



**DIGITAL
QUALITY**

GLOBAL LEADER IN THE FINANCIAL TECHNOLOGY MARKET

COMPANY PROFILE



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01

MARKET EXPERTISE

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LEADER IN THE FINANCIAL TECHNOLOGY MARKET

34 years
in the global financial
technology market

18 years
Investing in the development of the
digital platform

250+ software products
based on the cutting-edge
technology for the end-to-end
support of banking operations

150+ customers
industry leaders use
company solutions to
support everyday
operations

250+ projects
for implementation
of complex IT systems per year

2400+ experts
globally

OUR EXPERTISE

GLOBAL **BEST PRACTICES** & **ADVANCED TECHNOLOGY**
FOR THE **FINANCIAL SERVICES** INDUSTRY

VAST EXPERIENCE IN **RETAIL, CORPORATE** AND **BUSINESS BANKING**

COMPLEX AWARD-WINNING **DIGITAL TRANSFORMATION** PROJECTS

CUTTING-EDGE **FINANCIAL TECHNOLOGY**

DELIVERY OF THE **LEADING GLOBAL SOLUTIONS** IN **EMEA & ASIA PACIFIC**

SOLUTIONS RECOGNIZED BY GLOBAL EXPERTS

We deliver cutting-edge digital banking solutions that are based on the most advanced technology and international standards, which is recognized by the leading global experts

FORRESTER

The Digital Banking Platform is listed in "The Digital Banking Processing Platforms Landscape, Q3 2024" – Forrester's overview of 26 prominent global vendors of Banking Platforms that can be used to enhance customer experiences; accelerate innovation and improve operational efficiency.

CELENT

The Digital Banking Platform is featured in Celent's "Small Business Digital Banking Platforms Report: EMEA Edition 2025" and "Small Business Digital Banking Platforms Report: Asia Pacific Edition 2025" among global leaders of digital banking platforms for business banking. The platform was also ranked among 11 leading global vendors of digital platforms for small enterprises in Celent's respective report 2023.

CELENT

The Digital Banking Platform is included into Celent's Retail Digital Banking Platforms Report: Asia Pacific Edition 2025 and Retail Digital Banking Platforms Report: EMEA Edition 2025, based on a thorough evaluation of 26 leading global DBP vendors in the retail banking sector. Previously the Platform was ranked in Celent's report "Retail Digital Banking Platforms: International Edition 2022".

OMDIA UNIVERSE

The Digital Banking Platform is listed among global leaders in Celent's Small Business Digital Banking Platforms Report 2025: Asia Pacific and EMEA Editions. The platform is also recognized in the "Digital Banking Platforms Universe Report 2023" by the global technology research powerhouse Omdia, among solutions of the leading global providers of digital banking solutions.

GARTNER

The Digital Banking Platform is listed among global leaders in "Gartner Market Guide for Digital Banking Multichannel Solutions 2022" – an influential and authoritative research of the global market of banking solutions.

FORRESTER

The Digital Banking Platform is included into the list of the TOP 6 market leaders by the number of extended deals in "Global Banking Platform Deals Survey 2022" by Forrester.

FORRESTER

The Digital Banking Platform is listed in Forrester's "Now Tech: Digital Banking Engagement Platforms 2021" among 38 leading global providers of digital banking platforms.

SUCCESSFUL DELIVERY OF AWARD-WINNING PROJECTS

PROJECT FOR DIGITAL TRANSFORMATION AT A TOP3 FEDERAL BANK

IDC

IDC Real Results Award

Winner in the "Trade & Treasury" nomination within the global IDC FinTech Rankings survey

FF BANKING
TECH AWARDS

Banking Tech Awards

Winner of the international Banking Tech Awards in the nomination "The Best Use of IT in Treasury and Capital Markets"

IBS intelligence
Global FinTech Perspectives

FinTech Innovation Awards

Winner of the international IBSi Global FinTech Innovation Award in the nomination "The Best Treasury Implementation"

LOAN ORIGATION AT A GLOBAL UNIVERSAL BANK

FF BANKING
TECH AWARDS

The project was named the finalist in the nomination **"The Best Use of IT for Lending"**

DIGITAL TRANSFORMATION OF A FEDERAL HOME MORTGAGE BANK

FF BANKING
TECH AWARDS

The project was recognized the finalist in the nomination **"Best Digital Initiative"**

VAST MARKET EXPERTISE & KEY INDUSTRIES

The company provides a wide array of cutting-edge industry-specific and cross-industry solutions

KEY MARKET SEGMENTS

1

FINANCIAL SERVICES INDUSTRY

Front-to-back support of financial services companies

- Loan Origination
- Business Process Management
- Scoring & Decision Management
- Product Factory
- Visual Analytics
- CRM
- Digital Banking
- Risk & Compliance
- 360 Degree Customer View
- Customer Screening
- Insurance
- Financial Markets: Brokerage Services, Treasury
- Digital Assets
- Core Banking
- Current Accounts, Loans, Deposits, Payments
- Regulatory & Managerial Reporting
- Pension Funds

2

ERP

Management of all types of enterprise resources for effective support of operations and improved performance

- CRM
- EDMS
- General Ledger
- Decision Center
- Product Factory
- Risk & Compliance
- HR & Payroll

3

E-GOVERNMENT

Interaction with state authorities and solutions for communication with government agencies

- E-government Systems
- G2B

VAST MARKET EXPERTISE & KEY INDUSTRIES

4

DATA ECONOMY

Data and knowledge that are used for decision-making and corporate management

- Reporting Center
- Data Factory

5

SOFTWARE PRODUCTION

Solutions for low-code development of microservice software products and organization of effective production of software products

- Integration Platform
- Digital Platform
- IT Security
- Low-Code Development of Microservice Products

6

SYSTEM SOFTWARE

Infrastructure and system software

- Message Broker
- Blockchain
- Applications Server
- Database
- Software & Hardware Infrastructure

7

HUMAN CAPITAL MANAGEMENT

Effective management of human resources and talents

- HCM
- LMS
- TMS
- Project Management
- Service Desk
- Service Management
- Tasks & Teams
- Event Management
- Internal Corporate Communications

