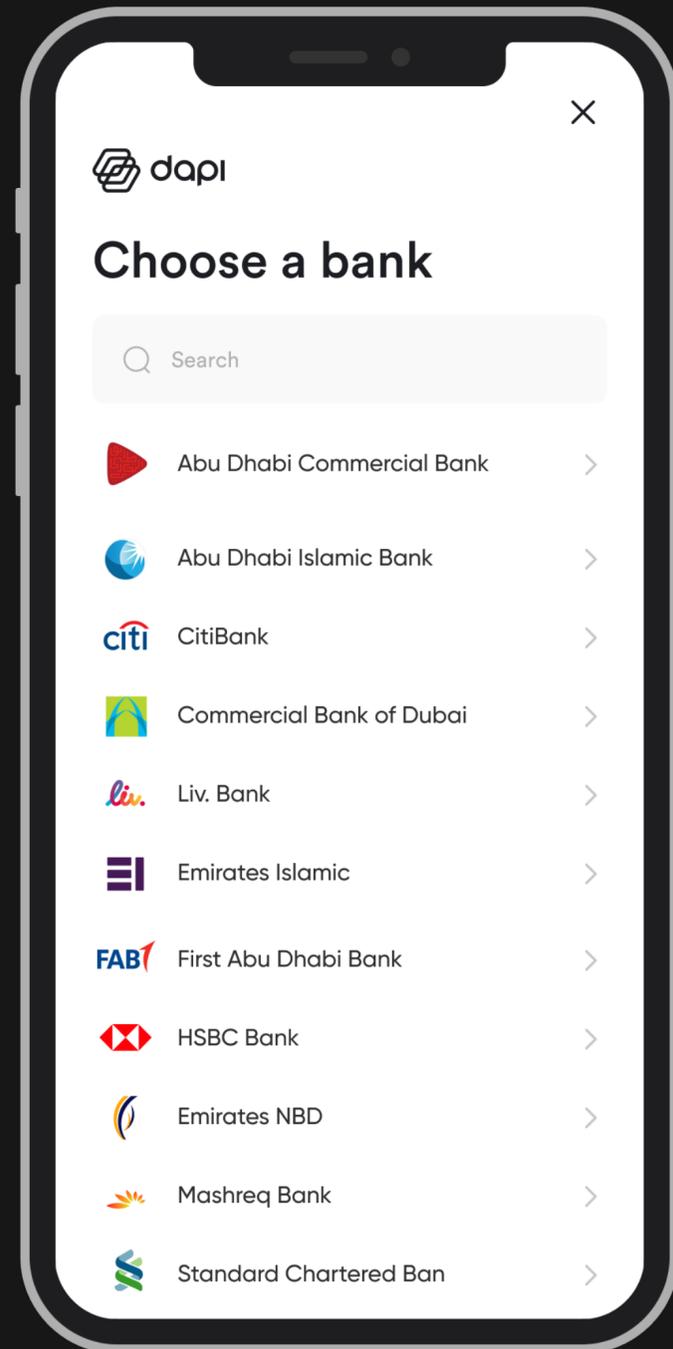


Bank connections, made simple.



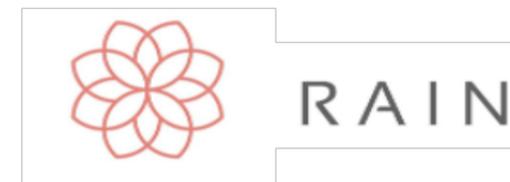
Open Banking Provider





Dapi has been building tools for bank payments since 2020

Dapi is an open banking payment API. It's a Stripe-like experience for accepting account to account payments. In addition, Dapi provides tools for enterprise payment operations to help with reconciliations and payouts.





Retail Payment API

E-wallet Top-Up

Our embedded finance solution allow customers to link one or multiple bank accounts to easily Top-up their Digital wallet or Fund their Investment Account without leaving the app or visiting the bank online banking portal.

Peer-to-Peer Transfer

Our embedded finance solution allow customers to link one or multiple bank accounts to easily send money to another local account.





