SELF CUBE

Client-centric fintech platform for building all types of banks and payment systems

Self_

03.2026

CONTENT

01
About Self_

The simplest thing we do is online banking,

the most difficult thing is digital ecosystems based on big data analytics and artificial intelligence

1st
Bank-based digital ecosystem developers

No. 1
Security at PositiveHack Days

2nd
Place according to Marksweb rating - the best fintech solution for wealth management

RAEC
We are included in the ranking of the largest Russian IT companies 2020, 2021, 2024.

REGISTRY
We are included in the register of accredited IT companies in Russia

400+
Completed Projects

20+
Years on the market

200+
Developers on the team

02
Our solution

Complete solution

To create and develop a digital bank

FROM STRATEGY AND DESIGN TO DEVELOPMENT, PLATFORM AND AI INTELLIGENCE

4 Steps to the Perfect Fintech Platform

STRATEGY

RED_P

Pre-project framework

CORE PLATFORM

SELF_CUBE

Microservice fintech platform

INTELLIGENCE

SERENTA

Corporate intelligence knowledge base

ENGINE

CODE GRYPHON

FinTech development environment

Complete solution

To create and develop a digital bank

FROM STRATEGY AND DESIGN TO DEVELOPMENT, PLATFORM AND AI INTELLIGENCE

STRATEGY

RED_P

Pre-project framework
Quick launch of new financial products

- Business model
- Full documentation
- Implementation plan

SELF_CUBE
CORE PLATFORM

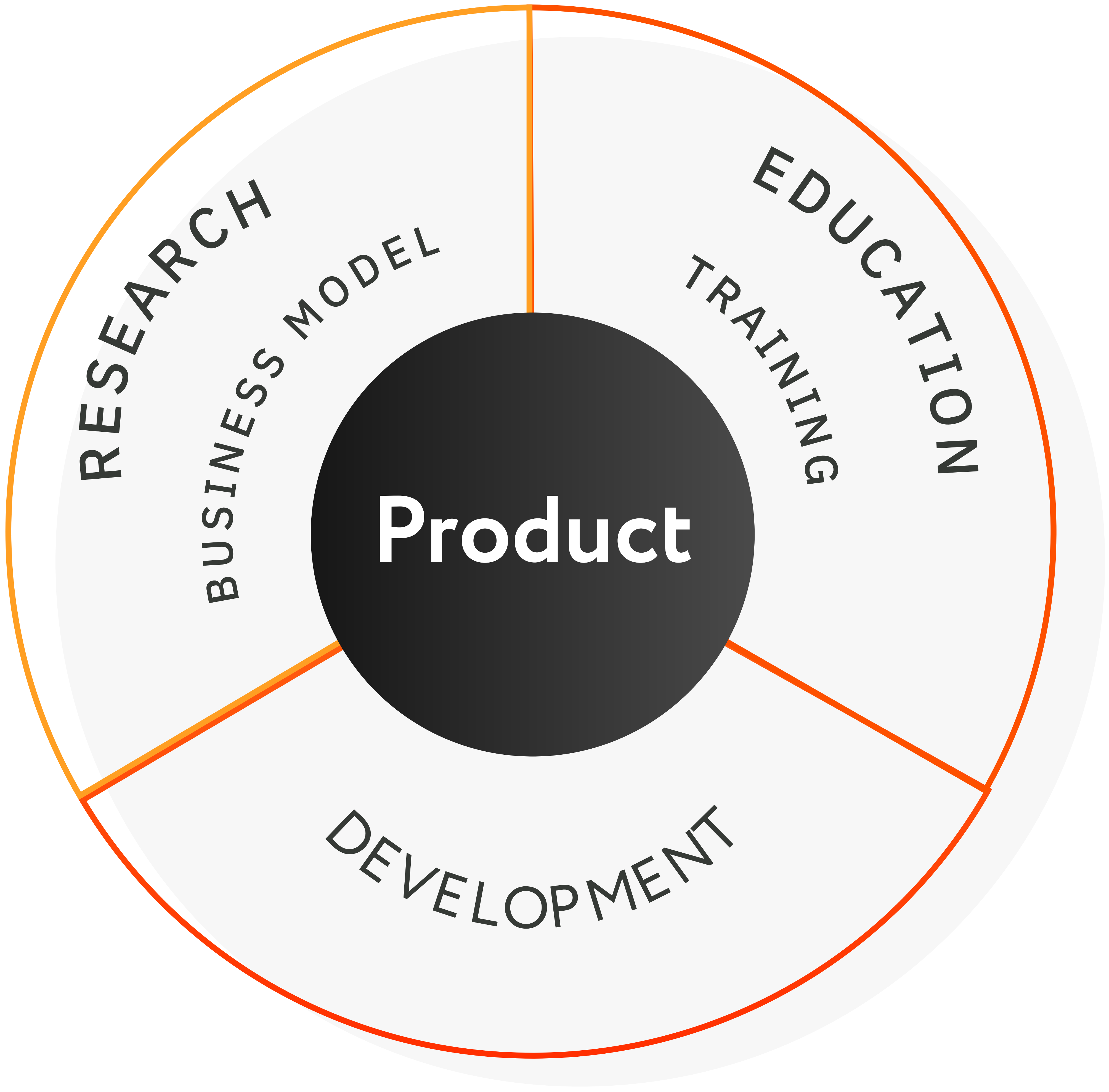
SERENTA
INTELLIGENCE

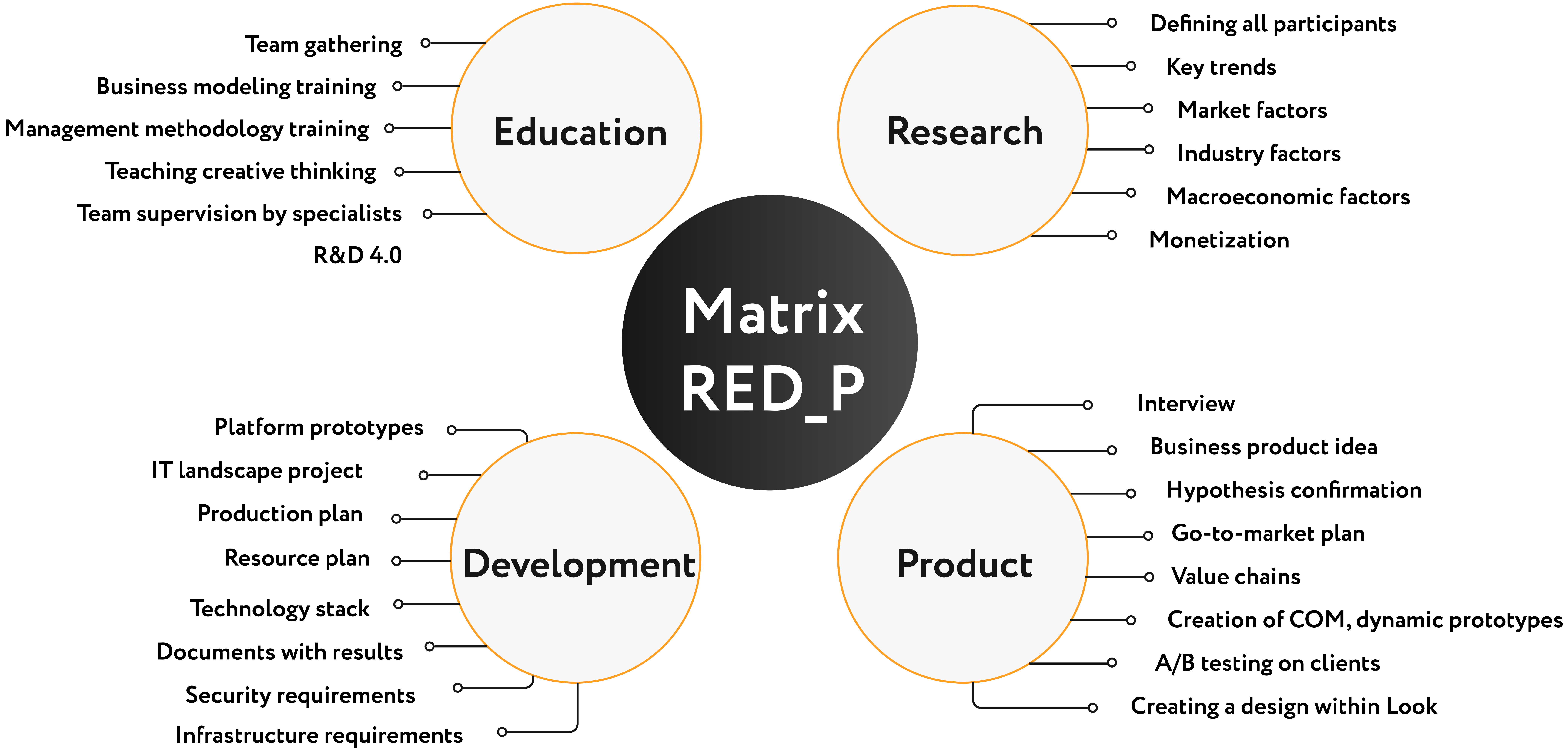
CODE GRYPHON
ENGINE

RED_P –

This is a complex for developing your digital ecosystem, which includes:

- Design
- Business modeling
- IT development
- A complete package of technical documentation for implementation




Matrix RED_P
Education
Team gathering
Business modeling training
Management methodology training
Teaching creative thinking
Team supervision by specialists
R&D 4.0
Research
Defining all participants
Key trends
Market factors
Industry factors
Macroeconomic factors
Monetization
Development
Platform prototypes
IT landscape project
Production plan
Resource plan
Technology stack
Documents with results
Security requirements
Infrastructure requirements
Product
Interview
Business product idea
Hypothesis confirmation
Go-to-market plan
Value chains
Creation of COM, dynamic prototypes
A/B testing on clients
Creating a design within Look

Complete solution

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RED_P

STRATEGY

CORE PLATFORM

SELF_CUBE

Microservice fintech platform

Client-centric architecture for building banks and payment systems

- 7 types of banks / Personal Accounts
- Ecosystem of services
- API-first architecture

SERENTA

INTELLIGENCE

CODE GRYPHON

ENGINE

What is Self_CUBE A.I.

Self_CubeAI is a microservice omnichannel platform for building all types of banks and financial systems.

Unites more than 80 microservices, 27 AI products and 1000 functions into a single fintech ecosystem, with native support for Open Banking and Bank-as-a-Service:

- open APIs, customer consent management, secure
- exchange of financial data and connection of external
- fintech services, payment systems and ecosystem partners

Omnichannel microservice platform Self_CUBE A.I.

Microservices

