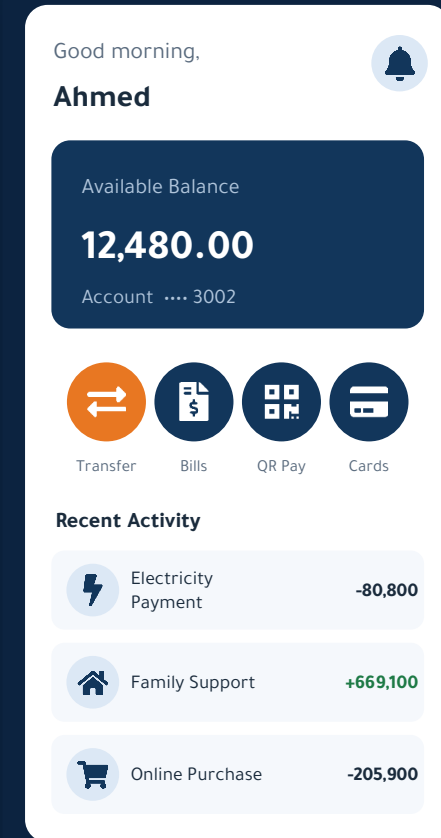


FOR BANKING PARTNERS

Integrated Digital Banking Ecosystem

One unified platform for digital channels, onboarding, wallet, agency banking, and enterprise integration – for a future-ready bank.

2026



Why Digital Banking Transformation – Now?

