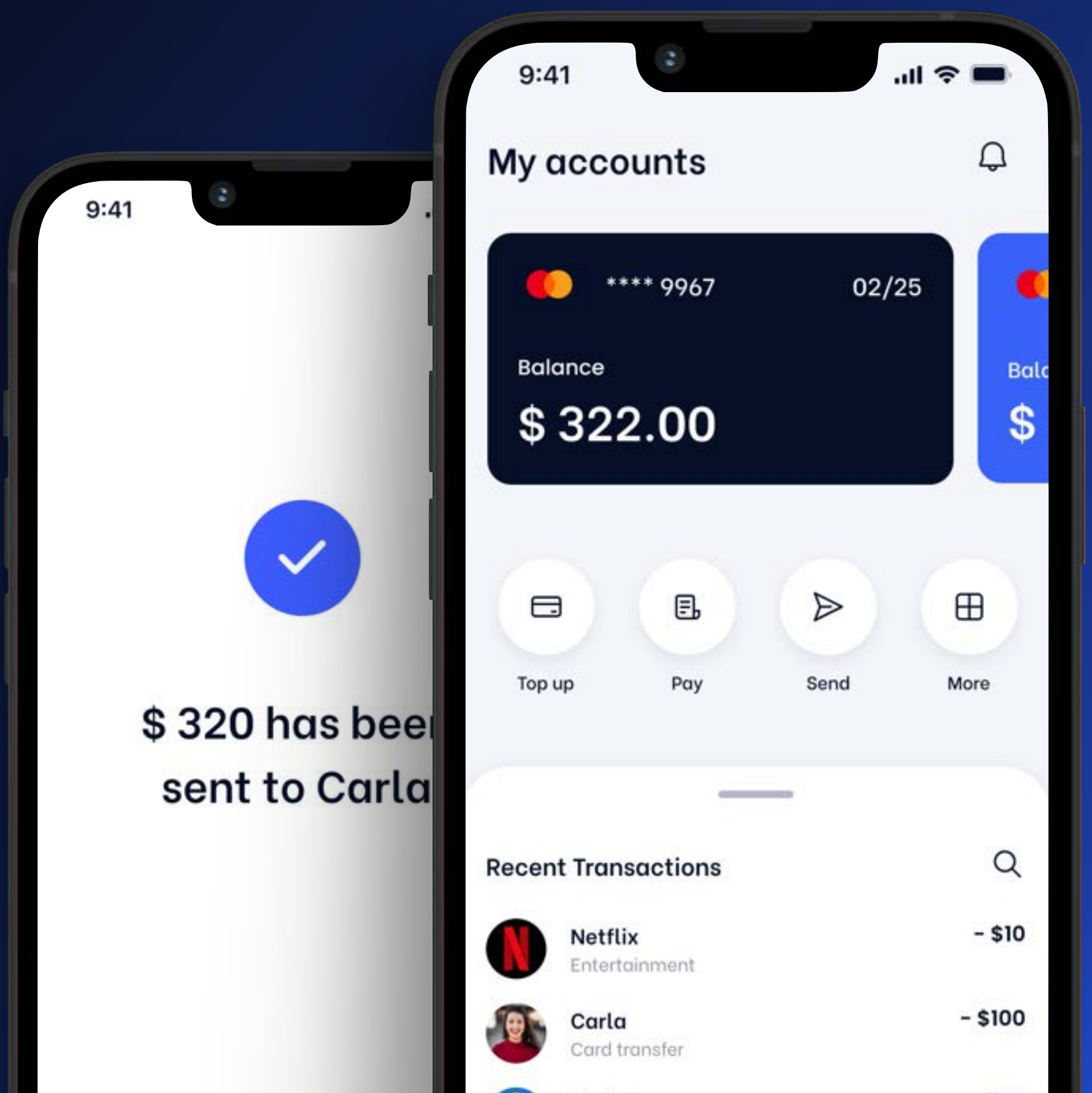# Qubika

# How we build modern financial solutions

Qubika has deep expertise in core banking, BaaS and API integrations, digital wallets & payments, and GenAI-enhanced financial solutions.

# 100 million+

People that use financial systems built by Qubika

Did you know that we're behind many of the core banking systems used by **major financial institutions?**

In addition, our work ranges from building core modules like financial transaction ledgers, BaaS integrations, DevSecOps, to building new data pipelines and AI-driven banking solutions.

Check out some of the examples of our work →

# A core banking platform used by **millions of people**

Our team focused on managing the transaction ledger within a **microservices-based architecture**, essential for secure and accurate financial transactions.

Our work ensures the accuracy, security, and efficiency in all transactions, playing a pivotal role in the innovation and reliability of the system.

## The business impact

- A platform that offers consumers **modern financial services** and money management, such as virtual cards and budget analysis.
- Industry-leading security, accuracy, and reliability.

# A streamlined **dispute resolution process** with **intelligent automation**

We created an automated dispute resolution process using **machine learning** and **data visualization**, facilitating swift identification and analysis of **transaction data.**

## The business impact

- Streamlined operations with an **automated, data-centric approach.**
- Faster resolution times, boosting **customer satisfaction** and trust.
- Enhanced **productivity** and more effective case handling.

# Massive-scale data integration and BaaS integration

For one financial services client Qubika is handling **data and API integration** handling **millions of daily transactions.**

**This has involved**

- Galileo API integration
- Building a sophisticated system for managing account balances and transactions
- RDF processor system design, enabling the aggregation and refinement of data from different sources

# The business impact

- Significantly enhanced data handling capabilities.
- Increased **accuracy & efficiency** of financial data handling.

# Machine learning to **rapidly assess customers' credit worthiness**

We put in place new **data pipelines** explicitly tailored to empower credit scoring systems.

This wasn't just a surface-level change - we incorporated **machine learning algorithms** that dug deep into various metrics, including customer payment histories, credit bureau reports, and specific transaction data.

## The business impact

- Reduced **default rates.**
- Improved **cash flows.**
- More **accurate and personalized assessments,** improving **the customer experience.**

**Qubika**

# Learn more about **Qubika's fintech and financial services expertise**

https://solutions.qubika.com/financial-services

qubika.com