RECON



Account Balance

View all of your account balances in real-time



Data Visualization

View your account activity with easy to understand graphs



Reconciled Payments

Track incoming and outgoing reconciled payments



Transactions

View all of your bank account transactions categorized by bank in real-time



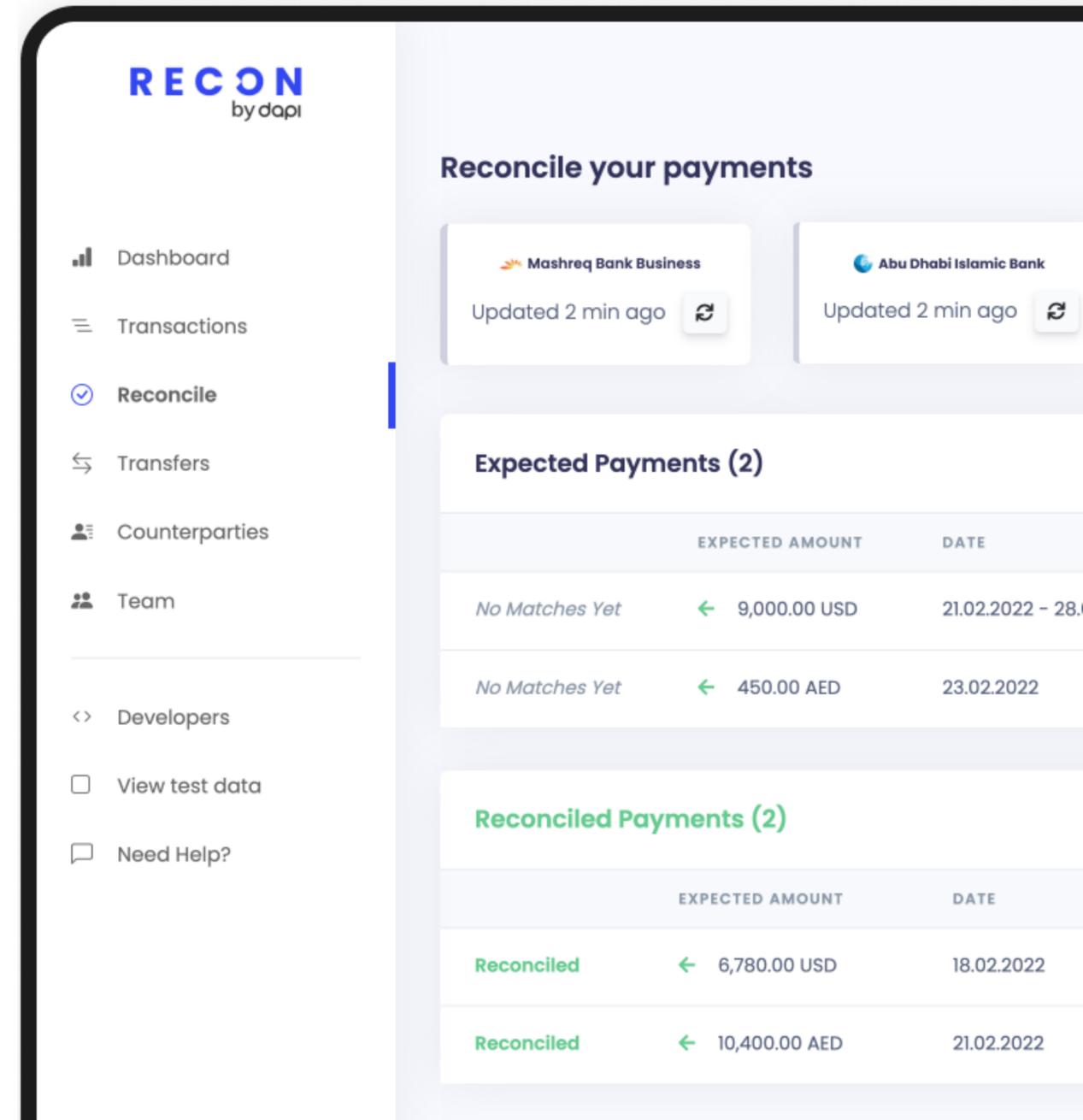
Transfers

Monitor all outgoing transfers to vendors or customers



Expected Payments

