



**Dais Software** is a software development company focusing on solutions for Digital Channels for Banking and Finance industry (Internet and mobile banking, bill payments, omni-channel integration).

#### PRODUCT INFORMATION

**Dais Software** core business is **eBank.net** - **Multi-channel platform for Online and Mobile Banking, Finance and Payments**

**eBank.net** includes Internet Banking and Mobile Banking Channels and offers complete feature sets of online services, with rich user experience on latest Web and mobile trends.

#### Business Features

**Client segmentation and management** ▪ customizable solution for individual, business and corporate customers on a single platform

**Bank products information** ▪ single view of bank accounts, deposits, loans, card and other products with respective transactions information and statements ▪ analytics and enhanced data visualization with charts and diagrams

**Payments and fund transfers** ▪ full range of local and international payments and fund transfers, including SEPA compliance ▪ batch and payroll payments for corporates ▪ beneficiaries and predefined payment template tools ▪ payment processing workflow

**Bank product management** ▪ account and deposit opening ▪ loan origination and operations ▪ personal bank card management

**Bill presentment and payment** ▪ online and offline bill presentment and payment (including a complete payments and collections management system) ▪ municipal and state taxes and fees payment ▪ e-invoicing

**E-commerce and loyalty** ▪ card payment portal ▪ e-commerce and processing ▪ virtual POS integration ▪ loyalty points and e-vouchers

**Investment and securities** ▪ investment portfolio information ▪ investment product sales ▪ pension and insurance products

**Personal finance management** ▪ personal finance – income and expense tracker, transaction categorization, budget setting and management ▪ savings products

**Small business finance management** ▪ financial management tools for small businesses ▪ cash flow analysis and forecast

**Trade finance** ▪ online trade finance module for request and management of letters of credit and bank guarantees

**Corporate and B2B tools** ▪ automated electronic format statements ▪ web services ▪ integration to ERP systems ▪ complex corporate rules for multiple signers on payments

**Open Banking** ▪ Full PSD2 compliance ▪ open APIs for external party access ▪ XS2A, payments, account aggregation, SCA

**Online onboarding** ▪ Workflow process for customer acquisition and registration

#### Mobile and interactive channels

**Mobile apps for iOS, Android** ▪ fully-featured mobile apps for leading mobile platforms ▪ integrated to common omni-channel back-end

**Social network and communication apps integration** ▪ chat-bot and robo-advisors

#### Communication and Sales

**Communication platform** ▪ threaded messaging between customer and bank ▪ notifications engine for SMS, e-mail and mobile push alerts ▪ real-time notification feed

**Sales tools** ▪ engine for targeted offers and sales campaigns ▪ integration with bank's CRM systems ▪ product advisor and sales leads tools

#### Authentication and Security

**Authentication and Authorization** ▪ multi-factor solution with support for hardware and mobile tokens, TOTP, mobile TANs and other ▪ OAuth2 and OIDC for single Digital ID

**Full Qualified Electronic Signature support** ▪ hardware and virtual (cloud) QES support fully compliant with Regulation (EU) No 910 / 2014

**PKI-based security framework** ▪ enrollment and management of digital certificates, cloud-based e-signatures

**Antifraud** ▪ transaction and behavior monitoring tools ▪ risk-based analysis, integration to 3<sup>rd</sup> party anti-fraud solutions

**Biometric authentication** ▪ fingerprint ▪ face recognition ▪ (voice and behavior recognition via 3<sup>rd</sup> party components)

#### Management and Back-end Integration

**Content and configuration management** ▪ Web content management framework

**Integration** ▪ other channels – Front office; Call Center agent, voice and fax apps ▪ Integrated omni-channel service bus ▪ optimized core banking integration ▪ broad expertise in SOA, middleware, workflow and specific custom-built software modules

#### REFERENCES

**Dais Software** has been recognized as **the local market leader in its areas of specialty**, with experience in digital channels for more than 15 years. Company's mission critical solutions handle millions of individuals and business users and their electronic banking transactions. Major financial institutions in Central and Eastern Europe are customers of company's products and services.

**4 of the top 6 banks in Bulgaria** with total assets and client base of ~ **60 % of the total national financial market** run eBank.net – company's core solution, to provide their customers with reliable and feature-rich digital banking services. Reference list includes:

- **UniCredit Bulbank** (UniCredit Group)
- **DSK Bank** (OTP Group)
- **Raiffeisenbank Bulgaria** (RBI Group)
- **Postbank** (Eurobank Group)
- **TBI Bank** (4finance Holding)
- **Bulgarian-American Credit Bank (BACB)**
- **BORICA**
- **CaSys International** (Skopje)

#### CONTACT INFO

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