

DAL Omnichannel

Communication Solution for Banks

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Executive Summary

In today's fast-paced digital transformation, **customer experience is the top priority** for banks. Customers demand instant, secure, and personalized communication across multiple channels.

DAL Technology proposes an **Omnichannel Communication Platform** that enables banks to:

- ✓ Engage customers seamlessly across channels
- ✓ Deliver secure, real-time transaction alerts
- ✓ Provide 24/7 customer support

Our solution helps banks **reduce pressure on branches and call centers** while building stronger customer loyalty and projecting a modern digital banking image.



Benefits for Your Bank

★ Enhanced Customer Experience

Engage customers through their preferred channels, enhancing satisfaction and building lasting loyalty.

📈 Increased Efficiency

Automate communications, reducing pressure on branches and call centers, saving time and resources.

🛡️ Strengthened Security

Implement real-time fraud alerts and OTP-based authentication for secure identity verification.

🚀 Future-Ready Image

Position your bank as an advanced digital institution with seamless and consistent experience across all customer touchpoints.

"A unified platform is essential to enable banks to engage efficiently with their customers across all channels."

Why DAL Technology?

Proven Expertise

Specialized experience in digital transformation for financial institutions.

Strong Local Presence

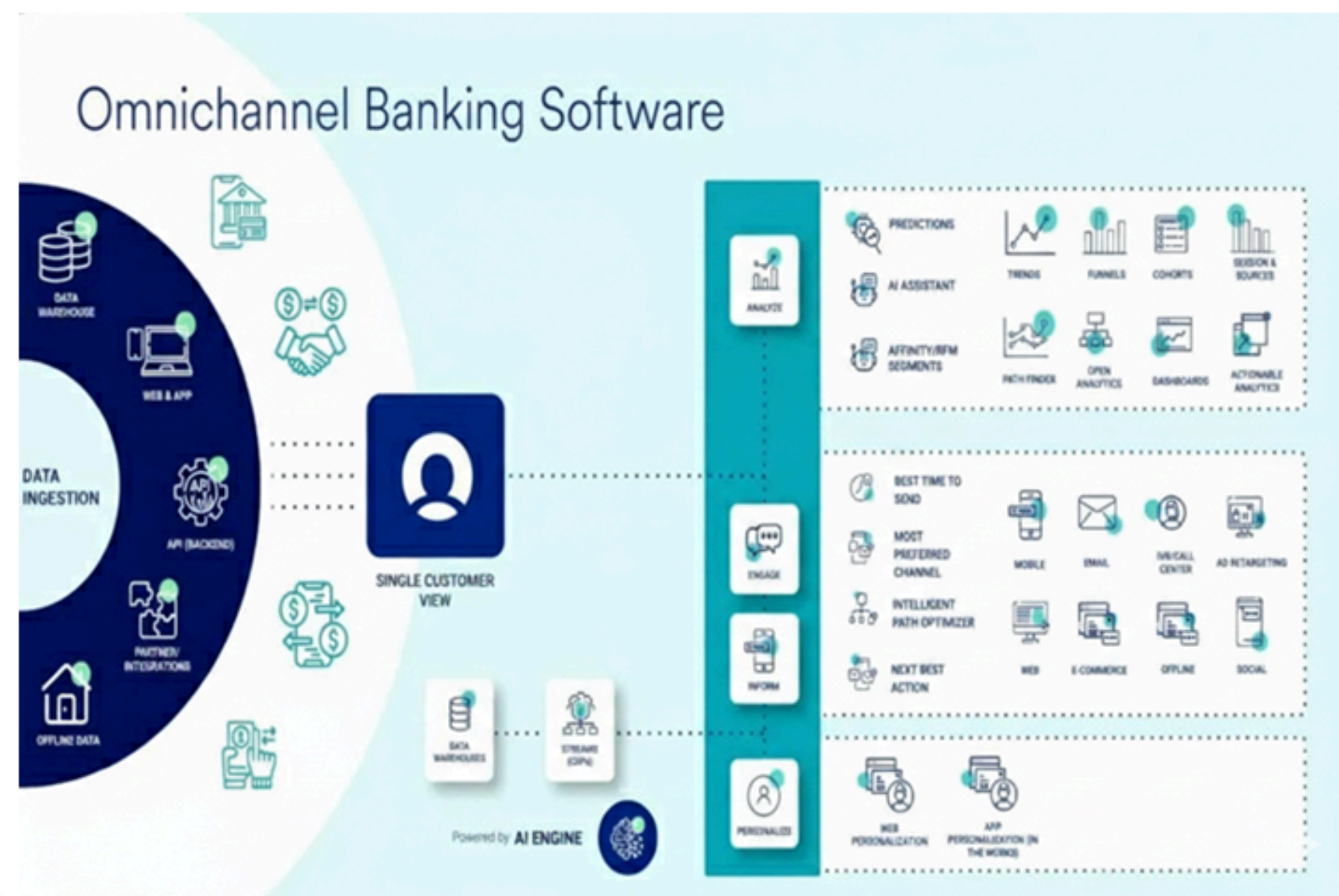
Deep understanding of the banking sector and regional requirements.

