

Open Digital Banking

A Secure, Compliant & Scalable
Digital Banking Platform



A Unified Platform for Modern Banking

A comprehensive digital solution enabling banking institutions to deliver secure, anytime-anywhere financial services.



Seamless Transactions

Enable customers to perform financial operations digitally without branch visits.



Value-Added Services (VAS)

Instant access to tax certificates, account statements, and maintenance requests.



24/7 Accessibility

Continuous availability across mobile and web channels.



Strategic Business Value

Driving digital transformation to reduce operational overhead and enhance customer lifetime value.



Digital Adoption

Shift volume from physical branches to digital channels.



Operational Efficiency

Automate routine processes to lower cost-to-serve.



Regulatory Alignment

Built-in compliance reduces risk and administrative burden.



Speed to Market

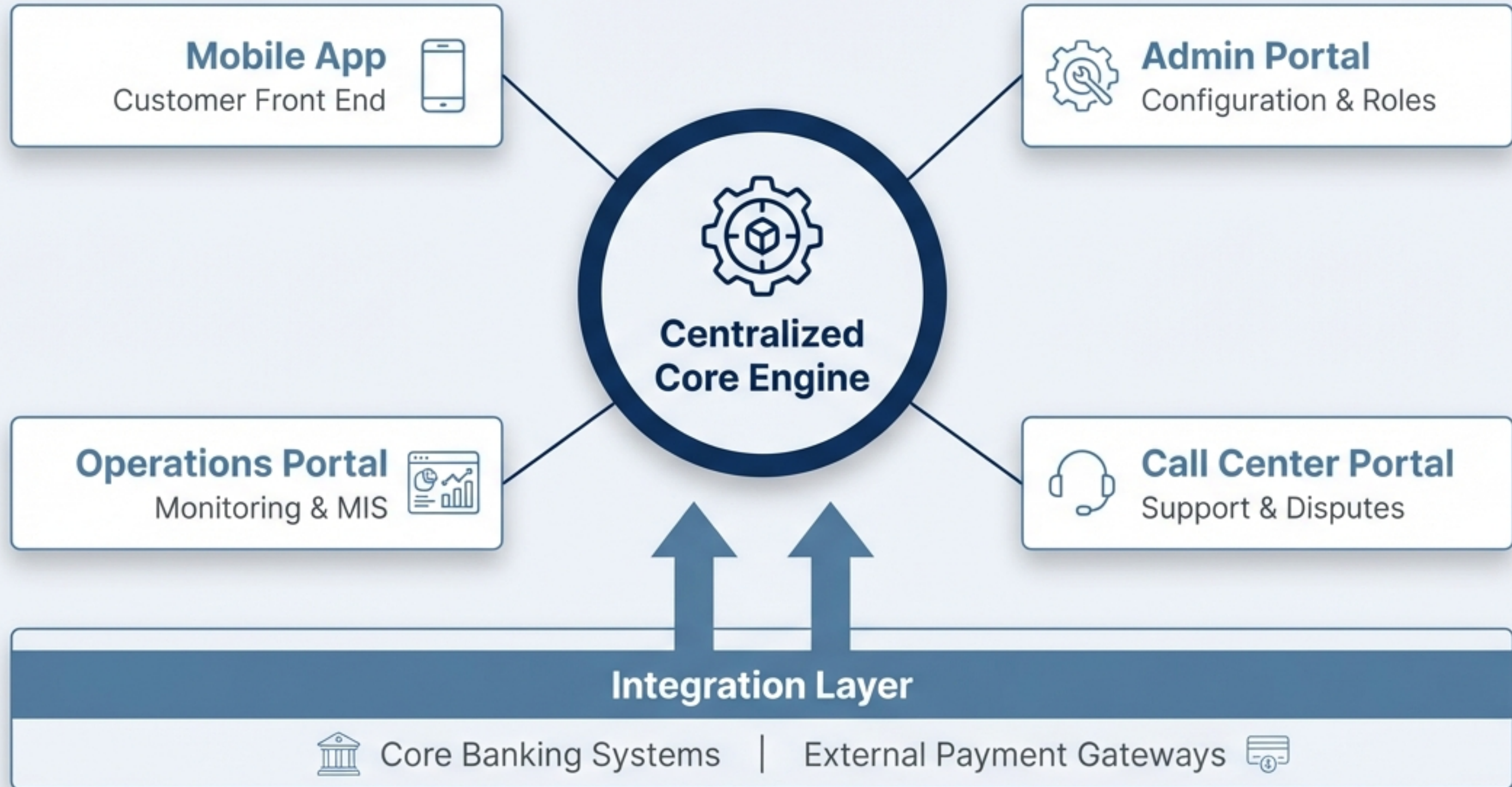
Rapid deployment of services to compete with neobanks.



