

Shamil

Streamline, Accelerate & Grow

ENTERPRISE BUSINESS/ BACKOFFICE PLATFORM



Problem Statement

Most organizations especially growing enterprises in sectors like banking, telecom, government etc. struggle with **fragmented business systems**, each operating in isolation with its own workflows, data models, user access, and integrations. As a result, companies face rising operational costs, long onboarding cycles, inconsistent user experiences, and heavy reliance on manual processes.

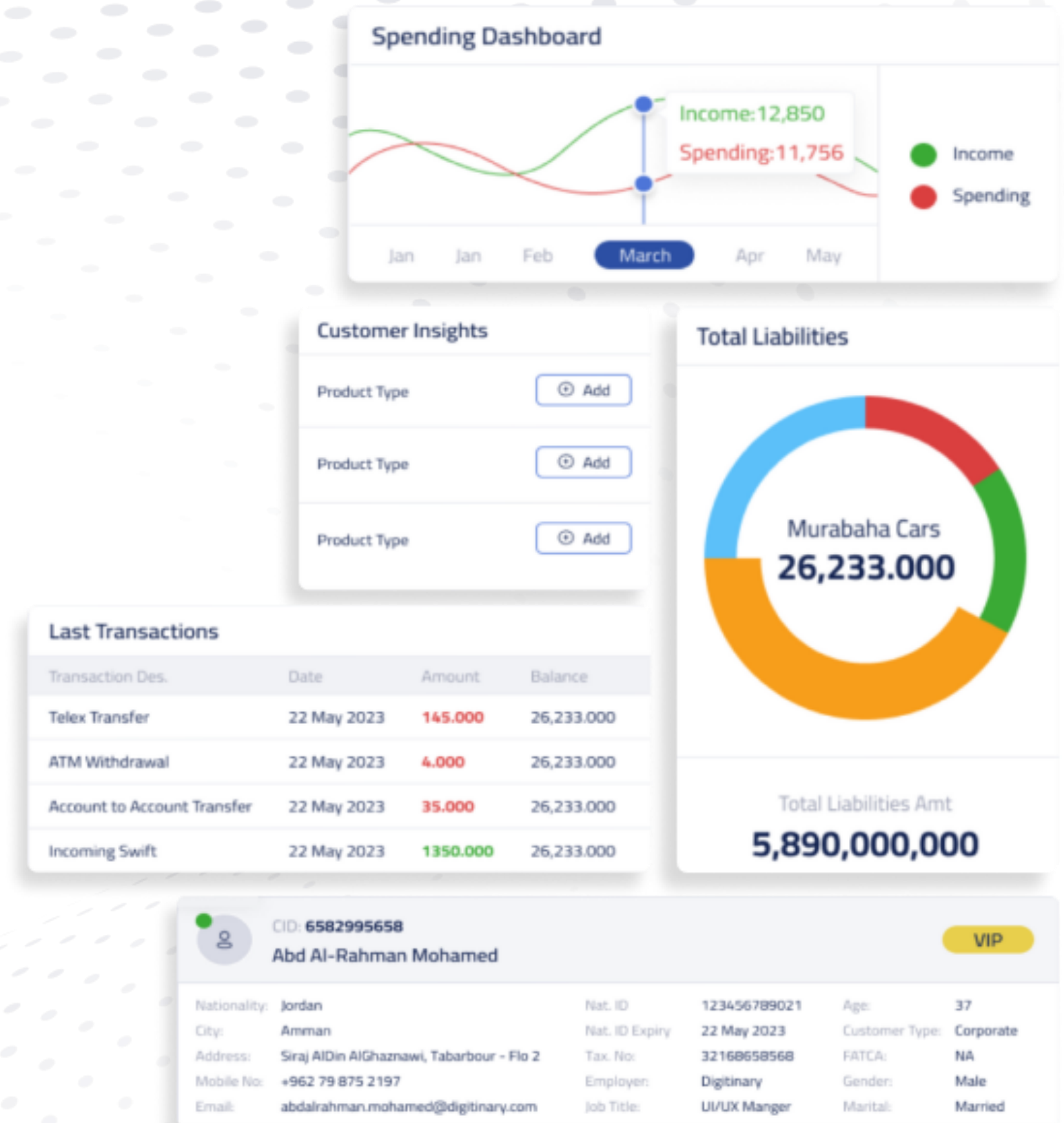
Traditional enterprise software requires extensive customization, risky modifications to core systems, and lengthy implementation cycles. SaaS solutions, while flexible, often lack deeper workflow configurability, bank-grade auditing, and integration readiness for modules such as Onboarding, Ticketing, HR, Accounting, Inventory, Compliance, and Digital Branch Services...