See all of your upcoming expected payments



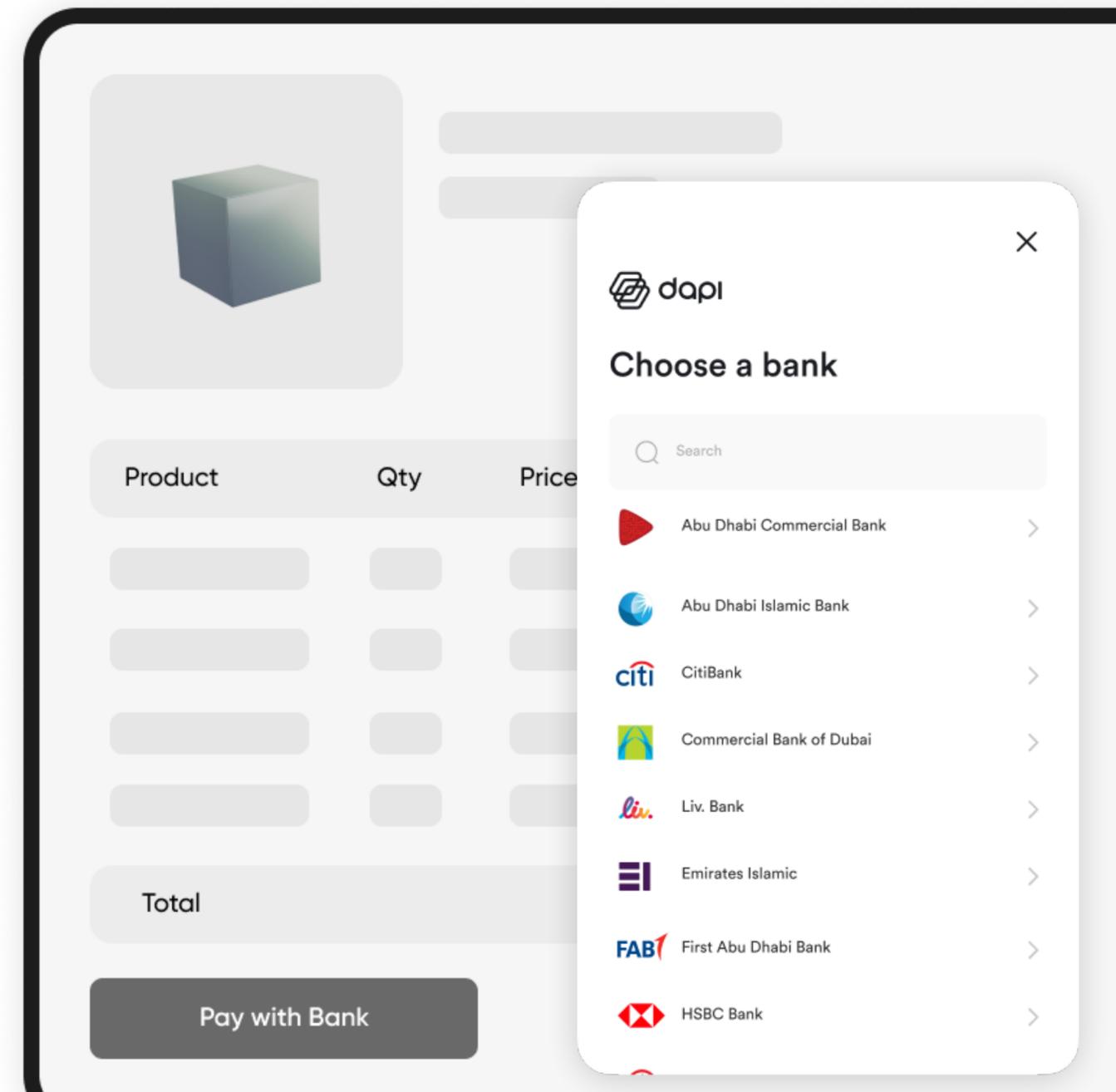


B2B Checkout

Allow corporate users to initiate payments to merchant or any other local destination via Direct Bank Transfer.

Current UAE Business Banks Coverage: 

- ADCB Business
- ENBD Business Online
- ENBD Smart Business
- FAB Business Online
- FAB Business e-Access
- Mashreq Business
- Mashreq Neo Business
- RAKBANK Business
- CBD iBusiness