Customer Experience

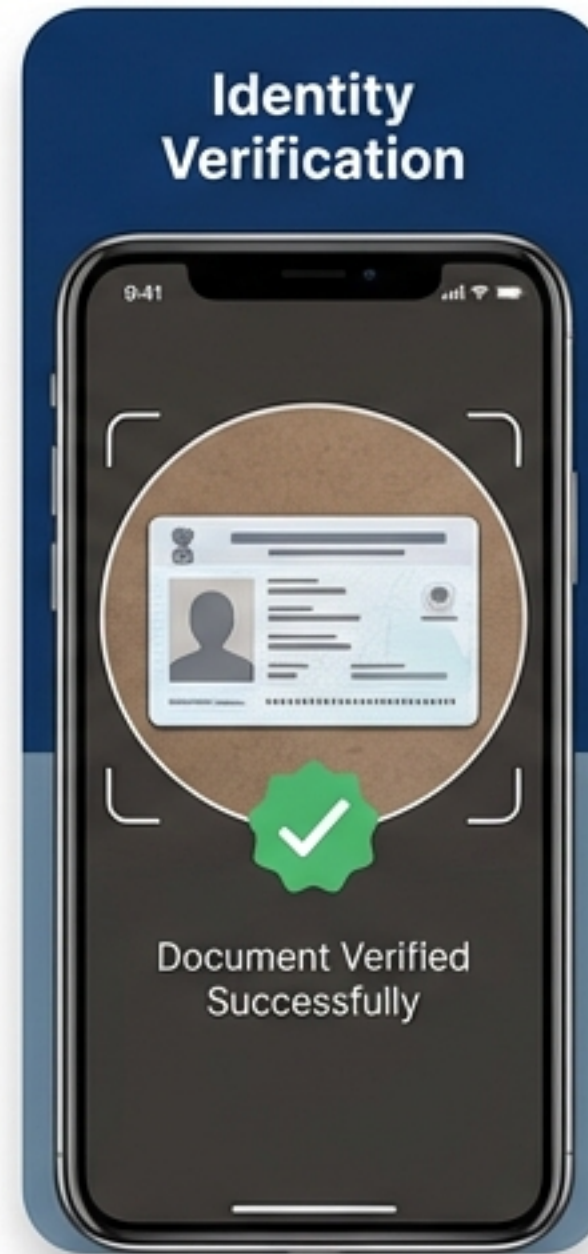
Frictionless, modern UI drives retention and engagement.