≈ 350 FUNCTIONS

BusManager
BankProduct
Butler
UserSettings
RegManager
Admin
PaymentGate
BankLimit
Directory
Octopus
UserBox

Access rights

Security System

API

Single frontend solution for implemented channels

- Mobile bank
- WEB bank
- ATM
- Bank website
- UTO
  remote service point
- Chat bot
- CC
  call center in partnership with a vendor
- Email, SMS, Push
- Courier delivery

Platform modules for Retail Banking Software

1. User Account

Registration of new users and restoration of access
Authorization and authentication (including OAuth)
Managing roles and permissions
Storing user information
Blacklist of users

2. Integration Services

API gateways for integration with external services
Data exchange with internal corporate systems (ERP, CRM, BI)
Universal connectors for interaction with partners
Automated routing and data processing
Flexible configuration of access rights and request quotas

3. Document Management

Document generation (PDF, XLSX, DOCX)
Template storage and management
Processing data for reports
Reference Data Management
File Storage

4. Product

Product and service catalog management (creation, editing, grouping)
Processing and managing orders (creation, modification, statuses, execution logic)
Pricing calculation for goods and services with discounts and markups applied
Automated orchestration of order issuance, fulfillment and processing
Integration with logistics and accounting systems

5. Data Orchestration

Centralized management of data flows between services
Automation of complex business processes
Background task orchestration and queue management
Shortening and Managing URL Links
Generation of statistics and analytical data

6. Payment

Processing payment transactions
Integration with payment systems and acquiring
Search and management of financial products
Limit control and automated transaction processing
Management of affiliate programs and financial flows

7. Admin

Administrator panel for platform management
API gateways for administering integrations
Managing partners and their integrations
Integration with SFTP and other data transfer services

8. Loyalty

Pricing management and Tariff Management and Bonus Program Calculations
Creation and configuration of loyalty programs
Intelligent analysis of customer behavior for personalized offers
Support for cashback, coupons and discount programs

9. Media

Media content management and publishing
Analysis of user behavior and engagement
Processing and converting media files
Streaming support

10. Notification Services

Bulk/personal notifications
Automatic processing of system events
Supports multiple communication channels

Platform modules for SME Banking

1. Payments & Transfers

All financial operations in one place:

- Domestic and international payments
- Instant payments (SBP), budget payments
- Templates and recurring payments
- Multi-level approval and signing
- Transaction history and statuses

2. FX & Cross-Border Operations

All financial operations in one place:

- SWIFT and FX transfers
- Contracts, invoices, transit accounts
- Status tracking and investigations
- Multi-jurisdiction support

3. Accounts, Statements & Analytics

Real-time financial visibility:

- Account balances and details
- Statements, filtering, export
- Transaction analytics
- Scheduled reporting

4. Document Management & Signing

End-to-end digital document workflow:

- Create, send, and store documents
- E-signature (certificates, OTP)
- Templates and version history
- Status tracking and process control

5. Business Products

Tools for core business operations:

- Acquiring and payment acceptance
- Letters of credit and guarantees
- Escrow and nominee accounts
- Cash collection

6. Counterparties & Directories

Managing operational data:

- Counterparty database (legal / individuals)
- Requisites and templates
- Use in payments and documents

7. Corporate Cards & Expenses

Managing company spending:

- Corporate cards issuance and management
- Limits and controls
- Expense tracking and analytics

8. Lending, Deposits & Liquidity

- Managing financial resources:
- Loans (applications, schedules, repayments)
- Deposits (placement, yield tracking)
- Cash pooling and liquidity management
- Budgeting

9. Digital Services & Integrations

Modern financial infrastructure:

- Instant payments (SBP)
- API and integrations
- Connectivity with external systems (e.g. accounting)

10. Personalization & Marketing

Tailored client experience:

- Personalized offers
- Banners and recommendations
- Product marketplace

11. Communication & Support

Built-in bank interaction:

- Chat with bank / AI assistant
- Notifications
- Support and feedback

12. Administration & Control (Bank Side)

System management tools:

- Client and access management
- Anti-fraud and monitoring
- Product and limit configuration
- Audit and activity tracking

Platform modules for Crypto Banking

1. Issuance & Linking

- Linking a crypto card to a customer's crypto wallet
- Displaying the crypto card as a separate card in the user account
- Issuing a virtual crypto card
- Reissuing / closing a crypto card
- Linking one or multiple crypto cards to a single wallet
- Selecting the source wallet for card funding

2. Limit & Allowance Management

- Setting a spending allowance for the card
- One-time top-up of the card limit from the wallet
- Increasing / decreasing the allowed spending amount
- Instant blocking of the remaining limit
- Automatic reset of allowance upon reaching the limit
- Returning unused allowance back to the wallet
- Setting validity period for the allowance
- Configuring auto-renewal of limits based on rules

3. Funding & Settlement

- Reserving funds in the wallet for card transactions
- Deducting available limit upon authorizations
- Releasing reserved funds for failed/cancelled transactions
- Handling partial approvals
- Converting crypto assets into fiat for card payments
- Selecting asset / wallet for conversion
- Displaying exchange rate and fees before confirmation
- Supporting multiple crypto assets for card funding

4. Transactions & Monitoring

- Real-time view of available card limit
- History of limit top-ups from the wallet
- History of card authorizations and settlements
- Separate display: authorization / clearing / refund
- Push/SMS/email notifications for crypto card transactions
- Notifications on limit exhaustion or near exhaustion
- Notifications on allowance expiration

5. Security

- Instant card freeze / unfreeze
- MCC (Merchant Category Code) restrictions
- Country / region restrictions
- Transaction type controls: e-commerce / ATM / POS / recurring
- Daily / monthly spending limits
- Limit change confirmation via OTP / biometrics
- Fraud monitoring for crypto card transactions

8. Reporting & Transparency

- Crypto card statement
- Limit movement statement: allocated / used / returned
- Display of fees, FX, and conversion rates
- Breakdown of funding source for each transaction
- Export of transaction history and statements

7. Card Management

- Viewing virtual card details
- Card tokenization for Apple Pay / Google Pay
- PIN setup / change
- Card freeze without unlinking from wallet
- Removing the card from the customer wallet

6. Refunds & Disputes

- Refunds of card transactions back to the linked wallet
- Display of pending refunds
- Chargeback / dispute support for crypto card transactions
- Reconciliation of differences between authorization and final clearing

Platform Modules for Invest Banking

1. Onboarding

- Fast registration with KYC (ID, OCR, eID)
- User verification (OTP / biometrics)
- Basic risk profiling

2. Accounts & Portfolio

- Investment account creation and management
- Multi-portfolio support
- Real-time portfolio overview (balance, P&L, allocation)
- Transaction and position history

3. Investment Products

- Stocks, bonds, ETFs, funds
- Pre-built strategies and model portfolios
- Structured products
- Multi-currency and multi-asset support

4. Trading

- Buy / sell operations
- Market, limit, and scheduled orders
- Order tracking and confirmations
- Portfolio rebalancing tools

5. Funding & Transfers

- Account funding (bank transfer / card)
- Withdrawals to external accounts
- Internal transfers between portfolios
- FX conversion with fee transparency

8. Advisory & Analytics

- AI-driven recommendations
- Portfolio insights and performance analytics
- Risk assessment and scoring
- Market data and research

9. Compliance & Risk

- KYC / AML checks
- Transaction monitoring
- Regulatory reporting
- Audit trail

10. Notifications

- Real-time alerts on transactions and portfolio changes
- Market updates and investment opportunities
- Dividend and corporate action notifications

11. Security

- Multi-factor authentication
- Role-based access
- Fraud prevention

12. Reporting

- Account and portfolio statements
- Fee and performance breakdown
- Exportable reports (CSV / PDF)
- Tax summaries

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SELF_CUBE

PLATFORM

INTELLIGENCE

SERENTA

Corporate intelligence

Intellectual layer based on business and customer knowledge

- AI agents
- Knowledge base
- Automation of decisions

CODE GRYPHON

ENGINE

SERENTA

Corporate intelligence of the bank

A SINGLE LAYER OF KNOWLEDGE, AI AGENTS AND ANALYTICS TO MANAGE THE CUSTOMER AND OPERATIONAL PIPELINE

Analytics and management

Analytics and management
Monitoring team and process performance

- Dashboards
- Employee metrics
- Process bottlenecks

Security and access

Full control of corporate data

- RBAC/ABAC
- Action audit
- On-Premise Installation

APIs and integrations

Integration into the current IT architecture of the bank

- Integration with CRM, ABS, Banking Software
- Open API
- Quick connection of services

AI Assistant

Helps employees and client managers make real-time decisions

- Understanding the client context
- Quick answers
- Sales and service support

Search and knowledge base

Unified knowledge space of the bank

- Semantic search
- Access to regulations and products
- Corporate Knowledge Structuring

AI agents

Automation of routine processes

- Application processing
- Preparation of documents
- Internal operational scenarios

ML department

Made:

VTB	Customer Churn Forecasting
TOYOTABANK	Credit scoring
FINGEN UES	Contract analysis
KVASIRASSISTANT	AI assistant for the user: contracts, statements, mail
KVASIR	AI assistant for support: first line, specialist assistant
INVESTART	Collection of news on the business industry, business ideas
GPB	Security: KYC, Face ID, OCR