Shamil was created to solve this fragmentation by providing a **unified, extensible, multi-tenant enterprise platform** where organizations can subscribe to ready modules while still having the flexibility to extend functionality without altering the core. Through built-in workflows, SSO, secure microservices, audit trails, and integration capabilities, **Shamil** enables businesses to automate operations rapidly, maintain consistency across modules, and scale without the complexity or cost of traditional customization.

Shamil solves the problem of "too many disconnected systems, too much customization effort, and too little operational visibility" by offering one cohesive platform that is configurable, extendable, and enterprise-ready.

What is Shamil

Shamil is a (Enterprise Business/Backoffice Platform) comprehensive and integrated system designed to streamline and automate the enterprise internal processes and workflows. It serves as the central hub for all of the bank's internal operations, providing employees with easy access to the tools and information they need to perform their jobs efficiently and effectively. It may include modules for customer onboarding, customer 360, loan processing, transaction monitoring, tickets management, Lead management, compliance monitoring, and many more.



Technical Value Propositions



Streamline Development Activities

Dev teams unify around a single platform with consistent architecture, code, and environments, avoiding fragmented systems. They also leverage uniform configurations, SDLC, tools, and other dev capabilities.



Saves Development Time

Shamil provides organizations with the advantage of immediately initiating the development of their business module and requirements, eliminating the time and effort of the development team to build the fundamentals of such a platform, E.g. the security, compliance, and other non-functional prerequisites



Compliance and Security

Simplifying the security and compliance controls within a central hub to ensure data protection, uniform changes across system modules, single monitoring and dashboards, and other regulatory requirements are met.



Independent Teams & Full Micro-services/ Micro-frontend Architecture

Shamil is built using the latest technologies and best practices, employing a fully realized micro-services and micro-frontend architecture. This design enables independent teams to work autonomously on their modules without impacting the efforts of other teams.



Shamil Core & Enterprise Capabilities

Shamil comes equipped with enterprise and core capabilities to support organizations in their digital transformation journey. These capabilities are managed and enhanced out-of-box.

Business Value Propositions



Unified Backoffice & Business Hub Interface

Shamil serves as a unified business interface for the business users which will eliminate the need to login to multiple systems to achieve one task.



Time to Market

This consolidation streamlines, resulting in improved efficiency and productivity leading the bank to focus on business services and promoting them faster to their customers.



Cost Efficiency

A unified platform boosts business user capabilities, offering a single source for task completion, and increasing productivity. Managing a single platform is cost-effective compared to multiple systems with various licenses and maintenance fees.



Ready Modules

When start the initiative we grabbed most of enterprises pains and we developed ready modules which tackles those issues and shipped them into Shamil. Examples are C360, Customer Transactions, Customer Onboarding and many more

Solution Overview

Shamil serves as a **unified business hub**, enveloping all other systems by seamlessly integrating them into its platform.