The Open Digital Banking Ecosystem



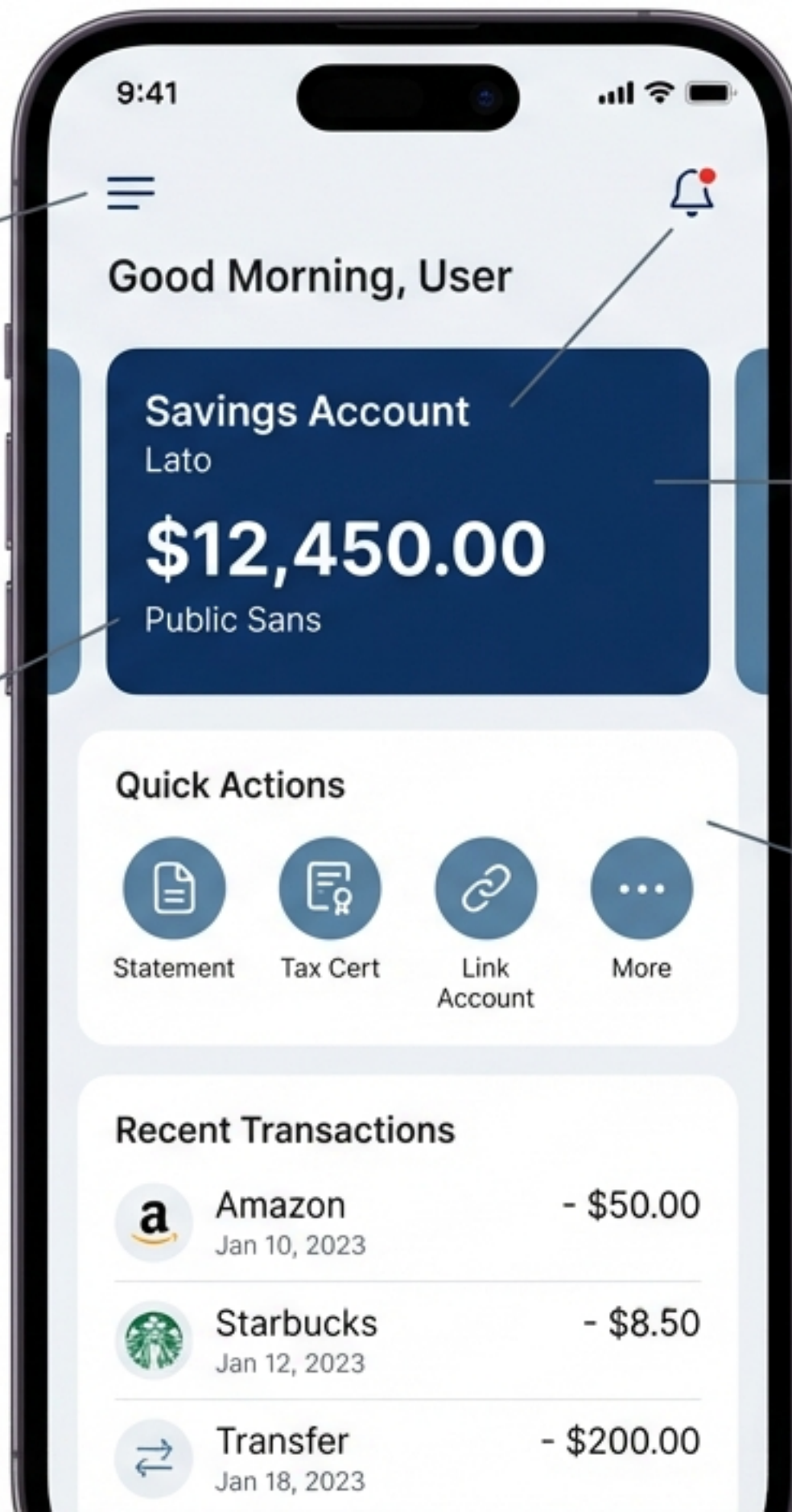
Onboarding & Secure Access

- **Frictionless Onboarding:** Self sign-up with integrated KYC.
- **Device Security:** Mandatory device registration with configurable 'Cooling-off Period' on device change.
- **Authentication Suite:** 2FA (SMS/Email), Biometrics, and Password management.
- **Transaction Security:** Dedicated TPIN (4 or 6 digits) required for financial authorization.



Smart Navigation:
Side menu for extensive options.

Notification Center:
Alerts for transactions & marketing



Holistic Overview:
Multi-account linking & alias management.

Self-Service Documents:
Download Tax Certificates & Account Statements instantly.

