

# Digital Financial & IT Infrastructure Services



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# OVERVIEW OF Al Duha Core Banking Solution

## Digital Core Banking Solutions

A Game Changer?



### The Full Range of Core bank Products

- Customer & Account Management
- General Banking
- Management & Origination Module
- Data Analytics & Real-Time Dashboards
- IFRS9
- Deposit & Lending Product Wizard
- Term Deposits & CASA
- Inbuilt General Ledger Module
- Risk Management & Regulatory Module
- 360-Degree Customer view
- Treasury Module
- Foreign Currency & Trade Management
- Integrated Chart of Account
- Locker Management Module
- Collateral Management Module
- Mobile Application
- Internet Banking
- In-House Development
- Low-Code Model
- Fully Parametrized System
- Integrated Security Module
- Using Latest Tools & Technology
- Cloud Native System
- Micro-services Architecture
- Platform Agnostic
- Integratable with any 3<sup>rd</sup> Party System
- Highly Configurable
- Highly Customizable
- Secure, Sustainable and Scalable
- Inbuilt Utility for Data Migration
- Standardize Processes
- Friendly User Interfaces
- Inbuilt Middleware Application
- SMS Banking

# OVERVIEW OF FINANCIAL SERVICES

ALDUHA technology solutions and services are used by Banks, FinTech, and Microfinance Institutions in multiple countries across the globe and in multiple languages  
Our clientele includes some of the leading financial institutions  
ALDUHA solutions and services are enabling banks and financial service providers to enhance their quality of service, help innovate and grow at an accelerated pace.



## Set-up Digital Bank

- Digital Lifestyle Branches
- Digital Sale and Service Center
- Digital Apps
- Partnership Models
- Cash Conversion Points

## Digital Channels

- Mobile Apps along with related security features i.e.
  - Device Binding
  - Multiple Factors of Authentication
  - Payment Card Industry – Data Security Standards (PCI-DSS)
- Internet Banking along with related security features i.e.
  - Device Binding
  - Factor of Authentication
  - Payment Card Industry – Data Security Standards (PCI-DSS)
- Payment Gateway services to process Card based payments
- Social Media Banking
  - Banking API availability through:
    - WhatsApp
    - Facebook
    - Instagram
    - Other social media platforms

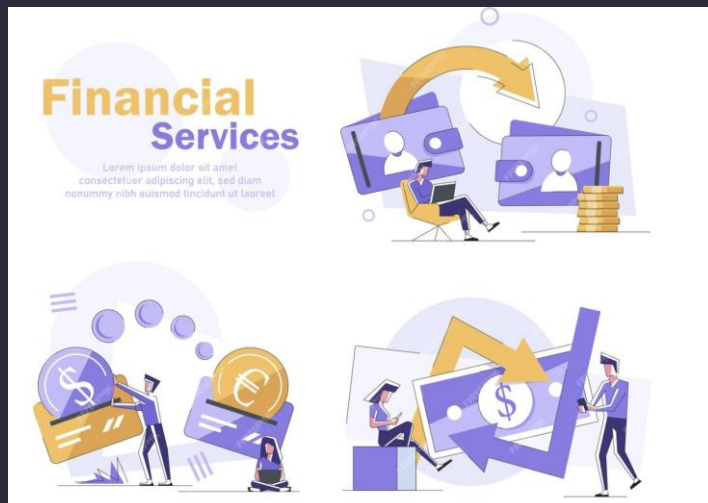
- SMS Banking
- ATM Management
  - ATM Deployment
  - Cash Management
  - Monitoring Services
  - Remote Unusual Activity Detection through Artificial Intelligence (AI)
- Cash Deposit Machine(CDM) Management
  - CDM Deployment
  - Cash Management
  - Monitoring Services
  - Remote Unusual Movement Detection through Artificial Intelligence
- Cheque Deposit Kiosk Management
  - Digitalization & Truncation of Cheque through Optical Character Recognition (OCR)
  - Sophisticated signature matching using weight points & image processing techniques

## Digital Payments

- Retail Digital Payments
  - Digital Merchant Onboarding
  - Digital Merchant App that shows real-time transactions reporting for that merchant
  - Digital Merchant Online Financing
  - Digital Merchant Buy Now Pay Later (BNPL) Services
  - Digital Merchant Value Added Services
  - Digital Merchants Like U service
  - Digital Merchant Reporting