The market has already moved



Limited physical reach

Branch-only banking raises costs and limits customer access



Rising customer expectations

Instant, 24/7 services with seamless digital experiences



Growing transaction volumes

Infrastructure must process rising volumes securely and efficiently



Fragmented service channels

Separately managed channels create operational complexity and cost



Fraud exposure

Digital growth demands advanced, real-time monitoring and controls

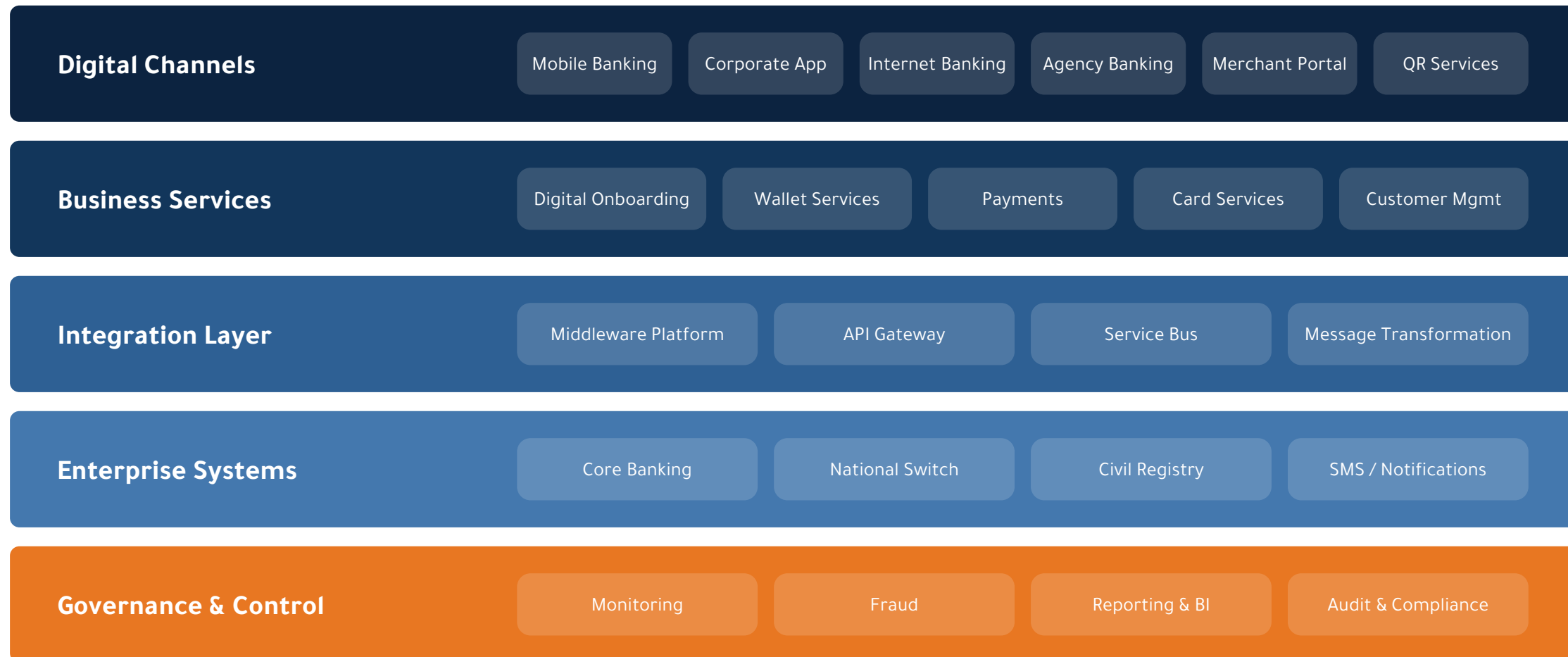


Evolving regulatory demands

Compliance frameworks keep tightening while customers expect convenience

One Unified Platform – From Customer Channel to Core Systems

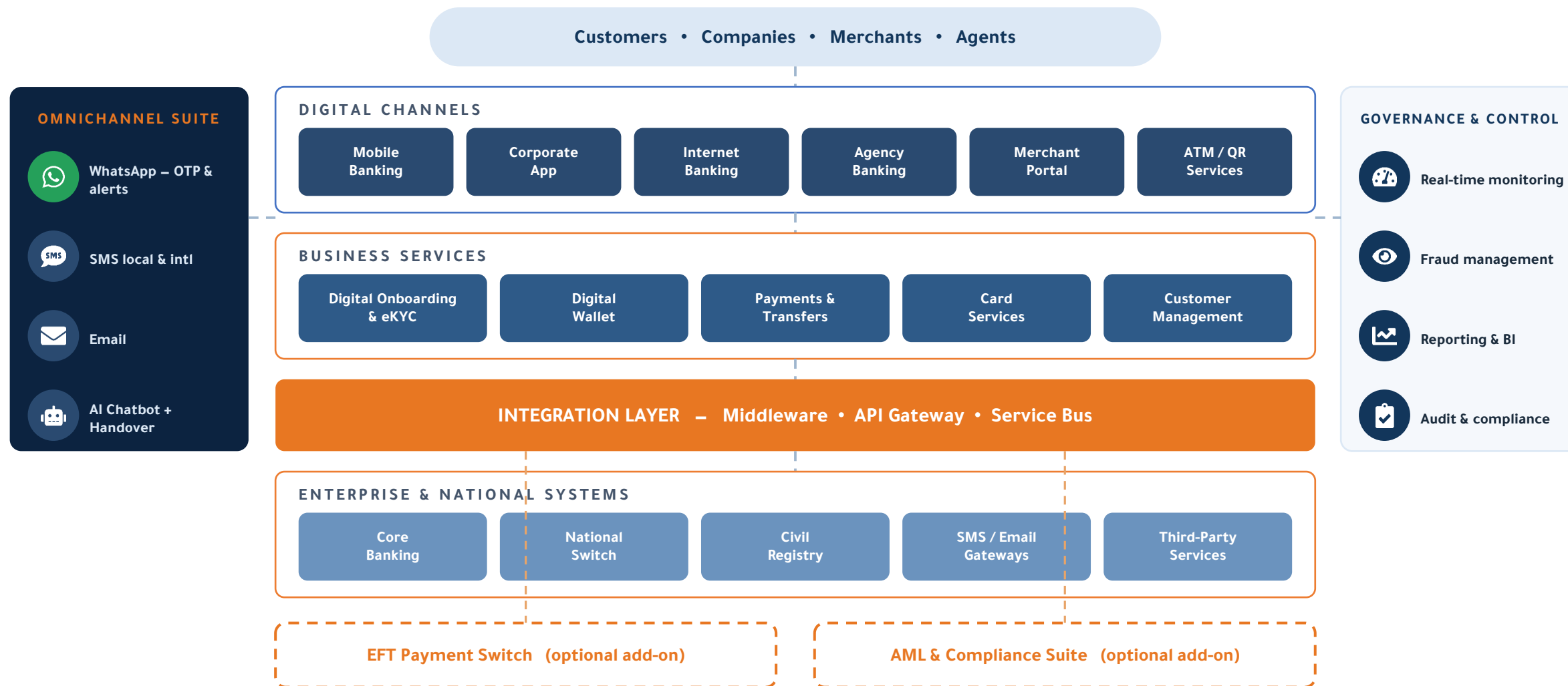
Modular, layered architecture



Modular by design – every component can be activated independently and scaled without redesign

The Complete Ecosystem – One Unified Vision

Every channel, service and system on a single integrated platform



One platform, one integration backbone – every component modular, every add-on ready when you are