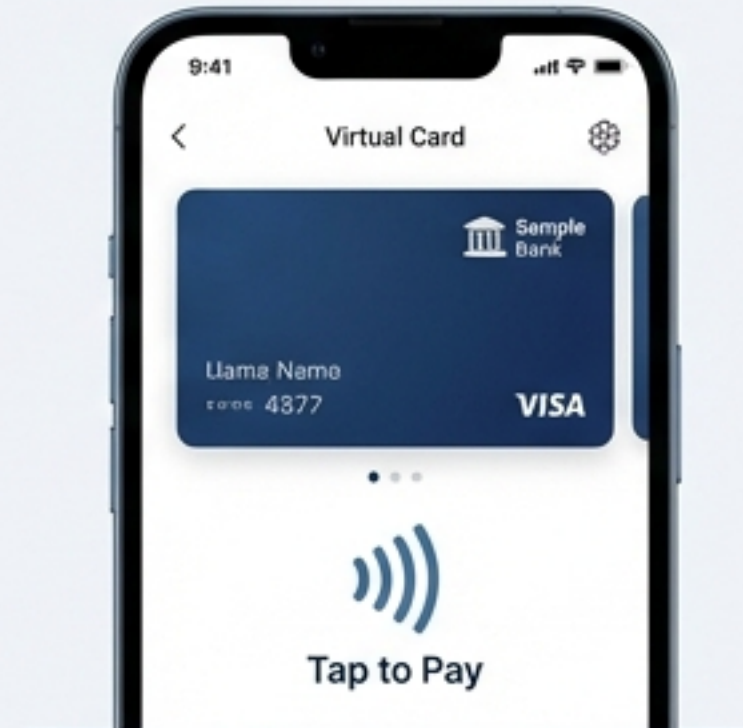
Comprehensive Card Management

Physical Card Management



- Request New / Replace Lost Card
- Block / Unblock Instantly
- Set PIN & Transaction Limits
- Toggle International Usage

Digital Card Management



- Instant Virtual Card Generation
- HCE Tokenization (Tap & Pay)
- Merchant Category Code (MCC) Controls
- View Digital Card Details

Payments & Transfers Engine



Transfer Suite

P2P (Own, Same Bank, Other Bank)
Scan & Pay (QR Retail)

Bill Payments (P2G & P2B)

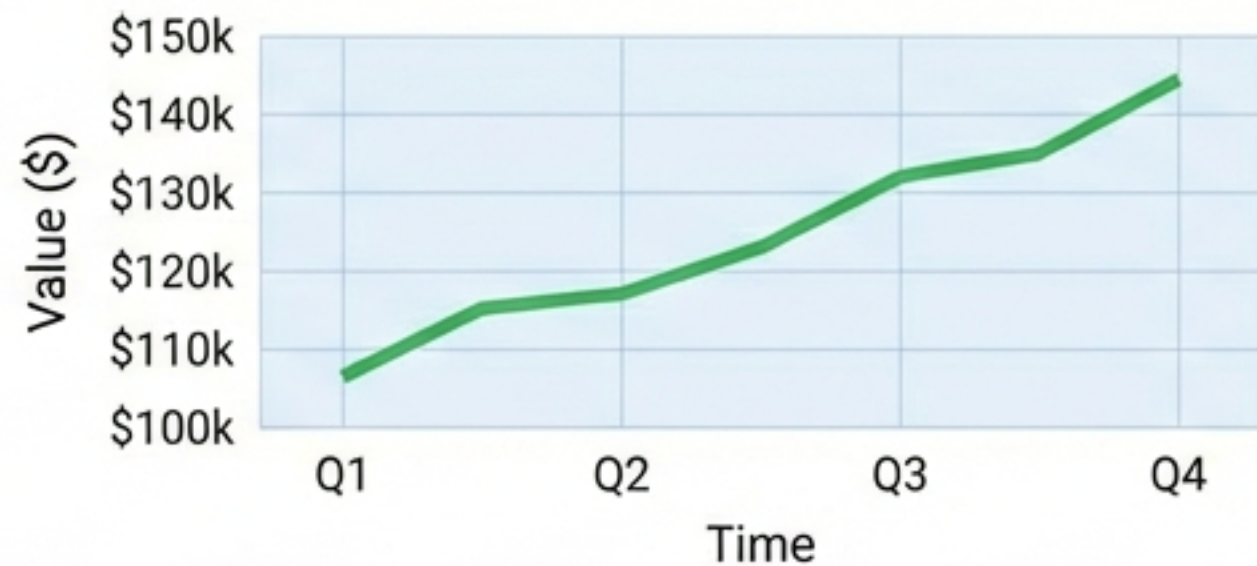
Government: Taxes, Traffic Fees, Education
Utilities: Internet, Electricity, Airlines