Ideas:

- Bank product recommendations
- Forecasting the probability of loan default
- Estimating future business profits
- Assessing future cash gaps
- Tips for business optimization
- Analysis and blocking of suspicious transactions

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FinTech development environment

Local, closed and secure development environment for the bank's IT team

- Local AI
- Up to 10x faster development
- Closed loop operation
- On-Premise Deployment

CODE GRYPHON

AI development of banking products

From business request to release in weeks, not months

Business → Technical Specification → Focuses & Planning → Code → Tests → Release

Development control core

up to x10
Accelerate development

−30–50%
Cost Reduction

100%
Process control

Internal digital environment for AI-powered team development

Development management

- Tasks from business requirements
- Control of DoD, stages and releases

AI development

- Code and architecture generation
- Reduced dependency on the team

Quality and control

- Autotests, safety, standards
- Minimizing bugs and technical debt

Fintech specialization

- Online Banking · KYC/AML · Payments
- Integration with ABS

03
Advantages

Advantages

1. Product power

Single platform

7 personal accounts on one platform in one delivery

A single microservice foundation for different banking circuits and client scenarios

Platform ecosystem

SelfCube hosts services that enhance the bank's value proposition

loyalty programs, AI agents, performance management services for managers, additional fintech modules and external products via API and adaptation layer

Speed

Up to 10x faster time-to-market for new features and services

Through Code Gryphon FinTech - an environment for the bank's internal development team, focused on fintech development in a closed loop

2. Business model flexibility

Model 1. Software sales

From non-exclusive to exclusive license - depending on the strategic contour of the bank

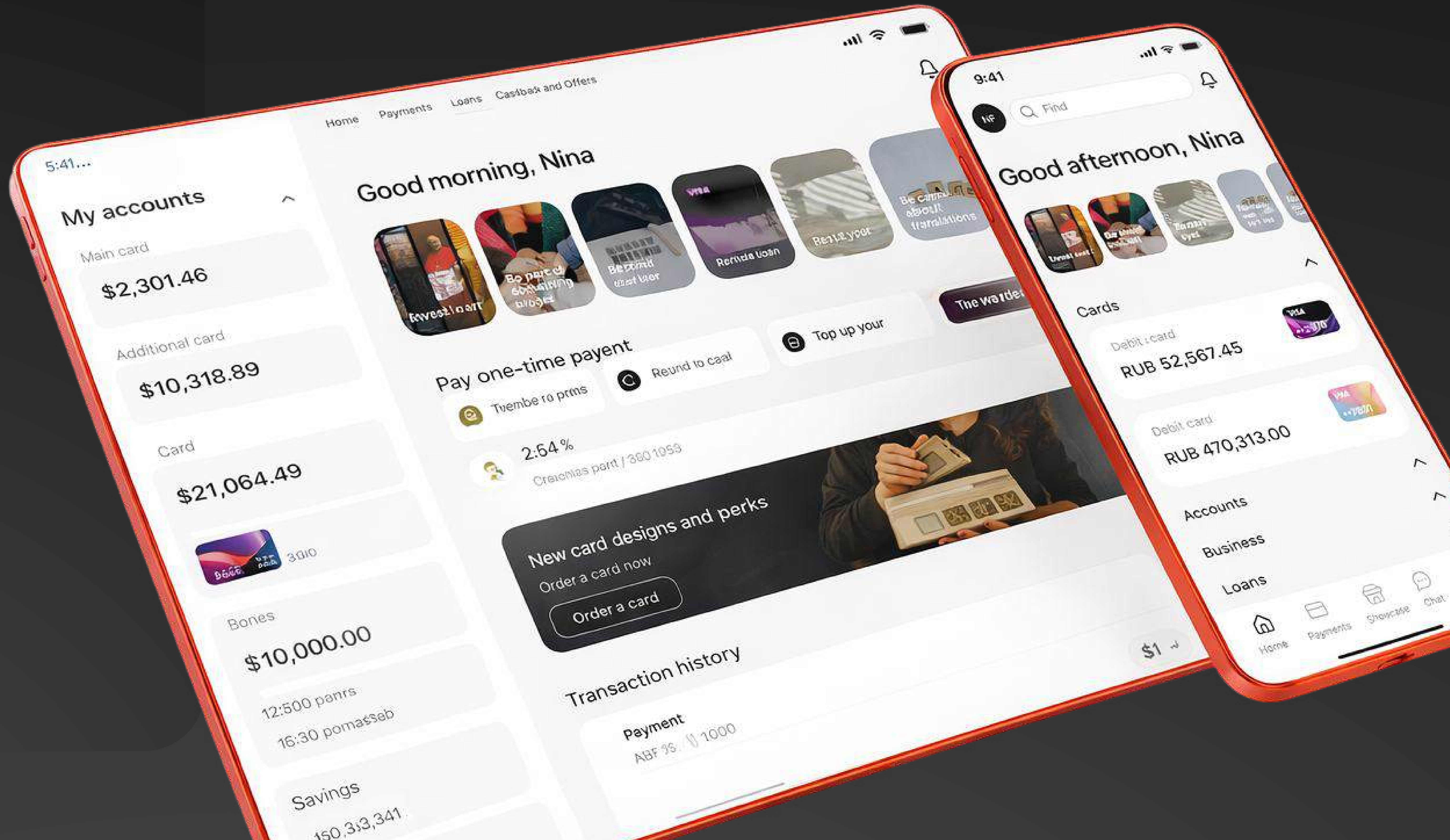
Model 2. Delivery at cost, payment per user after release

Reduces the initial implementation risk and reduces the financial burden of the bank at the launch stage