02

DIGITAL BANKING SOLUTIONS

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READY-TO-USE BUSINESS SOLUTIONS & POWERFUL ACCELERATORS

01

LOAN ORIGATION SYSTEM (LOS)

End-to-end loan origination process for retail, corporate and business lenders

02

BUSINESS PROCESS MANAGEMENT PLATFORM (BPM)

Microservice-based highload BPM for management and monitoring of business processes

03

DECISION MANAGEMENT SYSTEM (DMS)

Modern decision management tools ensuring reliable support of decision-making activities

04

PRODUCT FACTORY

Quick design, setup and customization of new digital products, services and product packages

05

REAL-TIME VISUAL BI PLATFORM

Real-time collection, analysis and visual presentation of data on key business metrics and business processes

06

INTEGRATION PLATFORM

Easy and fast integration with the use of low-code integration tools

07

UI/UX DESIGN SYSTEM

Quick design and development of modern user interfaces to ensure consistent user experience in all corporate apps and channels

08

RISK&COMPLIANCE

Effective support of regulatory requirements and management of business reputation; KYC, customer and transaction screening

09

DIGITAL BANKING PLATFORM

Omnichannel digital environment



LOAN ORIGINATION SYSTEM (LOS)



DQ LOS

Comprehensive solution for end-to-end automation of the loan origination process: from loan selection and application origination to automatic scoring, decisioning, loan disbursement and analytics

SUPPORTED LOAN ORIGINATION TASKS

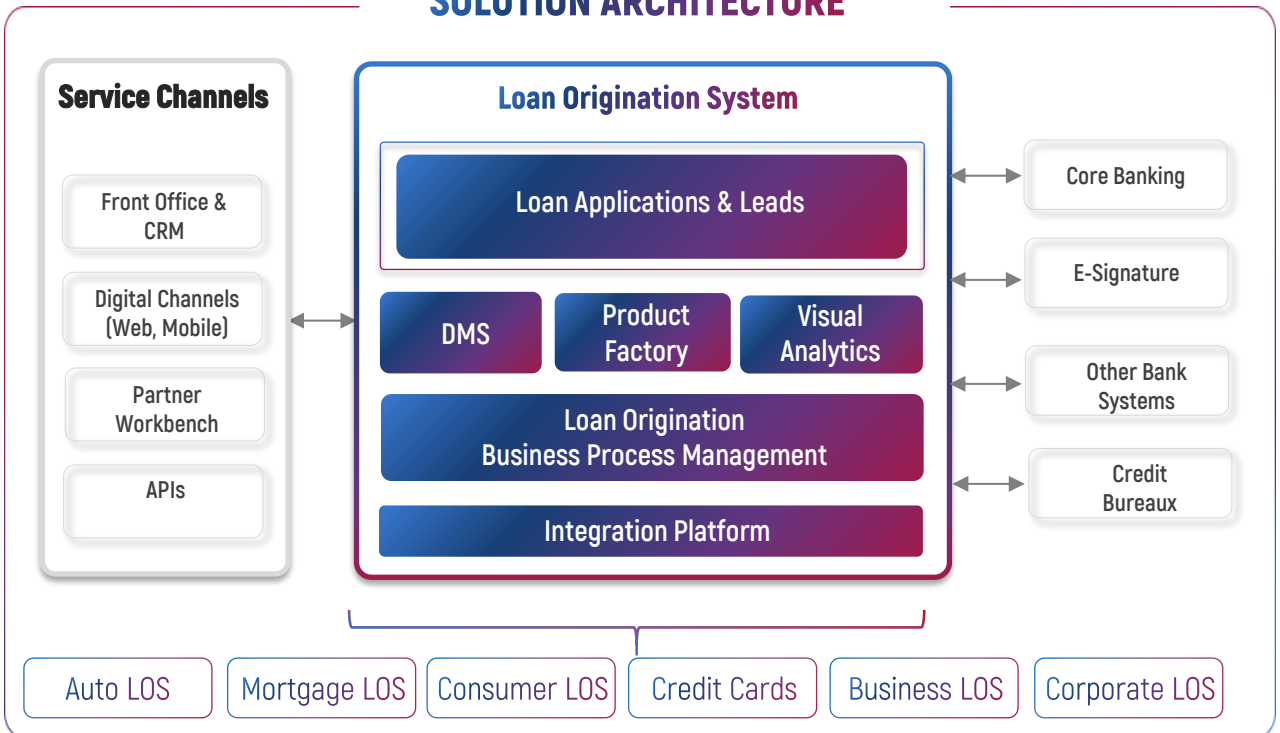


Loan origination from any convenient place/channel due to digitalization of the loan origination process and integration with various marketplaces



Ensuring high speed of all processes: customer services, decision-making, implementation of changes, delivery of updates, customization and update of credit products

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Ability to quickly set up flexible processes, strategies, products
- 02** Ready-to-use adapters for fast integration with digital channels, credit bureaux, e-government services
- 03** Convenient intuitive UI for employees and partners
- 04** Built-in operational and managerial reporting
- 05** High performance due to the microservice architecture
- 06** Rapid customization and update of solutions based on market requirements

FACTS & FIGURES

17 years
continuous development of the LOS system

200 +
successful projects

10 min
from application to disbursal



BUSINESS PROCESS MANAGEMENT PLATFORM (BPM)