Smart Scheduling

Recurring Payments
Loan Repayment Schedules

Wealth Management & Lending

Investments Dashboard



 Treasury Bonds  Mutual Funds

- Buy/Sell Investment Products
- Real-time Portfolio View
- Maturity Re-investment Handling

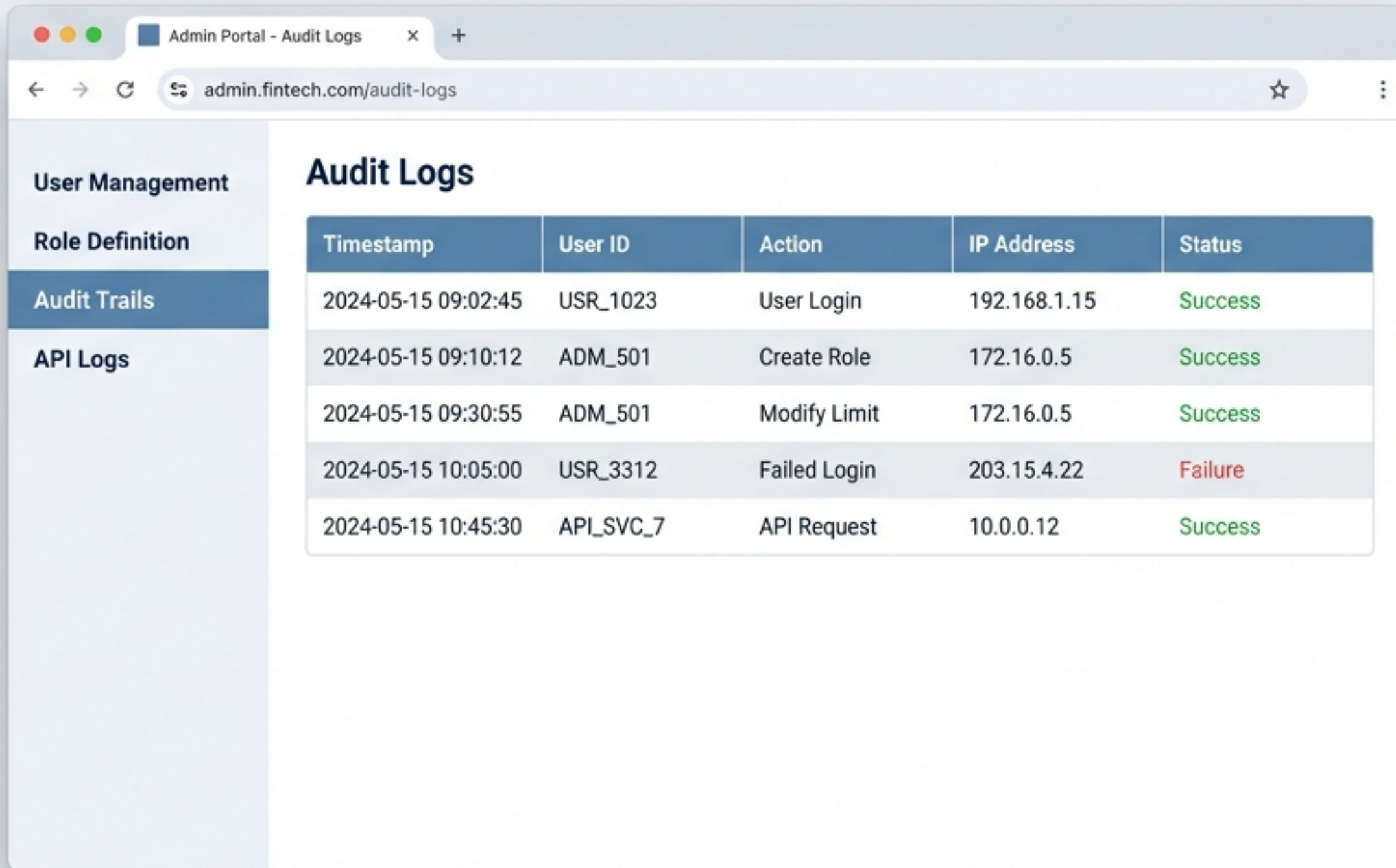
Digital Lending

Personal Loan Application



- Digital Loan Origination
- Integrated Credit Scoring
- View Loan Statements & Repayments

