DAL TECHNOLOGY

2026

CORPORATE PROFILE

OUR DIVISIONS. ONE VISION.



Engineering
Digital Transformation
with Confidence

www.dal.ae

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Company, capabilities, applications and the people-facing side of technology.

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Chairman's **Message**

At DAL Technology, our ambition goes far beyond delivering technology solutions. We are committed to building a sustainable technology ecosystem that empowers governments, financial institutions, enterprises, and communities to embrace digital transformation with confidence.

Innovation, integrity, and long-term partnerships remain the foundation of our strategy. As technology continues to reshape every industry, we believe organizations need trusted partners capable of combining engineering excellence with strategic vision.

Our continued expansion across multiple countries reflects our commitment to creating lasting value through responsible corporate governance, sustained investment in research and development, and collaboration with leading global technology partners.

As Chairman, I remain confident that DAL Technology will continue strengthening its position as a regional technology leader while expanding its global footprint and delivering meaningful impact for our customers, partners, employees, and society.

Chairman of the Board
DAL Technology Group



CEO's Message

Technology is evolving faster than ever, and our responsibility is to transform complexity into practical, scalable, and secure solutions for our customers. At DAL Technology, every project is driven by engineering excellence, innovation, and measurable business outcomes.

Our multidisciplinary capabilities across Artificial Intelligence, Cloud Computing, Cybersecurity, FinTech, Telematics, and IoT enable us to deliver end-to-end digital transformation programs that address real business challenges.

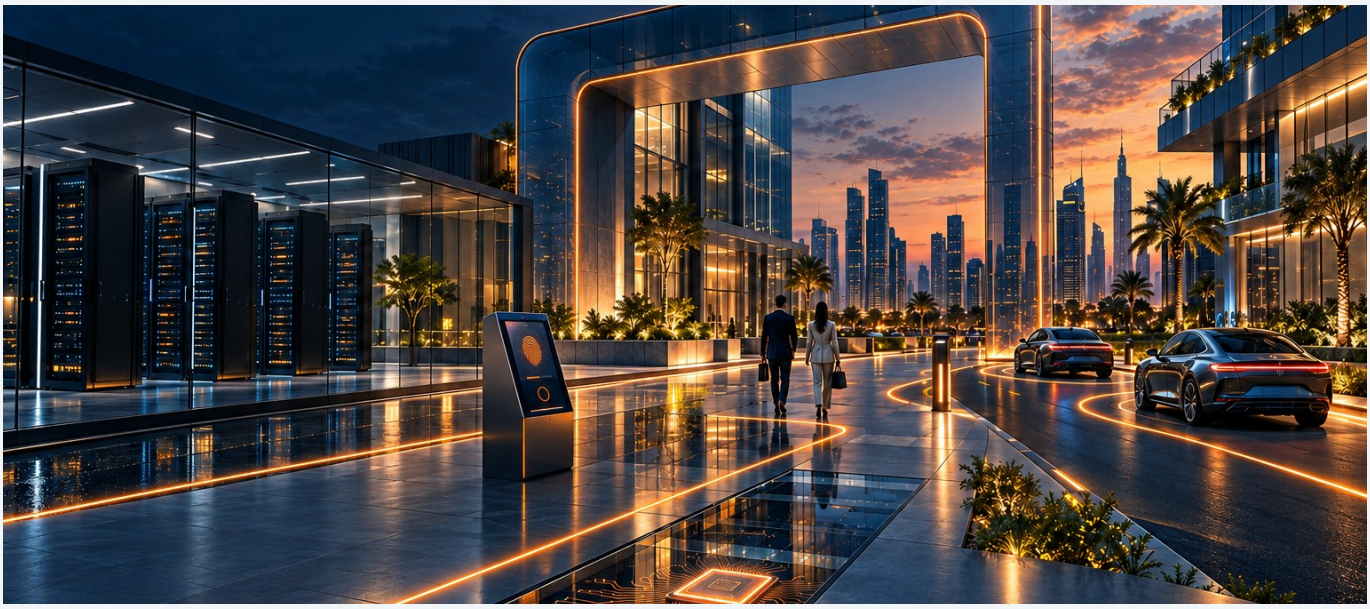
Our focus extends beyond implementation. We build long-term partnerships by understanding our customers' objectives, ensuring operational excellence, maintaining the highest standards of quality, and continuously investing in our people, our technologies, and our strategic alliances.

Looking ahead, DAL Technology will continue expanding internationally while remaining committed to innovation, customer success, and engineering solutions that create sustainable value.

