

Metro Bank Achieves 99% Match Rate Across 1 Million Daily Transactions with Trintech

Overview

Metro Bank, a fast-growing retail bank in the UK, faced a unique challenge when it launched in 2010: reconciling rapidly increasing transaction volumes while maintaining operational efficiency. As a startup bank, reconciliations were initially performed manually in Excel. But with exponential growth, Metro Bank quickly recognized that manual processes would not sustain its long-term scalability.

Since implementing Trintech's solution, Metro Bank has streamlined reconciliation across the organization, reduced manual workload, and equipped teams with the tool to maintain exceptional levels of accuracy and efficiency. Today, Trintech processes **over one million transactions daily across 5,000 accounts**, achieving a **99.9% match rate** and serving as "one of the best defense lines in the Bank" for Metro Bank.



In Brief:

Challenges:

- Manual reconciliations in Excel created inefficiencies and errors.
- Large reconciliation team required (15 FTEs) to handle growing transaction volumes.
- Only a fraction of reconciliations could be completed due to time constraints.

Objectives:

- Automate reconciliations to keep pace with exponential growth.
- Implement a flexible, customizable solution without limiting accounts or transactions.
- Reduce manual workload and free staff to focus on higher-value activities.
- Ensure accuracy and scalability across the bank's operations.

ROI & Results:

- Reduced reconciliation team from 15 FTEs to just 5 FTEs, while the bank grew 1,000x.
- Cut exception management from 3 hours to 10 minutes per day, saving thousands of hours annually.
- Achieved a 99.9%+ match rate across 1 million daily transactions.
- Deployed 500+ customized rules to continuously optimize processes.
- Empowered 14 teams and 90+ branches with daily reconciliations automation.
- Leveraged insights from Trintech Connect to unlock SQL capabilities and further accelerate automation.

Challenges

When Metro Bank launched, reconciliations were entirely manual:

- A **large reconciliation team** was required (up to 15 FTEs at peak).
- Manual errors and inefficiencies limited capacity.
- Long working hours and high costs were common.
- Only a fraction of reconciliations could be completed due to time constraints.

As Robert Waciorski, Payment Operations Business Readiness Team Leader, explained:

“We started up in 2010 and all the reconciliations were performed manually in Excel. When the bank opened its doors, the growth was exponential, and you could see that manual processes were not going to last for long.”

The bank realized automation wasn’t just desirable—it was inevitable.

Why Metro Bank Chose Trintech

When evaluating vendors, Metro Bank considered several solutions through demos but ultimately selected Trintech because of:

- **Flexibility:** No restrictions on accounts or transaction volumes.
- **Customization:** Ability to configure the system internally to specific business needs.
- **Ease of Use:** Minimal disruption to colleagues outside the reconciliation team.
- **Training & Support:** Trintech’s expert team guided Metro Bank’s implementation and continues to support innovation.

“Other vendors restricted the number of accounts or transactions you could process. Trintech’s flexibility, customization, and strong training made it the clear choice.”

- Robert Waciorski, Payment Operations Business Readiness Team Leader, **Metro Bank**

Implementation & Transition

Metro Bank credits Trintech’s training and system flexibility with making the transition smooth. The reconciliation team became experts in managing changes internally—separate from the wider bank’s change process—which meant they could deploy fixes or new rules in hours, not weeks.

“From start to finish, if need be, we can turn something around within an hour—which would be unheard of anywhere else in the bank.”

Metro Bank also designed processes to minimize the burden on non-reconciliation staff. For example, reconciliation exceptions are communicated directly to more than 100 business owners across the bank without requiring them to log in to the Trintech solution.

Today, 14 teams actively use Trintech, with information feeding into around 90 branch locations daily.



Without automation from Trintech, it would be impossible to accomplish the work that we do, both in quality and in volume.”

- Robert Waciorski, Payment Operations Business Readiness Team Leader, **Metro Bank**

Results & ROI

The ROI has been significant, both in cost savings and operational efficiency.

- **Headcount Efficiency:** The reconciliation team shrank from 15 FTEs to just 5 FTEs while the bank grew 1,000x in size.
- **Time Savings:** Exception management processes that once took 3 hours daily now take only 10 minutes.
- **High Match Rates:** Achieved a 99.9%+ match rate, ensuring accuracy across one million daily transactions.
- **Scalability:** While other departments doubled or tripled staff as volumes increased, Metro Bank’s reconciliation team remained lean thanks to automation.

Robert Waciorski shared, “Without automation from Trintech, it would be impossible to accomplish the work that we do, both in quality and in volume.”

Trintech Connect also played a pivotal role in Metro Bank’s success.

“Attending Trintech Connect was a game changer for us. Speaking with Trintech’s technical team and other customers highlighted the art of the possible with SQL. Once we secured access, we were able to cut a manual process from three hours a day down to just 10 minutes. That single change alone has saved the team thousands of hours annually.”

The system has also enabled continuous improvement. Metro Bank has created over 500 customized rules to adapt reconciliations to its evolving business needs.

Advice for Other Organizations

Metro Bank encourages other financial institutions to embrace automation:

“If you are reconciling manually, go for it! It’s a game changer. Customization and speed of change are the key factors. Once you have someone trained up on the admin side, you can go as slow or as fast as you wish.”

The bank highlights Trintech’s technical expertise as a major differentiator:

“The technical team at Trintech truly are experts. If you go with a problem, they will guide you to resolving it.”

About Metro Bank

Metro Bank, founded in 2010, is the UK’s first new high street bank in over 100 years. Known as the revolution in British banking, Metro Bank stands out for its customer-first model and a commitment to making banking simple and accessible. The bank offers personal, business, commercial, and private banking services, supported by a full-service digital platform.

Metro Bank prides itself on community engagement, fostering local connections through events, financial education initiatives, and partnerships. Listed on the London Stock Exchange, Metro Bank continues to grow its footprint while remaining dedicated to delivering a unique, customer-focused banking experience.

About Trintech

Trintech gives people time back for what matters most. Our cloud-based platform and solutions enable thousands of clients worldwide to lead productivity transformation across their finance and accounting organizations — driving efficiencies, ensuring accuracy to mitigate risk, and empowering strategic decision-making.



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