Admin Portal: Access Control & Audit



Audit Logs				
Timestamp	User ID	Action	IP Address	Status
2024-05-15 09:02:45	USR_1023	User Login	192.168.1.15	Success
2024-05-15 09:10:12	ADM_501	Create Role	172.16.0.5	Success
2024-05-15 09:30:55	ADM_501	Modify Limit	172.16.0.5	Success
2024-05-15 10:05:00	USR_3312	Failed Login	203.15.4.22	Failure
2024-05-15 10:45:30	API_SVC_7	API Request	10.0.0.12	Success

Granular Control

- Role-Based Access Control (RBAC) with MFA Login
- User & Customer Activity Audits
- Device & API Consumption Logs
- Automated Security Alerts

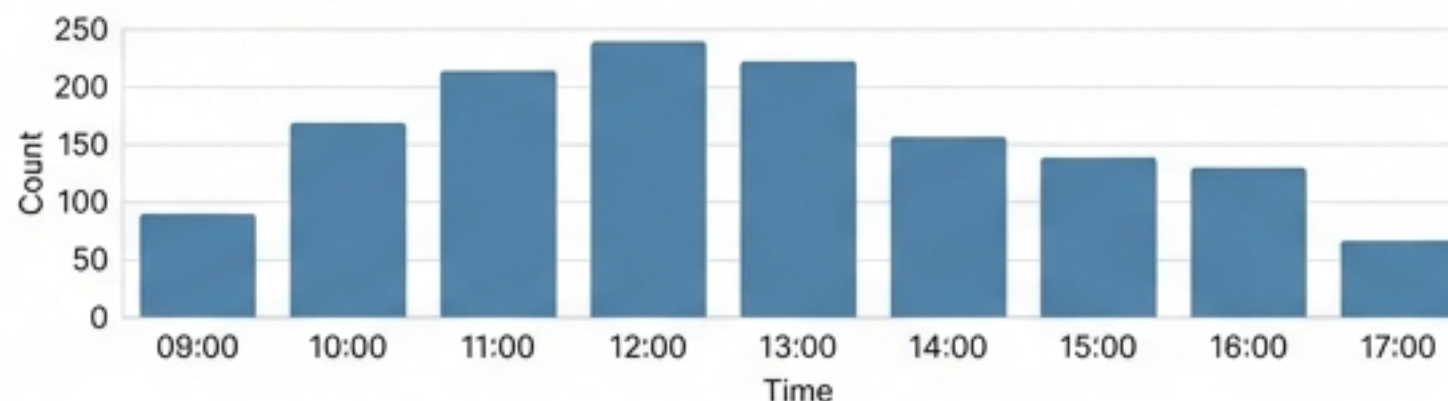
Operations, Monitoring & Analytics

Mission Control

Service Health

Core	● Active
API	● Active
Auth	● Active
Database	● Active