Chief Executive Officer
DAL Technology Group

About DAL

Engineering practical solutions for institutions and connected operations.



DAL Technology is a multidisciplinary B2B technology group headquartered in the United Arab Emirates. Founded in 2014, the group delivers secure, scalable technology solutions to banks, government entities and enterprise customers across the Middle East, Africa and beyond.

Five technology divisions and DAL Business Services work within one group, supported by shared engineering, delivery and support capabilities. DAL combines regional market knowledge with international technology alliances to connect global technology with local operational needs.

VISION

To be a trusted technology partner for governments, financial institutions and enterprises.

MISSION

To engineer practical, secure and scalable solutions that deliver measurable business outcomes.

VALUES

Engineering excellence, integrity, partnership, innovation and local insight with global standards.

Conceptual technology illustration.

DAL at a glance

One group connecting digital services, infrastructure and physical operations.

2014
Founded

54
Team members

6
Divisions

25
Core product families

Headquarters	Dubai, United Arab Emirates
Business model	B2B technology solutions and services
Primary sectors	Banking, government and enterprise
Technology reach	8+ countries, as reported in the source profile
Connections	1M+ connections and digital interactions enabled
Portfolio	Core products, extended solutions and business support

Global presence

Local operations connected to international partnerships and company presence.

01

DUBAI

Group headquarters

Commercial leadership and delivery hub for GCC markets.

02

SHARJAH

Operations & business services

UAE operations, customer coordination and business support.

03

AL AIN

UAE branch

Regional operations in Al Ain, Abu Dhabi emirate.

04

LONDON

International partnerships

Technology alliances and international business relationships.

05

TALLINN

Estonia company presence

DAL TECHNOLOGY OÜ registered company address in Tallinn.

REGIONAL PROJECT COORDINATION

Sudan & Syria | info@dal.ae

Our UAE locations

City landmarks representing DAL’s office locations.



DUBAI

Group headquarters · Business Village, Deira



SHARJAH

Operations & business services



AL AIN

Branch · Abu Dhabi emirate

Landmark photographs show the cities; they do not depict DAL offices. Credits: page 51.

London & Tallinn

Partnerships, technology alliances and European company presence.



LONDON

United Kingdom · International partnerships and technology alliances



TALLINN

Estonia · DAL TECHNOLOGY OÜ company presence

Landmark photographs show the cities; they do not depict DAL offices. Credits: page 51.

Strategic **Partners**

DAL Technology maintains a curated ecosystem of alliances with international technology vendors, specialist security firms, and infrastructure providers. These partnerships allow DAL to deliver best-in-class solutions while acting as the accountable local partner responsible for implementation, localization, compliance, and support.

Technology Ecosystem

Technology relationships supporting integrated customer solutions.

Cloud & infrastructure	AWS / Microsoft / Oracle / Huawei / Dell / Advantech / Acer
Banking & identity	Regula / GRG Banking / Veem / SyberPay / MBME
Telematics & mobility	Gurtam - Wialon / Jimi IoT - Concox / Navtelecom Telematics Systems / Uffizio
Communications & collaboration	Sangoma / Barco ClickShare
Connected business systems	UNV (Uniview) / Larnitech / SambaPOS / iMin

Architecture, integration and support bring the right technologies together for each customer.

Group & Registrations

Business capabilities and institutional relationships supporting delivery.

DAL Digital	Regional digital-transformation and banking-technology delivery.
DAL Businessmen Services	Corporate setup, licensing, government liaison and business support.
DAL General Trading	Technology hardware sourcing, logistics and project procurement.

SELECTED APPROVALS & REGISTRATIONS

- Security Industry Regulatory Agency (SIRA)
- Monitoring & Control Centre - Abu Dhabi
- Telecommunications and Digital Government Regulatory Authority (TDRA)
- Dubai Economy and Tourism
- Dubai SME
- Khalifa Fund for Enterprise Development
- Dubai Chamber
- Abu Dhabi Chamber
- Sharjah Chamber of Commerce & Industry
- Ajman Chamber
- Sharjah SME (RUWAD)
- Government of Ajman - Department of Economic Development

Registration scope and supporting documentation relate to the relevant contracting entity and project.

Industries & **Technology Reach**

Integrated engineering serving institutions, enterprises and connected operations.