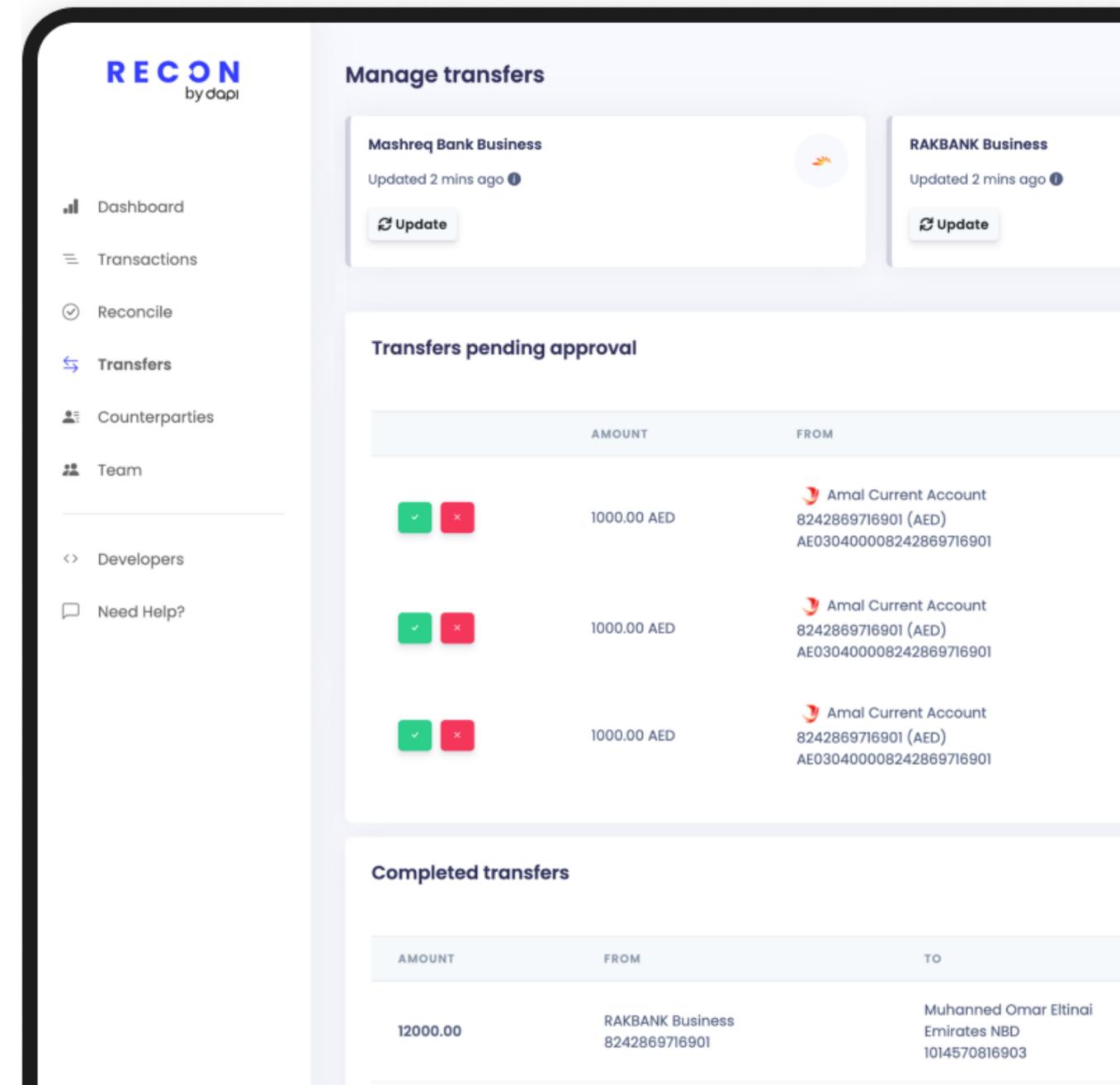


Automated Payouts & Disbursements

Allow merchant to automate their payout process and pay suppliers/partners directly using our business accounts APIs.

Current UAE Business Banks Coverage: 

- ADCB Business
- ENBD Business Online
- ENBD Smart Business
- FAB Business Online
- FAB Business e-Access
- Mashreq Business
- Mashreq Neo Business
- RAKBANK Business
- CBD iBusiness





Data API

Personal Financial Management / Neo Banks

Our embedded finance solution allow customers to link one or multiple bank accounts to easily Share their Financial Data with a licensed third-party application to access insights on their spending.



Instant Income Verification

Our embedded finance solution allow customers to link one or multiple bank accounts to easily Access to Financial Products by streamline the process of income verification / Credit scoring.



Response Example

JSON

```
{
  "operationID": "e1303f1a-5146-4a91-99a6-1762726cea30",
  "success": true,
  "status": "done",
  "transactions": [
    {
      "afterAmount": null,
      "beforeAmount": null,
      "amount": 44.1,
      "currency": {
        "code": "AED",
        "name": "UNITED ARAB EMIRATES DIRHAM"
      },
      "date": "2020-03-12T19:04:11.000Z",
      "description": "POTATO STATION",
      "details": "Food and drink",
      "type": "debit"
    },
    {
      "afterAmount": null,
      "beforeAmount": null,
      "amount": 67.2,
      "currency": {
        "code": "AED",
        "name": "UNITED ARAB EMIRATES DIRHAM"
      },
      "date": "2020-03-12T19:02:47.000Z",
      "description": "POTATO STATION",
      "details": "Food and drink",
      "type": "debit"
    }
  ]
}
```

]