Transaction Volume



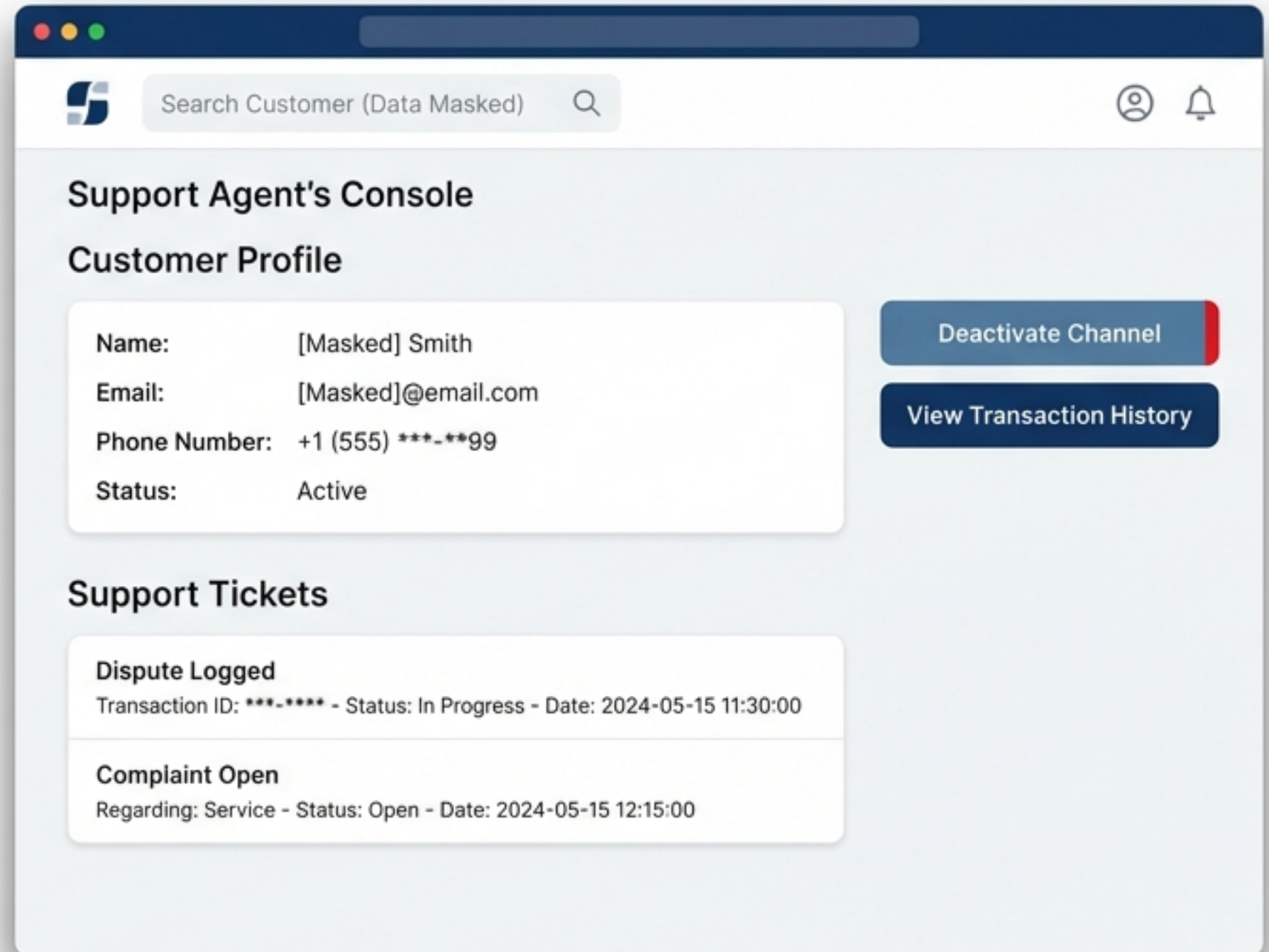
Live Transaction Feed

Timestamp	User ID	Amount	Status
2024-05-15 09:05:12	USR_456	\$1,200.00	Success
2024-05-15 09:05:54	USR_456	\$1,200.00	Success
2024-05-15 09:05:08	USR_454	\$1,200.00	Failed
2024-05-15 09:05:06	USR_456	\$1,200.00	Success
2024-05-15 09:05:37	USR_458	\$700.00	Success
2024-05-15 09:05:06	USR_450	\$355.00	Success

- ▶ Real-Time Transaction Monitoring
- ▶ Service Status Control (Start/Stop)
- ▶ Detailed MIS & Financial Reporting

Call Center & Support Portal

- 🔒 **Privacy-First:** Masked data search.
- 📋 **Dispute Management:** Log and resolve transaction disputes.
- 👤 **Channel Control:** Remotely activate/deactivate user access.