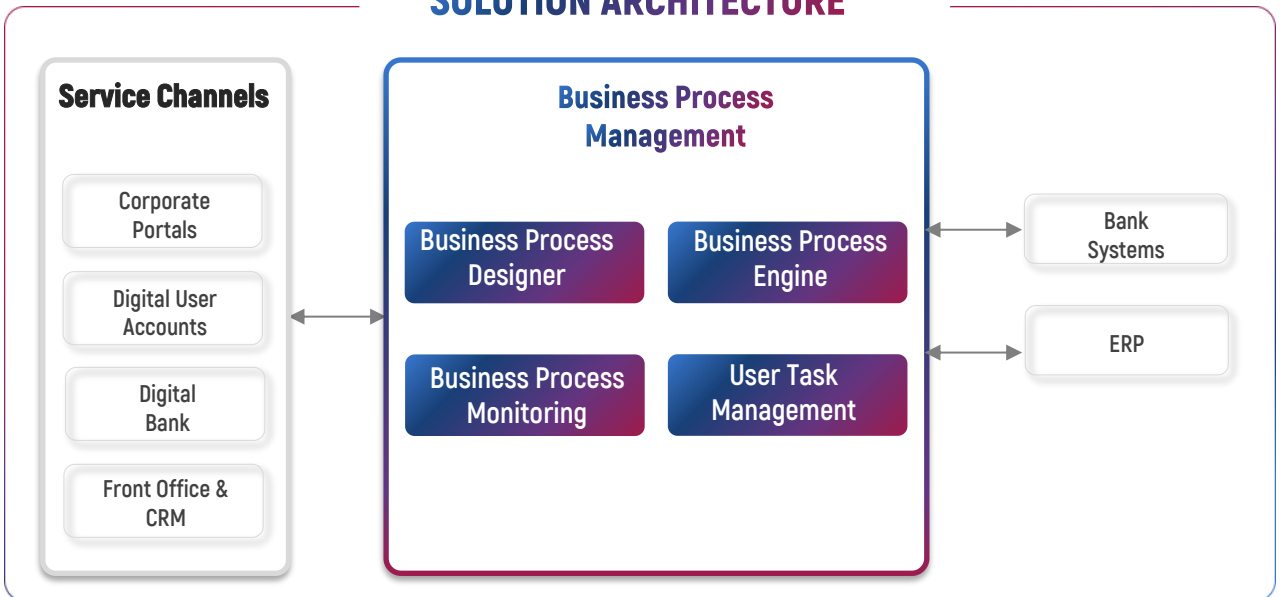
DQ BPM

Modern microservice BPM platform to effectively digitize, automate, monitor and streamline business processes regardless of company size and complexity of business processes.

SUPPORTED BPM TASKS

- ✓ Identify and describe existing business processes
- ✓ Ensure end-to-end automation of business processes from process design to go-live
- ✓ Ensure visual monitoring of the execution of business processes
- ✓ Support execution of business processes in large companies and high-load systems
- ✓ Ensure quick delivery of changes and new functions into the production environment
- ✓ Manage user tasks

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Fast TTM for new business processes and high performance due to exceptional advantages of the microservice architecture
- 02** Visual design and joint development of business processes
- 03** Unique tools for each step of automation of business processes: from process mining and process design to go-live and post-production monitoring and support
- 04** Use of popular BPMN 2.0 and DMN notations for design of business processes and business rules.
- 05** Unified register and centralized management of business processes
- 06** Highload engine to support workloads of the largest financial institutions

FACTS & FIGURES

100 +

out-of-the-box business processes for financial services companies

100 mln

active business users, 100 000+ concurrent users

1 000 TPS

proven performance for high workloads powered by Kubernetes



DECISION MANAGEMENT SYSTEM (DMS)



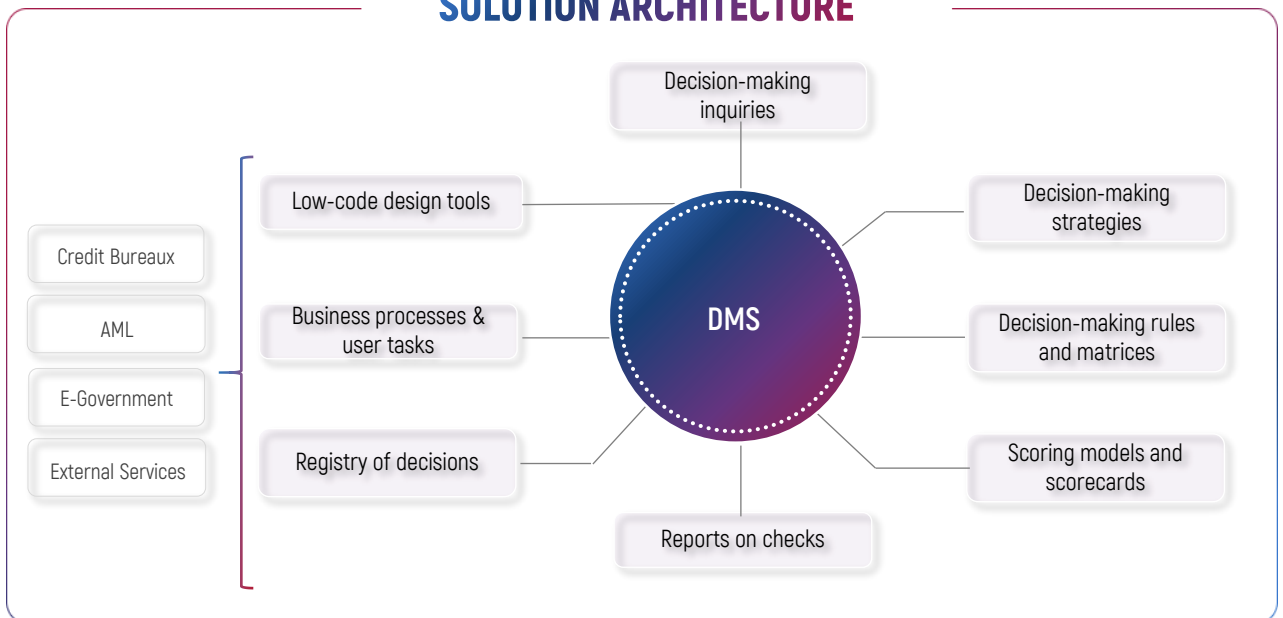
DQ DMS

Automate, speeds up and streamline decision-making processes

SUPPORTED SCORING & DECISION MANAGEMENT TASKS

- ✓ Design and management of decision rules, trees, processes and strategies
- ✓ Support of automatic and manual decision-making and underwriting
- ✓ Design of scorecards, trees and scoring matrices
- ✓ Creation and management of scoring models