54
Team members

25+
Core product families

8+
Countries of technology reach

1M+
Connections & digital interactions enabled

INDUSTRIES WE SERVE

- Banking & FinTech
- Government & Public Services
- Enterprise & Corporate
- Transport & Logistics
- Oil & Gas
- Retail & Hospitality
- Utilities & Energy
- Agriculture & Environment
- Security & Defence
- Telecommunications

Product engineering, software, infrastructure, integration and managed services operate as one delivery team.

Six divisions

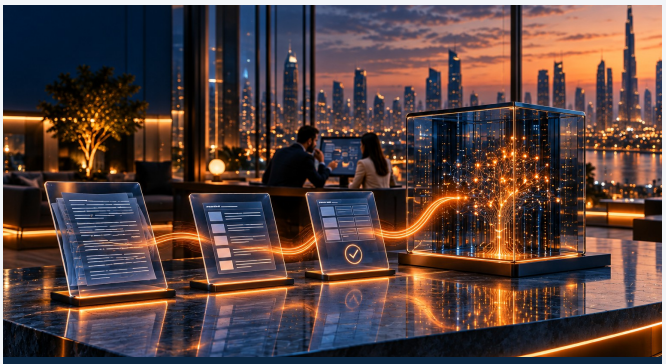
Five specialist technology divisions, complemented by DAL Business Services.



01 FinTech & Digital Solutions



02 Cloud & Cybersecurity



03 AI & Automation



04 Telematics & Mobility



05 IoT & Smart Systems



06 Business Services

Illustrative division scenes in DAL's main brand identity.

DAL TECHNOLOGY

DIVISION 01

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.

Conceptual technology scene.

Division Overview

Powering Digital Finance and Enterprise Transformation

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.

WHAT WE DELIVER

- 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

Core product portfolio

Five products. Distinct roles within an integrated customer solution.



DAL Connect

Systems & APIs

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



DAL ID

Digital Onboarding & eKYC

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



DAL Corporate ID

Business Onboarding

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



DAL Talk

Omnichannel Communication

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



DAL AppFlow

Application Publishing

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

Concept miniatures illustrate product capabilities; they are not hardware specifications.

Extended solutions

Specialist capabilities extending the core product portfolio.



DAL Voice

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



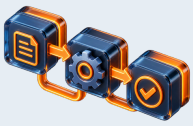
DAL Digital Banking

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.

Product selection, integration scope and service levels are agreed for each engagement.

Selected use cases

Practical applications across customer operations.



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



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



Banking Application Publishing

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

MANAGED APPLICATION RELEASES



Government Digital Service Portal

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

CONNECTED PUBLIC SERVICES

Illustrative applications and concept scenes. External photograph credits: page 51.

DIVISION 02

Cloud & Cybersecurity



Your Cloud. Your Control.

Secure private, hybrid and sovereign cloud platforms combined with managed infrastructure, resilience, cybersecurity and operational support.

Conceptual technology scene.

Division Overview

Your Cloud. Your Control.

DAL Cloud & Cybersecurity gives organisations control over where workloads run, how data is governed and how infrastructure is operated. The division supports on-premises, hosted and hybrid models with secure connectivity, backup, disaster recovery, monitoring, identity governance and managed security.

WHAT WE DELIVER

- Vendor-agnostic private cloud
- Datacentre-agnostic placement
- Hyper-converged infrastructure
- Kubernetes and container platforms
- Mesh VPN and secure connectivity
- Software-defined networking and segmentation
- Identity and access governance
- Backup, recovery and DR
- Managed SOC and incident response
- Cloud and application security

TARGET SECTORS

Banks and regulated institutions

Government

Large enterprises

SMEs

Critical infrastructure

Healthcare and education

DEPLOYMENT MODELS

Client On-Premises

UAE Hosted Private Cloud

Regional Hosted Cloud

Hybrid Multi-Site

Core product portfolio

Five products. Distinct roles within an integrated customer solution.



DAL Cloud Secure

Modern Private Cloud

Secure and controlled private cloud platform for critical applications, data, APIs and AI workloads.



DAL Backup

Backup & Recovery

Managed backup for files, databases, servers, virtual systems and cloud workloads with retention and recovery policies.



DAL DR

Disaster Recovery

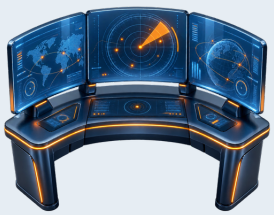
Alternate-site recovery, replication, failover planning, recovery testing and business continuity operations.



DAL Cloud Protect

Cloud Security

Workload protection, network segmentation, firewalling, secure access, monitoring and security hardening.