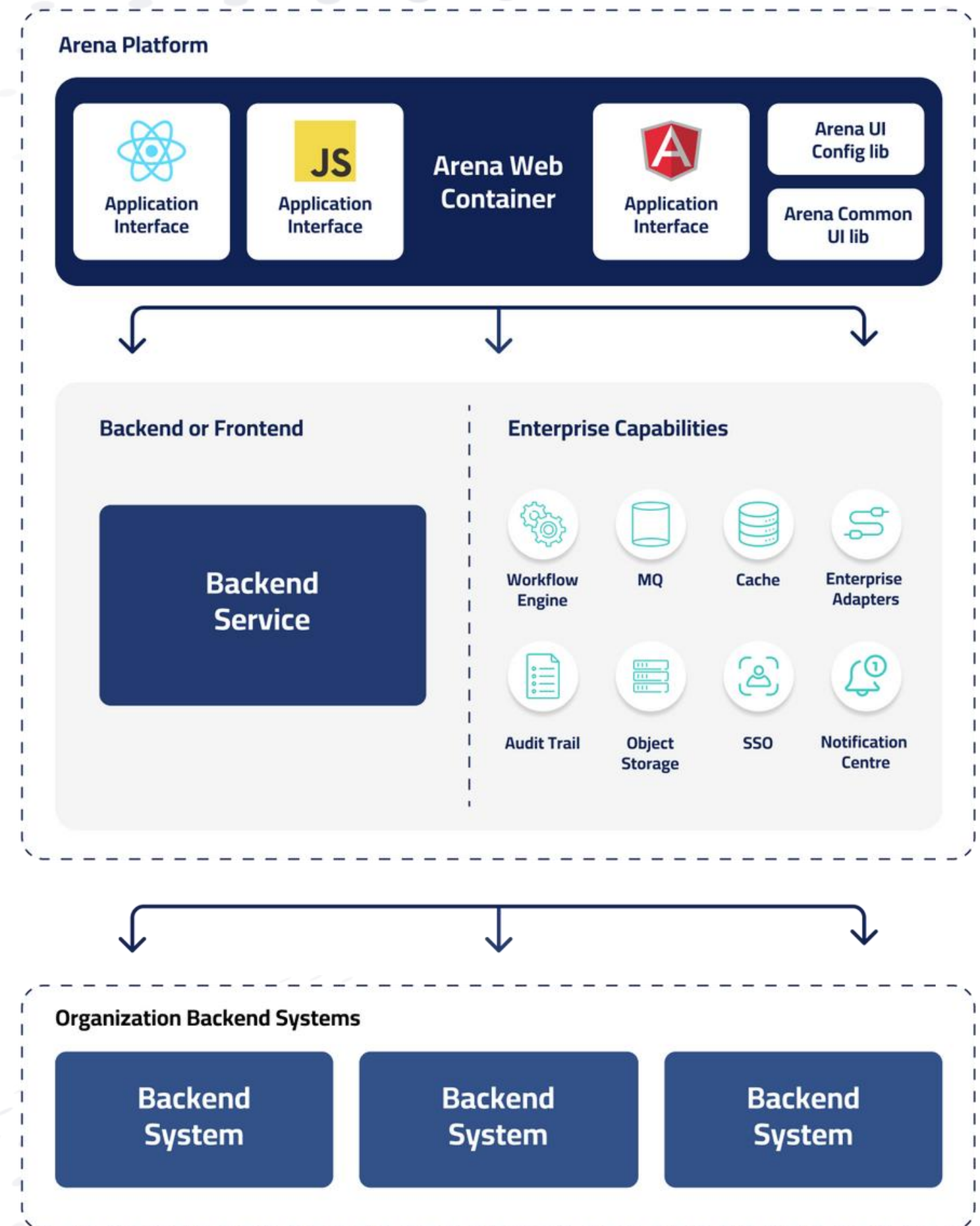
Shamil consist of two main layers:

Web App Container:

This tier comprises different organization applications/modules developed in various front-end technologies such as ReactJS, Angular, and others. The app container serves as a unifying wrapper container for these applications, creating the illusion of a seamless single application experience.