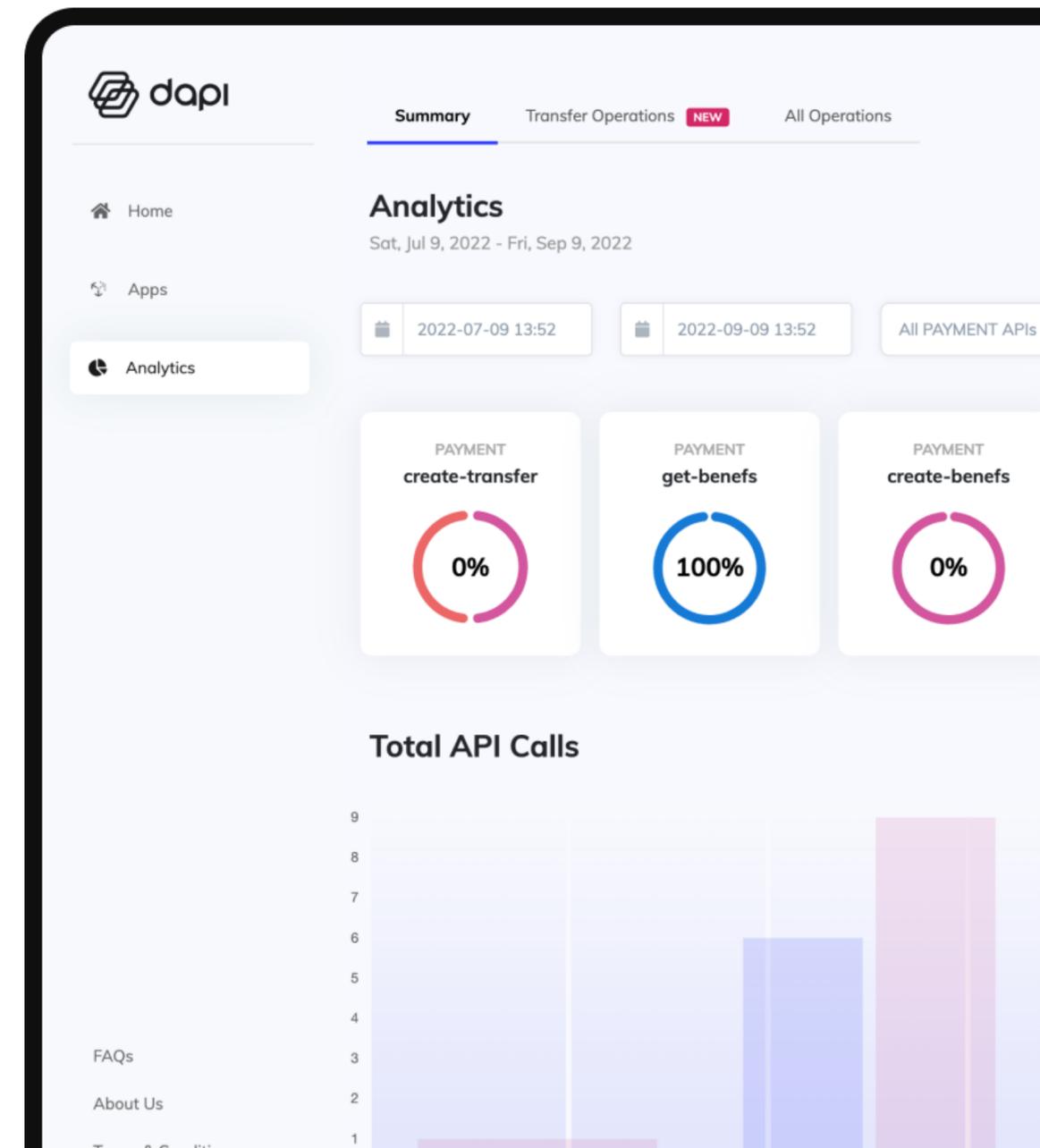
Customer Dashboard

•Apps Customization:

Make multiple new customizations on your app. Switch between your backend-set ups, hide banks from Connect, delete unnecessary apps, and much more.

•Comprehensive Analytics:

Track your customer-metrics such as total API calls, total number of unique users, transfer volumes for each of your apps at the same place.





Retail Bank Coverage UAE

Current UAE Retail Bank Coverage: **18 Banks:**

- Abu Dhabi Commercial Bank
- CITI Bank
- Abu Dhabi Islamic Bank
- Commercial Bank of Dubai
- Dubai Islamic Bank
- United Arab Bank
- Emirates Islamic Bank
- First Abu Dhabi Bank
- Emirates NBD
- HSBC
- Liv
- Ajman Bank
- Sharjah Islamic Bank
- Mashreq
- Standard Chartered
- Mashreq Neo
- RAKBank
- National Bank of Fujairah

Coming soon Coverage Q1 2023: 7 More banks in the UAE

**We can add more critical banks if needed in 3-4 weeks upon client request, additional fees will apply.



Business Banks Coverage UAE:

Current UAE Business Bank Coverage: **9 Banks:**

- ADCB Business
- ENBD Business Online
- ENBD Smart Business
- FAB Business Online
- FAB Business e-Access
- Mashreq Business
- Mashreq Neo Business
- RAKBANK Business
- CBD Business