DAL TECHNOLOGY

Integrated Digital Banking Ecosystem

System Architecture Diagram

ARCHITECTURAL PRINCIPLES

API-First Design

Microservices Architecture

Security by Design

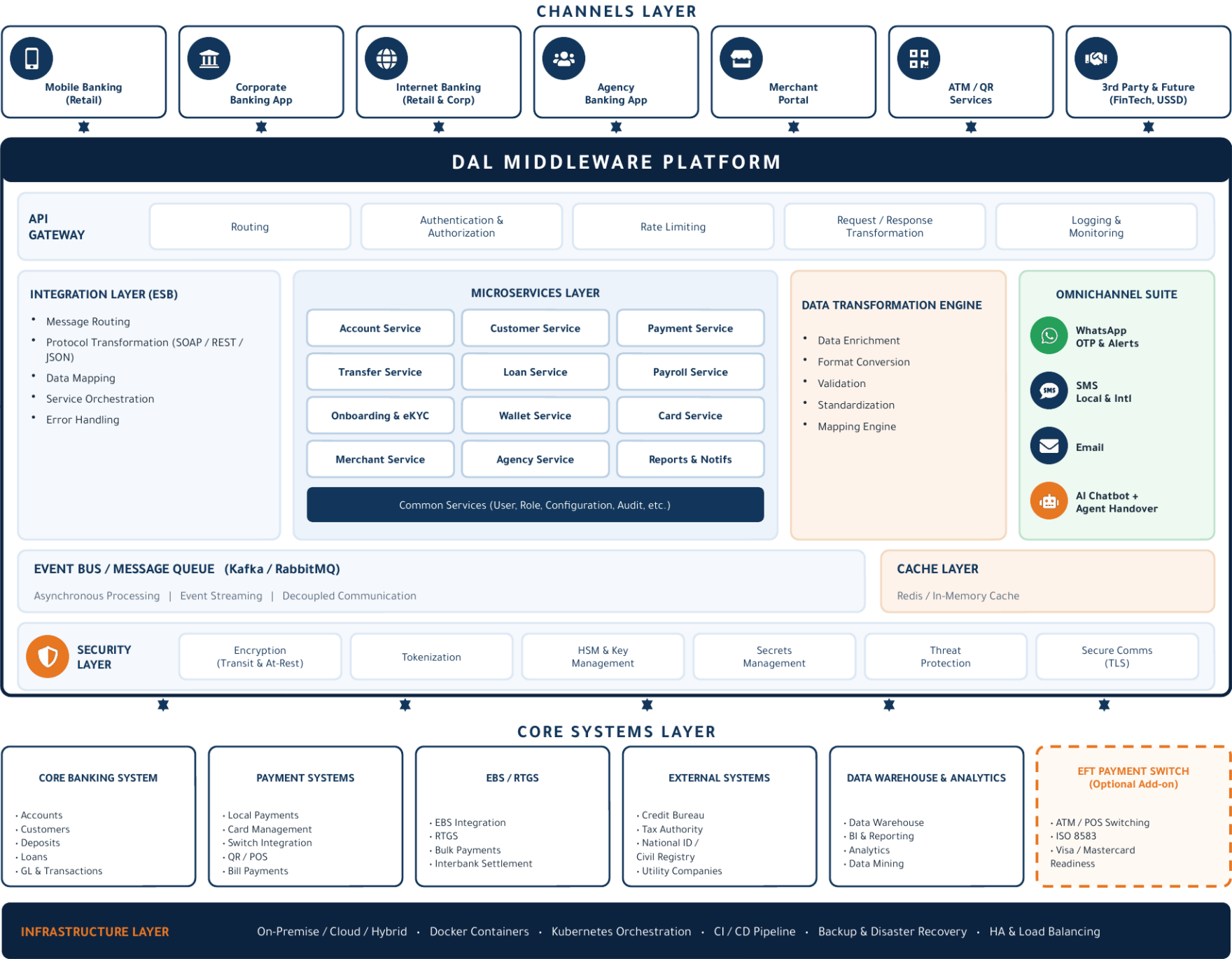
Scalable & Flexible

High Availability

Reusable Services

OUR MISSION

Empowering banks with secure, scalable and innovative technology solutions



MONITORING & OBSERVABILITY

Real-time Monitoring

Centralized Logging (ELK Stack)

Metrics & Alerts (Prometheus)

Distributed Tracing (Jaeger)

Dashboards & Reports

GOVERNANCE, RISK & COMPLIANCE

Fraud ManagementAudit & ComplianceData GovernancePolicy ManagementAML / CTFRegulatory Reporting

EXTERNAL INTEGRATIONS

Mobile Network OperatorsPayment GatewaysInternational BanksFinTech PartnersSWIFT / Global Network