Global Partnerships

Strategic alliances with leading CPaaS providers including Twilio, Infobip, MessageBird, and Sinch.

Security & Compliance

Commitment to maintaining the highest standards of security, compliance, and customer-centric innovation.



DAL Omnichannel Architecture



1. Communication Hub A central platform integrated with banking systems (Core Banking, CRM, Payment Systems).-

Selects the most appropriate channel (WhatsApp / SMS / Email) based on:

- Customer preference.
- Channel availability (e.g., if no internet → send SMS).
- Message type (short instant alert → SMS or WhatsApp / detailed statement → Email).

Examples: Twilio, Infobip, MessageBird, Sinch.

2. CPaaS Layer

Provides unified APIs so banks don't need to integrate separately with each channel

3. Business Rules

Banks define policies such as:

Sensitive financial transactions → SMS + WhatsApp notification.

Monthly statements → Email only.

OTP → via the fastest available channel (SMS or WhatsApp).

DAL Omnichannel Architecture

4. Template Management Standardized templates tailored per channel.

Example for a withdrawal of 1000 SDG:

WhatsApp: Short message with a “Contact Support” button.

SMS: Concise text “You have withdrawn 1000 SDG from your account.”

Email: Detailed message with time, location, and login link.

5. Analytics & Monitoring The platform tracks performance data such as:

Delivered, Opened, Clicked / Replied

These insights allow banks to measure channel effectiveness and enhance customer experience.

DAL Omnichannel Key Features



Customer Service & Support:

- 24/7 Support: Provide around-the-clock assistance through automated chatbots or live agents.
- Account Inquiries: Customers can instantly check balances, recent transactions, and other details.

Miscellaneous:

- Appointment Scheduling: Schedule consultations with bank representatives.
- Utility Services: Facilitate bill payments and other utility services.

KYC & Documentation:

- KYC Verification: Submit KYC documents via WhatsApp.
- Document Requests: Request and receive statements and certificates.

Transactional Services:

- Balance Notifications: Automated balance updates.
- Transaction Alerts: Real-time notifications for transactions.
- Payment Confirmations: Instant confirmations for payments and other financial activities.
- Mini Statements: On-demand mini statements.

Feedback & Surveys:

- Customer Feedback: Collect feedback through surveys.
- Net Promoter Score (NPS): Measure customer satisfaction.

Reminders & Alerts:

- Bill Reminders: Automated reminders for bill payments.
- Policy Renewal Alerts: Notifications for policy renewals.

Security & Fraud Prevention:

- OTP Authentication: Secure transactions with one-time passwords.
- Fraud Alerts: Inform customers of suspicious activities.
- Secure Communications: Securely share sensitive information.

Personalized Financial Advice:

- Financial Tips: Share tips and educational content.
- Investment Advice: Offer tailored investment advice.

Communication Services by Channel

SMS

- Balance & transaction alerts
- OTP delivery for authentication
- Loan installment reminders
- Payment due notifications
- Suspicious transaction alerts

WhatsApp

- Business-initiated conversations
- Secure OTP delivery
- Personalized promotions & offers
- Transaction confirmations
- Customer support & inquiries

Email

- Monthly/quarterly statements
- Marketing campaigns & newsletters
- Account activity reports
- Service updates & announcements
- Customer feedback & surveys

Drive engagement through intelligent notifications across all channels

Basic Package



Monthly Volume

-  500K Local SMS
-  150K WhatsApp business-initiated conversations
-  300K Email messages

Key Features

- ✓ Balance alerts (withdrawals/deposits)
- ✓ OTP delivery for security
- ✓ Suspicious transaction alerts
- ✓ Pre-approved message templates



Ideal for:

Banks seeking to improve communication speed and reduce branch pressure.

