

Costa Coffee Brews Up a 99.6% Match Rate with Trintech

Introduction

For more than 50 years, Costa Coffee has been serving millions of customers across the UK and beyond. Behind the scenes, their Treasury team plays a vital role in keeping cash reconciliation processes running seamlessly across 1,500+ stores nationwide.

As a trusted Trintech customer for over 25 years, Costa Coffee has continuously evolved its financial operations in step with the company's growth and increasing complexity. Staying true to their company-wide vision of "Better before Bigger," they rely on Trintech to deliver the flexibility, scalability, and automation needed to support agility and long-term success.

Why Cadency Match by Trintech

Costa Coffee already had a long-standing relationship with Trintech, so when it came time to modernize, Cadency Match was a natural choice. The solution stood out because it empowers the Treasury team to take ownership of their processes. With Cadency Match, they can configure rules, create file formats, and optimize workflows without having to rely on external support. This autonomy not only accelerates process improvements but also enables continuous optimization as business needs evolve. Just as importantly, the scalability of the solution means Costa Coffee can expand beyond reconciliations into other areas of finance in the future.

"What drove the decision was very much the fact that we could have the autonomy in-house to make changes. We could customize it, continue to review and improve processes, and be more proactive," said Catarina Abreu, Treasury Consultant at Costa Coffee.



In Brief:

Challenges:

- Lack of flexibility to configure rules or adapt processes in-house.
- Inefficient workflows that required long hours and additional staff resources.

Objectives:

- Empower Treasury to configure and optimize processes internally.
- Build a scalable platform that could extend beyond reconciliations into other finance functions.

Outcomes:

- Increased match rates from ~40% to 70–90%, reaching 99.6% across 3.5M transactions.
- Lowered costs by eliminating bank fees and manual slip book expenses.

Industry:

- Food & Beverage

ERP:

- Microsoft Dynamics 365

Implementation Journey

Like most technology transformations, implementation required patience and perseverance. Initially, some stakeholders were skeptical about moving away from long-established processes. However, once they experienced the benefits of automation and ease-of-use, adoption grew quickly. “Like every change, coming out of your comfort zone can be challenging, but after the first experience with Cadency Match, it became easier and clearer that we can achieve a lot more with this solution,” continued Abreu.

Trintech’s implementation team partnered closely with Costa Coffee, ensuring business as usual processes were maintained while supporting configuration changes.

Solution in Action & Measurable Results

Costa Coffee’s Treasury team now leverages Cadency Match daily to reconcile cash across approximately 1,500 stores in the UK. Since implementing the solution, the team has dramatically improved its reconciliation efficiency, moving from match rates of around 40% under the previous system to between 70% and 90% depending on the account. In early 2025, they achieved a 99.6% overall match rate across 3.5 million transactions. “In one month, we manage up to 200,000 transactions with around 90% automated matching,” explained Abreu.

The improvements have also led to notable productivity gains. By automating a significant portion of the reconciliation work, the team reduced staffing needs to 1 FTE, freeing up valuable time to dedicate to higher-value projects and process improvements. In addition to efficiency gains, Cadency Match has delivered measurable cost savings by eliminating certain monthly bank fees and

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Catarina Abreu

Treasury Consultant at
Costa Coffee

the costs associated with manual slip books, while also optimizing headcount through automation.

Perhaps most importantly, Cadency Match has given the Treasury team greater agility and control. They can now configure file formats and rules in-house, which allows them to respond to business changes more quickly without relying on external support. “The biggest benefit is that Cadency allows us to be more agile and proactive with our processes. It has completely changed how we work,” said Abreu.

Looking Ahead

Costa Coffee continues to expand the use of Cadency Match within its Treasury team while exploring broader applications across Finance. Near-term priorities include implementing a KPI dashboard to deepen visibility and optimizing the Certification module.

“We are focusing on leveraging the system to create a KPI dashboard to measure performance and identify opportunities for improvement. We are also scoping expansion of Cadency into other areas of finance, including leasing,” continued Abreu.

Advice for Other Organizations Looking to Transform and Automate

Costa Coffee encourages companies to see automation not just as a technology upgrade, but as a chance to rethink how work gets done. Building the right project team with clear roles and realistic expectations is essential to success. Equally important is resisting the temptation to simply replicate old processes—automation creates an opportunity to simplify, redesign, and make workflows more efficient. Above all, adopting a mindset of continuous improvement allows teams to keep evolving and maximizing the value of their investment.

Abreu reflected, “Every system change is an opportunity to add value. With Cadency, we gained visibility, efficiency, and agility—making the investment worthwhile.”

Conclusion

Costa Coffee’s transformation to a highly automated and agile process demonstrates the power of Cadency Match to deliver efficiency, accuracy, and control. With measurable cost and time savings, improved accuracy, and a strong foundation for future growth, Costa Coffee has set itself up for continued financial process excellence.

About Costa Coffee

Founded in London in 1971, Costa Coffee has grown into one of the world’s leading coffee brands and the largest coffeehouse chain in the UK. With more than 1,500 stores across the country and a growing international presence, Costa Coffee is known for its commitment to quality coffee, customer experience, and innovation. Since being acquired by The Coca-Cola Company in 2019, Costa has continued to expand its reach while focusing on operational excellence and efficiency, ensuring that millions of customers enjoy a consistent and high-quality coffee experience every day.



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