DAL SOC

Managed Security Operations

24/7 monitoring, SIEM, threat detection, incident analysis, escalation and managed response.

Concept miniatures illustrate product capabilities; they are not hardware specifications.

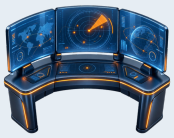
Extended solutions

Specialist capabilities extending the core product portfolio.



DAL Sovereign Cloud

In-country or regional hosting with control over data residency, access, encryption keys and operational governance.



DAL Managed Cloud

Infrastructure lifecycle management, updates, monitoring, scaling and continuous support.



DAL Hybrid Cloud

Secure connection of on-premises environments with DAL Cloud or public-cloud platforms.



DAL Cloud Monitor

Unified visibility for performance, capacity, costs, incidents, backup and service health.



DAL VAPT & AppSec

Vulnerability assessment, penetration testing, secure code review, mobile, web and API security.



DAL IAM & GRC

Identity, MFA, SSO, privileged access, policies, risk and compliance management.



Managed Infrastructure

Networks, servers, databases, storage and data-centre operations.

Product selection, integration scope and service levels are agreed for each engagement.

Selected use cases

Practical applications across customer operations.



Sovereign Hybrid Cloud for Government

An architecture combining an on-premises regulated core with a UAE-hosted managed private cloud for modern applications, APIs, Kubernetes and disaster recovery.

CONTROLLED HOSTING



Private Cloud for Banking Workloads

Dedicated infrastructure, encrypted access, managed operations, backup and recovery for customer-facing and back-office banking services.

RESILIENT BANKING INFRASTRUCTURE



Cloud & AI Sovereignty Foundation

A controlled platform for private AI assistants, document intelligence, enterprise applications and API services with data-residency and portability controls.

PRIVATE AI FOUNDATIONS



Managed Operations and Knowledge Transfer

A choice between full managed service or deployment and handover, supported by documentation, monitoring and knowledge transfer.

OPERATIONAL HANDOVER

Illustrative applications and concept scenes. External photograph credits: page 51.

DAL TECHNOLOGY

DIVISION 03

AI & Automation



Intelligence in Every Process

Practical artificial intelligence, document intelligence, workflow automation, computer vision, predictive analytics and private AI assistants.

Conceptual technology scene.

Division Overview

Intelligence in Every Process

DAL AI & Automation converts documents, data, images and operational processes into intelligent, measurable and repeatable workflows. Solutions can be deployed privately for regulated environments and are designed with human approval, audit trails and bilingual Arabic-English capability.

WHAT WE DELIVER

- Arabic and English NLP
- OCR and intelligent document processing
- Private AI and controlled inference
- Workflow and RPA integration
- Computer vision and video analytics
- Predictive maintenance and forecasting
- Knowledge assistants and search
- Human-in-the-loop approvals
- Decision audit trails and monitoring

TARGET SECTORS

Banking and compliance

Government services

Manufacturing

Transport and logistics

Retail and customer service

Security and facilities

DEPLOYMENT MODELS

Private Cloud

On-Premises

Hybrid

Edge + Cloud

Core product portfolio

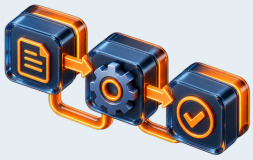
Five products. Distinct roles within an integrated customer solution.



DAL DocAnalyzer

Document Intelligence

OCR, document classification, data extraction, validation, missing-information detection and automated review.



DAL Automate

Workflow Automation

Process orchestration, approvals, integration and repetitive-task automation using workflow engines, RPA and low-code tools.



DAL AI Assistant

Intelligent Support

Private knowledge assistant for employees and customers using the organisation’s approved documents, policies and data sources.



DAL Vision

Computer Vision

Image and video analysis, object detection, anomaly detection, safety monitoring and visual inspection.



DAL Predict

Predictive Analytics

Forecasting, risk scoring, customer analytics and predictive maintenance for vehicles, equipment, devices and infrastructure.

Concept miniatures illustrate product capabilities; they are not hardware specifications.

Extended solutions

Specialist capabilities extending the core product portfolio.



DAL AI Reception

Intelligent voice and text receptionist for branches, websites, offices and contact centres.



DAL Compliance Copilot

Review support for KYC and compliance files, missing-document detection, summaries and risk indicators.



DAL Insight

Decision dashboards, forecasting, performance analytics and customer intelligence.



AI Chatbots & NLP

Arabic and English conversation, classification, summarisation and service automation.



Private AI Environments

Controlled inference environments hosted on client or DAL private cloud infrastructure.