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Pre-integrated environment for execution of business processes used to collect and prepare information for scoring.
- 02** Specialized tools for design of scorecards, trees and scoring matrices.
- 03** Generation of decision matrices with alternative offerings if a borrower's requested loan terms do not meet bank requirements
- 04** Low/ No-Code tools to easily design, edit and set up decision rules, processes and strategies without involvement of IT experts
- 05** Built-in analytical tools for both real-time reporting and analysis of data for a selected period
- 06** Use of the popular DMN notation to design decision rules

FACTS & FIGURES

16 years
continuous development of the LOS system

200+
successful projects

5 min
automated decision-making







PRODUCT FACTORY

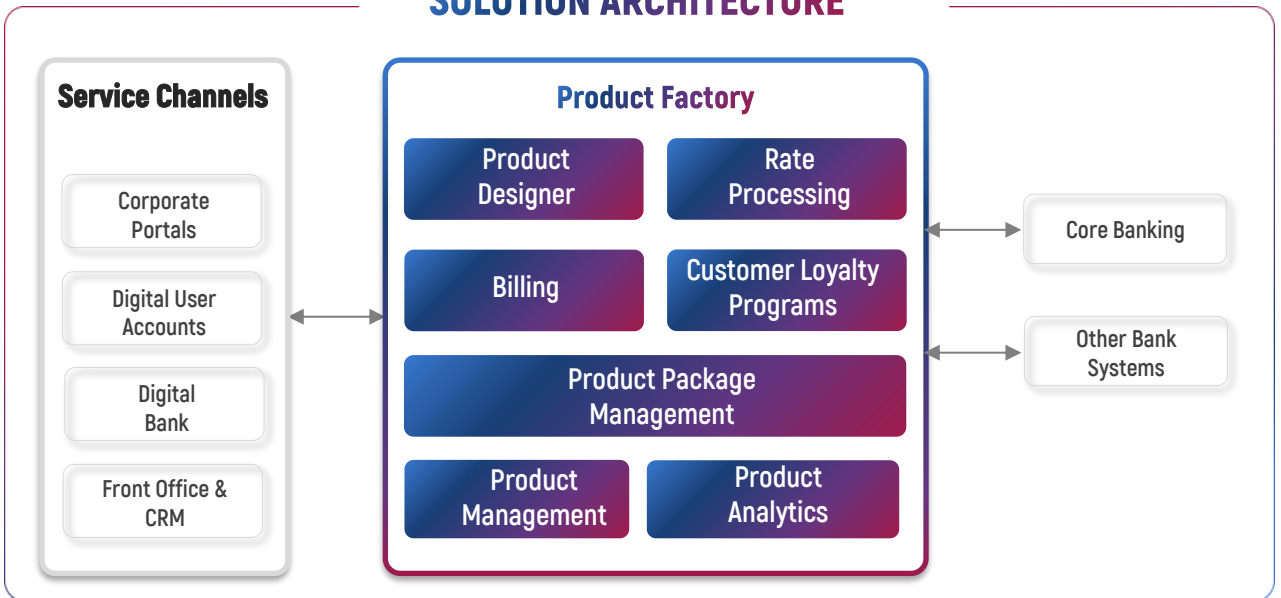
DQ Product Factory

The solution supports centralized design, management, pricing and billing of company products, services, goods and complex offerings

SUPPORTED PRODUCT MANAGEMENT TASKS

-  Offer customers modern products, supporting customer loyalty programs and partner offerings
-  Ensure performance of the product line despite of the growing complexity and diversity of products
-  Ensure quick TTM for new products
-  Retain customers and improve their loyalty with up-to-date relevant offerings

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Centralization of product data from different source systems, which ensures transparent management of rates and products
- 02** Support of products of any complexity, support of parametrization, inheritance, grouping, mass editing
- 03** Independence from underlying core banking and other accounting systems
- 04** No-code management of products and rates, which ensures development and implementation of changes without coding
- 05** Support of product packages with flexible setup of links, logic and rate calculation rules
- 06** Billing service with the support of calculation of complex fees taking into account transactions made over a selected period