Coming soon Coverage Q1 2023: 6 More banks in the UAE

**We can add more critical banks if needed in 3-4 weeks upon client request, additional fees will apply.



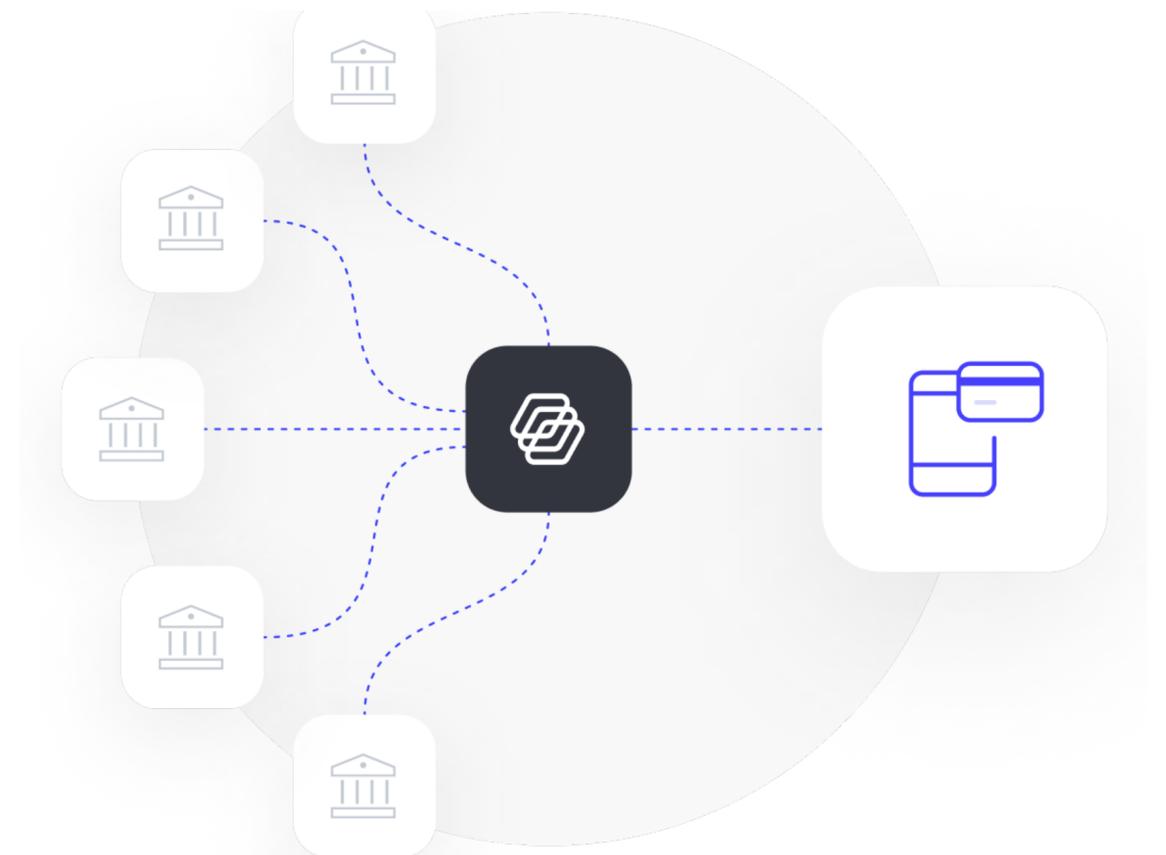
Technical Proposal

Integration with Dapi

Dapi has a range of readily available integration methods to best fit your use case.

Back End API Libraries: NodeJS, Python, Go, Java, PHP, C#

Frontend Software Development Kits (SDK): iOS, Android, Flutter, React Native, Xamarin, Web (JavaScript)





Technical Proposal

Security Infrastructure and Three-Key System

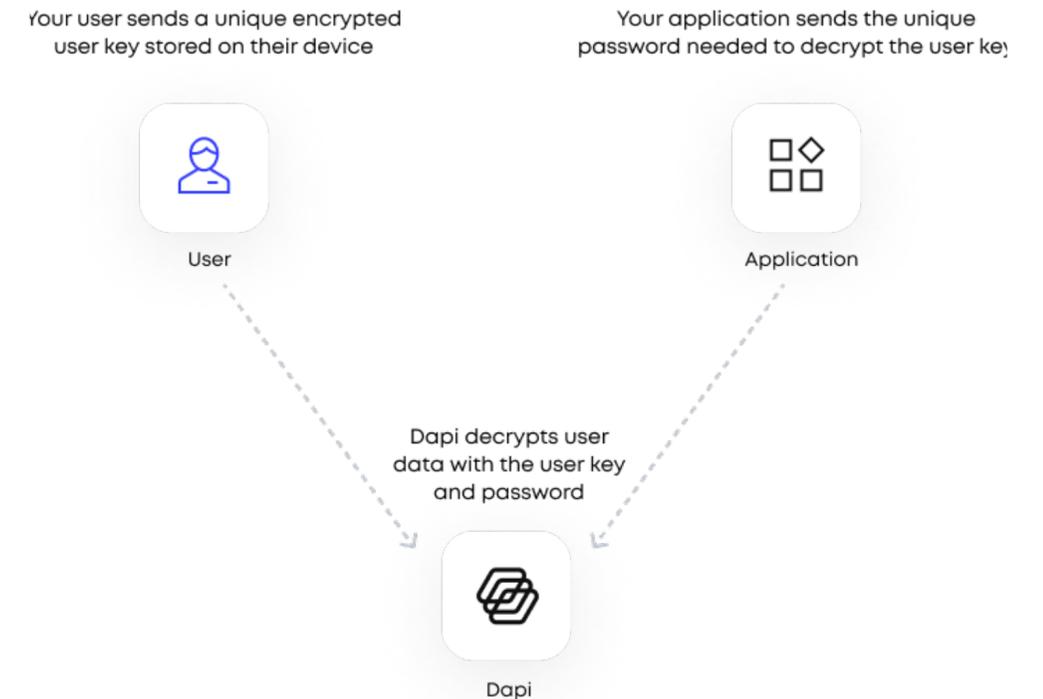
Dapi prioritizes data security, using a three-point failure system with industry grade encryption to protect user data. A combination of 4096-bit RSA keys and 256-bit AES keys are used for encryption.