Advanced Package



Monthly Volume

- 🗨️ 500K Local SMS - 500K International SMS
- 💬 150K WhatsApp business-initiated conversations
- ✉️ 300K Email messages

Key Features

- ✓ All Basic Package features
- ✓ Chatbot for handling inquiries
- ✓ Reports and statements via email
- ✓ Template and message management
- ✓ CRM integration



Ideal for:

Mid-sized and large banks aiming to reduce customer waiting time and enhance digital engagement.

Gold Package

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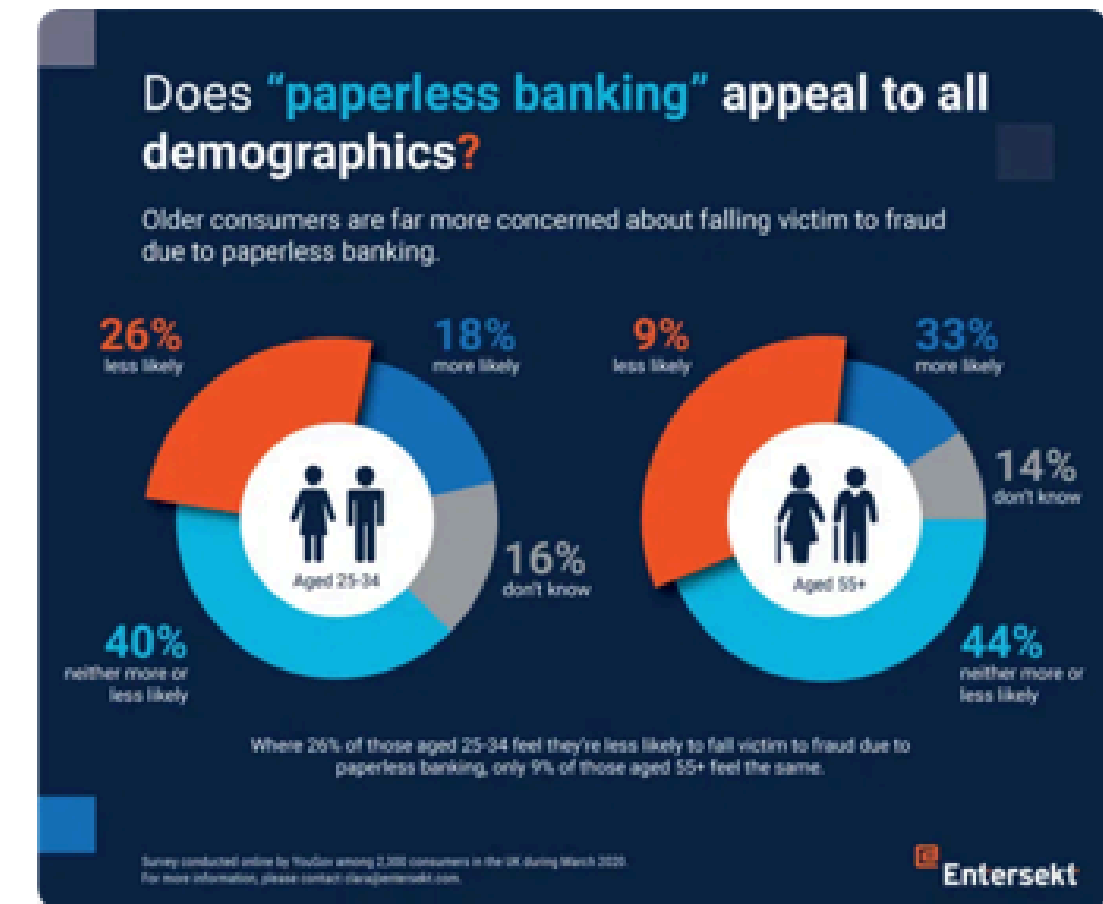


Monthly Volume

- 1M Local SMS - 500K International SMS
- 250K WhatsApp business-initiated conversations
- 700K Email messages

Key Features

- ✓ All Advanced Package features
- ✓ AI-powered services (Included)
- ✓ CRM integration (Included)
- ✓ Advanced reporting & analytics (Included)
- ✓ Setup fee included in package



Ideal for:

Large banks looking to enhance digital customer experience and streamline communication processes.

