchants across Latin America to accept online payments through multiple methods (credit card, debit, bank transfer, cash, digital wallets), offering an integrated infrastructure for payment processing, reconciliation, and regional compliance.

In 2025, PayU Global Payment Organisation in LatAm and Africa was acquired by Rapyd for USD 610 million, cementing Rapyd’s position as a global payments leader and placing PayU LatAm within an international network spanning 30+ countries and a next-generation global infrastructure.

Coverage with Simetrik: Colombia, Argentina, Brazil, Mexico, Chile, Peru, and Panama.



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. We combine AI, Big Data, and No-Code technology to automate complex reconciliations, implement full financial controls, and provide a single source of truth.

Today, more than 130 leading companies worldwide trust us to manage billions of transactions, cut losses, and accelerate growth.

Ready to transform your financial operations?

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