A custom-built user login flow and encryption setup distributes a set of encryption keys between three different parties:

- **userSecret** - stored on the user's personal device
- **appSecret** - stored on the client's private servers
- **Encrypted Private key** - stored with Dapi on a secure database and is unique to each client

Each Dapi user is issued a unique encryption key and all three keys - userSecret, appSecret and Encrypted Private key - need to come together to access a single user's data. This results in no single party having access to unencrypted data.

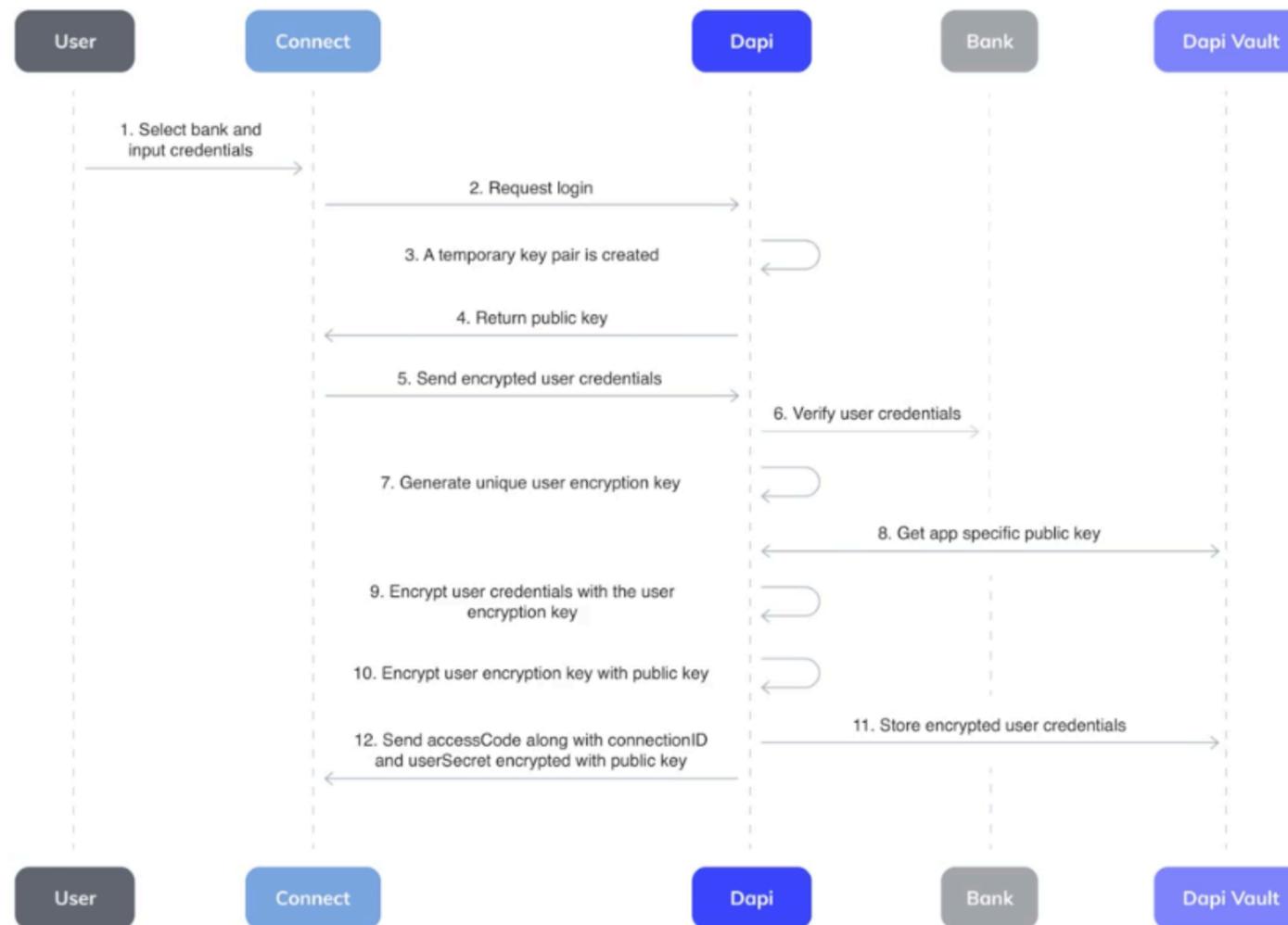
What this means is that a compromise of all three parties involved, including physical access to the user's device, is required to access the information of one user. Even in the worst case scenario of a breach in Dapi's security or a complete database leak, user data is protected since Dapi always stores sensitive data encrypted. No one at Dapi, including employees and founders, have access to user information.





Technical Proposal

Security Infrastructure and Three-Key System Diagram





Technical Proposal

Security Certificates

Currently Dapi is at the final stage to attain SOC2 compliance. SOC 2 is an industry leading auditing procedure that ensures that service providers securely manage data to protect the interests and the privacy of its clients.

We are currently engaged with San Francisco based security firm VGS (Very Good Security) and you can find a letter of engagement for the SOC2 compliance process attached.

