

HubiFi - When Transaction Volume Breaks Traditional Systems

Order-to-Cash Automation for the Subscription Economy at Massive Scale

There's a specific moment in every high-volume subscription business when you realize your financial infrastructure is fundamentally broken. Maybe it's when your accountant tells you they can't drill down to individual transactions because "we had to aggregate the data or the system would crash." Maybe it's when your auditor asks about subscriber-level revenue detail and you realize you literally don't have it. Or maybe it's when you discover you've been systematically underpaid by a platform for months but lack the detailed evidence to prove it.

Hubifi exists for companies who've hit that moment and refuse to accept that transaction volume means sacrificing visibility.

The HubiFi Architecture: Middle-Layer Intelligence

Tagline: Order-to-Cash Automation for High-Volume Subscription Businesses

Ideal Customer [3:09 - 5:50]: Companies processing extreme transaction volumes (\$50M-\$1B+ revenue), particularly mobile app businesses with 10M+ subscriptions across Apple App Store, Google Play, and Stripe, where traditional sub-ledger solutions buckle under the load.

What Makes Them Unique [5:50 - 9:58]: HubiFi doesn't try to replace your ERP. They sit between your revenue systems and your GL, providing the subscriber-line-item-level accounting that no other vendor in the market offers for Apple and Google platforms.

This architectural decision, being the intelligent middle layer rather than trying to be everything, allows HubiFi to specialize deeply in what high-volume subscription businesses actually need: automated order-to-cash accounting that maintains complete transactional detail while keeping your GL clean and your auditors happy.

As Cody Leach demonstrated during the Next Gen Solution Showcase, HubiFi ingests every individual sale, every subscription change, every payment at the most granular level possible. For Apple App Store transactions, this means subscriber-level detail that lets you match individual customers to individual transactions to individual payments, something that's technically impossible in aggregated systems.

Their approach to multi-system revenue recognition handles the complexity that breaks other platforms: billing happens in Stripe, usage data lives in your data warehouse, subscription management is in Salesforce, but revenue recognition rules require understanding all three simultaneously. HubiFi connects these systems automatically, performs the accounting logic, and delivers clean journal entries to your GL while maintaining a complete audit trail to source transactions.

The Capability That Pays for Itself

HubiFi's subscriber-level Apple and Google App Store accounting has directly recovered six and seven-figure discrepancies for customers.

When you're processing millions of app store transactions and receiving aggregated monthly payments from Apple or Google, systematic underpayments can continue for months before anyone notices, if they're noticed at all. The platforms provide summary reports, but tying those summaries to individual subscriber activity requires transaction-level detail that most systems can't maintain at scale.

HubiFi tracks every individual subscriber, every transaction, every payment. When discrepancies exist between what should have been remitted and what was actually received, you have the detailed, transaction-level evidence needed to present to Apple or Google for recovery.

Beyond fraud detection, this level of detail enables analysis previously impossible: cohort retention by acquisition channel, LTV calculation by subscriber vintage, churn prediction by usage patterns, revenue forecasting by subscription tier and geography.

Real-World Impact: Finding the Money

The Platform Underpayment Discovery:

The Challenge: A high-volume app subscription company processing millions of Apple App Store transactions suspected payment discrepancies but lacked detailed data to prove systematic underpayment.

The Approach: Implemented HubiFi's subscriber-line-item-level accounting that tracks every individual sale, subscription modification, and payment against Apple's remittances.

The Transformation: Discovered systematic underpayment by Apple. Armed with detailed, irrefutable transaction-level evidence, brought attention to specific discrepancies to Apple and received full payment.

The Strategic Impact: Recovered back payments and implemented ongoing monitoring. The CFO noted: "We knew something felt wrong, but without transaction-level detail, we couldn't

prove it. HubiFi gave us the smoking gun. More importantly, it gave us continuous monitoring so it can't happen again."

The DocuSign Efficiency Play:

The Challenge: Post-COVID SMB motion created massive volumes of contract modifications, cancellations, disputes, and refunds, the kind of high-touch changes that typically require dedicated revenue accountants.

The Approach: Deployed HubiFi's automated change data capture to detect and process contract modifications automatically.

The Transformation: Avoided hiring 5-6 additional revenue accountants (representing approximately 10% of revenue in cost savings).

The Strategic Impact: The savings wasn't just headcount avoided. It was strategic optionality. Those budgeted finance positions became senior FP&A and strategic finance hires who could drive growth rather than process transactions.

The Cazoo Public Company Validation:

The Challenge: Public company with hardware + subscription revenue across Apple, Google, and Stripe needing to meet SOC 2 Type 2 compliance and Big 4 audit scrutiny at extreme transaction volumes.

The Approach: Implemented HubiFi to connect all revenue systems and automate complete order-to-cash accounting.

The Transformation: Passed rigorous public audit requirements while maintaining transaction-level detail across millions of transactions.

The Strategic Impact: Proved that high-volume businesses don't have to choose between detail and performance. You can have both.

Built by Practitioners Who Understand the Pain

Cody Leach, HubiFi's head of product experience, spent years in SaaS finance experiencing firsthand the pain of inadequate systems. That practitioner background shows in every workflow, every integration, every report.

HubiFi's focus on the "great decentralization", the reality that best-in-breed systems have scattered your financial data across CRMs, billing platforms, payment processors, and data warehouses, acknowledges the world as it actually exists rather than how ERP vendors wish it existed.

Their solution isn't to force everything back into a monolithic system. It's to provide the intelligent middleware that makes the decentralized model work better than monolithic systems ever did.

The HubiFi Fit: When Volume Demands Specialization

Hubifi makes most sense for:

- **High-Volume Subscription Businesses:** 1M+ active subscriptions with frequent changes
- **Stripe Customers:** Plug and play integration across Stripes' endpoints
- **Mobile App Companies:** Apple and Google App Store as significant revenue channels
- **Multi-System Complexity:** Revenue data scattered across billing, CRM, usage tracking, and payment systems
- **Audit Requirement Sophistication:** Need transaction-level detail for compliance without crashing systems
- **Modification Accounting at Scale:** Contract changes happening too frequently for manual accounting
- **Multi-Currency Operations:** International business requiring functional currency accounting

If you've ever been told "we can't drill down to that level of detail because of the volume," Hubifi was built specifically for you.

Experience HubiFi's Capabilities

The full HubiFi demonstration from the Next Gen Solution Showcase (available at benchmarkit.ai) showcases their subscriber-level accounting, multi-system integration workflows, and automated modification accounting in action.

High transaction volume shouldn't mean sacrificing visibility. With HubiFi, it doesn't have to.