Model 3.Self invests in implementation and works on revenue sharing

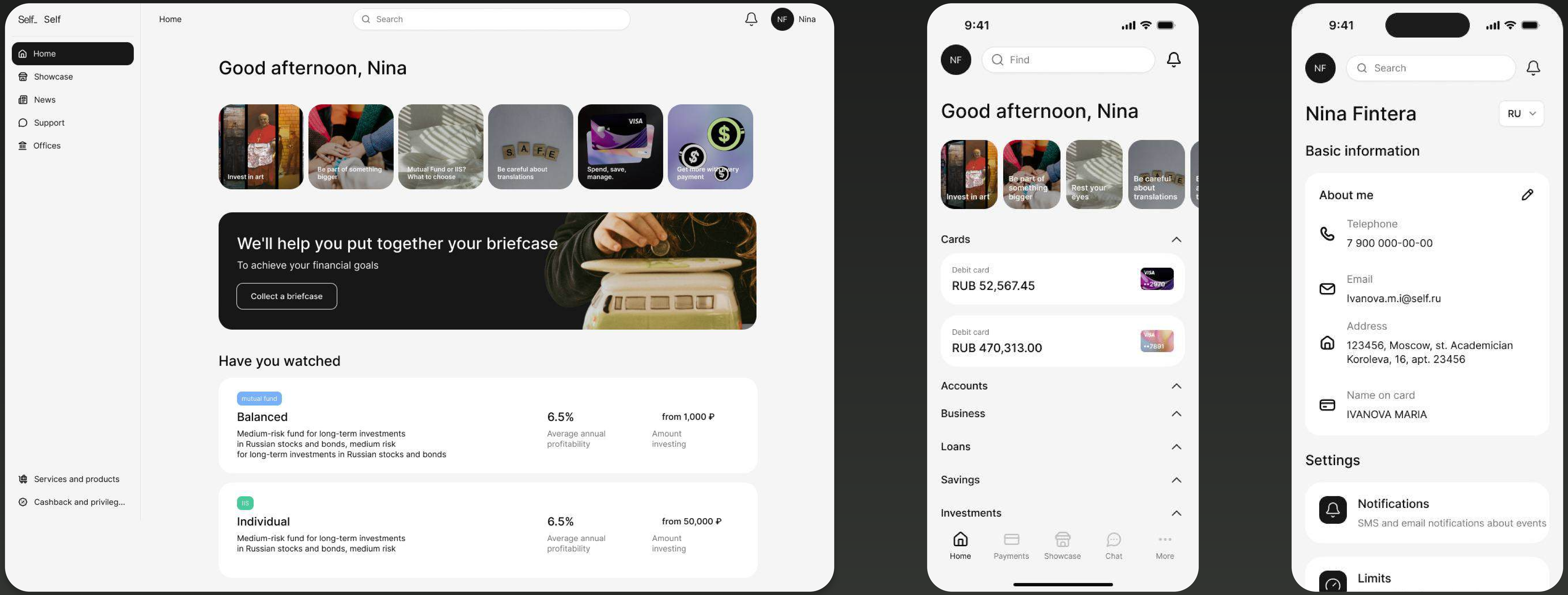
With the possibility of subsequent purchase of the system by the bank