FACTS & FIGURES

7

retail banks use the product factory in their operations



product parameters and rate options to solve any business task

1 000 TPS

for large retail banks







REAL-TIME VISUAL BI PLATFORM

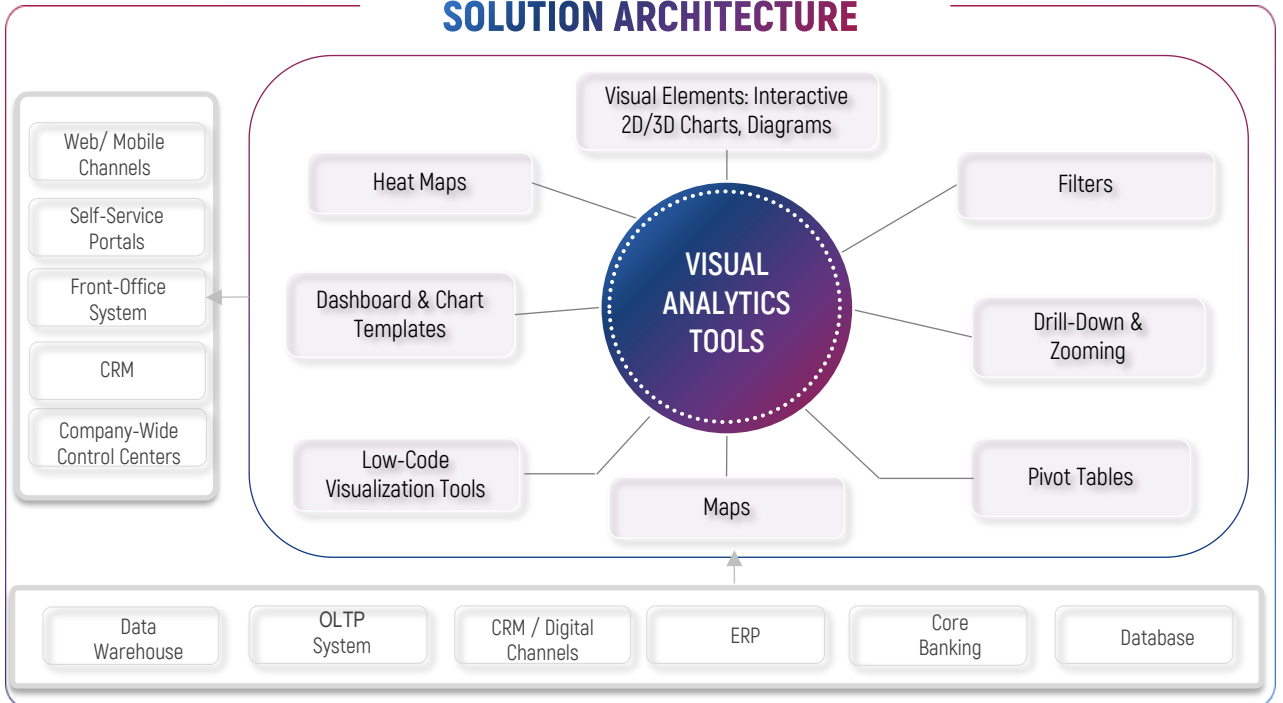
DQ Visual BI

The solution is designed to visualize business data, create custom interactive dashboards, track dependencies and take decisions based on the information rather than probability

SUPPORTED ANALYTICAL TASKS

-  Real-time analytics of data and processes with customizable visual analytical dashboards
-  Business analytics and interactive data visualization to support informed data-driven managerial decisions & timely changes to business processes
-  Implementation of centralized company-wide control centers and business monitoring systems
-  Visualization of data to help users solve their specific business tasks (monitoring of teams, KPIs, decision management, etc.)

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Easy design of custom visual dashboards without coding using convenient visual low-code development tools and pre-set elements
- 02** Ability to investigate complex cases and dependencies zooming in and drilling down to any depth of detail
- 03** Ability to integrate analytical tools as widgets into any user system: user workstation, corporate portals, digital channels, CRMs, ERP systems, etc.
- 04** Combining multiple data sources in a single dashboard. Compatibility with any databases, OLTP systems, CRM, ERP, core banking systems and data warehouses.

FACTS & FIGURES

400+

Preset visual elements: Gantt charts, 2D and 3D diagrams, heatmaps, tables, maps.

REAL-TIME

Generation of charts: average generation of custom charts in < 5 minutes

100+

Ready-to-use customizable dashboards



INTEGRATION PLATFORM



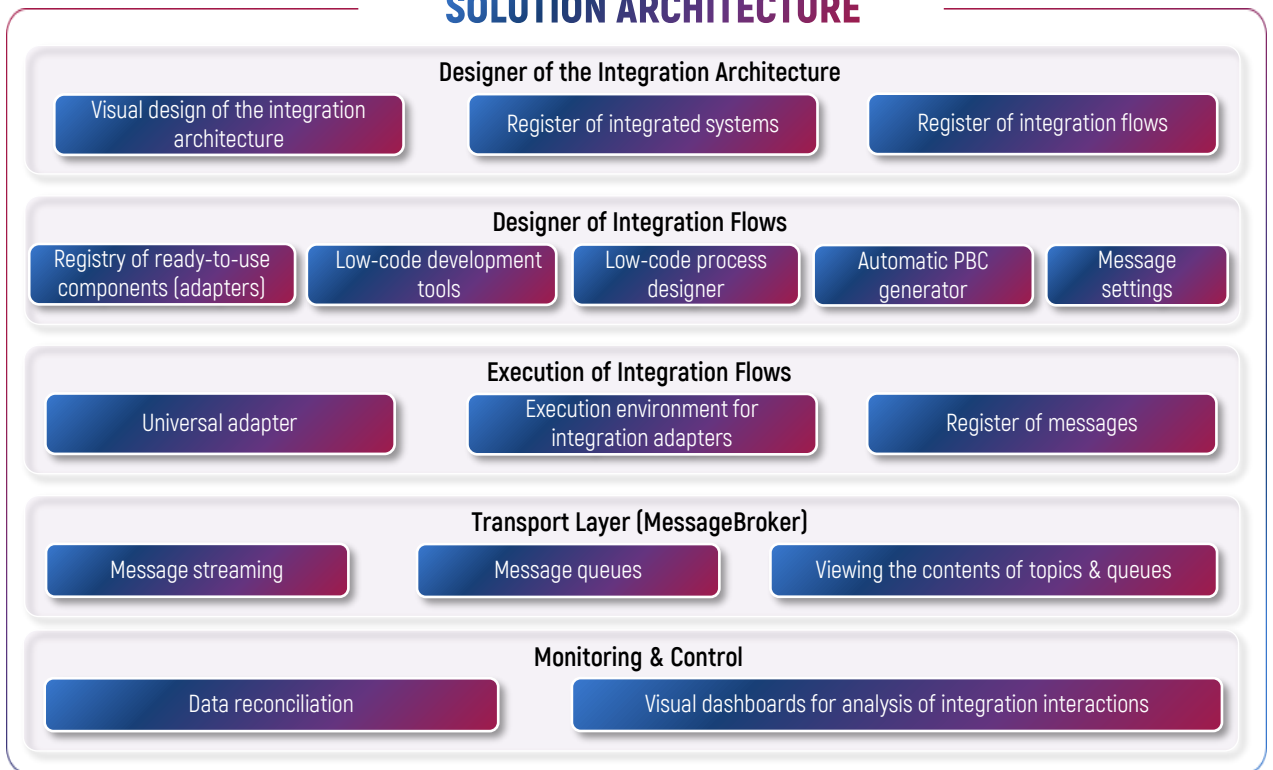
DQ Integration

The solution ensures fast and high-quality support of integration tasks based on the universal integration process

SUPPORTED INTEGRATION TASKS

- ✓ Creation of the unified environment for design and development of integration solutions for all systems in the customer's IT landscape
- ✓ Support of common standards of design, development and maintenance of integration solutions
- ✓ Standard process for assembly and deployment of integration solutions in the customer environment
- ✓ Registration of messages with their status and processing protocol to simplify integration analysis

