



FinTech

DAL TECHNOLOGY | DIVISION PROFILE 2026



FinTech & Digital Solutions

Powering Digital Finance and Enterprise Transformation

A complete portfolio for digital banking, onboarding, systems integration, omnichannel communication, enterprise platforms, government services and custom software development.

Connect every digital journey.

IDENTITY

INTEGRATION

ENGAGEMENT

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DIVISION OVERVIEW

Specialist focus. Connected delivery.

A complete profile for project introductions, proposals and customer discussions.

DAL FinTech & Digital Solutions connects customer-facing channels with core systems, data and operational workflows. The division helps regulated institutions launch secure digital services faster while reducing integration complexity and improving control, customer experience and reporting.

Connected services

Unify channels, APIs, core systems and operational workflows.

Digital identity

Support account opening, document checks and approval journeys.

Controlled delivery

Develop, integrate, publish and maintain customer platforms.

ABOUT DAL TECHNOLOGY

DAL Technology combines software engineering, systems integration, cloud, cybersecurity, artificial intelligence, telematics and IoT through five specialised divisions. Its regional presence and international technology ecosystem support delivery from discovery and architecture through implementation, support and continuous improvement.



CAPABILITIES

What we deliver

Capabilities, target sectors and deployment choices aligned with your operating needs.

CORE CAPABILITIES

- Core banking and banking switch integration
- API design, gateways and middleware
- Digital identity and onboarding
- Mobile and web application development
- Omnichannel customer engagement
- Workflow, DMS and e-signature
- Data platforms, dashboards and BI
- App-store compliance and release management

TARGET SECTORS

Banks
FinTech companies
Government entities
Large enterprises
Insurance
Payment and remittance providers

DEPLOYMENT MODELS

Cloud
On-Premises
Private Cloud
Hybrid

Solution selection and deployment design follow the agreed project scope, integrations and service requirements.



CORE PORTFOLIO

Five core products

A clear role for each product in the customer solution.

01 DAL Connect

Systems & APIs

Middleware and API integration platform connecting core banking, banking switches, CRM, payment gateways, enterprise applications and government systems.

02 DAL ID

Digital Onboarding & eKYC

Digital account opening and identity verification using document reading, face matching, liveness, e-signature, approval workflows and compliance dashboards.

03 DAL Corporate ID

Business Onboarding

Digital corporate onboarding with verification of licences, beneficial owners, authorised signatories and legal documents.

04 DAL Talk

Omnichannel Communication

Unified communication across WhatsApp, email, SMS, Telegram and mobile applications, with routing, alerts, reporting and CRM integration.

05 DAL AppFlow

Application Publishing

App-store publishing, policy and permission review, quality assurance, release management and ongoing application compliance.

Products and services are configured to the agreed customer scope.



EXTENDED PORTFOLIO

Solutions & specialist services

Capabilities that extend the core product portfolio.

DAL Voice

Cloud PBX and contact centre with IVR, recording, reporting and CRM integration.

DAL Digital Banking

Mobile banking, internet banking, digital portals and back-office applications.

DAL GovTech

Government digital service platforms for requests, payments, certificates and electronic verification.

DAL Workflow & DMS

Workflow, approvals, archiving, e-signature and document management.

DAL Data & BI

Data warehouse, dashboards, reporting, financial analysis and decision support.

Custom Software Development

Mobile, web and enterprise application analysis, design, development and lifecycle support.

**USE CASE EXAMPLES**

Practical applications

Examples of how the portfolio supports customer operations.

01

Digital Onboarding for Banks

A complete customer journey from registration and identity verification through approval and activation, supported by compliance dashboards and audit records.

DIGITAL ACCOUNT OPENING**02**

Official Omnichannel Banking Communication

Official WhatsApp and digital messaging channels integrated with banking systems for transaction alerts, enquiries, service requests and campaigns.

CONNECTED SERVICE CHANNELS**03**

Banking Application Publishing

Preparation, compliance review, publishing and maintenance of banking applications across Google Play and Apple App Store.

MANAGED APPLICATION RELEASES**04**

Government Digital Service Portal

Integrated requests, payments, document verification, workflow and reporting for government and public-service delivery.

