

CASE STUDY

Payment Architecture for B2B Marketplace

Fintech · Payments · Latin America

We transformed a fragmented payment operation into a unified platform processing USD 2.4M monthly with real-time reconciliation.

** This case study uses modified representative data to protect client confidentiality. Metrics reflect real results but have been adjusted.*

0

days to reconcile
before: 5 days

40%

cost reduction
operational

5x

ROI
first year

CLIENT	DURATION	REGION	VOLUME
B2B Marketplace	16 weeks	AR · CL · CO	USD 2.4M/mo

The Challenge

Our client operates one of the fastest-growing B2B marketplaces in Latin America, connecting over 500 industrial suppliers with 2,000 corporate buyers across Argentina, Chile, and Colombia.

Each transaction involved multiple simultaneous flows: buyer payment, marketplace commission, supplier payout, and jurisdictional tax withholdings. The operational complexity was hindering growth.

"The finance team spent the first week of every month exclusively reconciling payments. It was unsustainable for scaling."

— CFO, Client

Operational Fragmentation

Three disconnected systems—ERP, payment gateway, spreadsheets—generated constant discrepancies. The finance team spent **120 hours monthly** on manual reconciliation with an 8% error rate.

No Split Payments

The architecture didn't support automatic fund splitting. Each transaction required two manual transfers, introducing **T+5 day delays** in supplier payments.

Ad-Hoc Compliance

Without a unified KYC/AML framework, each country operated with its own criteria. Result: **two regulatory fines** in 18 months.

Checkout Abandonment

35% of transactions were not completed due to missing local payment methods: Transferencias 3.0, Webpay, PSE.

Our Approach

Three-phase intervention, structured to generate quick wins while building systemic transformation. Team: two senior consultants over 16 weeks.

Phase 1 · Weeks 1–4: Diagnosis and Architecture

Mapped 31 money flows. Identified 23 inefficiencies and 8 critical compliance risks. Deliverable: 36-page architecture document with unified data model, hub-and-spoke design, and intelligent routing logic by jurisdiction.

Phase 2 · Weeks 5–10: Vendor Selection

Evaluated 8 PSPs across 18-criteria matrix. We prioritized native split payment and API robustness over pricing. The cheapest provider had 97.2% uptime vs. 99.9% for our selection.

Provider	Function	Market
Regional PSP	Cards + Split	LATAM
Argentina PSP	Transferencias 3.0	Argentina
Chile PSP	Webpay + Khipu	Chile
Colombia PSP	PSE + Nequi	Colombia

Phase 3 · Weeks 11–16: Implementation

Embedded work in two-week sprints with pair programming on critical modules. Unified compliance framework: automated KYC by country, configurable AML monitoring, automatic regulatory reports, immutable audit trail.

Results

Production in week 14. All metrics exceeded the original business case.

Metric	Before	After
Reconciliation time	5 days	Real-time
Checkout abandonment	35%	19%
Supplier payment	T+5	T+0
Monthly operating cost	USD 18.4K	USD 11K
Uptime	96.8%	99.7%
Compliance score	72/100	97/100

Deliverables

- **Technical architecture** — 36 pages, data model, flow diagrams

- **PSP matrix** — 8 providers evaluated across 18 criteria
- **Compliance framework** — Unified policies for AR, CL, CO
- **API documentation** — OpenAPI 3.0 for each integration
- **Operational dashboard** — Real-time KPIs and alerts

Ready to transform your payment operations?

leonardo@lgf-consulting.com