



Couchbase Financial Services Solutions

"IN ORDER TO SUPPORT A NEW FANNIE MAE 24-MONTH, ONLINE, TRENDED DATA REQUIREMENT, WE HAD TO BUILD A SYSTEM THAT MERGED INFORMATION FROM THREE DIFFERENT CREDIT REPORTING SOURCES AS WELL AS REAL-TIME, ONLINE UPDATES—COUCHBASE HELPED US DO IT."

– JAY DURAISAMY, EQUIFAX



When the Federal National Mortgage Association announced major changes in their credit score requirements, Equifax had to act fast. After evaluating Couchbase against MongoDB and Redis, the company decided to switch to Couchbase to get the high performance and scalability needed to provide 5-millisecond response times in a system handling 1.5 billion constantly changing records.

Challenges Facing the Finance Sector in 2020

Financial institutions face disruptive competition from a growing field of challengers that offer personalized products at lower costs, driven by their ability to access and harness new forms of data.¹ Research shows that older institutions struggle to keep up because they spend 80% of their IT budgets on legacy technology maintenance and they could save 50-75% by migrating their legacy database, the primary blocker to cloud-first innovation.²

Database migration to new data models, like non-relational databases, will give financial institutions the flexibility, automation, speed, and the ability to innovate. Also, building net-new applications on NoSQL databases opens up faster access to data and more responsive applications. Because of these cutting-edge features, the 2017 PwC Future of FinTech Survey found that 85% of 1,000+ financial services IT employees surveyed expect to shift their investments to creating modern apps.³

Top Financial Services Run on Couchbase

The finance sector is a third of the Couchbase customer base, which includes top financial institutions like American Express, Citi, PayPal, and Wells Fargo. Three of the top three credit reporting agencies run on Couchbase, as well as two of every three daily global credit card transactions. Couchbase is uniquely suited to address the challenges facing the financial services industry with its full-stack data platform that powers the Internet-scale experiences expected by today's financial services customers. With its NoSQL document database, a native mobile database, a synchronization gateway, Big Data/SQL integrations, and fully-managed cloud offering, Couchbase delivers innovative, high performance, highly





Initially leveraging Couchbase for cross-channel audience analytics in profiling, segmentation, identity mapping, and more, ePayments leader PayPal today uses Couchbase to manage over 1 billion documents and 10 terabytes of data. As the challenge of managing user information at massive scale grew, the company turned to Couchbase to accommodate swift access to user information while streaming data into Hadoop. In conjunction with Kafka, PayPal can now process millions of updates a minute with best-in-class analytics technologies.



As the world's No. 1 fraud detection platform, FICO Falcon Fraud Manager handles a constantly growing number of accounts, cards, and customers. However, the company's relational database couldn't scale throughput fast enough to keep up. FICO chose Couchbase to support its profiling solution, storing hundreds of millions of card and account profiles with updates based on real-time consumer activity. Couchbase delivers less than one millisecond response times with its memory-first architecture, and built-in reliability keeps FICO's application running 24/7.

Learn more

To learn more, contact your Couchbase sales representative today or visit:
www.couchbase.com

reliable web, IoT, and mobile applications. Some of the financial services solutions that run on Couchbase:

- Fraud detection and scoring
- Financial instrument management
- Real-time payment analysis and personalization
- Customer trades and account portal
- ePayments and pay tokens
- Trended credit reporting and risk analysis
- Mainframe offloading and database migration

Modernize Your Architecture and Drive Innovative Cloud Solutions

Some of the ways that financial services companies have leveraged Couchbase includes creating rich omnichannel experiences with immediate responsiveness and accurate data regardless of geography, time, or device; migrating from rigid legacy infrastructures that limit scalability and competitive innovation; capturing increasing amounts of data while lowering operational costs and improving time to market; and leveraging data to improve cross-sell/upsell opportunities. Couchbase can also:

- Provide complex, high availability, and disaster recovery challenges to keep services available 24/7
- Deliver engaging omnichannel financial services experiences at every touch-point and every connected device on a single data platform
- Integrate easily with analytics infrastructure to get the right data to the right users at the right time
- Provide cost-effective, reliable, elastic scalability to seamlessly meet surges in demand
- Keep applications available for users with 24/7 uptime
- Support personalized cross-sell/upsell recommendations across lines of business
- Protect customer data with built-in enterprise-level security throughout the entire platform
- Multi-dimensionally scale infrastructure up, down, or linearly easily and without disruption to support fluctuations in demand and new business models

¹ BizTech Magazine, 2019. "What Banks Need to Know About Moving to the Cloud."
<https://biztechmagazine.com/article/2019/05/what-banks-need-know-about-moving-cloud>

² Financial Brand, 2020. "New Tech Platforms Hold the Key to Retail Banking's Future."
<https://thefinancialbrand.com/93580/technology-platform-core-system-it-retail-banking-future-cloud-data-open>

³ Pricewaterhouse Cooper, 2017. "Redrawing the Lines: FinTech's growing influence on Financial Services."
<https://www.pwc.com/gx/en/industries/financial-services/fintech-survey/report.html>





Modern customer experiences need a flexible database platform that can power applications spanning from cloud to edge and everything in between. Couchbase's mission is to simplify how developers and architects develop, deploy and consume modern applications wherever they are. We have reimagined the database with our fast, flexible and affordable cloud database platform Capella, allowing organizations to quickly build applications that deliver premium experiences to their customers—all with best-in-class price performance. More than 30% of the Fortune 100 trust Couchbase to power their modern applications.

For more information, visit www.couchbase.com and follow us on Twitter.

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