04
Demonstration of SelfCube functionality



05. DEMONSTRATION OF SELFCUBE FUNCTIONALITY

Retail Banking



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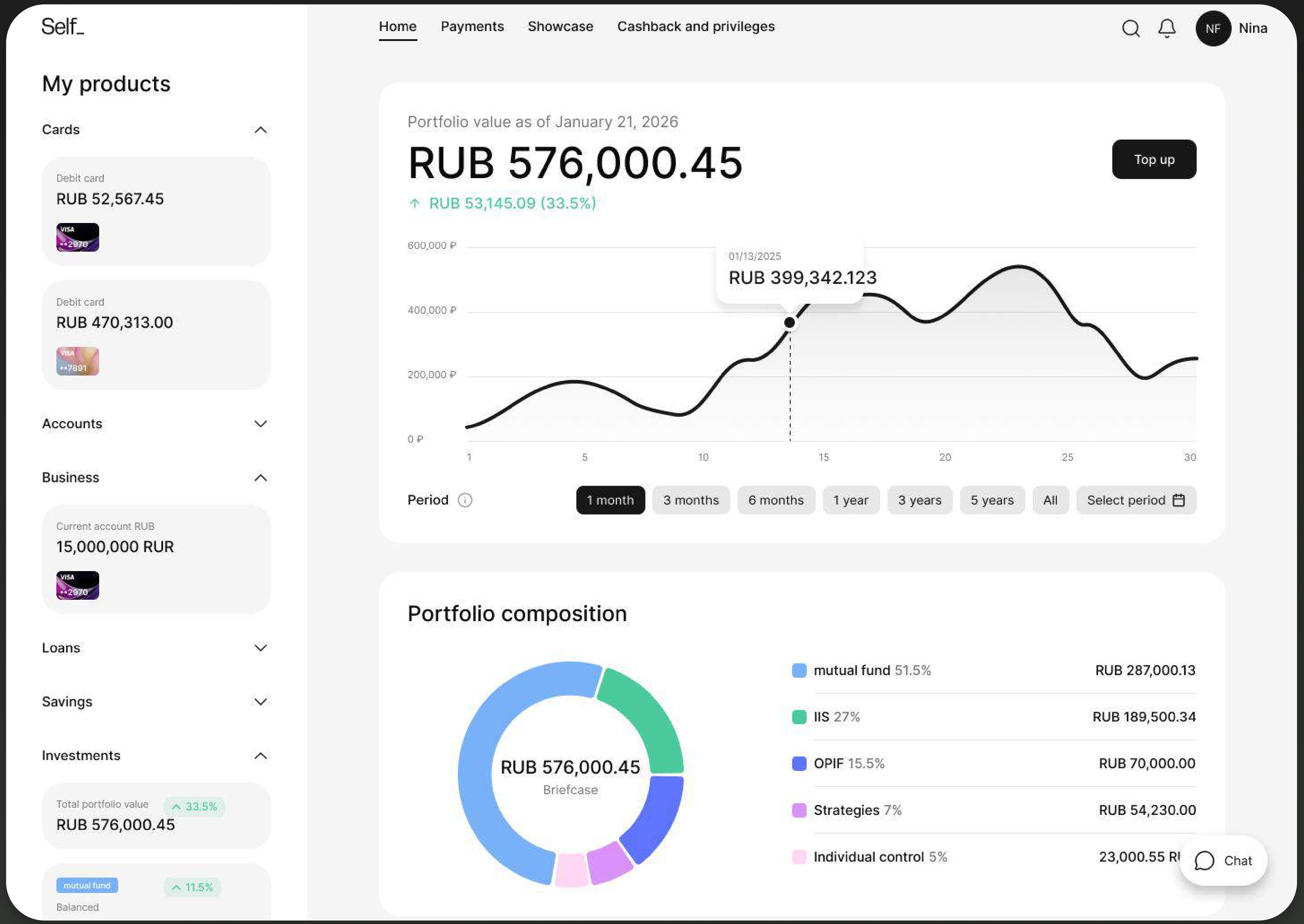
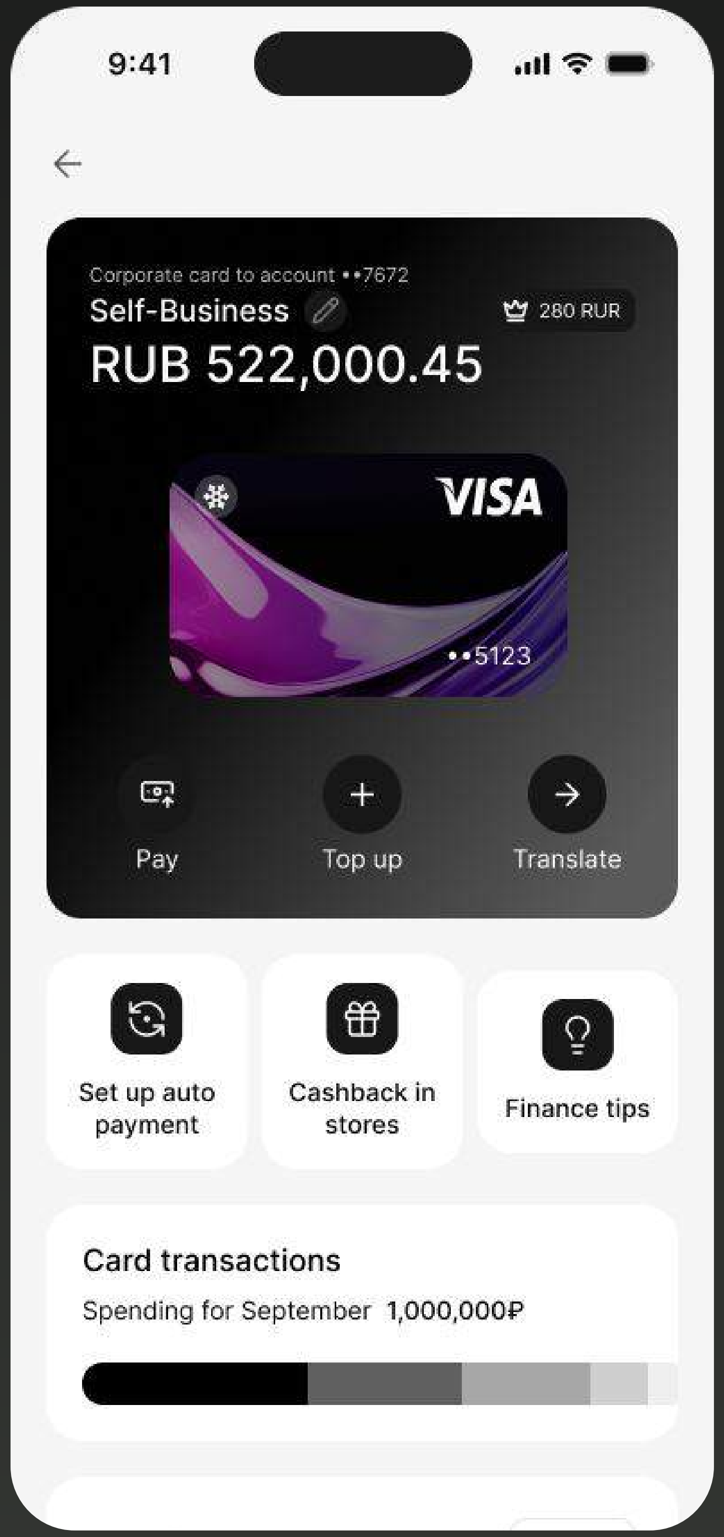
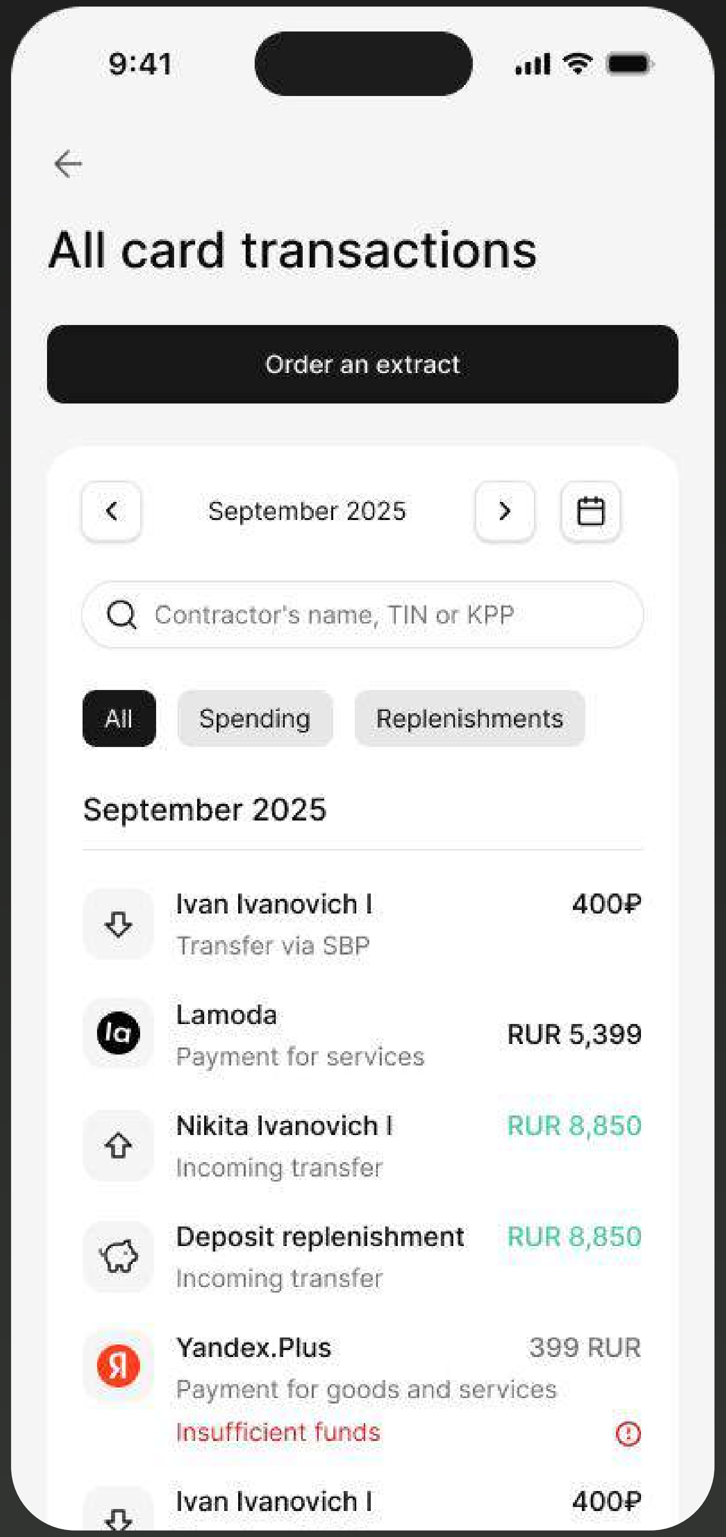




