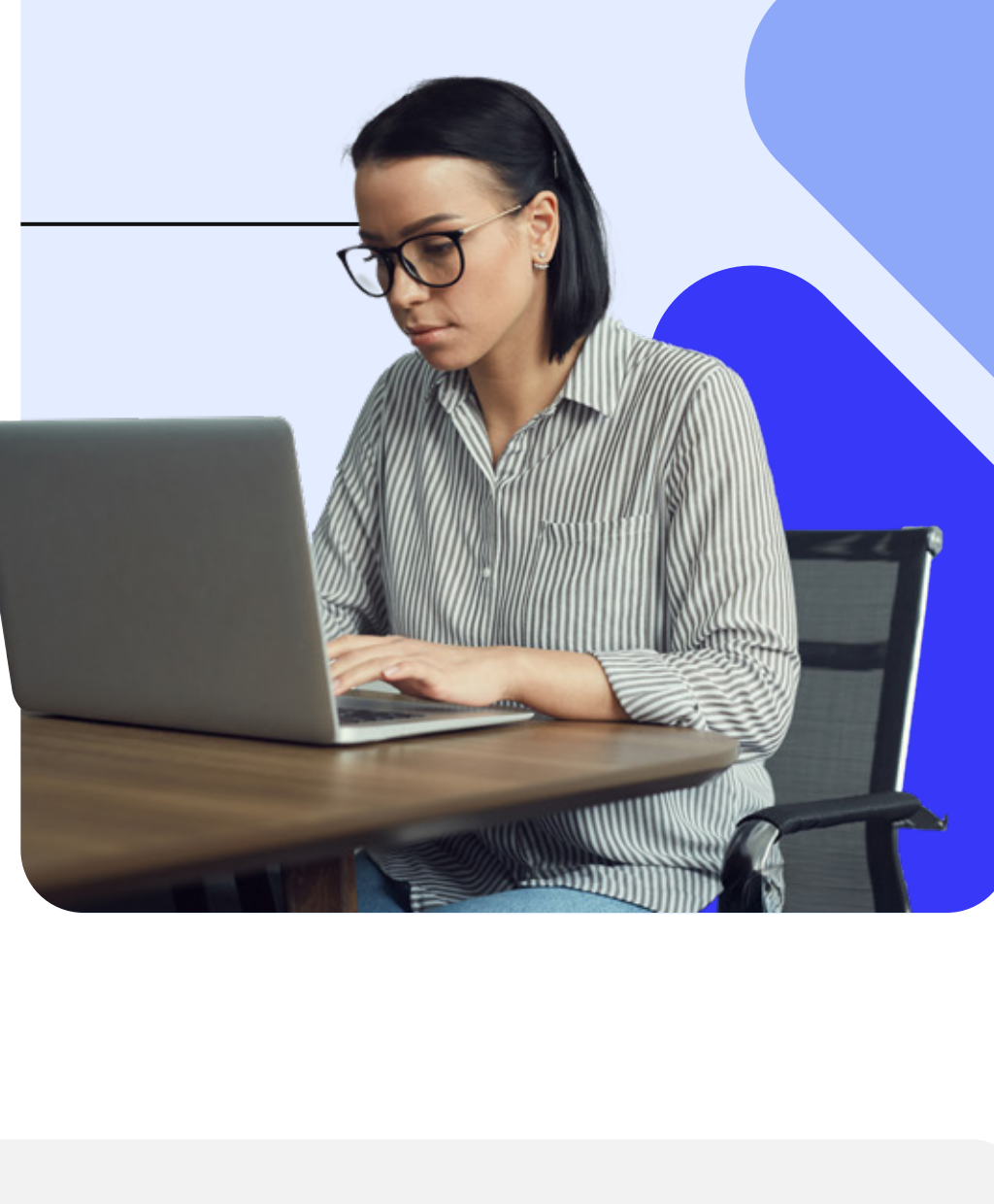


Naranja X boosts its transactional growth by 400% with Simetrik

What is Naranja X?

Naranja X is an Argentine fintech that evolved from Tarjeta Naranja, a well-known credit services company in the country, into a digital financial platform that offers credit and debit cards, digital wallets, agile personal loans, and savings and investment products. It focuses on offering simple and accessible tools for users to manage their finances autonomously, adapting to the needs of the new digital era in LATAM.



Lines of business:

Naranja Digital/Collection Solutions:

Monthly TPT: **+170 million transactions**

Monthly TPV processed in Simetrik: **ARS 6.4 trillion**

+70 sources integrated into the tool

Use case:

Naranja Digital:

It offers digital accounts, physical and virtual cards, payments, recharges and personal loans from its app, creating an innovative and efficient financial ecosystem.

- Coelsa Instapayments
- GP Instapayments
- Prisma Instapayments
- Loan Reconciliation
- Easy Payments

Collection Solutions:

Collection solutions that best adapt to business needs. It accepts instant payment methods, all credit, debit and prepaid cards with fast and secure payment options.

- Coelsa Collection Solution
- Gp Collection Solution
- Prisma Collection Solution
- Amex Collection Solution
- Naranja Collection Solution



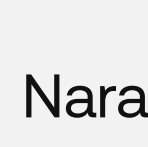
+ 96%

in conciliatory efficiency.

"With Simetrik, we achieved reconciliation efficiency of over 96%, improving the accuracy and reliability of our processes."