Enterprise Security & Compliance



Data Protection

- AES-256 Encryption at rest
- HTTPS / TLS Secure transmission



Regulatory Compliance

- PCI DSS Certified
- ISO 27001 Standards



Access Standards

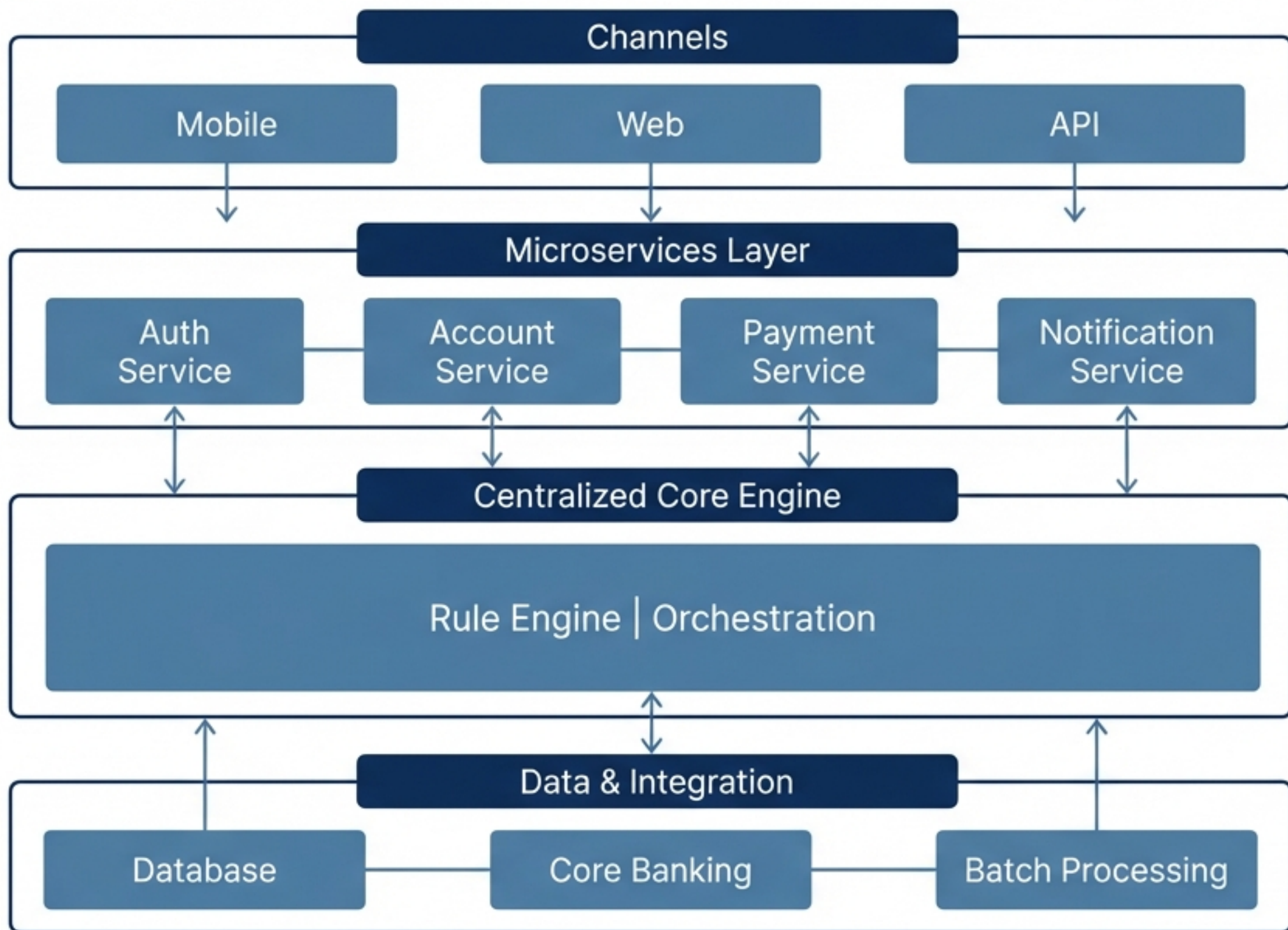
- OAuth 2.0 API Control
- Spring Security Tokenization



Audit Ready

- Comprehensive Immutable Logs

Scalable Technical Architecture



Key Architectural Principles

- **Modular Design:** Independently scalable microservices.
- **Hybrid Processing:** Supports Real-time and Batch synchronization.
- **High Performance:** Scalable Rule Engine for complex logic.

Future-Ready Digital Banking

Trust. Scale. Experience.

Open Digital Banking delivers a complete ecosystem—merging a premium customer experience with rigorous bank-grade security and operational control.

ISO 27001 & PCI DSS Compliant
Modular Architecture for Growth
Unified Friction-Free User Journey