Product selection, integration scope and service levels are agreed for each engagement.

Selected use cases

Practical applications across customer operations.



Automated Document Validation

Government and banking portals automatically inspect uploaded documents, extract data and highlight missing or invalid information.

FASTER DOCUMENT REVIEW



Smart Surveillance and Safety

Computer vision detects missing safety equipment, restricted-area activity and operational anomalies.

ACTIONABLE SAFETY ALERTS



Predictive Maintenance

Sensor and operational data are analysed to predict equipment or vehicle failure before service disruption.

EARLIER MAINTENANCE PLANNING



Customer and Employee Assistants

Private assistants answer questions from approved policies, manuals and enterprise knowledge while maintaining access control.

GOVERNED KNOWLEDGE ACCESS

Illustrative applications and concept scenes. External photograph credits: page 51.

DAL TECHNOLOGY

DIVISION 04

Telematics & Mobility



Connected Mobility. Complete Visibility.

DAL Telematics & Mobility gives operators real-time visibility and control over vehicles, drivers, assets and field operations. The division combines platforms, GPS devices, sensors, cameras and connectivity to improve efficiency, safety, compliance and cost control.

Conceptual technology scene.

Division Overview

Track. Manage. Move Smarter.

DAL Telematics & Mobility gives operators real-time visibility and control over vehicles, drivers, assets and field operations. The division combines platforms, GPS devices, sensors, cameras and connectivity to improve efficiency, safety, compliance and cost control.

WHAT WE DELIVER

- GPS/GLONASS tracking
- Cellular, satellite and LoRa connectivity
- Fleet and asset dashboards
- Fuel and environmental sensors
- MDVR, DMS and ADAS
- Geofencing and event alerts
- Driver scoring and safety
- Maintenance and document management
- Logistics order dispatch
- Mobile workforce applications

TARGET SECTORS

Transport and logistics

Oil & Gas

Vehicle rental

Public transport

School transport

Delivery and field service

Heavy equipment

Cold chain

DEPLOYMENT MODELS

Cloud Platform

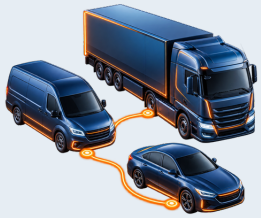
Private Cloud

On-Premises

Mobile + Web

Core product portfolio

Five products. Distinct roles within an integrated customer solution.



DAL Fleet

Fleet Management

Central platform for vehicles, drivers, trips, maintenance, alerts, reports and operational control.



DAL Track

Asset Tracking

Real-time GPS and cellular tracking for vehicles, equipment and mobile assets.



DAL FuelGuard

Fuel Monitoring

Fuel consumption, refill, drain and theft monitoring using level and radar sensors.



DAL VisionDrive

Driver Safety AI

MDVR, DMS and ADAS for fatigue, distraction, driver behaviour, incidents and video evidence.



DAL AssetSat

Satellite Tracking

Satellite-enabled visibility for remote vehicles and assets outside cellular coverage.

Concept miniatures illustrate product capabilities; they are not hardware specifications.

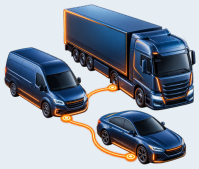
Extended solutions

Specialist capabilities extending the core product portfolio.



DAL Maintenance

Preventive maintenance, breakdowns, spare parts, tyres, service schedules and document renewals.



DAL Rental Fleet

Contracts, reservations, delivery, handover and vehicle availability for rental operations.



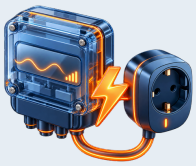
DAL School Bus

Bus tracking, student attendance, parent notifications and safety monitoring.



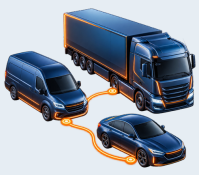
DAL Cold Chain

Temperature and humidity monitoring for food, pharmaceuticals and sensitive supply chains.



DAL EV Fleet

Battery, charging, consumption, route and range monitoring for electric fleets.



DAL Towing & Logistics

Order management, task dispatch, driver assignment and execution tracking.

Product selection, integration scope and service levels are agreed for each engagement.

Selected use cases

Practical applications across customer operations.



Fuel Theft Control for Oil & Gas Transport

Fuel-level sensors, geofencing and video telematics detect suspicious activity and notify fleet operators in real time.

FUEL EVENT VISIBILITY



Towing Order Management

Orders are created, assigned to drivers and trucks, monitored and confirmed with towing-event detection.