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Visual design of integration flows in the low-code designer
- 02** Rapid one-click generation of adapters
- 03** Transparent monitoring and real-time management
- 04** 300+ ready-to-use high-performance integration components

FACTS & FIGURES

20 +

years in system integration

20 +

message delivery protocols and channels

30 +

out-of-the-box integration patterns

2 000 +

messages per second in the most basic configuration



UI/UX DESIGN SYSTEM



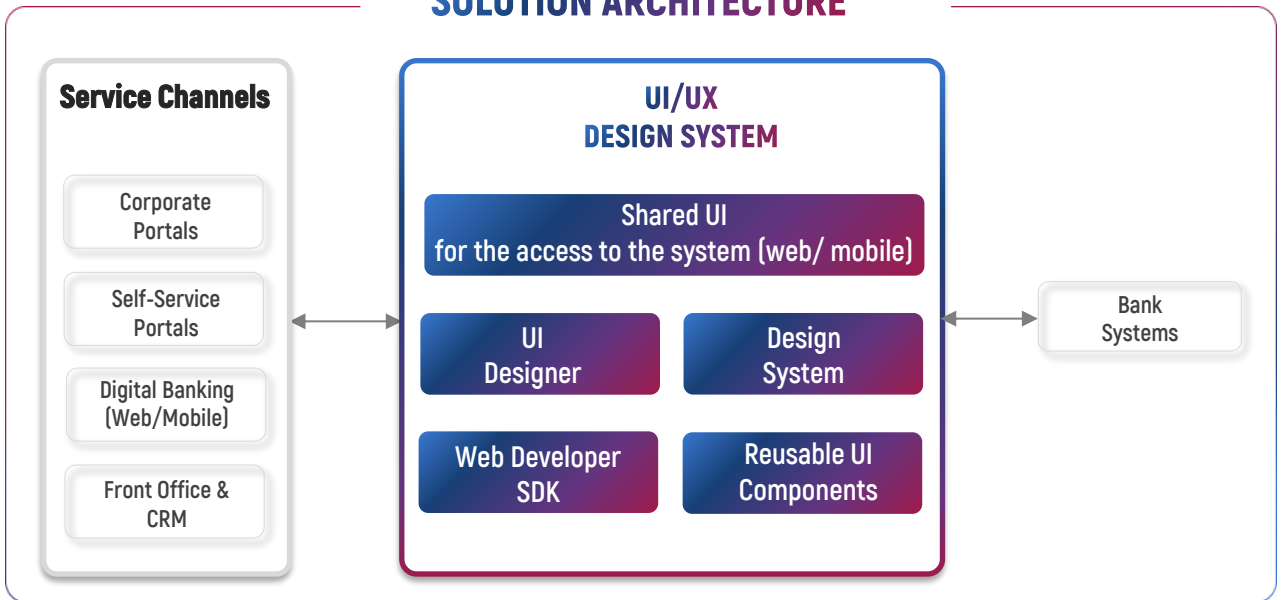
DQ Design System

The microservice-based low-code platform for simple design and development of modern user interfaces to create a better customer journey

SUPPORTED UI/UX DESIGN TASKS

- ✓ Designing impressive and ergonomic UI / UX regardless of specific customer service channels (mobile or online)
- ✓ Easy generation of native iOS/Android mobile apps with the use of Low/No-Code tools
- ✓ Creating the digital channel UI based on strict UX rules and templates with the help of ready-to-use UI components and proven web and mobile technologies
- ✓ Making applications visually attractive and ensuring UX consistency in all channels

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Quick creation of app pages based on customizable templates (data entry and table forms) and UI components
- 02** Consistent design of all corporate apps, digital channels and front-office customer service solutions
- 03** Use of clear UX/UI design standards, patterns and style guides to ensure compliance with the company brand book
- 04** Easy development of native iOS and Android mobile apps

FACTS & FIGURES

100 +

UI design components, including complex search tools, widgets, etc.

20 +

ready-to-use customizable templates of web interfaces

< 20 minute

creation of app pages based on customizable templates







RISK & COMPLIANCE

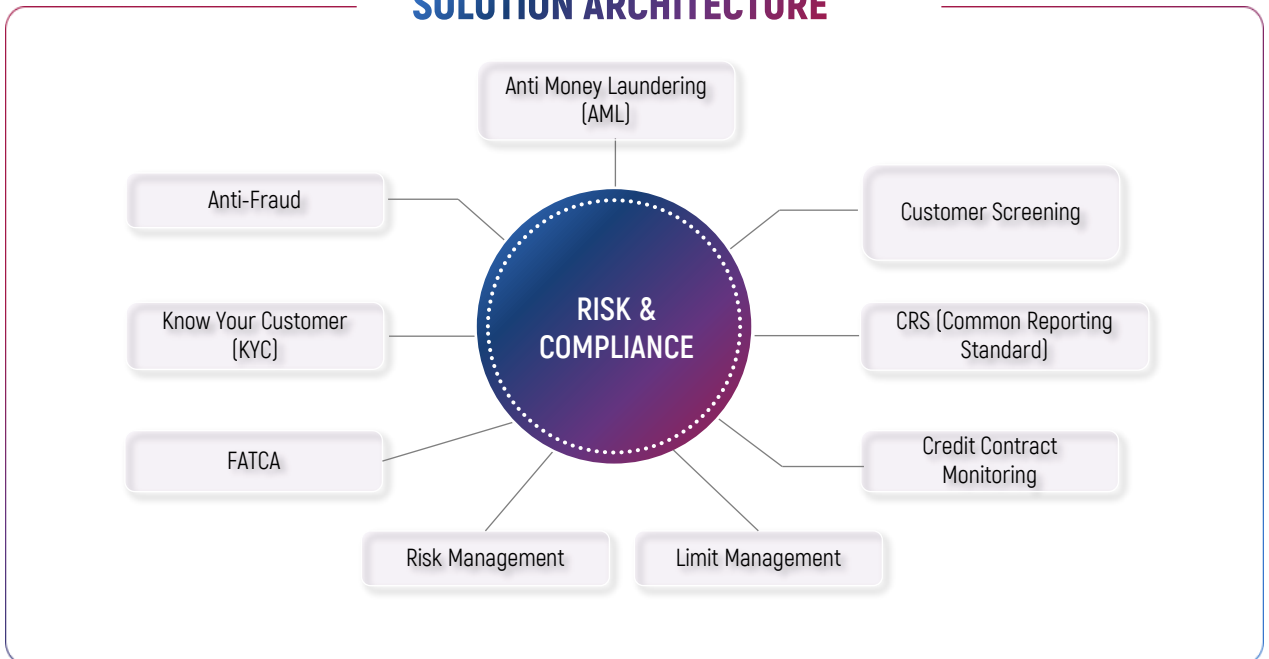
DQ Risk & Compliance

The solution ensures support of regulatory requirements, internal control policies and international risk & compliance requirements