Mobile Banking Platform

The primary engagement channel – iOS & Android, 24/7



Personal dashboard

Balances, recent activity, spending insights, quick actions



Funds transfers

Own-account, intra-bank and interbank – scheduled & recurring



Bill payments & top-up

Utilities, telecom, government, education fees and airtime



Self-service card controls

Activate, block, change PIN, report lost cards



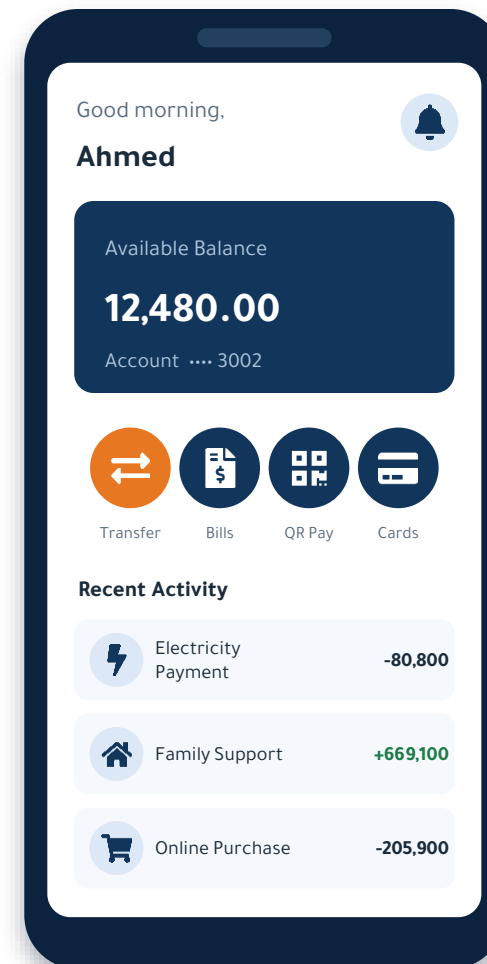
Cardless cash withdrawal

ATM cash via reference code and OTP – no physical card



QR payments

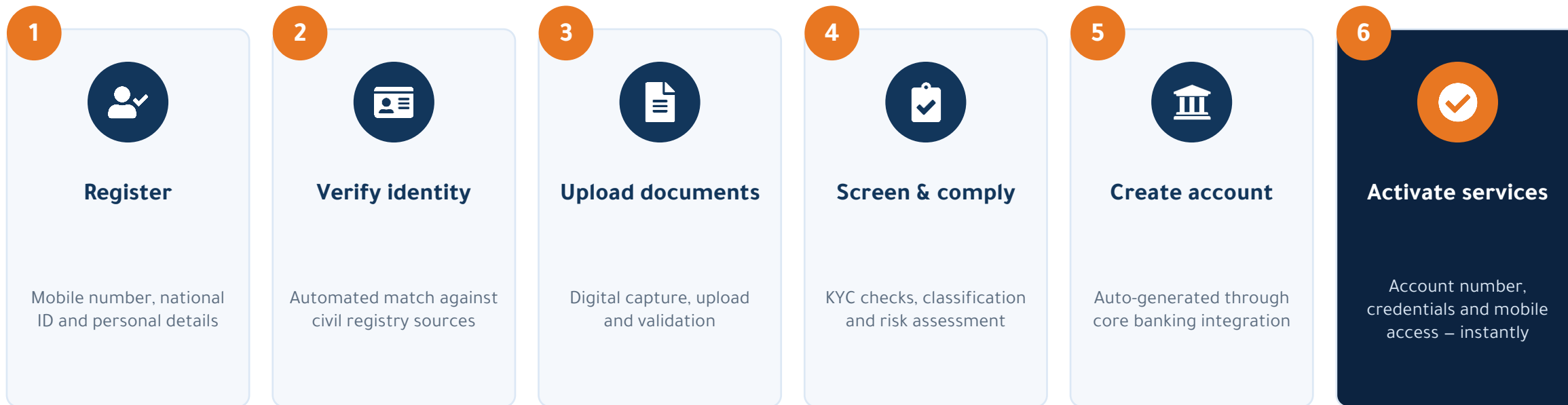
Pay merchants and receive funds through QR codes



Fully integrated with core banking, cards, onboarding and notification services

Digital Onboarding & eKYC

Open and activate accounts – without visiting a branch



Faster acquisition

Lower branch costs

Financial inclusion

Better data accuracy

Stronger compliance

Digital Wallet

A secure payment instrument for everyday transactions



Linked funding sources & payment rails

Wallet services

- Wallet funding & transfers
- Merchant & QR payments
- Bill payments & recharge
- Cash-in / cash-out via agents
- Person-to-person transfers

Security controls

- OTP on sensitive operations
- Device binding & verification
- Configurable transaction limits
- Real-time fraud monitoring
- Instant alerts on every event

Internet Banking – Retail & Corporate

Full-featured browser banking for every segment



Retail customers

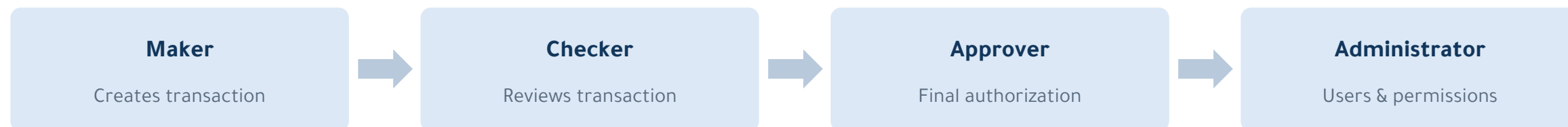
- Dashboard with quick actions
- Accounts, balances & downloadable statements
- Profile & contact information management
- Alerts, messages and announcements



Corporate customers

- Bulk transfers & batch processing
- Payroll and salary processing
- Supplier payments & corporate collections
- Real-time transaction monitoring

Corporate approval workflow



Corporate Banking App

A dedicated mobile app for companies and institutions – approvals on the go



Consolidated dashboard

All company accounts and balances in a single mobile view



Approvals on the go

Maker / Checker / Approver workflow directly from mobile



Bulk payments & payroll

Initiate and track batch transfers and salary runs



Multi-user with roles

Per-user permissions, signing rules and transaction limits



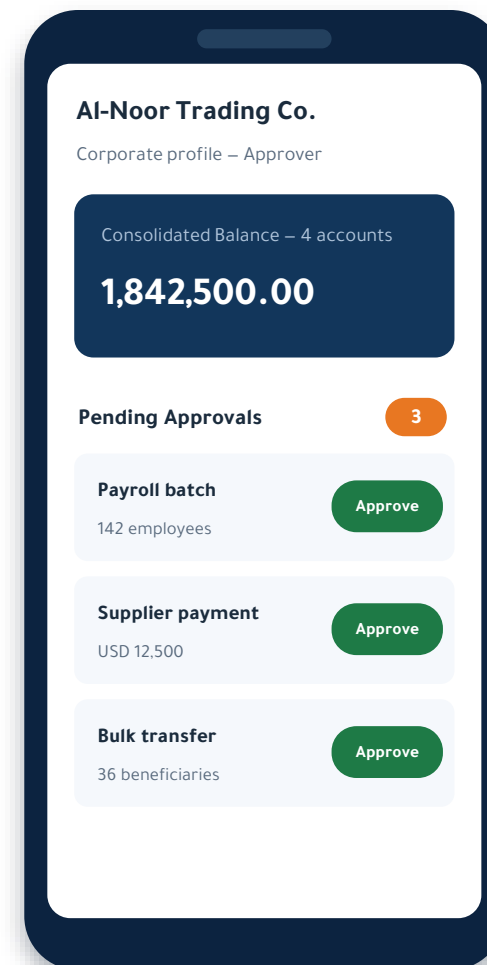
Digital corporate onboarding

Account opening requests and document upload for companies



Alerts & statements

Real-time notifications and downloadable account statements



Two apps, one backend – the corporate app shares the same platform, security and integration layer as retail