# FINANCIAL SERVICES



- Online Payment Gateway
  - Digital Merchant Onboarding
  - Digital Merchant App that shows real-time transactions reporting for that merchant
  - Digital Merchant Online Financing
  - Digital Merchant Buy Now Pay Later (BNPL) Services
  - Digital Merchant Value Added Services Reporting
  - Real-time Plugin Integration
- Ecommerce
  - E-commerce Market Place generation and maintenance
  - SKU Management
  - Merchant Management and Onboarding
  - Dispute Handling
  - Partner Delivery services (BNPL)
- Digital Collection Solution
  - Club, Schools and Universities Digital Fee collections
  - Digital Subscription collection
  - Digital Onboarding of Clients
  - Reporting Services for Clients
- Prepaid Cards
  - Digital Prepaid Card Generation
  - Limit Management
  - Reporting
  - Top-Ups
  - Payment Services

## QR Cards

- Digital QR Card Issuance
- Limit Management
- Reporting
- Top-Ups
- Payment Services

## Digital Products & Lending

- Target market
- Data and translating insights into intuitive and engaging interfaces
- Creating wireframes and prototypes
- Digital Assets
  - Digital Instant Credit Card issuance for New & Existing Customers
  - Instant Digital Loans
  - Digital Overdraft Services
  - Digital Auto Finance
  - Digital Credit Cards
  - Buy Now Pay Later (BNPL) Program
  - Nano Loans
  - Digital Credit Scoring from structured and unstructured data sources
- Digital Liability Services
  - Digital Current and Saving Account Onboarding Conventional and Islamic
  - Digital Debit Cards

# FINANCIAL SERVICES



# FINANCIAL SERVICE



- Digital Wealth Management
  - Digital Solution for Investments in:
    - Sukuk
    - Treasury Bills
    - Term Deposit
    - Mutual Funds
    - Securities
    - Digital Debit Cards
- Enterprise Loyalty Program
  - Tiered Rewards Structure
  - Product specific earning rules
  - Real Time Redemption via ADCs
  - Real Time Tracking of earning rules, product eligibility
- Digital Insurance
- Digital Security Programs
- Digital Investor Portfolio Services (IPS)
- Digital Wallets
  - Digital Wallet onboarding
  - Digital Wallet Limit Management
  - Digital Wallet Management
  - Digital Liquidity Management
  - Digital Wallet Cards
- Debit/Credit Cards
- Personal Finance Management

## Agency Banking

- Setup agent Network
  - Agent Network Onboarding
  - Relationship Management
  - Commissions Management
  - Regulatory Compliance

- Agent App
  - Development and maintenance of agency banking app
- Multiple Product Selling
- Agent assisted E-commerce platform

## Corporate Solutions

- Digital Payroll solutions for Employers
  - Digital Onboarding of employees
  - Debit Card Generation
  - Debit Card Management Services
- Corporate payments
- Corporate Collections

## Contact Center

- Call Center establishment
  - Premises with other logistics
  - IP Telephony
  - Availability of Services at multiple geographical locations
  - Call Routing & Auto Load Balancing
  - Call Recordings
  - Call Back Assistant
  - IVR Services
  - CRM (Customer Relationship Management Tool)
  - Real time and Historical Reporting for service level and productivity management.
  - Voice Biometrics
  - Social Media Services (Social Media Community Management, Brand Management & Social Listening, Social Care (Instagram, Facebook, LinkedIn, X, YouTube))



# FINANCIAL SERVICES



- Inbound and Outbound (Telemarketing) Contact Center Services (Voice) with required support and logistics
- Live Chat and BOT Services
- Conversational BOT
- Digital Facilitation Desk at Sales and Service Centers and Digital Branches.
- MetaVerse
- Customer Facilitation via Bot enabled on SMS services
- Transactional and Promotional Messages
- SMS short code management and Enablement of E2E infrastructure.
- Auto Dialer for announcement and customer communication
- Email Engine for marketing and transaction Alerts
- Quality Assurance / Transaction Monitoring Services
- In-house Skillset for continuous improvement and Automation of processes.