SUPPORTED RISK & COMPLIANCE TASKS

-  Collection of data about the object that is subject to control
-  Screening of the object that is subject to control
-  Presentation of the result of screening
-  Initiation of consequent activities after control of objects

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Flexible and intuitive No-Code setup of control scripts
- 02** Ready-to-use control rules, compliant with effective regulatory requirements
- 03** Online or post-transaction control, depending on the specific tasks
- 04** Ability to analyze screened objects for a selected period and set up the decision-making process

FACTS & FIGURES

10 +

years of continuous platform development

20 +

successful implementations

100 +

out-of-the-box control scripts

1 000 +

screened objects per second



DIGITAL BANKING PLATFORM

DQ Digital Platform

The solution ensures automation and centralized management of any business processes providing the most advanced tools for their design, automation, monitoring and streamlining

SUPPORTED DIGITALIZATION TASKS

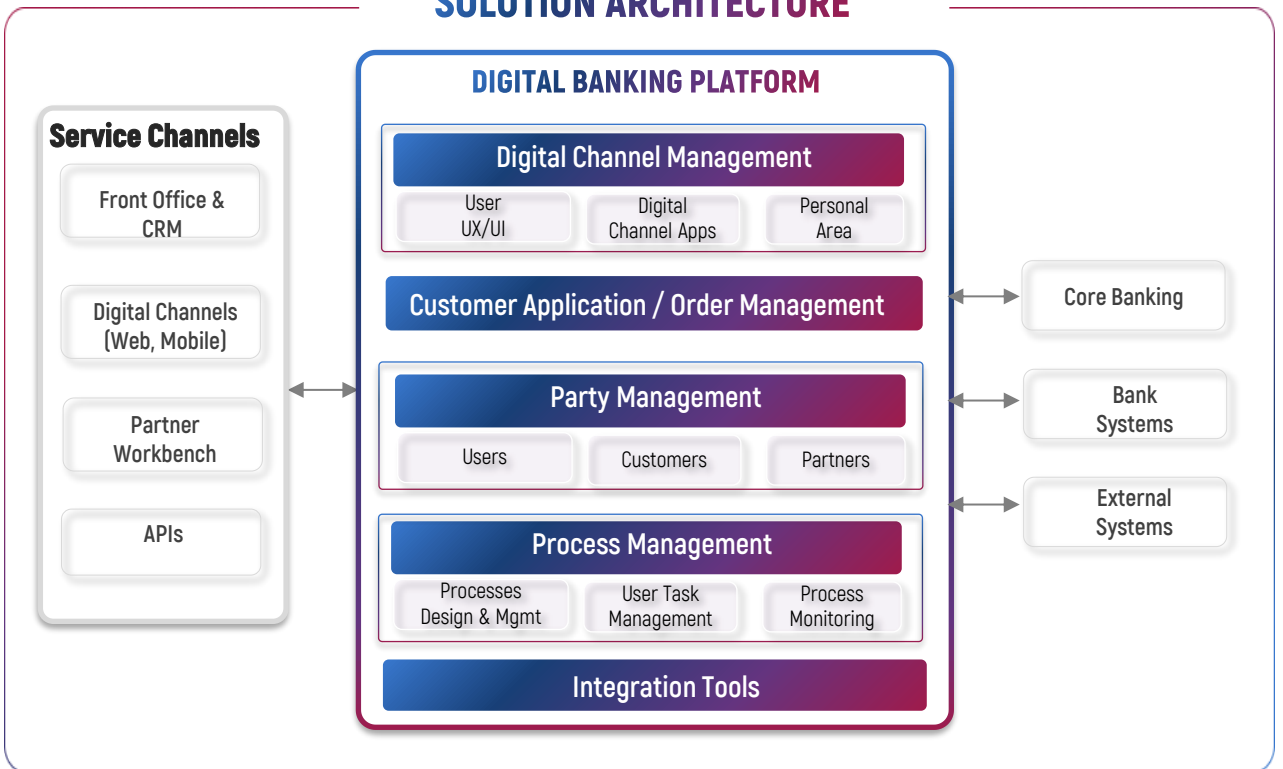


Digital transformation, replacement of legacy solutions and creation of the digital environment for employees and customers



Automation of business processes and improvement of business performance due to the digitalization of customer services and user operations

SOLUTION ARCHITECTURE



SOLUTION ADVANTAGES

- 01** Fully-fledged functionality for automation and support of any business processes
- 02** Quick creation of the digital user environment (personal user areas in web and mobile apps, digital channels)
- 03** High performance and scalability for digitalization of businesses of any size and complexity
- 04** No-code tools for digitalization and support of ever-changing business requirements
- 05** No-code setup of the omnichannel business logic
- 06** Ready-to-use functional components

FACTS & FIGURES

17 +

years of continuous platform development

200 +

successful projects

100 +

ready-to-use business processes

100 000

concurrent users

03

FINTECH STANDARDS

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ESTABLISHING NEW STANDARDS IN THE FINANCIAL TECHNOLOGY MARKET

The company has been developing its software products in compliance with the most advanced IT standards for the financial services market and across other industries

UNIFIED REQUIREMENTS TO SOFTWARE DEVELOPMENT & PRODUCTION MANAGEMENT:

01 Functional requirements

02 Architectural requirements

03 Requirements to the organization of software production

OTHER REQUIREMENTS:

