



Powering the Future of Lending in Saudi Arabia — Smart, Compliant, and Built for Vision 2030

Cubic Information Systems is a premier provider of digital transformation solutions for the Banking, Financial Services, and Insurance sectors. Since 2012, we've empowered over 50 enterprise clients globally with innovative, secure, and scalable technologies

WORX Fintech Digital Lending is purpose-built to empower FinTechs and non-bank lenders with an end-to-end, SAMA-compliant platform that automates, personalizes, and scales lending journeys for both retail and corporate customers.



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WORX Fintech Digital Lending



Equips FinTechs and non-bank lenders in Saudi Arabia with a secure, scalable, and SAMA-compliant platform to deliver fast and seamless loan services across retail and corporate segments — supporting Vision 2030 goals.

Key Features & Benefits

Fully Digital Loan Journeys

From online application to approval and disbursement — streamline the entire lending lifecycle.

AI-Powered Risk & Credit Scoring

Automate decisions and expand credit to underserved segments with predictive analytics.

SAMA-Compliant Workflows

Built-in controls for KYC, AML, and audit tracking to ensure full regulatory alignment.

Modular & Scalable Architecture

Grow at your own pace with API-ready modules that integrate with CRMs, ERPs, and core systems.

Omnichannel Access

Serve customers across mobile, web, agent, and in-branch journeys — consistently and securely.

Real-Time Analytics

Get instant insights into loan performance, customer profiles, and risk metrics.

Enhanced Customer Experience

Provide faster decisions, clear communication, and a frictionless application process.

Operational Efficiency

Reduce manual tasks, errors, and processing times with automation and smart routing.

What Sets **WORX** Apart?

Modular & Scalable

Select and deploy only the modules you need — fast and flexible.

Seamless Integration

Connects easily with existing core banking systems.

Secure by Design

Banking-grade security with full compliance tools.

AI-Powered Insights

Improve customer experience and decision-making.

Deployment Flexibility

Cloud, on-premises, or hybrid.





WORX Digital Banking – Impact at a Glance

Customer references & the conversion rates below

- 60% faster loan approvals
- 35% reduction in operational costs
- 40% increase in borrower satisfaction
- 25% improvement in repeat lending activity

Key Clients Include:



Discover how Cubic Information Systems and the WORX platform can elevate your institution's digital journey. Contact us today to schedule a discovery session and take the first step towards innovation.



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