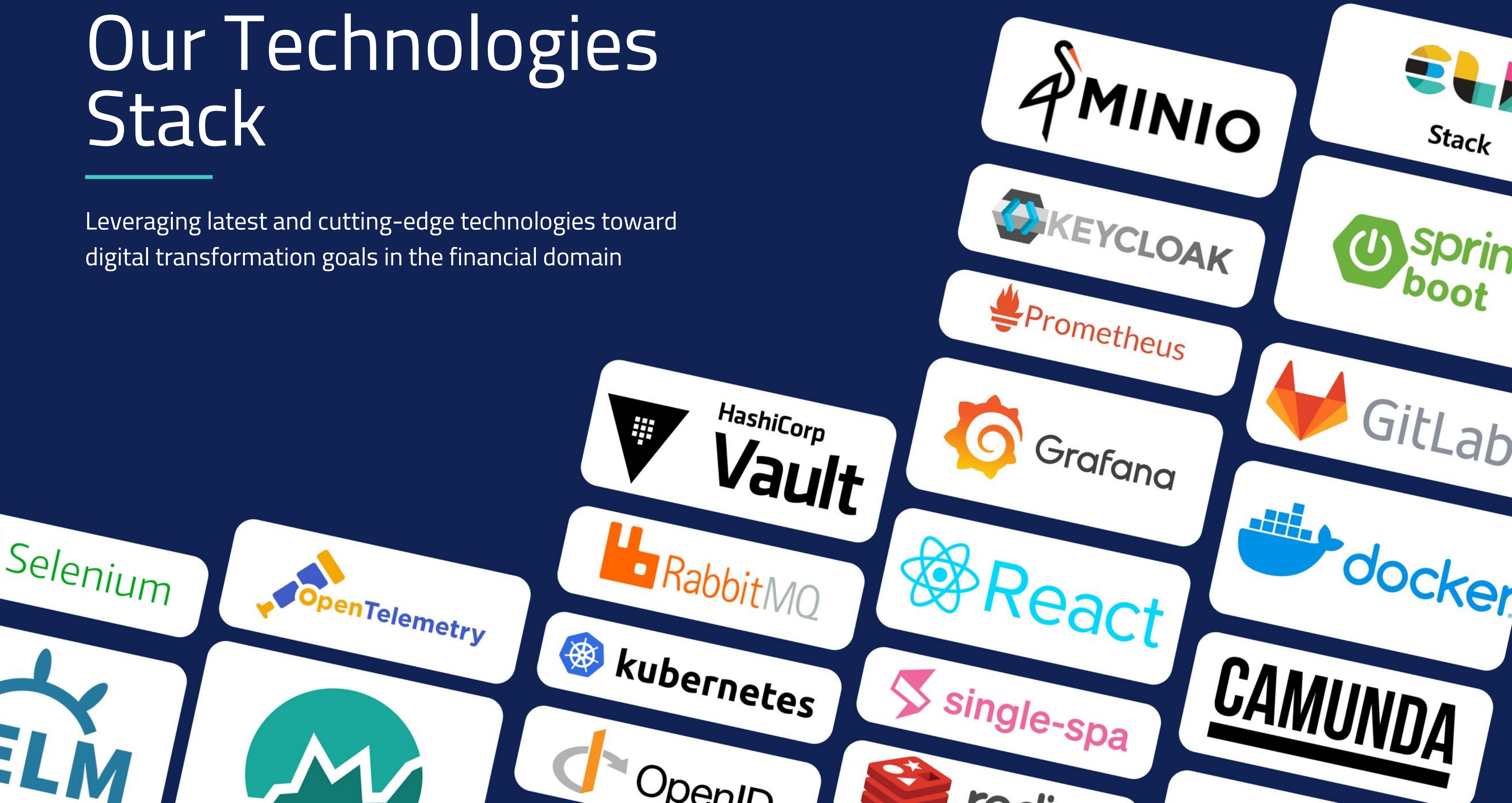
Backend Layer:

The backend tier consists of distinct backend services and additional functionalities that cater to the frontend applications. These services seamlessly connect with the organization's backend system through various mechanisms and services their frontend applications/modules using Restful APIs.