Nicolás Ciotti Senior Implementation Advanced Naranja X

Problem



Naranja X's financial control was made using a reconciliation tool developed internally which did not meet the requirements to manage the expected increase in transaction volume, which limited its ambitious expansion goals and made it dependent on the IT department.

The company needed an agile, robust and scalable tool that would allow the operations area to work more independently and efficiently, adapting to its rapid growth.

These limitations also made the launching of new products and services difficult, while operational inefficiencies extended the reconciliation processing time, affecting customer service. In addition, the lack of traceability also made transaction tracking and auditing difficult.

Solution



Simetrik provided Naranja X with a comprehensive solution that allowed the company to overcome its operational and reconciliation challenges, improving efficiency and agility in its processes.

- **Transactional reconciliation automation:** Improved processing times and optimized operational efficiency, leading to agile and effective results.
- **Operational autonomy:** Full control over its configuration, migrations, product launches and exit processes, allowing the company to manage its operations more precisely and quickly adapt to market challenges.

- **Traceability and control:** All information centralized in a single system, providing end-to-end control to improve internal transparency and simplify audits.

- **Volume and scalability:** Integration of 100% of Naranja Digital's and Collection Solutions' TPV, ensuring the efficient management of the growing volume of transactions.

Centralized all the information into a single system.

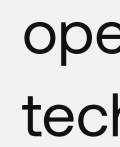
It improved processing times.

It integrated 100% of the TPV

"Thanks to Simetrik, we have end-to-end traceability, from information input to the final adjustment in our clients' accounts."

Nicolás Ciotti Senior Implementation Advanced Naranja X

Benefits



The alliance between Naranja X and Simetrik solved immediate problems and enables sustainable growth and continuous innovation. Thanks to Simetrik, the operations area gained autonomy to manage and modify processes, freeing up technical resources and allowing the team to focus on more strategic tasks, which improved efficiency and productivity.

This transformation also brought key improvements:

Scalability and greater operational efficiency

By migrating from limited in-house development to a robust and scalable platform like Simetrik, Naranja X was able to manage transactional growth without losing efficiency or quality in the user experience. This allowed teams to take full control of reconciliation and gain operational independence.

Additionally, with customized dashboards and analysis tools, teams now have access to transactions and reconciliations, which improves daily monitoring and leads to faster, more strategic decisions.



Optimization of financial and operational control

With Simetrik's support, Naranja X implemented transactional reconciliation, costs, chargebacks and returns for Naranja Digital (Instapayments), and managed regional collections, improving collection and payment efficiency for merchants. It also integrated the Close Loop system (Naranja Card core).

The solution allowed the reconciliation of all operations with the main national operators (Coelsa, Prisma, GP, Amex, Cobro Naranja), including cash flows, loans, MEP dollar, service payments via PF or Tapi, DEBIN, QR, Tap, payment link and Toque. The controls applied include settlements, chargebacks, costs and transactional aspects, ensuring accurate and transparent financial management.

Thanks to this, Naranja X optimized information processing times, improved efficiency in reconciliations and gained greater operational independence, which allowed the company to quickly adapt to the market and consolidate itself as one of the most agile and innovative companies in the country.

Manage transactional growth without losing efficiency.

It gained greater operational independence.

Naranja X optimized information processing times.

Manage 96% of your transactions through a centralized platform

Control, regulatory compliance and management of information

Simetrik provided Naranja X with full traceability from data input to final accounting settlement, enabling the company to manage 96% of its transactions on a centralized platform. This streamlined operations, simplified incident monitoring and audit processes, and enhanced internal transparency.

The tool also implemented an end-to-end automatic adjustment, improving validation by supervisors and granting greater autonomy and control to Naranja X over its transactions. This increased the company's capacity for innovation and growth, assuring high quality services.

In addition, the solution enabled daily executive control with detailed reports on pending reconciliations, financial impact, workload of operational teams and actions taken, improving decision-making and efficiency.

"We don't see Simetrik as just another supplier, we see it as a partner that is with us in our growth year after year."

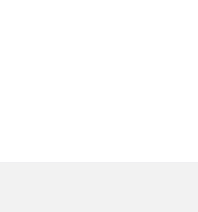
Nicolás Ciotti Senior Implementation Advanced Naranja X

Results

Between 2023 and 2024, Naranja X experienced a transactional growth of 400%, achieving operational stability and efficiency. The implementation of Simetrik was essential to handle this increase.

- **Reduced reconciliation times by 96%:** Reconciliation times were cut from hours to minutes, improving the availability of financial information and customer service.
- **76 automatic information integrations:** The platform's ability to integrate multiple systems and data sources ensured real-time updates, eliminating delays and reducing the potential for manual errors.
- **Processing of 170M monthly transactions:** The platform handles large volumes of information without losing performance.

	Before Simetrik	With Simetrik
Time	Approximately 7 hours to carry out the reconciliation process.	Reconciliations in 15 minutes (end-to-end).
Traceability	Low traceability and detailed control of transactions made internal monitoring and presentation of audit requirements difficult.	Traceability of information from its input in the tool until the automatic adjustment is made in the tool.
Automation	The operations area relied heavily on the IT department to perform adjustments, updates and maintenance on the reconciliation system.	The operations area became autonomous to manage and modify processes without depending on IT, allowing greater flexibility and agility in the face of changes in the business or market.



"Simetrik allowed us to support the exponential growth we experienced between 2023 and 2024, with a 400% increase in our transactions."

Nicolás Ciotti, Senior Implementation Advanced Naranja X

Last updated: February 2025