runa

CUSTOMER PROFILE

kubo.financiero

Location:	MX
Employees	324 employees
Industry:	Finance
Customer since:	March 2019
Website:	https://kubofinanciero.com

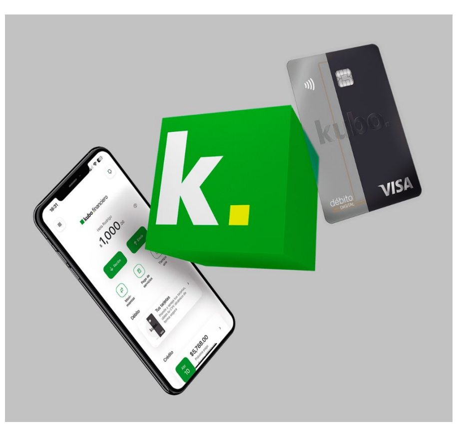
See profile

About Kubo Financiero

Kubo is not just another fintech trying to sound modern because it has an app and a nice landing page. Since the beginning, the company has focused on making financial services fully digital, from savings and investments to personal loans and debit cards. The goal has always been pretty clear: help people build a more stable financial life with tools that are easier to use and easier to understand. Finance can already feel confusing enough. Nobody needs their money life to feel like a locked drawer with no key and a tiny raccoon inside guarding the instructions. In a short time, that value proposition helped kubo.financiero become an important name in Mexico's financial technology space. But fast growth always brings a second story behind the scenes. The public side may look clean, digital, and simple, but the internal side has to carry more weight every month. More employees. More data. More payroll movements. More questions.

What challenges did their payroll administration present before Runa?

One of the clearest issues showed up in a very specific detail, but the impact was much bigger than it looked. When an employee joined halfway through the month, the previous system treated that person as if they had worked the full month.



That caused the ISR calculation to come out wrong, which meant the employee's first payment could have higher deductions than it should have. On paper, that may sound like a technical payroll issue. In real life, it affects someone's first experience with the company. And first impressions matter. Nobody wants to start a new job by wondering why their first paycheck looks like it went through a blender. "These types of errors not only created administrative rework, but also uncomfortable conversations with employees from their very first payment," explains Rubén Verona, HR and Finance Manager. That is the part people outside payroll sometimes miss.

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>
> *- Rubén Verona, HR and Finance Manager*

How did Runa impact payroll operations and control?

With Runa, the change was not just a small improvement. It changed the structure of the payroll operation. The first big shift was having all personnel information in one platform. That made control much easier right away. Adjustments, movements, and questions could be handled without chasing spreadsheets, asking different people for different files, or depending on third parties for every little answer. The team had better visibility, and that alone made the process feel less like detective work with a deadline. The biggest impact, though, came in payroll calculation. Today, generating a new payroll at kubo.financiero takes minutes instead of hours. Incidents can be recorded in bulk. Data updates in real time. Taxes, contributions, and other calculations are handled automatically and with more accuracy. That changed the pace of the work completely. Payroll stopped feeling like a long manual climb and became a process the team could manage with more confidence. Not glamorous, maybe, but very powerful. Payroll does not need glitter. It needs to be right.

> **We used to rely on an external payroll provider, which limited our flexibility and control. With Runa, we can handle everything in-house—agilely and transparently—without wasting time on manual processes or facing unnecessary delays.**
>
> *- Rubén Verona, HR and Finance Manager*

Why was Runa the ideal choice for kubo.financiero?

The decision to work with Runa was not made lightly. kubo.financiero operates in a space where technology matters, and the team knew that not every platform that promises automation actually solves the daily mess. Many tools say they do everything. Then real life arrives, knocks on the door, and suddenly the tool is hiding under the table. What made Runa stand out was the combination of solid technology and support that felt close, practical, and above average. From the beginning, the kubo.financiero team knew they did not only need payroll software.

They needed a partner that understood their operation and could adapt to the way the company worked. The account manager's close follow up played an important role there. "The attention has been fundamental; we have always had someone who understands our context and looks for fast and effective solutions," says Rubén Verona. That kind of support makes a real difference because payroll questions usually do not arrive politely with extra time and a cup of tea. They arrive when the team needs answers.

Beyond support, customization also showed that Runa was taking the operation seriously. kubo.financiero needed bonuses to be calculated according to its own internal structure, so the Runa team developed a specific file built around that need. It was not a generic workaround. It was an adjustment designed to match the company's real criteria. That may sound like a small detail, but in daily payroll work, those details are the whole game.

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4.9/5.0
★★★★★
CAPTERRA

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4.9/5.0
★★★★★
SOFTWARE ADVICE

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4.9/5.0
★★★★★
G2

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