Our Technologies Stack

Leveraging latest and cutting-edge technologies toward digital transformation goals in the financial domain



Shamil Ownership

Shamil Core

Digitinary will deploy **Shamil Core** Modules at the client's premises, providing them with a ready-to-use platform equipped with out-of-the-box features such as user login and management, workflows, notifications, audit trail, and more, enabling them to build custom modules tailored to their needs.

Custom Modules

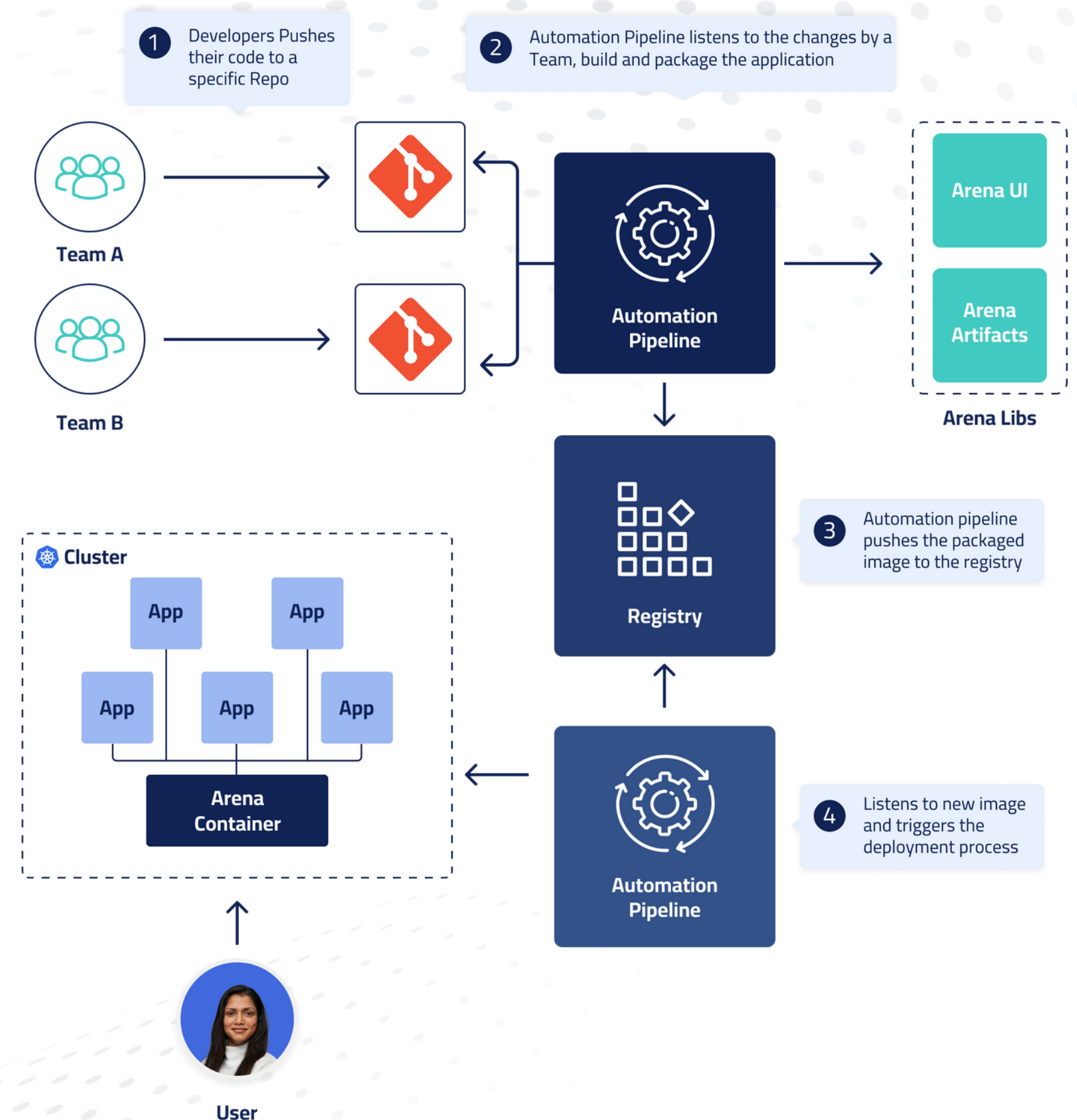
With the streamlined process and having full control over **Shamil**, enterprises can easily develop their own custom modules without the need to approach Digitinary.