DISPATCH CONTROL



Public Transport Safety

Multi-channel mobile DVR, driver monitoring and event alerts support safety and operational control.

DRIVER AND PASSENGER SAFETY



Remote Asset Tracking

Satellite and GSM communication provide continuity of tracking where terrestrial networks are unavailable.

TRACKING BEYOND CELLULAR COVERAGE

Illustrative applications and concept scenes. External photograph credits: page 51.

DAL TECHNOLOGY

DIVISION 05

IoT & Smart Systems



From Ideas to Connected Intelligence

DAL IoT & Smart Systems takes products from concept to connected, intelligent and production-ready devices. The division combines electronic design, PCB engineering, firmware, sensors, wireless connectivity, cloud integration, prototyping, testing and field deployment.

Conceptual technology scene.

Division Overview

Connecting Devices. Creating Intelligence.

DAL IoT & Smart Systems takes products from concept to connected, intelligent and production-ready devices. The division combines electronic design, PCB engineering, firmware, sensors, wireless connectivity, cloud integration, prototyping, testing and field deployment.

WHAT WE DELIVER

- Research and concept validation
- Embedded hardware design
- Schematic and multi-layer PCB design
- Firmware and device drivers
- Sensor integration
- BLE, Wi-Fi, LoRaWAN, RF, cellular and GPS
- AI-enabled embedded systems
- Mechanical and industrial design
- Prototyping, calibration and field testing
- Cloud, mobile app and device-platform integration

TARGET SECTORS

Industrial automation

Energy and utilities

Agriculture and environment

Weather and meteorology

Security, defence and robotics

Wearables and wellness

Smart buildings and homes

Consumer IoT

DEPLOYMENT MODELS

Device + Gateway

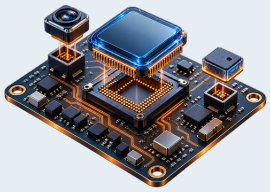
Edge

Cloud Connected

Private IoT Platform

Core product portfolio

Five products. Distinct roles within an integrated customer solution.



DAL IoT Studio

Product Development

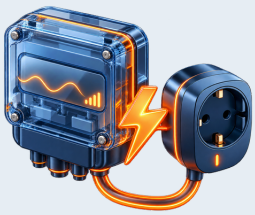
Concept validation, architecture, electronics, PCB, firmware, prototyping, testing and production support.



DAL Device Manager

Device Control

Registration, monitoring, configuration, firmware updates, status management and lifecycle control.



DAL Smart Energy

Smart Metering

Energy and power monitoring, smart plugs, meters, analytics and control.



DAL Smart Home

Connected Living

Integrated lighting, climate, security, access, appliances and energy control.



DAL Agro

Smart Agriculture

Soil, irrigation, weather and environmental monitoring for farms and agricultural operations.

Concept miniatures illustrate product capabilities; they are not hardware specifications.

Extended solutions

Specialist capabilities extending the core product portfolio.



DAL GasSense

Remote monitoring of gas cylinders and tanks through LoRaWAN and long-range connectivity.



DAL Industrial Monitor

Temperature, pressure, vibration, humidity and condition monitoring for equipment and industrial assets.



DAL Weather

Radiosonde, weather-station and atmospheric data acquisition systems.



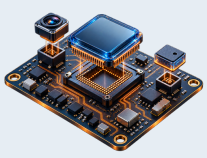
DAL Smart Garden

Irrigation, soil, weather, lighting and plant-condition monitoring.



DAL LoRaWAN

Gateways and long-range low-power connectivity for sites, cities, farms and remote infrastructure.



Custom Embedded Products

Purpose-built control boards, wearables, sensors, robotics and edge-AI devices.

Product selection, integration scope and service levels are agreed for each engagement.

Selected use cases

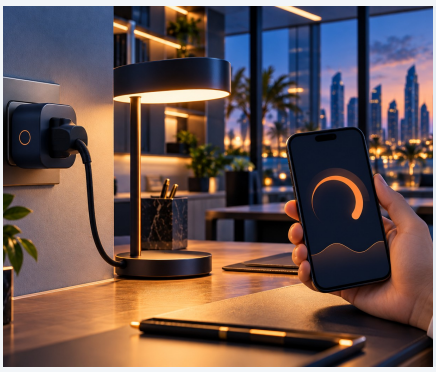
Practical applications across customer operations.