Agency Banking – Banking Beyond Branches

Authorized agents deliver services in remote and underserved areas



Agent services

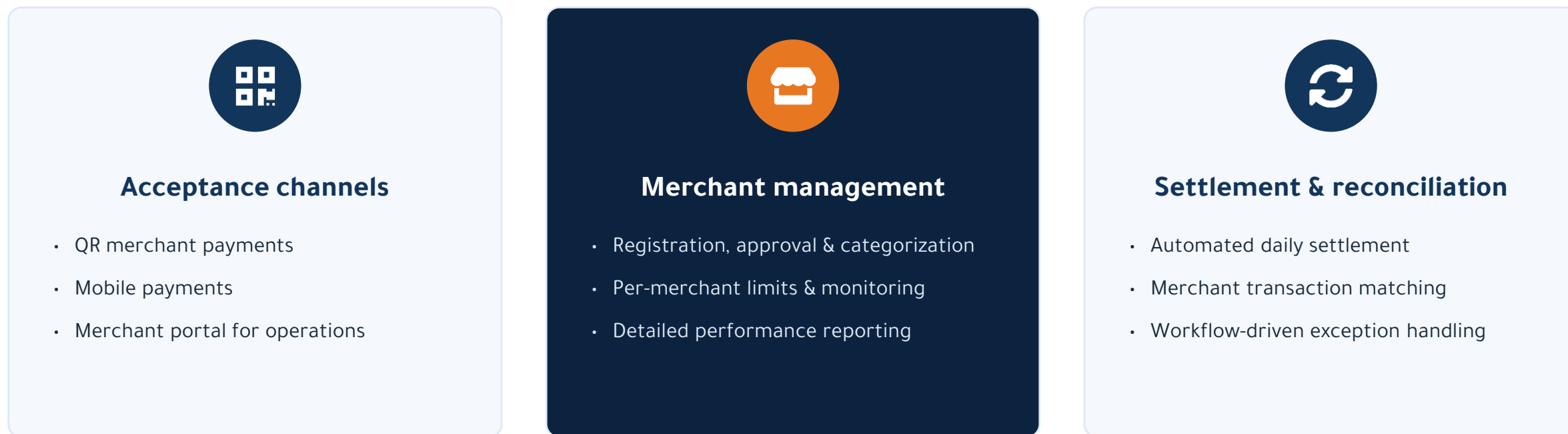
- Customer registration & account opening
- Cash deposit and withdrawal
- Balance inquiry & transfers
- Bill payments & mobile recharge
- Receipt generation & history

Full bank control

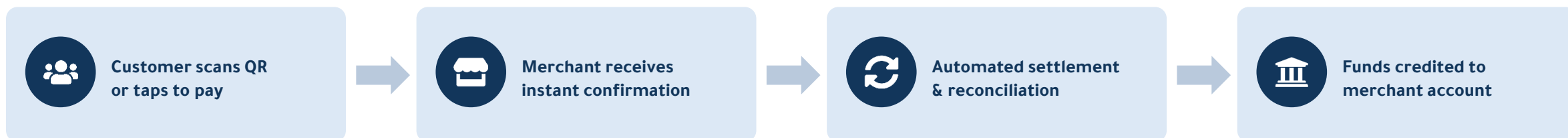
- Agent registration & approval
- Performance & liquidity monitoring
- Automated agent settlement
- RBAC roles & biometric verification
- Transaction limits & full audit trail

Merchant Services Platform

Payment acceptance for businesses of all sizes



How a merchant payment flows



DAL Omnichannel Communication Suite

WhatsApp, SMS & Email – one platform for OTP, alerts and customer service



WhatsApp Business

Official Meta Cloud API – verified business badge



SMS

Local & international routes via global CPaaS partners



Email

High-volume notifications, statements & campaigns

DAL Omnichannel Platform – smart routing • approved templates • unified reporting



OTP & Transactional Messaging

- Instant OTP delivery for logins and payments
- Transaction alerts and service notifications
- Pre-approved template management
- Verified sender identity customers can trust