How it Works

Shamil places a strong emphasis on the separation of concerns, ensuring that each team is responsible for developing its own modules/applications independently, without depending on other teams.

Every team maintains its own code base, where they commit their changes. **Shamil's** automated scripts then take these changes, package them, and incorporate them into the organization's registry. Following this, the deployment process is initiated, triggering the deployment of various **Shamil** packages. These packages (docker images) are seamlessly integrated into the **Shamil** framework, without the need for manual intervention.



Shamil Roadmap

Q1 2024

- C360
- Notifications
- Digital Branch Services

Q2 2024

- Customer Onboarding
- Workflow Enhancements
- Knowledge Base

Q4 2024

- Lead Mgmt.
- Tickets Mgmt.
- Adapters Enhancements

Q4 2025

- AI Capabilities
- SaaS Offerings
- Multitenancy Capabilities

Q1 2025

- Loan Origination MVP1
- Trade Finance

Ready Modules

C360

Customer 360 (C360) is a comprehensive approach to creating a unified, 360-degree view of a customer by aggregating data from various touchpoints, channels, and interactions. It integrates information from sources like sales, marketing, support, social media, and transactional data to provide a holistic, real-time profile of each customer.

The goal of **C360** is to:

- Information in one place staff to better serve customer
- Intuitive insights for cross-selling and up-selling
- Improve decision-making
- Deliver consistent and tailored customer experiences

By leveraging **C360**, businesses can improve customer engagement, loyalty, and overall satisfaction through a more informed and targeted approach.



Digital Branch

Customer Transactions (Digital Branch) Services refer to digital banking services that allow bank staff to perform various financial transactions online on behalf of the customer. These services include:

- **Accounts Management:** Generating stamped statements, activating accounts etc.
- **Transfers:** Managing all types of transfers Own, Domestic and Cross-Border.
- **Cards Management:** Request cards, activating & blocking cards, card top up and withdraw, send PIN to customer etc.
- **Finance Management:** Viewing finances and installment payment.
- **Standing Orders:** Applying for loans and tracking the approval process.

These services aim to provide convenient, efficient, and secure banking experiences, making it easier for bank staff to serve customers remotely.



Other Ready Modules

Shamil comes as well with below ready modules tailored for banks:

- **Lead Management:** Generating Leads for individuals and corporates.
- **Trade Finance:** Managing LCs and LGs for corporate accounts.
- **Tickets Management:** Register customer complaints and resolving them. This can be tailored to be used as case management as well.
- **Knowledge Base:** A centralized repository of organized information used for storing, retrieving, and sharing knowledge efficiently.

These services aim to provide convenient, efficient, and secure banking experiences, making it easier for bank staff to serve customers remotely.