Available Security Add-Ons:

IPSec Tunneling Configuration:

IPSec VPN tunneling is an extremely secure communication mechanism that enables two entities to communicate over a public network. It ensures the encryption of both the data and the metadata being sent over the network, ensuring the highest level of security during the communication.



Technical Proposal

Service Level & Downtime Management

Dapi will use commercially reasonable efforts to ensure that the Services are Available 99.7%, measured monthly, excluding planned maintenance. Any downtime resulting from Customer's equipment or systems or service providers required by Customer, outages of utilities or other reasons beyond Dapi's control will be excluded from any such calculation. **Please review SLA agreement for further details.**

Support:

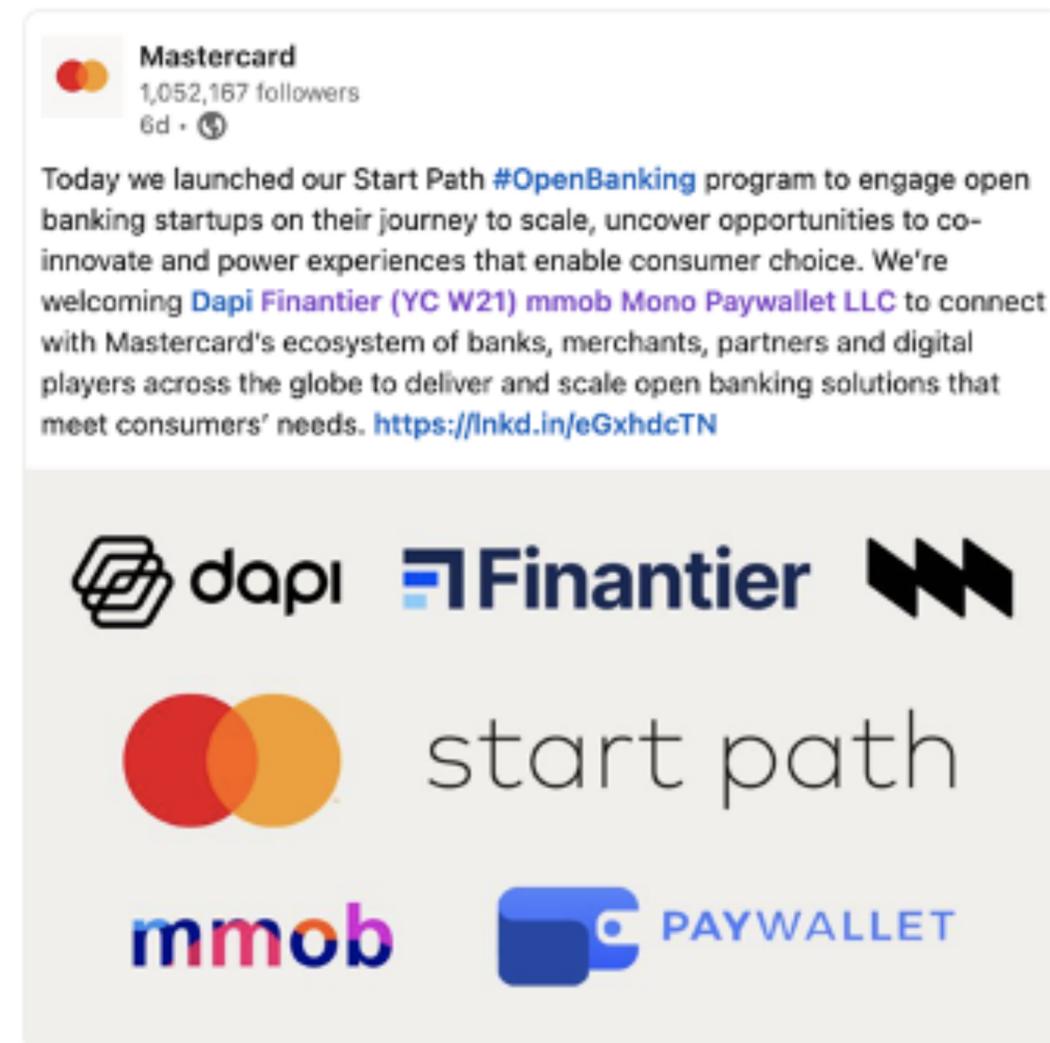
Dapi has a team of technical support engineers available to assist with incidents, problems, technical tasks or questions. Technical support for Dapi Services can be reached at:

- support@dapi.com
- Slack



Global Recognition

Dapi is the player with the most global recognition and footprint.



Dapi was recently chosen out of 1500 company globally and the only player from the MENA region to join the first ever Open banking focused global program by the payment giant **MasterCard**.

Dapi will have the opportunity to leverage **MasterCard's** open banking expertise and connect with Mastercard's ecosystem of banks, merchants, partners, and key digital players across the globe to deliver enhanced open banking solutions to the region and beyond.

Dapi is a member of the top prestigious accelerators in the world:





Thank You

sales@dapi.com

dapi.com

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