Premium Package

FLAGSHIP



Monthly Volume

-  3M Local SMS – 1M International SMS
-  500K WhatsApp business-initiated conversations
-  1.5M Email messages

Premium Features

- ✓ All Gold Package features
- ✓ Advanced consent & compliance center
- ✓ Real-time analytics dashboard
- ✓ 24/7 priority support

Evaluating an Omnichannel Banking Platform: Key Features

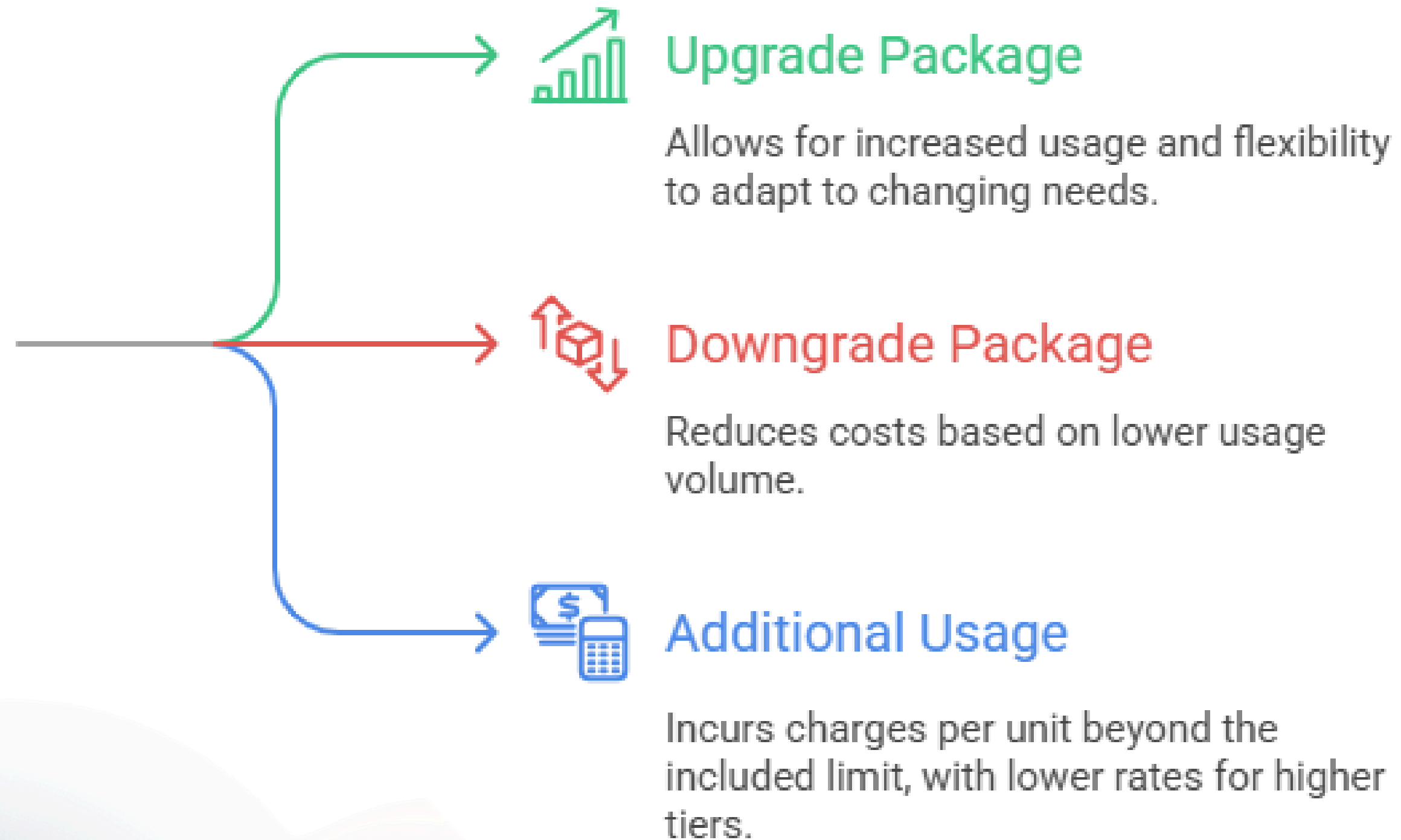


Ideal for:

Enterprise banks requiring comprehensive communication solutions with dedicated support and advanced features.



Which pricing package should the bank choose?



Next Steps

- 1** **Personalized Demo**
Schedule a demonstration tailored to your bank's needs.
- 2** **Requirements Analysis**
Understanding your communication challenges and objectives.
- 3** **Custom Solution Design**
A solution package aligned with your bank's size and goals.
- 4** **Implementation & Integration**
Seamless setup with your existing banking systems.

Ready to enhance your customer communication?
contact@dal.ae



Thank
You !