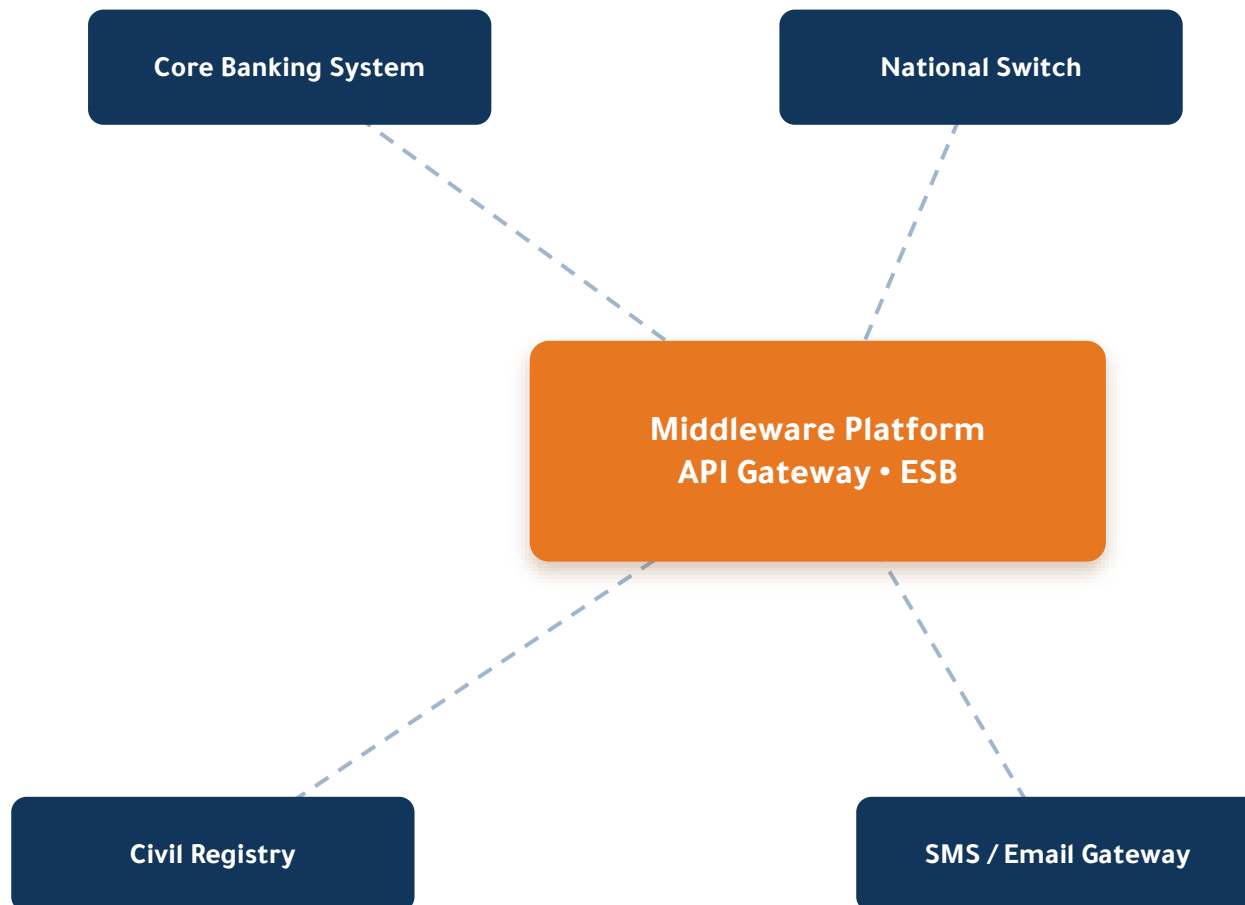


AI Chatbot & Agent Handover

- Arabic & English chatbot on your approved knowledge base
- Seamless escalation to live bank agents with full history
- Customer-service replies free within the 24-hour window
- CRM integration and conversation reporting

