

Profile

Firm type

- > A leading US consumer fintech
- > Serves millions of customers across payments, wallets, savings, lending and money movement

The challenge

- > High transaction volumes reconciled within tight operational windows
- > Legacy platform limiting scalability and innovation
- > Heavy reliance on manual, vendor-dependent processes

The solution

AutoRek delivered a scalable, low-code reconciliation platform that automates matching and removes manual effort. This gave the client's team full control to configure and enhance reconciliations independently, without relying on vendor development.

The benefits

- > 98% faster processing (48 hours down to under 1 hour)
- > 99%+ automated match rates
- > 60-80% reduction in manual reconciliation effort
- > Full auditability and stronger control frameworks
- > Reduced reliance on vendor-led development

Case Study

How a Leading US Consumer Fintech Scaled Reconciliation for Growth

Client overview

A leading US consumer fintech serving millions of customers across payments, digital wallets, savings, lending and money movement was experiencing rapid growth. As transaction volumes increased, legacy reconciliation processes became a bottleneck, limiting scalability, operational efficiency and future innovation.

The organization recognized reconciliation as a strategic capability and sought a platform that could support current demand while enabling long-term growth.



Challenge

The client needed to:

- Reconcile exceptionally high transaction volumes within tight operational windows
- Replace a legacy solution that could no longer scale
- Reduce manual effort and operational risk
- Improve visibility, controls and auditability
- Configure and enhance reconciliations independently without vendor dependency
- Their existing platform required significant third-party involvement for changes, slowing innovation and increasing costs.

Why AutoRek

Following a competitive evaluation process, AutoRek was selected for its:

- ✓ Proven payments and reconciliation expertise
- ✓ Scalable, enterprise-grade technology
- ✓ Flexible low-code platform
- ✓ Ability to empower business users to manage change independently
- ✓ Collaborative delivery and implementation approach

Through workshops, Proof of Concept exercises and technical reviews, AutoRek demonstrated how the platform could support both immediate requirements and future growth.

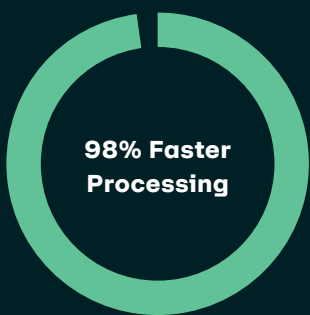
Solution

AutoRek implemented a scalable reconciliation framework built around:

- ✓ Intelligent automation to remove manual processes
- ✓ Advanced matching logic for high-volume transaction reconciliation
- ✓ End-to-end controls, auditability and exception management
- ✓ Self-service configuration capabilities to reduce reliance on vendor development

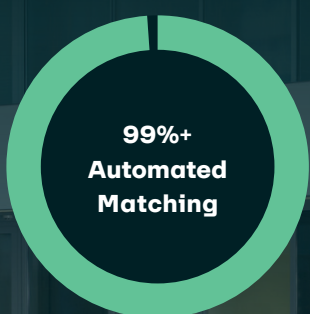
The solution was delivered and implemented in less than two months and integrated seamlessly across all the client's internal and external data sources including their Data lake (Databricks).

Results



98% Faster Processing

Reconciliation processes that previously took up to 48 hours now complete in under one hour, enabling faster reporting, issue resolution and operational agility.



99%+ Automated Matching

The organization achieved 99%+ automated match rates, significantly reducing manual investigations, exception backlogs and reconciliation risk.

AutoRek

✔ Key Outcomes

- ✔ Processing times reduced from 48 hours to under 1 hour
- ✔ 99%+ automated match rates
- ✔ 60-80% reduction in manual effort
- ✔ Full auditability and operational control
- ✔ Implementation completed in under two months
- ✔ Scalable platform built for future growth
- ✔ Reduced reliance on vendor-led development
- ✔ Reconciliation transformed from a cost center into a strategic business function

✔ Greater Operational Efficiency

AutoRek delivered:

- ✔ 60-80% reduction in manual reconciliation effort
- ✔ 50-70% reduction in exception handling
- ✔ Reduced operational risk and cost
- ✔ Improved scalability without adding headcount
- ✔ Enhanced governance

\$ The Business Gained:

Complete audit trails

- > Improved management visibility
- > Stronger control frameworks
- > Better regulatory readiness
- > Strategic business impact

Reconciliation evolved from a back-office process into a strategic business capability, providing operational insights, supporting growth initiatives and enabling faster decision-making.

📊 The Bottom Line

By partnering with AutoRek, this fast-growing fintech replaced a legacy reconciliation platform with a scalable, highly automated solution capable of supporting continued growth. The result is faster processing, stronger controls, greater agility and a reconciliation function that delivers measurable business value

When accuracy counts. Be sure.
Get ready to scale without slowing down.

[Book a demo >](#)