Emirates Shooting Equipment Control Board

An embedded baseboard controlling popup, monorail, vehicle and POLYRACK targets with Wi-Fi, Bluetooth, impact, vibration, environmental sensors and LoRaWAN.

CONNECTED EQUIPMENT CONTROL



DAL Smart Plug

A Bluetooth-enabled smart power meter for remote monitoring and control of voltage, current, power factor and energy consumption.

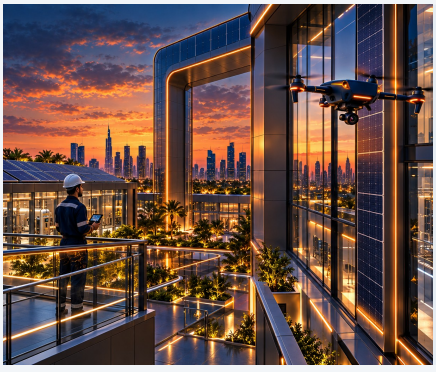
ENERGY VISIBILITY



Radiosonde for Meteorological Applications

An atmospheric measurement device transmitting altitude, pressure, temperature, humidity and GPS-derived wind data in real time.

ATMOSPHERIC MEASUREMENTS



Drones and Aerial Systems

Custom drone and embedded-system engineering for mapping, inspection, agriculture, security and oil-and-gas applications.

REMOTE INSPECTION AND MAPPING

Illustrative applications and concept scenes. External photograph credits: page 51.

DIVISION 06

Business Services



Supporting business. Enabling growth.

Corporate setup, licensing, government liaison and practical business support within the DAL group.

Illustrative business consultation scene.

Business support

Practical services supporting company establishment and daily operations.



Corporate setup

Coordination of company establishment requirements and supporting documentation.



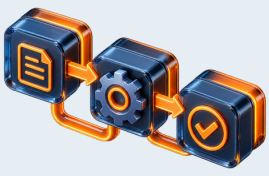
Licensing support

Business licence applications, renewals and related administrative coordination.



Government liaison

Document submission and follow-up with the relevant authorities.



Business administration

Organised records, request tracking and ongoing operational support.

Service requirements and responsibilities are defined for each engagement.

Business use cases

Connected administrative support across the company lifecycle.



Company establishment

An entrepreneur coordinates company setup documents, licensing steps and administrative follow-up through one business-support relationship.



Ongoing licence & document coordination

An established company organises its renewal requirements, supporting records and government liaison activities with clear ownership and follow-up.

Illustrative application scenarios based on the business-services scope in Profile.pdf.

Core engineering **Capabilities**

Shared technical capabilities serving the technology divisions.

Middleware & Integration	API development, gateways, banking and enterprise integration, identity and onboarding middleware, payment gateways and switching interfaces.
Software Engineering	Business analysis, SRS and documentation, mobile and web development, enterprise systems, databases and custom applications.
Data & Business Intelligence	Data warehouses, data marts, dashboards, reporting, forecasting, financial analysis and decision support.
Infrastructure Engineering	Networks, servers, storage, virtualisation, HCI, databases, data-centre design and managed operations.
Cybersecurity	Firewalls, segmentation, IDS/IPS, encryption, identity, VAPT, application security, monitoring and incident response.
Project & Service Management	Discovery, architecture, planning, implementation, testing, training, support, SLA and knowledge transfer.

Delivery Lifecycle

One controlled delivery approach across DAL divisions.

1 Discover

Business and technical requirements, stakeholder priorities and current-state assessment.

2 Design

Solution architecture, scope, security model, integration and implementation plan.

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.

ENGAGEMENT OPTIONS

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

Commercial Engagement Models

Flexible structures aligned with the solution scope and operating model.

FinTech & Digital Solutions

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

Cloud & Cybersecurity

Monthly or annual subscription based on infrastructure resources, workloads, users and service level + project fees for deployment, VAPT, GRC and migration.

AI & Automation

Setup and integration fees + subscription based on documents, users, voice minutes, transactions, automated processes or private infrastructure capacity.

Telematics & Mobility

Device sale and installation + monthly subscription per vehicle or asset + optional sensors, cameras, connectivity and managed support.

IoT & Smart Systems

Engineering and non-recurring development fees + prototype cost + unit manufacturing cost + platform subscription + support and maintenance.

Product selection, integration scope, service levels and commercial terms are agreed for each engagement.

Delivery, security & Support

Architecture, implementation and operations with clear accountability.

01

Fit-for-Purpose Architecture

Solutions are designed around regulatory, operational, integration and commercial requirements.