04 Technological requirements

05 Information security requirements

06 Project management requirements

07 Support and maintenance requirements

FUNCTIONAL REQUIREMENTS

Description of the required system behavior in response to specific inputs or under specific conditions

- ✓ **FOCUS ON BUSINESS PROCESSES**
Describing any functionality as a process, i.e. a sequence of automated steps needed to complete a business task and achieve benefits.
- ✓ **INVOLVEMENT OF THE FUNCTIONAL CUSTOMER IN CREATION OF THE REQUIREMENTS STATEMENT**
Close and efficient automated interaction between developers and customers.
- ✓ **DESCRIPTION OF REQUIREMENTS BASED ON USE CASES**
Detailed description of one of possible variants of the user journey through a business process.
- ✓ **USE OF PROTOTYPES TO BETTER MEET REQUIREMENTS**
Use of various approaches: from solution prototypes and MVPs to proofs-of-concept (POC).
- ✓ **USAGE OF EXISTING METHODOLOGIES**
Usage of existing architectural models (e.g., BIAN) and process catalogs (e.g., APQC's cross-industry process classification framework).
- ✓ **REQUIREMENTS MANAGEMENT**
Compliance with the recorded sequence of steps needed to elicit, analyze, document, verify and manage requirements.
- ✓ **REQUIREMENTS SPECIFICATION**
Documenting requirements in a consistent, accessible and verifiable manner so that they are understood by the target audience.
- ✓ **REQUIREMENTS DECOMPOSITION**
Breaking down the original functional requirements into simple requirements.
- ✓ **TRACING REQUIREMENTS**
Documenting dependencies and logical links between requirements and other system elements.
- ✓ **RE-USE OF REQUIREMENTS**
Centralized storage and reuse of earlier implemented requirements, starting from copying of specifications to re-use of functional components.

ARCHITECTURAL REQUIREMENTS

Unified architectural requirements ensure consistent adherence to standards, and lead to correct architectural decisions, reduced TCO, and compliance with the performance requirements

UNIFIED ARCHITECTURAL PRINCIPLES

Fundamental rules that define architectural decisions and manage their implemented in practice.

BI-MODAL ARCHITECTURE

Integrated adaptive digital environment for each employee.

COMPOSABLE ARCHITECTURE

Use of independent (by code and data) encapsulated applications with well-defined business capabilities consisting of independently undated microservices.

MICROSERVICE ARCHITECTURE

This is the evolution of the SOA architecture based on the interaction of microservices – small, loosely coupled, easily replaceable modules.

BUSINESS CONTINUITY

Ability to continue business-critical operations in case of incidents.

SOFTWARE AS A SERVICE (SAAS)

The use of software applications that are hosted in a cloud and are accessible from various client devices.

OMNICHANNEL ENABLEMENT

Access to unified processes (products, services) via any channel (web, mobile).

EVENT-DRIVEN ARCHITECTURE

Low interdependency between system components resulting in the greater flexibility.

CONTAINERIZATION

The technology allows launching isolated applications. Each application is encapsulated into a special container containing necessary environment components.

CONTRACT-FIRST DEVELOPMENT

Applications provide documented APIs and events for access to their functionality. Before building a code, developers focus on creation of a clear and thorough contract.

DESIGN PROCESS

Designing a structured solution that guarantees compliance with technical and business requirements.

REQUIREMENTS TO ORGANIZATION OF SOFTWARE PRODUCTION

Processes and rules for effective organization of manageable and efficient production of digital software products

CONTINUOUS DEVELOPMENT

Making gradual incremental changes to the product. Continuous building, testing and delivery of product updates. Testing of each change.

CONTINUOUS DELIVERY & DEPLOYMENT (CI/CD)

Continuous product delivery in small parts. Implementation of product updates without disruption of operations.

CONFIGURATION MANAGEMENT

Identification of the structure, versions and all changes in each product (delivery).

PRODUCT DOCUMENTATION

Delivery of user documentation, installation guides, description of APIs and events to facilitate product implementation and maintenance.

TRANSPARENT TERMS & LABOR INPUT

Breaking down complex product enhancements into simple/standard ones, with identification of labor intensity and deadlines for more accurate planning of the customer's project stages.

TRANSPARENT BACKLOG

Breaking down product requirements into tasks. Each task either enhances functionality or fixes a bug and has a description, author, status, responsible persons and scheduled dates.

QUALITY ASSESSMENT

Testing of product interfaces, functional testing, benchmark testing, vulnerability testing to ensure secure implementation of new product versions.

WORKING WITH THE CUSTOMER IN SHORT SPRINTS

Continuous product improvement in line with changing customer needs.

PRODUCT OWNERSHIP

The same experts develop, implement and support the same products ensuring accumulation and enhancement of a vast product expertise.

TEAM APPROACH

Competent, balanced, cross-functional teams of 7-10 members ensure synergy, with fewer people completing more tasks.

MICROSERVICE ARCHITECTURE & LOW-CODE DEVELOPMENT TOOLS

TECHNOLOGICAL ADVANTAGES

1

FAST TIME-TO-MARKET

Significantly reduced TTM and quick delivery of new business requirements in the production environment due to fast implementation of requirements, automatic deployment and reduced go-live time.

2

LOW/NO-CODE

Ability to quickly solve most business tasks without coding or with a minimum amount of coding due to the use of innovative Low/No-Code tools.

3

AVAILABILITY, SCALABILITY, PERFORMANCE

Availability 24x7. Ability to update only selected services (or services for a selected user group) without interrupting operations. New service versions can run simultaneously, gradually replacing the older ones.

4

HIGH QUALITY

Reduced regression risks and no need for long-term or repeated testing by business and IT users due to the design of the system as a composition of independent components that have no or a minimum influence on each other.

5

INDEPENDENT COMPONENTS

Flexible choice and independent enhancement or replacement of separate functional components.

6

UI/UX

Low-code development of the modern UI/UX. 2-3 times faster opening of screen forms and switching between them due to the use of advanced UI technologies and the business process engine.



DIGITAL
QUALITY



digital@dq-solutions.com
www.dq-solutions.com

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