shamil

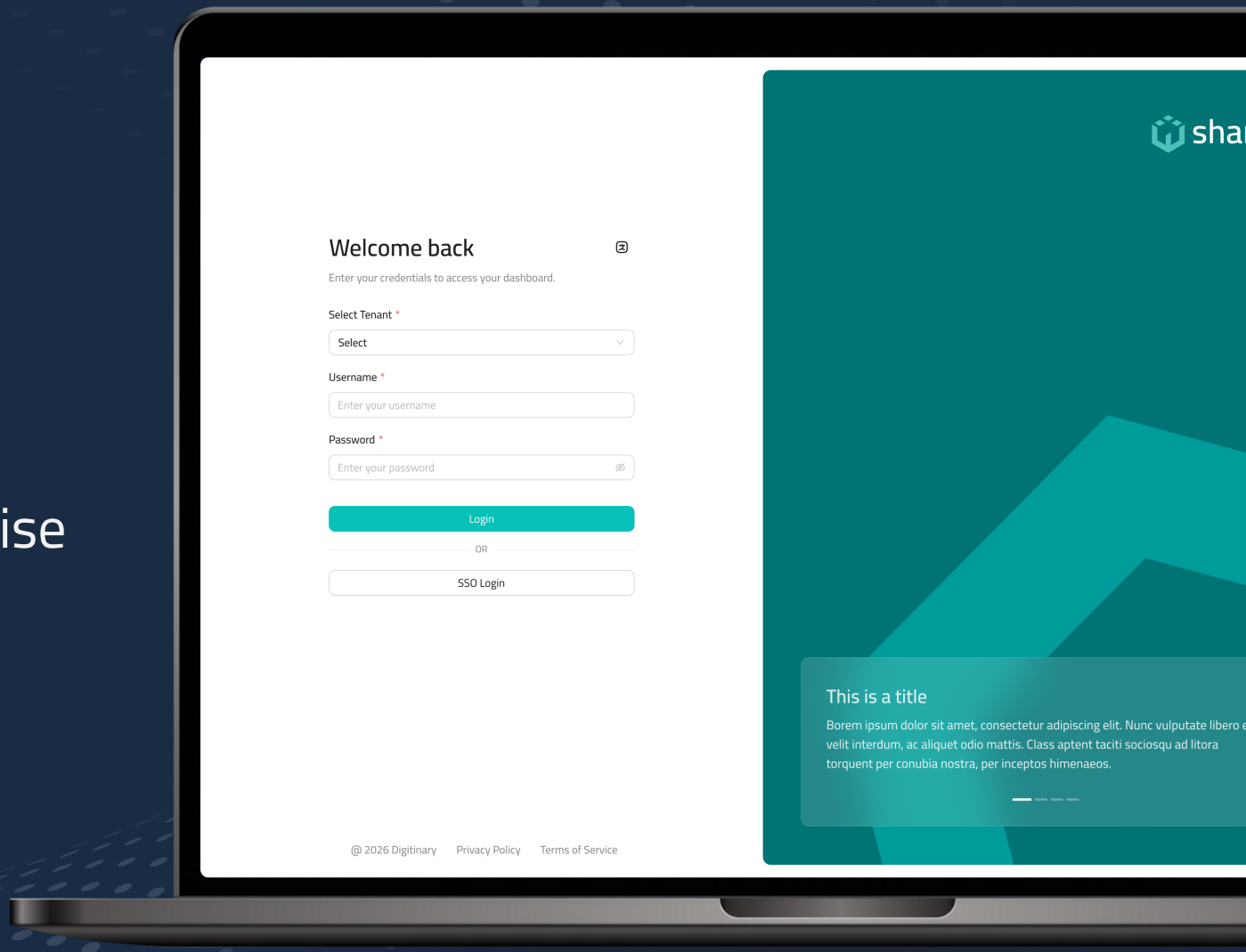
CASE STUDY

shamil® <> D360

Streamline. Accelerate. Grow

The Back-office Automation & Enterprise Engagement Platform

CLIENT: D360 Bank — Saudi Arabia



digitinary®

Enable . Transform . Empower

CASE STUDY

Shamil's Backoffice Automation & Engagement Platform

Powering D360 Bank Digital Operations

How **Shamil** helped Saudi Arabia's first **digital bank** unify its back office, connect its customer data, and scale with confidence.