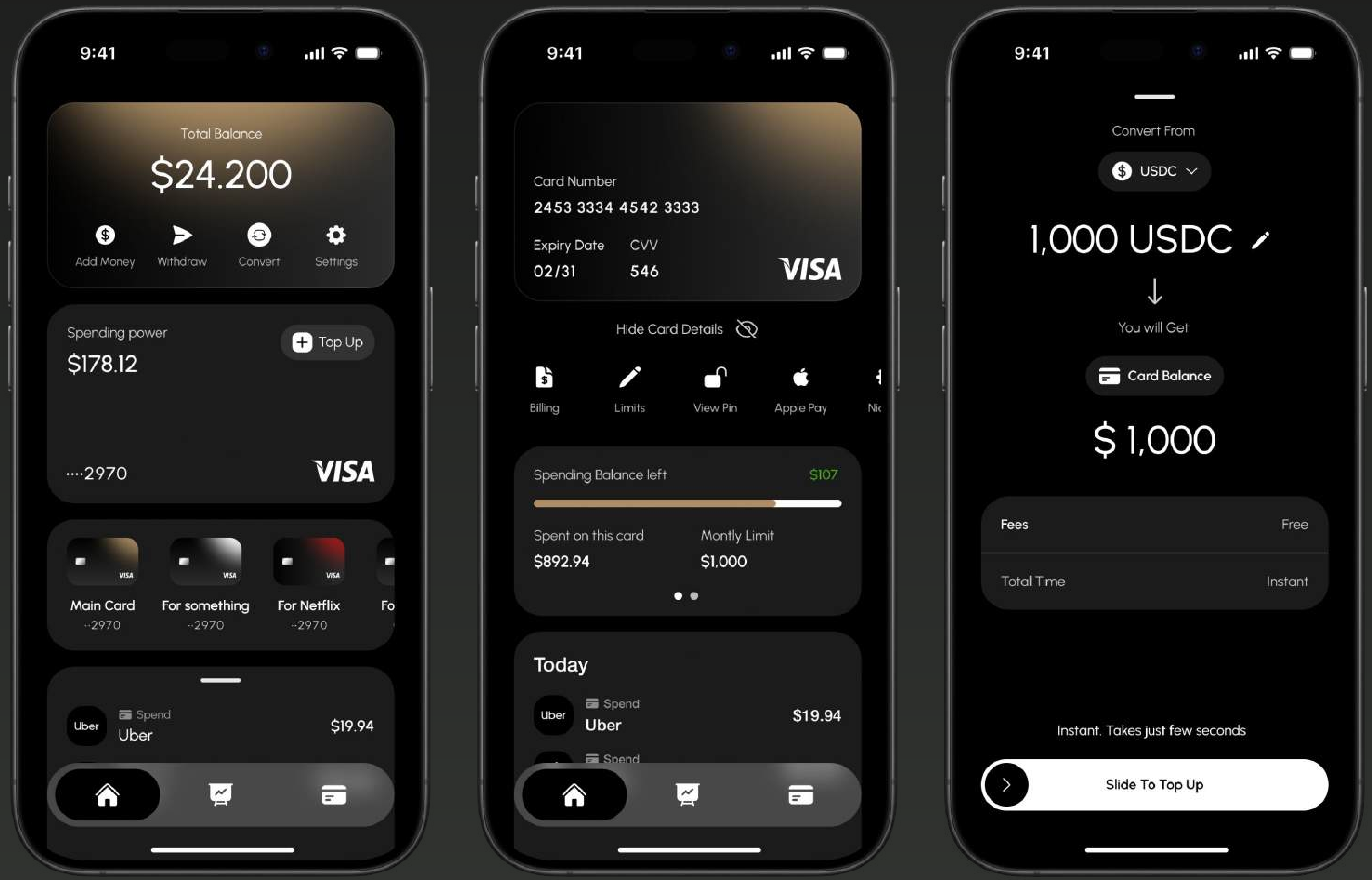


Crypto Banking

Customers
↓
Customers' Crypto Banking Wallets
↓
Wallet
⌄
Crypto Banking Smart Contract
⌄
Payment Card
↓
Purchase

Smart contact:
No need to transfer funds
Zero counterparty risks

Standard crypto cards
↓
Customers' Crypto Banking Wallets
↓
Authorization in CeFi platform
⌄
Transfer to Centralized wallets
⌄
Top-up card Balance
↓
Purchase