Enterprise Integration Layer – Middleware

API-first architecture replacing point-to-point complexity

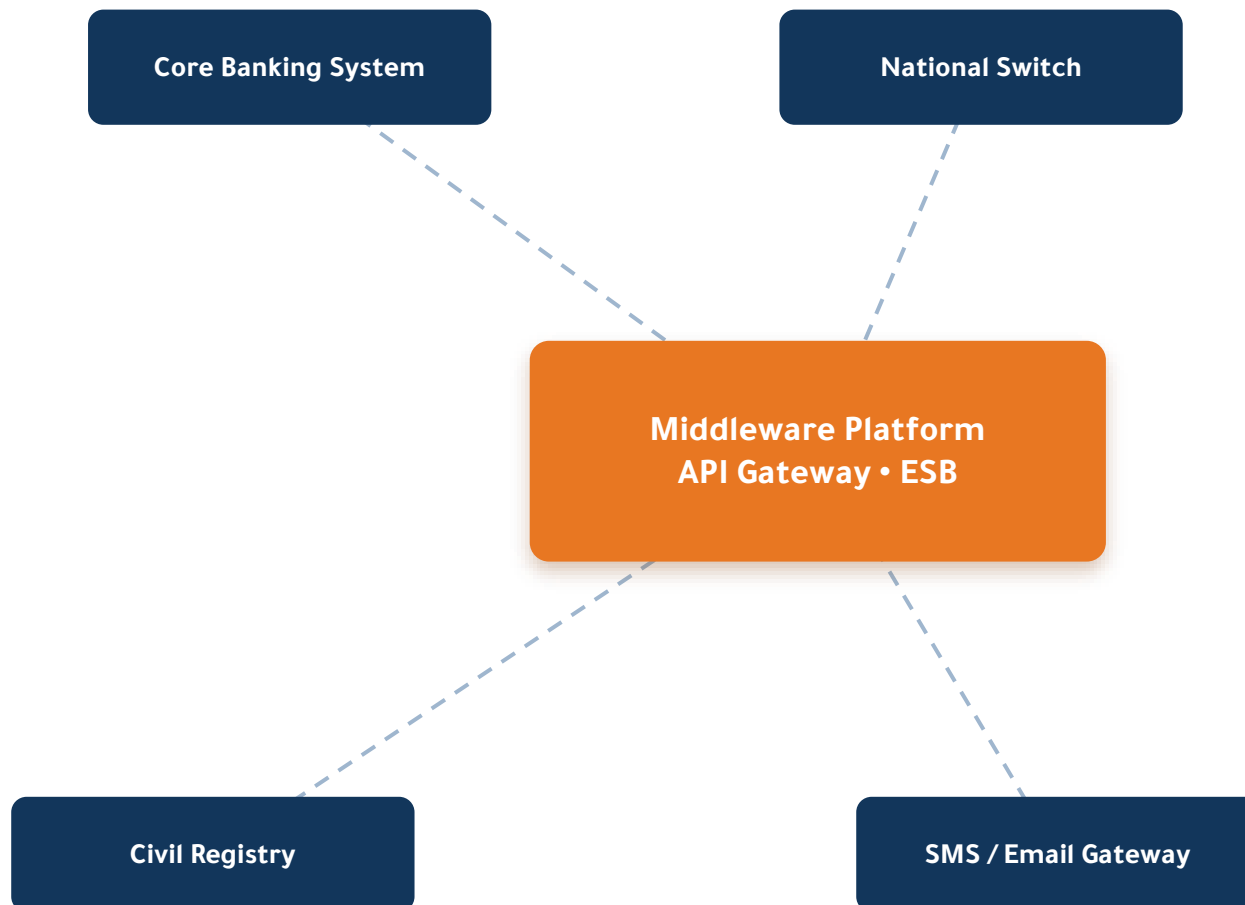


One central integration backbone

- API Gateway to publish, monitor and secure every interface
- Layered security: OAuth2, JWT, API keys, TLS encryption
- Message transformation: JSON, XML, ISO 8583
- Service orchestration across systems in a single transaction
- Traffic management: rate limiting and load distribution
- Onboard any new system rapidly – no rework, no spaghetti links

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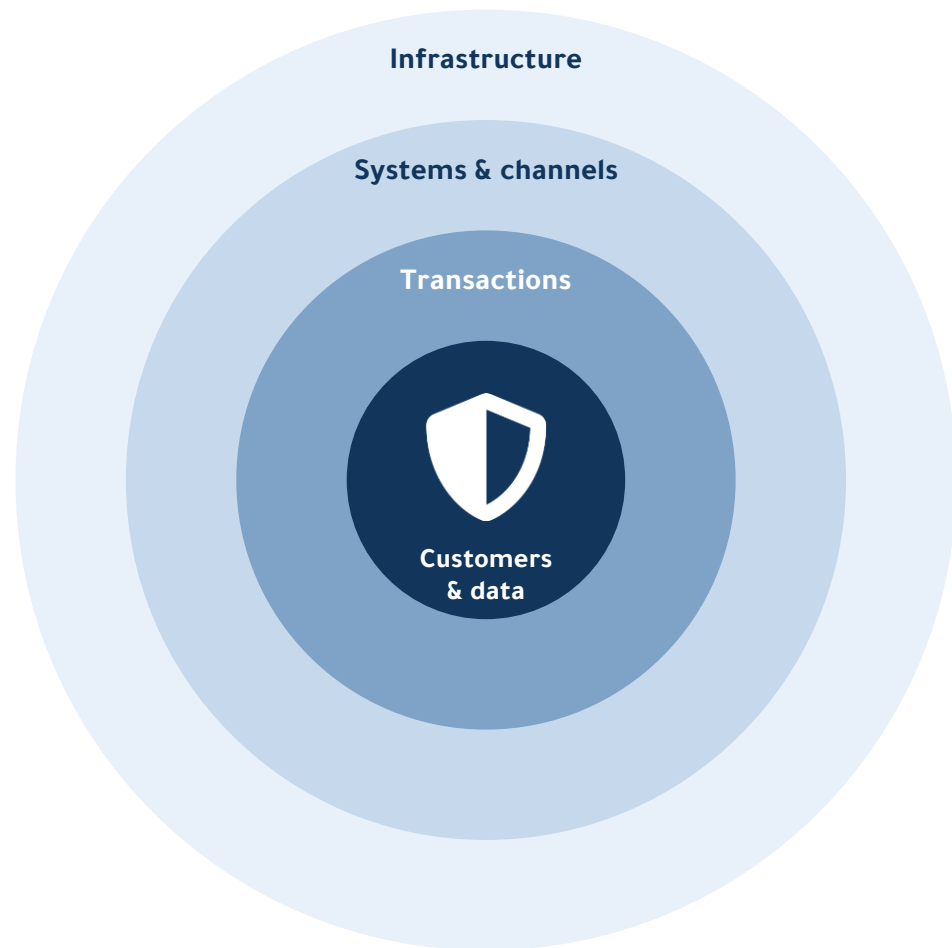


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Security – Defense in Depth

Multiple protection layers around every customer and transaction



Multi-factor authentication

Password + OTP + device binding + biometrics (fingerprint / face)



End-to-end encryption

AES-standard encryption for data in transit and at rest



HSM-backed cryptography

Key management and PIN operations in Hardware Security Modules



Real-time fraud monitoring

Velocity, amount, geographic and behavioral pattern detection



Complete audit & standards

Full activity logging aligned with PCI-DSS principles

Monitoring, Reporting & Business Intelligence

Real-time visibility for operations, management and executives



Operations control center

Live view of every channel and service, automated alerts on failures and security events, rapid incident response



Executive dashboards

Digital adoption, transaction volumes, revenue indicators, customer growth and service utilization



Advanced analytics

Customer behavior, channel and product performance, transaction trends – decisions driven by data



Strategic Add-Ons – Ready When You Are

Optional components, activated on your roadmap – no redesign of the core platform



EFT Payment Switch

A central switching platform for transactions across every channel

- Unified omni-channel transaction processing
- Centralized ATM & POS network management
- Intelligent routing and real-time authorization
- Visa, Mastercard and regional network readiness
- Full ISO 8583 compliance