The Client

About D360 Bank

D360 Bank is the first fully digital bank in Saudi Arabia, built to give customers a modern, seamless banking experience, entirely through a mobile app. The bank is backed by two major investors: the **Public Investment Fund (PIF)** and **Derayah Financial Company**

- **Digital accounts**
  Opened in minutes, fully online
- **International transfers & FX**
  Cross-border money movement, done digitally
- **Personalized mobile banking**
  A modern experience built around the customer

INDUSTRY

Digital Banking & Fintech

MARKET

Saudi Arabia

BACKED BY

PIF & Derayah Financial

PLATFORM

Shamil Platform

The Challenge

Growing Fast, Slow down by fragmented core systems, no back-office / internal operational portal

1 No Centralized Control

Operations teams had no single back-office portal to manage the bank, every task meant switching between disconnected tools.

2 Too Many Logins

Staff worked across multiple, disconnected systems just to complete daily work, slowing teams down and adding risk.

3 No Full Customer View

Customer data (accounts, cards, balances, and profiles) lived in separate silos, with no single, unified view.

4 Slow to Customize

Limited ability to build and evolve new modules made it hard to keep pace with the business and its customers.

The

Shamil Solution

Digitinary implemented **Shamil** platform, to bring **D360 Bank's** fragmented systems together into one unified back-office foundation without changing a single line of the bank's core systems.

The result: **D360 Bank's** own engineering team gained the freedom to build, **customize**, and **deploy** new capabilities independently, on their own timeline.

- Single unified portal
- No core system changes
- Built for custom development
- Ready for the bank's own team to extend



The

Deliverables

1

Shamil Core Modules

The foundation modules that power daily back-office operations giving staff one connected portal instead of five or more disconnected systems.

- Unified workflows & approvals
- Role-based access & SSO Integration
- Full audit trail & Compliance

2

Customer 360 Module

A single, real-time view of every customer (profiles, accounts, balances, and cards) all in one place, for every team that serves them.

- Integrated customer profile
- Real-time account & card data
- One view for every channel

The Shift

From **fragmented** operation to **one-unified** portal

Aspect	BEFORE SHAMIL	AFTER SHAMIL
Back-office access	Multiple disconnected systems and logins	One unified portal, one login
Customer data	Scattered across accounts, cards & profiles	Unified in Customer 360 — one real-time view
Custom development	Limited ability to build and evolve modules	10 custom modules built in year one
Daily operations	Manual, disconnected workflows	6M+ operations processed in year one

The

Result & Impact

One Year In**:** Measurable **Impact**, Real Momentum

10	6M+	Significant	Higher
Custom Modules Built	**Operations Processed**	**Time & Cost Savings**	**Operational Efficiency**
Delivered on the Shamil platform within year one	Handled through Shamil in the first year	Realized by unifying systems onto one platform	Back-office teams work faster, with less friction

How it **Worked**

Built to fit how D360 Bank actually works

✓ No core system changes

Shamil sits above the bank's core, so nothing about existing infrastructure had to change.

✓ Modular by design

Ready-to-deploy modules like Customer 360 meant faster time to value from day one.

✓ Built for developers

Shamil's SDK let D360 Bank's own engineering team build and ship modules independently.

✓ One platform, one experience

Back-office staff now work from a single, unified portal — one login, full visibility.

Ready to

STEAMLINE YOUR OPERATIONS

See how Shamil can unify your back office, connect your data, and help your team build faster, without touching your core systems.

BOOK A DEMO

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