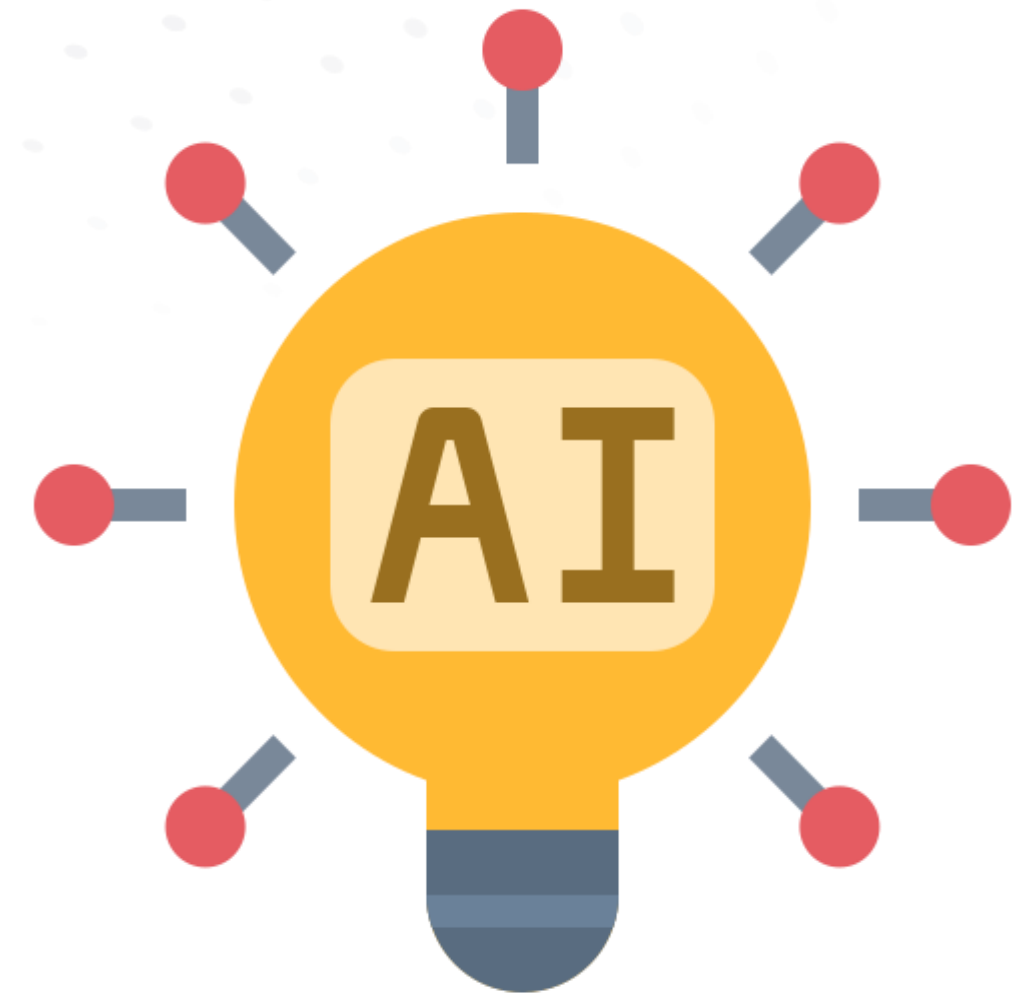
Coming Soon...

AI Capabilities

AI Capabilities significantly enhance efficiency, accuracy, and decision-making. Here are some key AI features integrated into **Shamil**:

- **Customer Insights:** We already have a small block in the C360 module where back office can see the recommended products that are eligible for the customer.
- **AI Powered Search:** Search for any information related to customer like the most spending category and based on that we can offer him the discounts available from the bank.
- **Information** based on customer net worth we can suggest the best investment plan for him.
- **Lifecycle** based on customer siblings we can suggest university or educational loans.

AI can help enhancing banking experience and proving accurate and efficient insights



ERP Modules as SaaS

ERP SaaS modules are designed for SMEs, delivering cloud-based services through a flexible subscription model:

- HR Systems:** Streamline employee management with tools for attendance, performance tracking, payroll processing, and more.
- Accounting Systems:** Handle all financial operations effortlessly—set up your chart of accounts, generate tax reports, and access real-time revenue and profit dashboards.
- Inventory System:** Gain full visibility into your stock with smart alerts, automated invoice scanning, and intuitive, dynamic dashboards.
- Purchasing:** Simplify procurement workflows and manage supplier relationships from a single unified interface.
- Supply Chain:** Leverage AI-driven insights to forecast demand and optimize supply chain operations with confidence.
- POS:** Enjoy a frictionless sales experience through web and mobile POS interfaces, fully integrated with inventory and card-based POS devices.

With all modules seamlessly integrated, SMEs can boost efficiency and grow revenue—without the burden of maintaining costly IT infrastructure, and at highly competitive subscription rates.





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