## Digital Marketing

- Brand Presence
- Enhance customer engagement with targeted digital marketing strategies
- Maximizing marketing effectiveness and ROI
- Contextual Marketing
- Search Engine Optimization (SEO)
- Search Engine Marketing (SEM)
- Social Media Screening for key word search and sentiment analysis
- Pay-Per-Click (PPC) Advertising

- Social Media Marketing
- Email Marketing

## User Experience (UX) Design

- UX Audit and research
- Usability testing
- User Journeys mapping & Information architecture
- UI/UX low & high fidelity designs for both mobile & large screens with advance prototyping
- Website & portal frontend development (HTML, CSS, Bootstrap, WordPress, Angular JS, React JS)

## Data Analytics and Personalization

- Predictive Data Modelling
- Digital Credit Scorecards
- Advanced Data Analytics
- Robotic Process Automation
- Fostering Loyalty and Growth
- 360 Customer view
- Building Dashboards for business insights
- Generative AI
- Python

## Security & Fraud Prevention

- Information security protocols
  - Encryption
  - Patch Management
- Robust security methods
  - Geo-fencing
  - Continuous Monitoring
  - Hashing
  - Multi-factor authentication
- Fraud detection systems

# FINANCIAL SERVICES

## Financial Services Sector



### Regulatory Compliance

- Data protection laws
- Privacy regulations
- Cybersecurity guidelines
- Outsourcing guidelines

### Coding Services

- Mobile App Development
- Web Portals Development
- Backend Development
- API Development
- Database Management
- Device Binding

### DevOps

- Integration
- Deployment/Delivery
- Monitoring and Logging
- Configuration Management
- Containerization and Orchestration
- Version Control and Collaboration
- Security Automation

### Digital Remote Working App

- Digital Onboarding
- Hybrid Working Model
- HR Shared Services

### Restaurant Automation pp

- Restaurant Onboarding
- End to end order management along with Payments

Instant Prepaid QR Credit Card creation (Virtual & Physical)

### Payment Scheme & Switch Reconciliations

- Shared the Reconcile & Unreconciled records with identity
- Financial Voucher of Reconcile and Unreconciled Records

### Dispute Resolution Services

- Handling of Payment Scheme Chargeback
- Handling of Switch Claims

### Centralized Account Openings

- Customer Assistance/Handholding
- Scrutiny of Documentation
- Processing & Activation of New Accounts
- Static Data amendments & Maintenance
- Signature updating, SMS Profile & E-statement Subscription
- Digital Archiving of Customer Records/Documents
- Regulatory Reporting & Dash-Boarding

### Treasury Operations

- Custodial Services for Bonds/ Stocks & other Eligible securities along with its complete operational mechanism.
- Foreign Exchange (FX) settlement services including SWIFT Ops.(Trade Settlement & Payment Processing)
- Money Market Settlement Services (including short term Money market instruments/ Repurchase agreements)
- Nostro A/c. Reconciliation services.
- Payment Solutions. (Customers, Banks & FIs)
- Derivative Trades Settlement. (Settlement of Exchange Traded/ OTC products- SWAPS, Options, Forwards, Futures)
- Automation of Treasury Processes & Financial Reporting tasks.

# IT Infrastructure Services

Rapid technology shifts and innovations are creating new business imperatives. Businesses are adopting Digital technologies to build new and innovative business models, reduce time-to-market, optimize business processes, empower their workforce and personalize customer experience. Aligning IT to the business is key to the success of an organization that is on the Digital journey. IT infrastructure has a key role in enabling this Digital journey when it aligns to the following priorities and outcomes:



## AGILE INFRASTRUCTURE

- ▶ Automation Driven Agility
- ▶ Streamlined Workflows
- ▶ IT Operational Intelligence

## EMPLOYEE PRODUCTIVITY

- ▶ Enabling New Ways of Working
- ▶ Effective Team Collaboration
- ▶ Employee Retention

## CUSTOMER EXPERIENCE

- ▶ Omni-channel Experience
- ▶ Analytics Driven Insights
- ▶ Increased Customer Loyalty

## SECURITY & COMPLIANCE

- ▶ Real-time Threat Management
- ▶ Protect Brand Reputation
- ▶ Lower Risk to Business

Happiest Minds' Managed Infrastructure Services is a comprehensive, integrated suite of services to manage an Enterprises' distributed and Hybrid IT environment as a single entity with single point-of accountability.

