

Digital Neobank Triples Productivity With Ubiquity

A leading challenger bank faced exponential dispute growth—over 200% YoY—requiring a swift operational overhaul. Ubiquity rebuilt core banking operations, achieving 99% compliance and a 200% boost in productivity during a time of global disruption.

Challenge

The neobank faced a 218% rise in disputes in 2019 and another 222% in 2020, creating strain on legacy operations.

Solution

Ubiquity restructured dispute operations with agile processes and scalable infrastructure designed for rapid volume growth.

Key Actions:

- Rapidly assessed existing dispute resolution processes and identified immediate gaps in efficiency.
- Deployed specialized teams trained to handle financial disputes with precision and speed.
- Redesigned workflows to optimize case handling times while maintaining compliance.
- Introduced new quality assurance benchmarks and coaching protocols to elevate service delivery.
- Implemented flexible staffing models to address surges in dispute volume amid pandemic-related challenges.

Results

The new model enabled dramatic scale and service improvements.

- ★ Achieved 99% compliance score—critical for the highly regulated banking sector.
- ★ Boosted average quality scores to 94%, reflecting a focus on accuracy and service.
- ★ Productivity soared 200% with new staffing, systems, and QA measures.



Productivity increase

99

Compliance score achieved

“ Ubiquity’s operational redesign enabled this digital bank to meet rising dispute demands while improving quality and compliance. The outcome is a scalable, resilient framework built to grow with the business.