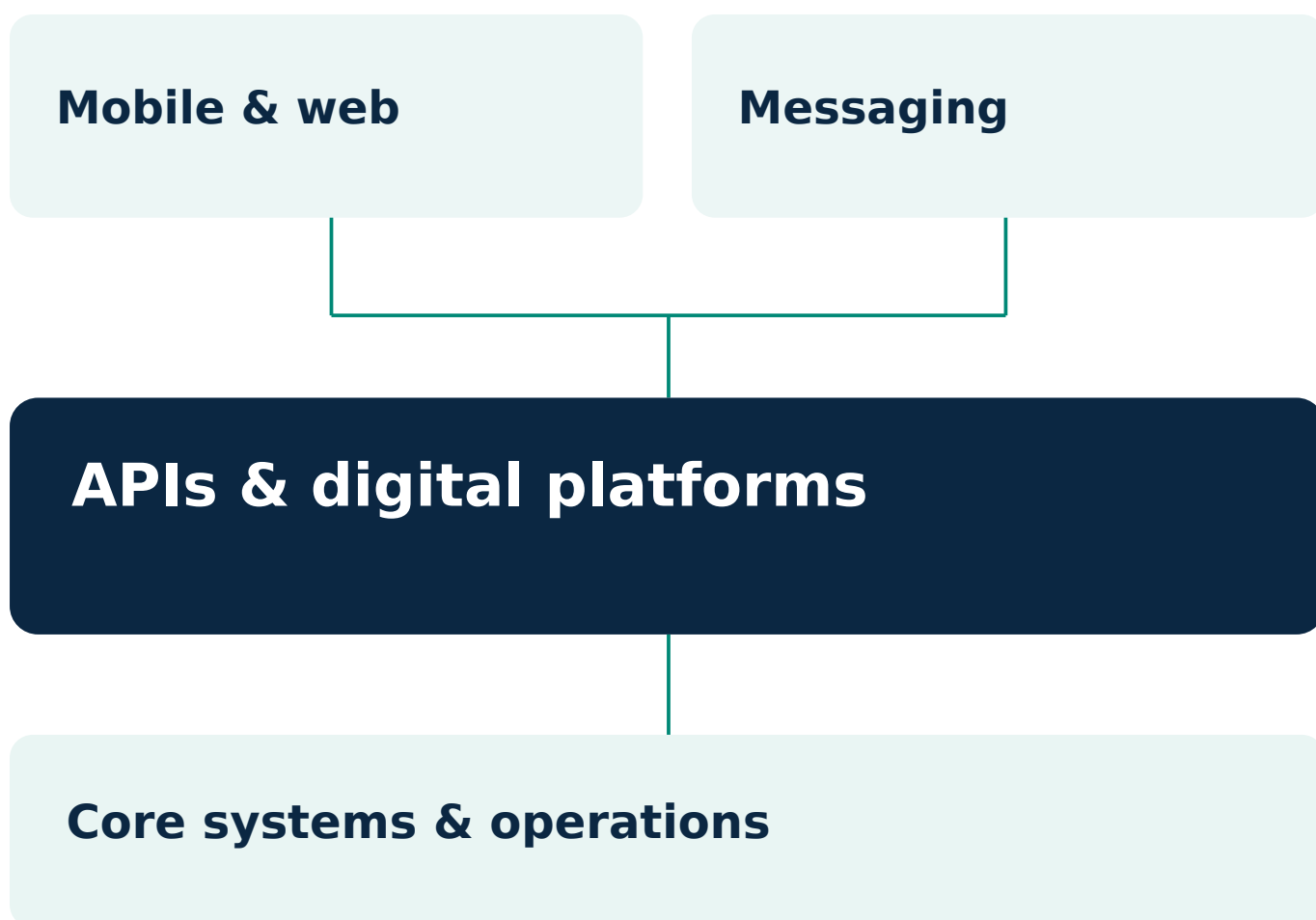
CONNECTED PUBLIC SERVICES



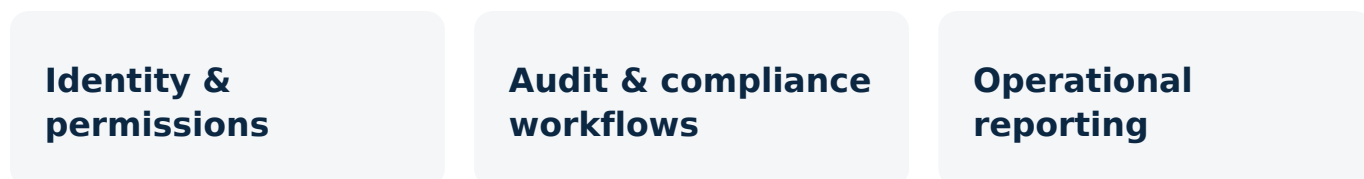
SOLUTION MODEL

How the components connect

A high-level view of the connected solution and its operational controls.



CROSS-CUTTING CONTROLS



Final architecture, interfaces and responsibilities are defined for each engagement.

**DELIVERY APPROACH**

From discovery to ongoing operation

Clear stages, defined ownership and a controlled path to delivery.

1 Discover

Requirements, stakeholder priorities, current-state assessment and desired outcomes.

2 Design

Architecture, scope, security model, integrations and implementation planning.

3 Build

Configuration, development, integration, device preparation or infrastructure deployment.

4 Validate

Testing, security review, user acceptance, performance checks and documentation.

5 Launch

Production rollout, migration, training, handover and operational readiness.

6 Operate

Support, monitoring, optimisation, updates and roadmap development.

DELIVERY ASSURANCE

Documented scope and milestones • Acceptance and handover • Training and knowledge transfer • Support responsibilities and service levels agreed in writing.



WORKING WITH DAL

Engagement & technology ecosystem

A commercial and operating model shaped around the project.

COMMERCIAL STRUCTURE

Implementation and integration fees + annual licence + support and maintenance + optional per-user, per-transaction or per-channel charges.

ENGAGEMENT OPTIONS

- Product licence & implementation
- Managed service
- Project delivery & handover
- Subscription / SaaS
- Engineering & product development
- Support & maintenance agreement

RELEVANT TECHNOLOGIES WITHIN DAL'S WIDER ECOSYSTEM

Banking & identity

Regula / GRG Banking / Veem / SyberPay / MBME

Communications

Sangoma / WhatsApp and digital messaging channels

Delivery foundations

API integration, mobile and web engineering, data and BI

Coverage, response times, platform selection and responsibilities are defined in the agreed scope and SLA.



CONTACT DAL

Let's start with your next project.

Share your objectives, locations, systems and expected scope with our team.

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