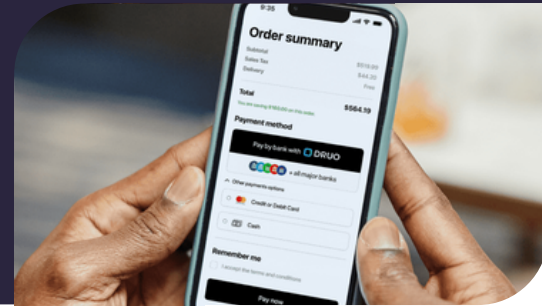


# Powering Secure Global Payments with Scalable Business Rules

How DRUO replaced rigid code-based logic with DecisionRules for payment processing across multiple countries.



## ABOUT THE CLIENT

DRUO is an international direct debit payment method headquartered in Miami, Florida. Founded in 2021, the company helps businesses accept payments directly from bank accounts, bypassing traditional card networks.

Its proprietary network connects to over 10,000 financial institutions and more than 1 billion bank accounts worldwide. DRUO processes hundreds of millions of dollars a year in transaction volume and continues to expand across new markets.

REGION	COMPANY SIZE	SECTOR	REGION
USA	Mid-sized	Payments	Global

### RULE UPDATES

#### Days vs. Months

Business rule updates went from days of developer time to minutes in DecisionRules.

### COST SAVINGS

#### \$2,000+/mo

Estimated monthly savings by eliminating developer involvement in routine rule management.

### ONBOARDING

#### Non-Technical Users

Operations team members manage rules independently without coding skills.

# The Challenge and Why

## The Challenge: Code-Based Rules That Couldn't Keep Up

From the start, DRUO needed business rules to manage payment processing, fraud detection, and complex user decisioning across multiple countries and financial institutions.

Initially, this logic was hard-coded into the core platform. Within about a month of operations, the team realized that managing layered and nested decisions through code was too difficult and too slow.

The previous rules vendor also became limiting. Its sequential processing forced DRUO to think linearly about logic that was naturally interconnected, while pricing and scalability became harder to sustain as the company grew.

WHAT WASN'T WORKING

## What Wasn't Working

- **Hard-coded logic:** Any rule change required developer involvement, taking days to implement even simple updates.
- **Limited scalability:** The previous vendor's sequential processing and pricing model could not keep up with growth across new markets.
- **Non-technical teams locked out:** Only developers could read or modify rules, creating bottlenecks for operations.
- **No testing capability:** There was no built-in way to test rule changes before production.

## Why DRUO Chose DecisionRules

DRUO needed a rules engine that was easy to test, technically flexible, and fairly priced. DecisionRules stood out because the team could sign up, build a proof of concept, and send the first successful API request within minutes.

Decision Flows, nested rule sets, external service calls, the Test Bench, JSON export, and the Management API gave DRUO the flexibility to manage complex payment logic without committing to long implementation cycles or multi-year contracts.

# Implementation and Architecture

DRUO migrated from its previous rules vendor to DecisionRules over approximately three to four months. The migration was led by operations and started with simpler rule sets before moving into more complex payment domains.



## 1. Proof of Concept

DRUO started with a simple rule set and sent a successful API request within minutes, validating that DecisionRules could support the required workflow.

## 2. Progressive Migration

The team migrated rule sets gradually, beginning with simpler logic and moving toward more complex risk and payment rules.

## 3. Rule Structure Optimization

Because DecisionRules supports Decision Flows, the migration became an opportunity to rethink sequential logic and create nested, scalable decision processes.

## 4. Testing and Support

The Test Bench helped validate rule behavior before production, while documentation, AI Assistant, and responsive support reduced implementation friction.

The DecisionRules AI Assistant also supported the migration by helping the team decide which rule type fit each use case, such as whether a Decision Table or Decision Tree was the better fit for a particular piece of logic.

# Key Use Cases

## 1. Risk Scoring and Fraud Detection

DecisionRules evaluates payment requests in real time through layered rule sets that assess risk signals, flag suspicious activity, and route transactions accordingly. With high transaction volume, speed and accuracy are essential.

## 2. Multi-Country Payment Processing

As DRUO expands across the Americas, rules must adapt to different regulatory environments, banking systems, and market conditions. DecisionRules helps manage country-specific logic within one platform while keeping the core system clean.

## 3. Customer Support Automation

DRUO has also extended DecisionRules into support workflows. The operations team uses business rules to route and categorize issues based on structured criteria instead of relying only on manual triage.

“We can onboard any collaborator without that technical background. That's a good challenge solved by DecisionRules.”



**Nicolás Navas**  
Operations, DRUO

# Results and Impact

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## FASTER RULE CHANGES

### Rule Updates Reduced from Days to Minutes

Business rule changes that previously required days of developer time can now be made by the operations team in minutes, tested in DecisionRules, and moved forward without waiting for a development cycle.

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## COST SAVINGS

### \$2,000+ Monthly Savings from Routine Rule Management

By removing developer involvement from routine rule updates, DRUO estimates savings of more than \$2,000 per month, not including the broader value of faster iteration and reduced opportunity cost.

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## ENHANCED TEAM PRODUCTIVITY

### Non-Technical Teams Manage Rules Independently

Six team members across operations and product use DecisionRules, with four active daily users. The visual interface helps collaborators without a development background onboard quickly and contribute to rule management.

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## IMPROVED CONFIDENCE

### Built-In Testing Before Production

The Test Bench gives the team a clear way to capture inputs, run tests, and see which rows and conditions were triggered before pushing rule changes live.

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## SCALABILITY

### Payment Logic Ready for Global Expansion

DecisionRules gives DRUO a flexible foundation for managing nested payment, fraud, support, and country-specific logic as the company grows into new markets.

# Conclusion

## What's Next for DRUO and DecisionRules

**Global Expansion:** DRUO is opening new markets, and DecisionRules will continue supporting business rules, risk scoring, and compliance logic as the company scales across countries and regulatory environments.

**Deeper Automation with the Management API:** The Management API creates opportunities for programmatic rule creation and management, helping DRUO automate rule operations at scale.

**AI Agent Integration:** DRUO plans to explore the DecisionRules AI Agent as a new capability for handling complex fraud patterns and risk signals directly inside Decision Flows.

## Conclusion

DRUO needed a rules engine that could keep pace with a fast-growing global payments company. DecisionRules delivered low-friction onboarding, flexible pricing, and a platform that lets non-technical teams manage complex, nested business rules across multiple countries.

Rule updates that took days now take minutes. Operations team members who previously depended on developers now manage rules independently. As DRUO scales into new markets, DecisionRules provides the foundation for consistent, reliable decision-making.

“Sometimes I request things with a critical level, and they are critical. I have somebody on a Saturday or Sunday just sending me a link to chat. I think it's one of the best support experiences I've had”



**Alejandro Pinzon**  
CEO, DRUO