AML & Compliance Suite

Integrated AML and regulatory compliance capabilities

- AML screening and sanctions-list checks
- Suspicious transaction monitoring & alert escalation
- Blacklist and watchlist management
- Customer risk profiling and segmentation
- Regulator-ready compliance reporting

Modular by design – these components plug into the same integration layer when your strategy calls for them

Indicative Platform Pricing

Budgetary estimates – final pricing follows discovery, scoping and volumes

Core system	Indicative one-time (USD)
Mobile Banking Platform (iOS & Android)	30K - 60K
Corporate Banking App (dedicated)	40K - 70K
Internet Banking (Retail & Corporate)	20K - 50K
Digital Onboarding & eKYC	packages *
Digital Wallet	40K - 60K
Agency Banking Platform	20K - 50K
Merchant Services Platform	20K - 50K
Omnichannel	packages *
Middleware & API Gateway	20K - 40K
Monitoring, Reporting & BI	-



Strategic add-ons

- EFT Payment Switch: USD 150K - 250K
- AML & Compliance Suite: USD 80K - 150K



Recurring & commercial notes

- Annual support & maintenance: 15% - 18% of license
- Messaging billed via Omnichannel subscriptions
- Training & knowledge transfer included
- Ecosystem bundles priced below the module sum

Indicative budgetary ranges for planning only – a firm commercial proposal is issued after the discovery & assessment phase.

Digital Onboarding & eKYC – Account Packages

Priced per verified account – annual subscription, all-inclusive

Basic

30,000

verified accounts / year

USD 18,000

USD 0.6 per account

1-year subscription

Advanced

50,000

verified accounts / year

USD 30,000

USD 0.6 per account

1-year subscription

Premium

BEST VALUE

100,000

verified accounts / year

USD 60,000

USD 0.6 per account

1-year subscription

Every package includes:



Software & platform



All verification stages



Hosting



Technical support



1-year subscription

When a package is depleted, renew anytime with small top-up packs at USD 0.6 per account.

Omnichannel Subscription Packages

Monthly volume tiers for banks – Sudan & Syria

Monthly component	Basic	Advanced	Gold	Premium
Local SMS – Sudan	500K SDG 1,325,000	500K SDG 1,325,000	1M SDG 2,500,000	3M SDG 7,425,000
Local SMS – Syria *	500K	500K	1M	3M
International SMS	–	500K USD 417	500K USD 417	1M USD 792
WhatsApp conversations	150K USD 14,714	150K USD 14,714	250K USD 23,842	500K USD 46,322
Email	300K USD 360	300K USD 360	700K USD 792	1.5M USD 1,581
Key features	Alerts, OTP, approved templates	+ Chatbot, reports, CRM integration	+ AI services, advanced analytics, setup fees included	+ Compliance center, real-time dashboard, 24/7 priority support

* Syria local SMS is confirmed in USD after agreements with local operators (Syriatel / MTN Syria) through CPaaS partners, fixed in a market-launch pricing annex.

USD is the base currency for both markets • local-SMS pricing reviewed quarterly • one conversation = a 24-hour session that may include several messages

WhatsApp Quick-Start & AI Chatbot Plans

A no-risk entry point – then scale to monthly omnichannel tiers



WhatsApp Quick-Start

USD 499

per 10,000 messages

- OTP verification – first priority for banks
- Marketing and utility message packs at the same rate
- Customer-service messages free within the 24-hour window
- Cloud API setup, template management & support included
- Optional: 100GB storage USD 30/mo • chatbot hosting USD 40/mo

AI Chatbot & Agent Handover – monthly plans (AED, excl. VAT)

Plan	AI quality	AI conversations / mo	Monthly fee
Option 1	Standard	3,000	AED 3,500
Option 2	Standard	5,000	AED 4,500
Option 3 ★ recommended	Medium	3,000	AED 4,500
Option 4	Medium	5,000	AED 6,000

Every plan includes the WhatsApp API package (10,000 messages/mo), the AI chatbot and agent handover.

One-time setup package

AED 12,000

Extra 1,000 WhatsApp messages

AED 200

Extra 100 AI conversations

AED 75 / 150

VAT applied as per UAE regulations • Standard AED 75 / Medium AED 150 per extra 100 conversations • one conversation = one 24-hour customer session

Upgrade path: 3 quick-start packs within 90 days → Basic monthly tier with setup discount → multi-channel banks go straight to Advanced+

A Clear Delivery Methodology – Discovery to Go-Live

Six structured phases with full project governance



Full governance: steering committee, PMO, and dedicated technical & business working groups

Training, Knowledge Transfer & Support

Your teams run the platform independently – we stay behind you



Comprehensive training program

- International training abroad for core technical teams
- On-site training for operations and business teams
- Knowledge-transfer workshops, user & operations manuals
- UAT support and go-live training
- Certified training for every participant



Multi-level technical support

- Level 1 – operational support
- Level 2 – specialized technical support
- Level 3 – engineering support from product teams
- Incident, problem and change management
- Documented response times under a formal SLA

Goal: full operational independence for your bank's teams

Why DAL Technology?



Proven banking expertise

Solutions delivered for banks and financial institutions across Sudan and the region



One ecosystem, one vendor

Channels, onboarding, wallet, integration and control – a single platform



Built for what's next

A modular foundation ready for the EFT switch, AML and open banking



A long-term partner

Training, knowledge transfer and continuous support after go-live

Let's begin your bank's digital transformation journey

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