# DERIVED BUSINESS VALUES FROM OUR SERVICES

**Cost Effective** – Standardized services with focus on Y-o-Y productivity gains

**End-to-End Visibility** – Unified visibility across private/public/hybrid infrastructure enabled by advanced analytics

**KPIs & Metrics** – Business centric KPIs & metric measurements

**Automation Driven Agility** – Faster time-to-market and enhanced user experience through IT process automation

**Technology Transformation** – Comprehensive suite of consulting and transformation services that enable Digital journey

**Flexible Engagement Models** – Engagement and pricing models tuned to the business requirements





# SERVICE OFFERINGS

## Managed Infrastructure Services

Al Duha [managed infrastructure services](#) consist of comprehensive and modular services components that covers:

### STANDARD

- ▶ Service Desk and NOC Services
- ▶ Infrastructure & Application Monitoring
- ▶ L1 /2/3-Tiered Support
- ▶ Vendor Management
- ▶ Asset Management
- ▶ Custom Dashboards & Reports

### ENHANCED

- ▶ AIOps Enabled IT Operations
- ▶ Hybrid Cloud Management
- ▶ Advanced Patch Management
- ▶ DevOps Integration

### ADVANCED

- ▶ Infrastructure Automation and Orchestration
- ▶ [Robotic Process Automation](#)
- ▶ DevSecOps Integration

We leverage [ELLIPSE](#) – a Next-Gen Managed Services Delivery Platform to provide multiple service tiers to deliver high value solutions to customers.

## Infrastructure Consulting & Assessment Services

We offer a comprehensive [Infrastructure Consulting and Assessment Services](#) by performing an in-depth analysis of the AS-IS state, gap analysis and developing a comprehensive high-level plan for the Build and Run Model for the TO-BE state of IT infrastructure.

### AS-IS State Assessment

- ▶ Data Collection & Baseline of Existing Infrastructure Covering Cloud, Data Center, End User Computing, Network and Collaboration Technologies
- ▶ Scale, Scope, Performance and Capacity of the Current Infrastructure
- ▶ Infrastructure Monitoring and Management Processes and Tools
- ▶ People, Skills and Team Structures
- ▶ Business Priorities that need IT Infrastructure Alignment
- ▶ Application Dependencies
- ▶ Standard Operating Procedures

### TO-BE State IT Infrastructure

- ▶ Quick Wins and Long-Term Improvement Plans
- ▶ Infrastructure Strategy and Transformation Roadmap
- ▶ Adoption of New & Emerging Technologies
- ▶ Architecture and High-Level Designs
- ▶ Migration and Implementation Plans
- ▶ Indicative Timelines and Costs
- ▶ Tools, Processes & Skill Enhancements
- ▶ Recommendations for Infrastructure Optimization
- ▶ Recommendations for IT Service Management and Operational Enhancements

## Cloud & Data Center Services for Public, Private and Hybrid

We offer a comprehensive and end-to-end [Cloud and DC Infrastructure services](#) to ensure seamless migration of application workloads, monitoring, management and optimization of Cloud, DC or a [Hybrid Cloud](#) infrastructure scenario.

### Advisory & Assessment

- ▶ Infrastructure Assessment
- ▶ Application Portfolio Analysis
- ▶ ROI – Business Case
- ▶ High Level Architecture
- ▶ Migration Strategy & Planning
- ▶ DR/BCP Consulting

### Build, Deploy, Integrate & Migrate

- ▶ DC/Cloud Build
- ▶ Proof of Concept
- ▶ Integration
- ▶ Migration

### DC & Cloud Automation

- ▶ Self-service Portals
- ▶ Infrastructure Orchestration & Automation
- ▶ DevOps Integration
- ▶ IT Consumerization

### Managed Services

- ▶ DC & Cloud Management
- ▶ 24/7 Monitoring Support
- ▶ Level 1 / 2 / 3 Support
- ▶ Custom Dashboards & Reports
- ▶ Optimization of Cloud & DC Capacity

## Smart and Secure Workspace

We ensure device-agnostic digital experiences with anytime, anywhere and location-independent access to users. We follow a comprehensive and user-centric approach focused on:

**01** Enabling new ways of working

**02** Faster decision making through effective team collaboration

**03** Higher employee experience

**04** Securing user devices and data

### Consulting and Design

- ▶ Digital workspace transformation analysis and approach
- ▶ Workspace service integration
- ▶ Cloud adoption opportunity identification
- ▶ End-user and device analysis
- ▶ Identification of key automation opportunities

### Build and Migrate

- ▶ Detailed environment assessment
- ▶ End-user persona mapping
- ▶ Solution design and planning
- ▶ Service implementation
- ▶ Cloud adoption and migration

### Manage and Automate

- ▶ End-user service operations
- ▶ Level 1 / 2 / 3 support
- ▶ Custom reports and dashboards
- ▶ Continual service improvement
- ▶ Enhance automation adoption

## Service Automation: ITSM and ITOM Tools Services

[Our ITSM and ITOM practice possess a wealth of experience in supporting ITSM and ITOM solutions across Enterprises of various verticals and maturity levels with the following offerings:](#)

### Advisory and Assessment

- ▶ Technical Consulting
- ▶ RoI and UX/EX Driven Recommendations and Roadmaps
- ▶ Tools Consolidation
- ▶ Environment Assessment & Upgrade
- ▶ Process Consulting

### Implementation and Customization

- ▶ Implementation Services
- ▶ Customization & Automation Services
- ▶ Service Integration
- ▶ ITSM / ITOM Tool Upgrades

### Maintenance & Operations

- ▶ Implementation Services
- ▶ Customization & Automation Services
- ▶ Service Integration
- ▶ ITSM / ITOM Tool Upgrades

## Network Lifecycle Services

We provide a full spectrum of Network Services for the Enterprises through its Consulting, Integration & Deployment and [Managed Network Services](#) capabilities coupled with partnerships with the leading vendors in the Network space.

### Consulting Services

- ▶ Network Maturity Assessment
- ▶ AS-IS Maturity Modeling
- ▶ TO-BE State Recommendations
- ▶ Network Planning & Design
- ▶ Strategic Planning & Roadmap
- ▶ Adoption – SDN / Cloud / Tools
- ▶ Solution Architecture
- ▶ Deployment/Migration Planning

### Integration and Deployment

- ▶ Network Design
- ▶ Network Architecture
- ▶ High Level & Low-Level Designs
- ▶ PoC & Pilot
- ▶ Network Deployment & Migration

### Managed Network Services

- ▶ Network Operations Center
- ▶ 24/7 Monitoring & L1 /2/3 Support
- ▶ Operational Support for LAN, WLAN, WAN and Security Devices
- ▶ Unified Communications
- ▶ Performance, Availability and Capacity Management

### Optimization Services

- ▶ Network Refresh Services
- ▶ Traffic Analysis
- ▶ Site Consolidation
- ▶ BCP and DR Setup
- ▶ Network Automation
- ▶ Process Optimization
- ▶ NMS Tools & Process Optimization



## Data Base & Middleware Services

We offer full spectrum of services covering consulting, designing, implementation, support and optimization services.