02

Security by Design

Access, encryption, identity, segmentation, monitoring, backup and audit are considered from the start.

03

Open and Portable Technology

Preference for standards-based architecture, documented APIs and reduced platform lock-in.

04

Phased Implementation

Pilot, controlled rollout, acceptance and optimisation reduce operational risk.

05

Documentation & Knowledge Transfer

Architecture, operations, support and user documentation are delivered with training and handover.

06

Lifecycle Support

Monitoring, service desk, preventive maintenance, updates, incident response and roadmap reviews.

SUPPORT MODELS

- 24/7 managed service for agreed critical platforms
- Business-hours support with escalation and SLA
- Deployment and handover model
- On-site and remote technical support
- Preventive maintenance and health checks
- Dedicated project and service governance

Coverage, response times and service responsibilities are defined in the agreed SLA.

Major Clients

Representative organisations in DAL Technology’s customer portfolio.

BANKING & FINANCIAL SERVICES

- **Al Salam Bank**
- **Al Baraka Bank**
- **QNB**
- **United Capital Bank**
- **Sudanese Egyptian Bank**
- **Elnilein Bank**
- **Animal Resources Bank**
- **Faisal Islamic Bank**
- **Arab Bank**
- **Blue Nile Mashreg Bank**
- **AlNile Bank**
- **Omdurman National Bank**
- **Al Khaleej Bank**

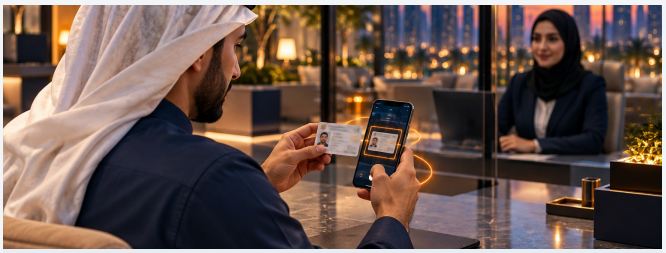
ENTERPRISE & SPECIALIST OPERATIONS

- **Emirates Shooting Equipment**
- **Carrefour**
- **Carmen Perfumes Dubai**
- **Padel Nation**

Capabilities include digital onboarding, banking applications, cloud, communications, hardware and connected systems.

Selected project experience

Themes from DAL’s documented delivery portfolio.



Digital onboarding & eKYC

Customer onboarding, OCR, liveness, face matching, approval workflows and identity integration.



Mobile banking solutions

Secure banking applications, systems integration, publishing and release support.



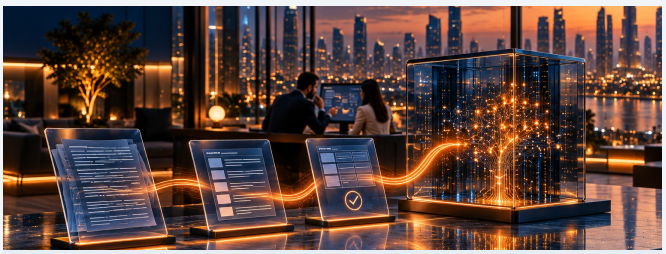
WhatsApp banking platform

Alerts, account enquiries and service requests connected to banking and CRM systems.



Cloud & infrastructure

Hosting, migration, backup, disaster recovery and managed operations.



Government digital solutions

Service portals, electronic requests, document verification and workflow automation.



Telematics & fleet management

GPS tracking, fuel monitoring, driver safety and operational dashboards.

Images illustrate solution categories and do not document specific client deployments.

Why DAL

Smart. Effective. Affordable.

01 One accountable delivery partner

Six specialist divisions combine product engineering, software development, infrastructure, integration and managed services to support complete customer solutions.

02 Regional insight and global standards

Knowledge of regulatory, linguistic and operational requirements in Arabic-speaking markets is combined with international technology alliances.

03 Customer first

We begin with the customer's operational reality and design around measurable business outcomes, usability and sustainable cost.

04 Engineering discipline and security

Structured architecture, documentation, testing and lifecycle management are supported by security, privacy, resilience and governance from the start.

05 Practical innovation

Technology is selected for its operational value. Capability, effectiveness and affordability guide the solution design.

06 Long-term partnership

Managed services, continuous improvement and lifecycle support extend customer relationships beyond implementation.

Contact information

Company locations and official contact channels.

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Image credits

Sources and usage notes for the visual material in this profile.

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DAL TECHNOLOGY

Let’s build what’s next.

Engineering digital transformation
with confidence.

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