

Reduce Risk & Save Resources While Increasing Agility & Competitiveness



Robust security measures are paramount in fintech product development. With digital transformation on the agendas of boardrooms everywhere, integration with legacy banking ecosystems is necessary. But this demands **seamless cross-platform and API connections and real-time data synchronization**, which isn't always easy to achieve with smaller teams, complicated product roadmaps, and dwindling resources.

Scalability issues arise as fintech apps grow, necessitating a solid system architecture and infrastructure for high transaction volumes and real-time data processing. Continuous innovation and adaptation to emerging technologies in financial software development are crucial to staying competitive and meeting evolving user expectations. Partnering with a solution to build, manage and optimize real-time experiences for your app is how you increase user engagement and remain competitive.

TRUSTED BY LEADING FINTECH BRANDS ACROSS THE GLOBE



Achieve seamless real-time engagement and create a responsive financial experience for users across global markets with PubNub's low-latency infrastructure.



Help fintech apps build and maintain trust by providing the tools for performing reliable fraud detection and compliance monitoring using [PubNub Insights](#) and [PubNub Illuminate](#).



Increase resiliency, handle millions of concurrent connections, and support high-volume transactions without compromising performance with a single platform to build, manage, and optimize real-time interactive experiences.



Process critical data instantly, ensuring timely decision-making for fraud prevention and customer actions with global edge computing capabilities.



Meet regulatory compliance with secure, real-time data transmission, end-to-end encryption, region-specific compliance support (e.g., ISO 20022, SOC2 Type II, ISO 27001, GDPR, etc.), audibility, and robust KYC/AML processes.



Reduce friction and accelerate payment processing for efficient Open Banking and cross-border transactions with robust API integrations.

Being able to easily expand our app with these interactive features has been essential for us, as it allows us to continuously create a lively environment that mimics a real-world investing experience.

Kerim Derhalli

📁 Founder and CEO,
Invstr

PubNub Features

Decisioning & Analytics

- ✔ View event & audience analytics with [PubNub Insights](#)
- ✔ Trigger actions based on user or cohort behaviors, & see instant outcomes with [PubNub Illuminate](#)
- ✔ [Real-time operational dashboards](#) to monitor application performance metrics (APM)

Secure & Compliant Data/Event Streaming

- ✔ Price Feeds
- ✔ Inventory
- ✔ Sensor Data

Presence Detection

- ✔ Lobby Count
- ✔ User/Device Readiness
- ✔ Geo-Readiness (including hyper-local detection)
- ✔ Trigger Ideal Communication Channel

Full-Featured Chat

(including high-occupancy)

- ✔ Live Comments
- ✔ 1:n, n:n (option for automated grouping, including geo-based)
- ✔ 1:all (for message broadcast)
- ✔ Programmable for translation, chatbots, “/” commands, analytics, and more
- ✔ Auto-failover to push for keeping offline users engaged
- ✔ Trigger Voice/Video Call
- ✔ User & Content Moderation

Cloud Communication Signaling

- ✔ Orchestra voice and video calls (i.e., make the ‘phones’ ring)

Collaborative Docs & Online Spaces

- ✔ Shared canvas/whiteboard
- ✔ Highlighting
- ✔ Digital sketching, drawing, handwriting

Access Control (complex communication workflows, data sharing, etc.)

- ✔ Protect data and set permissions for users
- ✔ Add or remove participants
- ✔ Syndicate data streams across disparate systems & with 3rd parties

Integrations with Outside Services or Data

- ✔ Profanity Filtering
- ✔ Chatbot
- ✔ Text-to-Speech
- ✔ Sentiment Analysis
- ✔ Language Translation
- ✔ Messaging (SMS/MMS, Voice/Video, Email, Social, etc.)

Time-Critical Alerts/Notifications

(1:1, 1:n, in-app, push, other)

- ✔ Location-Based
- ✔ Loyalty & Rewards
- ✔ Fraud Prevention
- ✔ Emergency/Public Safety
- ✔ Interest-Based (scores, stats, betting, odds, special offers, etc.)

PubNub is the complete platform for real-time applications. We empower our customers to build, manage, and monetize real-time interactive experiences in any app, regardless of purpose, scale, or complexity. PubNub’s global edge messaging network connects over 1 billion unique devices a month, providing the economies of scale necessary to grow your business and freeing developers to focus on their core initiatives. Founded in 2010, over 2000 companies worldwide, including RingCentral, Amazon, Gameloft, and DAZN, choose PubNub to scale faster, reduce risk, and accelerate growth.

[Get in touch with our team!](#)

Why PubNub?

Why engineering and operations teams love PubNub

Our Edge Messaging network provides massive scale for event-driven applications.

- ✔ [50+ SDKs](#)
- ✔ [<30ms latency](#)
- ✔ [99.999% uptime SLA](#)
- ✔ [65+ pre-built integrations](#)
- ✔ [Security & compliance \(SOC2 Type II, ISO 27001, GDPR, etc.\)](#)
- ✔ [24x7 technical support](#)
- ✔ [Free for POC development](#)
- ✔ [Global replicated PoPs](#)
- ✔ [Architecture reviews](#)
- ✔ [Supports millions of concurrent users](#)

Why business operations teams love PubNub

We manage the backend infrastructure for you, lowering your risk & speeding up time to market

- ✔ [PubNub Insights](#) allows you to view turnkey analytics based on your messages, users, and channels.
- ✔ [PubNub Illuminate](#) helps you better detect and immediately act on potentially erroneous transactions, fraud, and suspicious behavior in real time, trigger actions based on user or cohort behaviors, and see instant results.
- ✔ [Bizops Workspace](#), a collection of no-code UI tools that let you manage the who (users), where (channels), and what (messages and memberships) of your PubNub implementation.
- ✔ [Analyze with AI](#) scans your data and generates natural language analysis tailored to your specific queries.
- ✔ [Over 60 patent claims granted.](#)
- ✔ Runs on a [global, replicated edge messaging network](#) for massive redundancy.
- ✔ Can lock data to specific regions for [regulatory compliance](#).
- ✔ [Functions](#) to run your code within our network or leverage existing integrations to audit, transform, re-route, augment, filter, or aggregate messages to meet your business needs (e.g. To enforce proper [ISO 20022](#) requirements).
- ✔ [Zero-trust](#) security model.
- ✔ [Automatic routing](#) to nearest PoP (similar to CDN) means low-latency for all users, regardless of location.
- ✔ PubNub's event-driven architecture enables teams to quickly detect anomalies or suspicious activity to immediately intervene and remediate.
- ✔ [Message "catch-up"](#) for unreliable connectivity environments.
- ✔ [PubNub Access Manager](#) to protect your app with with a cryptographic, token-based permission administrator as well as regulate clients' access to PubNub resources, such as channels, channel groups, and User IDs.



Want to learn more about how PubNub can help you build, manage, and monetize your app? [Get in touch with our team.](#)