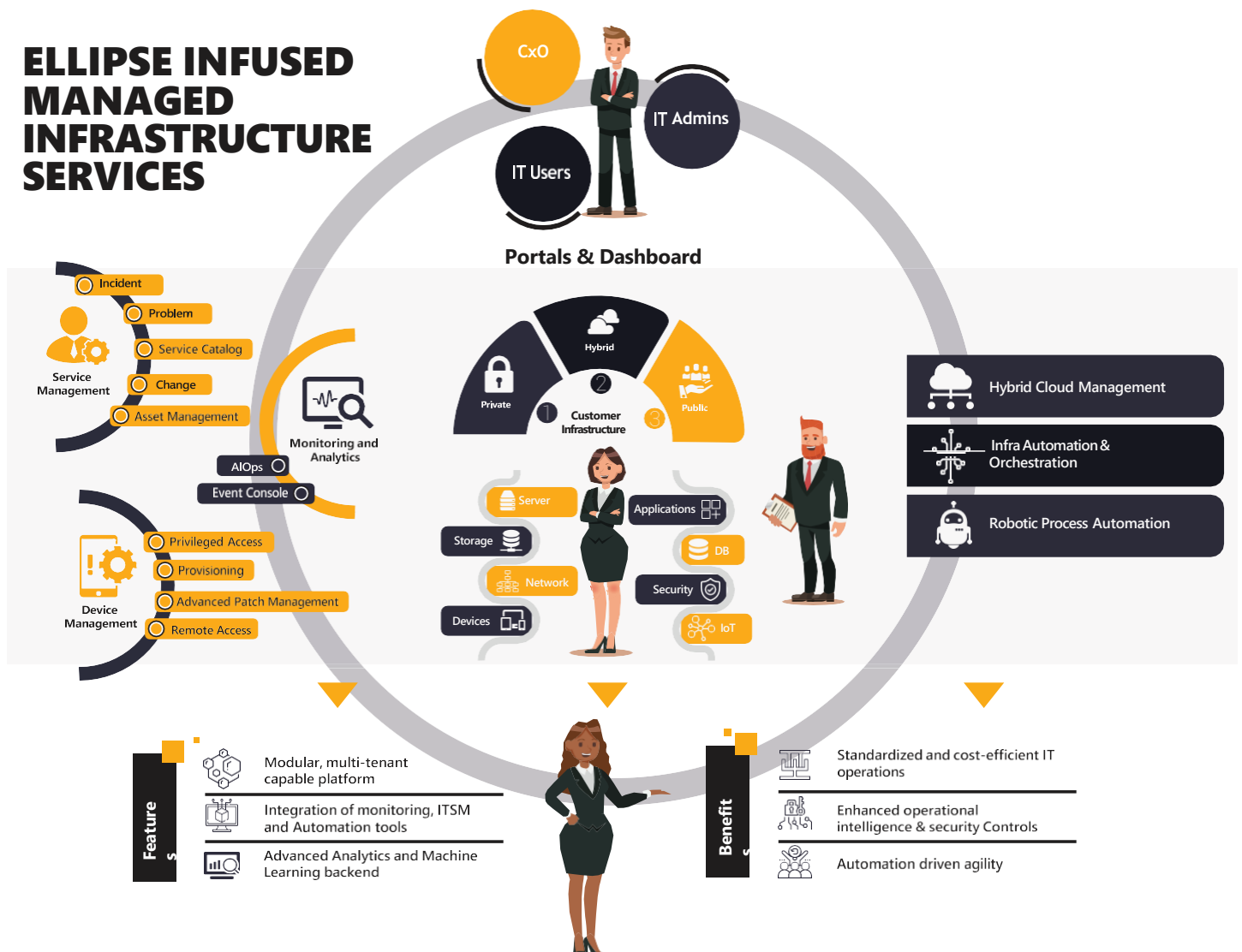
Consulting	Implementation and Migration	Support / Manage
<ul style="list-style-type: none"> <li>▶ Solution Designing</li> <li>▶ Performance Tuning</li> <li>▶ Auditing Solutions</li> <li>▶ Backup and Recovery Solutions</li> </ul>	<ul style="list-style-type: none"> <li>▶ Implementation Services</li> <li>▶ Migration Services</li> <li>▶ Integration Services</li> <li>▶ Upgrade Services</li> </ul>	<ul style="list-style-type: none"> <li>▶ 24/7 &amp; 8/5 Support</li> <li>▶ DB Support Services (L1, L2, L3)</li> <li>▶ Middleware Support Services (L1, L2, L3)</li> <li>▶ Application Support (L1)</li> </ul>

## SOLUTION SUITES

### ELLIPSE Platform

Next-Gen managed services platform for managing and enabling agile and secure hybrid IT infrastructure. It solves issues such as operational complexity, lack of unified IT visibility and actionable insights, poor user experience, low IT service levels, customer churn and revenue leakage that traditional IT infrastructure tools fail to address.

### ELLIPSE INFUSED MANAGED INFRASTRUCTURE SERVICES



## Business Challenges addressed by ELLIPSE Platform



Lack of Unified view of IT



Slow issue resolution involving large IT teams



High MTTR and downtimes



Poor user experience and inefficient operations



High cost of operations



Poor service levels



Customer churn

## Impact Delivered by ELLIPSE Platform Powered Managed Services


















Standardized and Cost-Efficient IT Operations



Enhanced Operational Intelligence & Security Controls through Advanced Analytics and AIOps Automation Driven Agility

## KEY SKILLS AND PARTNERSHIPS

Cloud Infrastructure	Workspaces	Networking	Tools & Automation
 			
 			
 			 
 			 
 			 
 			 
 			  

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