



Dais Software is a software development company focusing on solutions for Digital Channels for Banking and Finance industry (Internet and mobile banking, bill payments, multi-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

PSD2 prepared ▪ open APIs for external party access ▪ XS2A, account aggregation, 2FA

Online onboarding ▪ Workflow process for customer acquisition and registration

Mobile and interactive channels

Mobile apps for iOS, Android and Windows ▪ fully-featured mobile apps for leading mobile platforms ▪ completely integrated to omnichannel 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

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 3rd party anti-fraud solutions

Biometric authentication ▪ fingerprint ▪ face recognition ▪ (voice and behavior recognition via 3rd 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 omnichannel 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 speciality**, 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.

5 of the top 7 banks in Bulgaria with total assets and client base of close to **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)
- **Societe Generale Expressbank** (Societe Generale Group)
- **TBI Bank** (4finance Holding)
- **Bulgarian-American Credit Bank (BACB)**
- **CaSys International** (FIBank group)

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