DIGITAL BANKING AND FINANCIAL SOLUTIONS

A modular product family for banks and financial institutions.

Benten builds on-premise digital banking products for Egypt and the region. Each module runs inside the institution's own infrastructure, connects to its existing systems, and can be bought on its own or as part of one platform.

Modular

Start with one product and add the rest as you grow

On premise

Your infrastructure, your data, air-gap capable

Core-friendly

Your core stays the system of record

PRODUCT FAMILY

One architecture, many products.

Available today, or planned for release in the first half of 2027:

AVAILABLE · PLANNED · H1 2027

Retail Omni-Channel

AVAILABLE

Web, mobile, kiosk, wearables and back office. Our flagship product.

AI Financial Assistant

AVAILABLE

Bilingual, air-gapped assistant that keeps customer data inside the bank.

Document Intelligence

AVAILABLE

Local Arabic and English reading of ID documents to prefill onboarding.

Push Notifications

AVAILABLE

Content-free alerts on iOS and Android, with consent and approved templates.

Omni Archiver and e-Statements

AVAILABLE

Legal retention, legal hold and tamper-evident statements.

Payment Hub

PLANNED · H1 2027

One ISO 20022 engine and operations desk for every payment rail.

Credit Scoring and Decisioning

PLANNED · H1 2027

Explainable, advisory scores with reasons and affordability.

SME and Corporate Omni-Channel

PLANNED · H1 2027

Digital banking for companies, with mandates and bulk payments.

Digital Lending

PLANNED · H1 2027

Origination, servicing and collections around your core.

Customer Engagement Platform

PLANNED · H1 2027

Consent-first campaigns, journeys and offers.

Retail Omni-Channel

AVAILABLE

A complete digital banking front end that plugs into your core and works from day one.

- Customer web, iOS and Android, kiosk, wearables
- Onboarding, payments, cards, deposits, FX, loans, investments
- Back office with four-eyes on every item
- English and Arabic throughout

Payment Hub

PLANNED · H1 2027

One orchestration engine and payments-operations desk that every payment flows through.

- ISO 20022 canonical model
- Domestic ACH, instant payments, SWIFT with gpi
- Routing, cut-offs and business-day calendar
- Repair, exceptions, sanctions hold and release
- Liquidity monitoring and reporting

Credit Scoring and Decisioning

PLANNED · H1 2027

Advisory only: the bank decides. Every score comes with its reasons.

- Bank-statement ingestion with reconciliation
- Application and behavioural scoring
- Debt-burden ratio, affordability, suggested limit
- Bilingual adverse-action reasons
- Credit-bureau connection

Digital Lending

PLANNED · H1 2027

Your core stays the ledger of record; we are the workflow and servicing layer.

- Multi-product application and documents
- Decisioning with Benten scoring
- Disbursement, statements, early settlement, restructure
- Collections: queues, collector workbench, promise-to-pay
- Settings for bank and non-bank lenders

SME and Corporate Omni-Channel

PLANNED · H1 2027

Every company payment passes rights, mandate and approval checks before it reaches the bank.

- Multi-entity workspace and user rights
- Mandates and an approval inbox
- Bulk, payroll and supplier files
- Business onboarding with ownership checks

Customer Engagement Platform

PLANNED · H1 2027

Decides what to say and when; your own channels deliver it. No message without consent.

- Segments and audiences
- Campaign studio with control groups
- Journeys triggered by customer events
- In-app messages and offers, consent centre

AI Financial Assistant

AVAILABLE

A bilingual banking assistant that never sends customer data outside the bank.

- Answers about the bank's products
- Personal money insights on opt-in
- Runs locally on CPU, no cloud AI
- Configured from the back office

Document Intelligence

AVAILABLE

Reads ID documents locally to speed up onboarding.

- Arabic and English, on CPU
- Prefills web and kiosk onboarding
- No cloud OCR

Push Notifications

AVAILABLE

Alerts that wake the customer into the secure app, with no financial data on the lock screen.

- iOS and Android
- Per-category consent
- Approved bilingual templates
- Service and marketing messages

Omni Archiver and e-Statements

AVAILABLE

Legal retention made automatic.

- Retention clocks per record type
- Write-once archive and legal hold
- Certified deletion
- Tamper-evident statements

SHARED FOUNDATIONS

What every Benten product has in common.

INSIDE YOUR BANK

On-premise on Kubernetes or OpenShift, air-gap capable, with your data never leaving your infrastructure.

AROUND YOUR CORE

Your core and card systems remain the source of truth. We integrate through your middleware.

CONFIGURED, NOT CUSTOMISED

Every institution runs the same product. Products, fees, texts and rules are configured under four-eyes approval.

SECURE AND AUDITABLE

Separated network planes, vaulted secrets, encryption and an append-only audit trail in every product.

LICENSED BY MODULE

One signed licence. Switch modules on as you grow, without reinstalling.

BUILT FOR EGYPT AND THE REGION

Arabic and English, local payment rails and Central Bank requirements at the centre of the design.

Let's build the future of banking together.

Book a walkthrough of the platform running against your scenarios.

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Products marked Planned are scheduled for release in H1 2027; final scope may vary.