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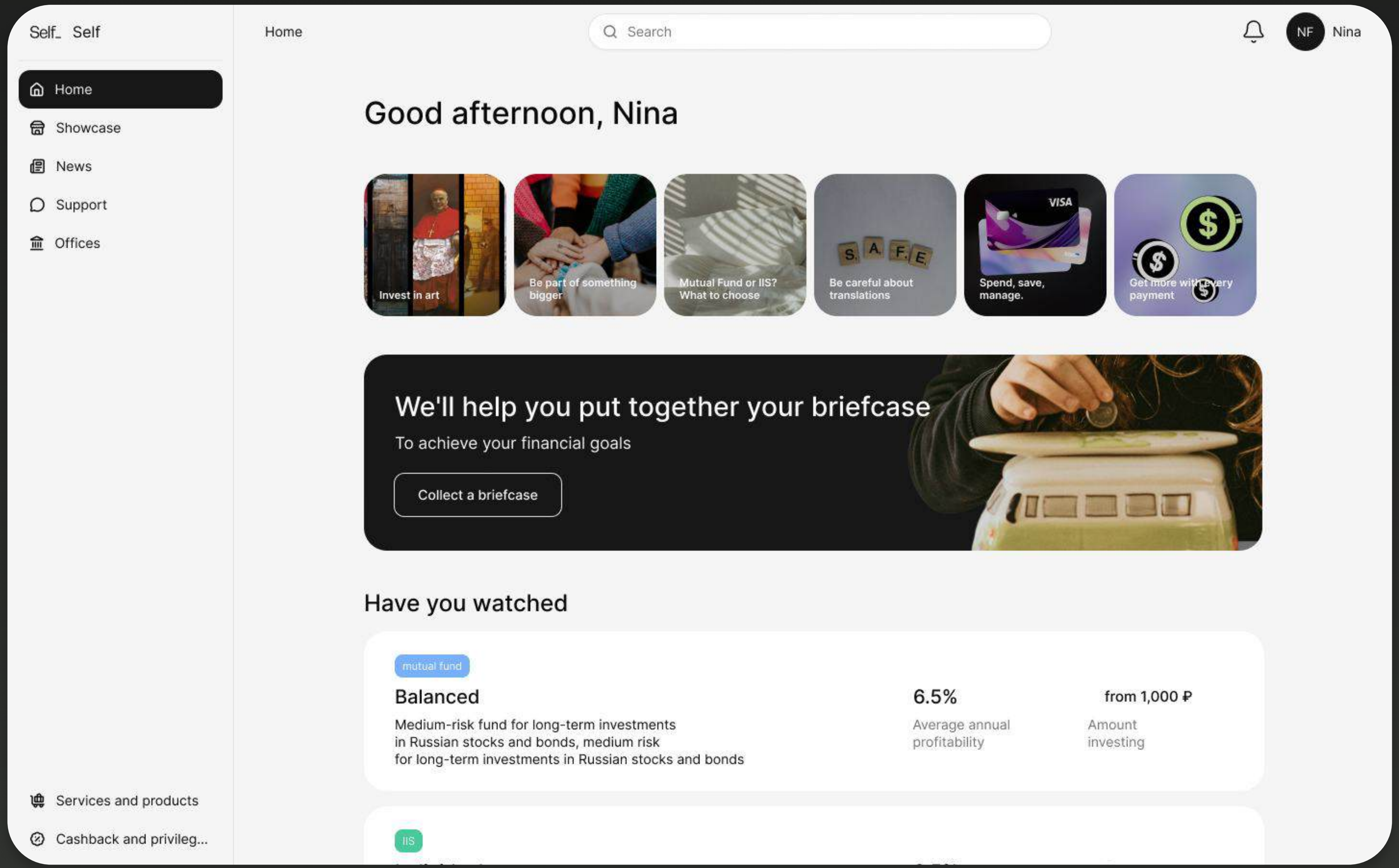
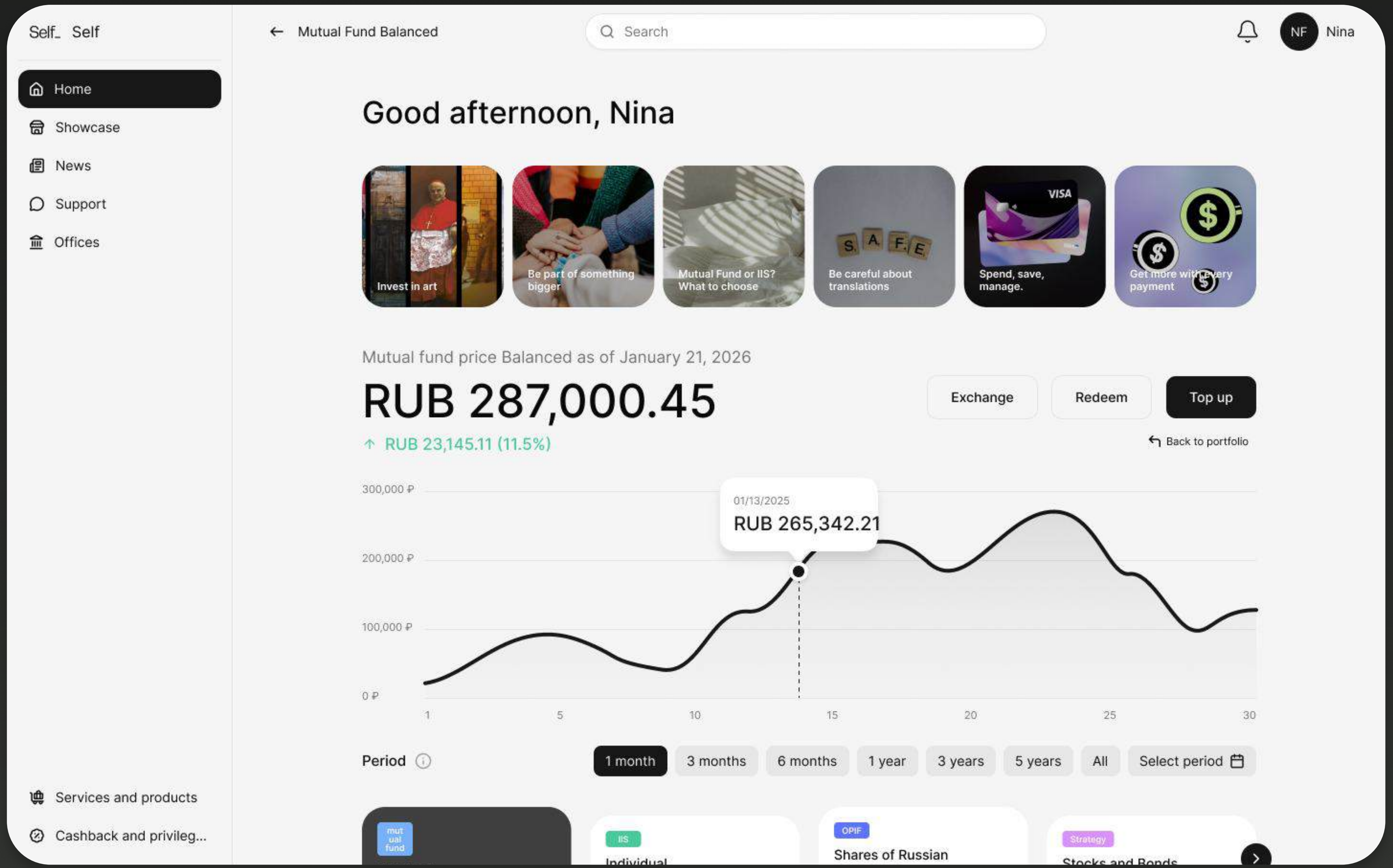
Invest Banking





05 Pricing Models

Key idea:
You choose the model that aligns with your business stage — whether it's ownership, flexibility, or growth without upfront risk.

1. Perpetual License (One-Time Payment)

Full ownership. No recurring platform fees.

- One-time payment for a lifetime license
- Full access to the entire SelfCube platform
- On-premise or private cloud deployment available
- Ideal for enterprise and regulated environments

Typical investment range:
$160,000 – $1,600,000+ (depending on scope, customization, and integrations)

Best for: large enterprises, banks, and organizations requiring full control, security, and long-term ownership of the platform

2. Subscription (Per User / Monthly)

Start fast. Scale as you grow.

- $1 per active user / month
- No upfront platform cost
- Continuous updates and support included
- Ideal for quick startup and hypothesis testing.

Best for: digital products, neobanks, fintech apps in growth phase

3. Revenue Sharing Model

Launch with zero upfront investment.

- Platform is deployed at Self's expense
- No initial payment required
- Revenue share from each active user or transaction
- We grow together as your product scales

Best for: new ventures, partnerships, market entry strategies

Help us build a product that actually fits your business.

We’re shaping the next version of our solution — and your input directly impacts what we prioritize: features, integrations, and real use cases.

It takes less than 3 minutes, but saves months of guesswork.

Start the survey

Let's create something great together!

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