RETAIL OMNI-CHANNEL DIGITAL BANKING

Every channel your customers use. One platform, inside your bank.

A complete, ready-built digital banking front end: web, mobile, branch kiosk, wearables and an operations console. It plugs into your existing core, runs entirely inside your own datacentre, and works from day one, even before the core is connected.

5
customer and staff channels on one platform

EN · AR
English and Arabic on every channel, right-to-left native

On premise
runs inside your own datacentre, air-gap capable, with no cloud dependency

THE PROBLEM WE SOLVE

Your core systems work. The customer-facing layer is a decade behind.

Benten turns multi-day, branch-bound onboarding and servicing into minutes on any digital channel, without replacing your core and without moving your data to anyone's cloud.

A COMPLETE PRODUCT

A proven, ready-to-deploy platform that your teams configure to your bank. Every installation runs the same product; what differs is configuration.

YOUR CORE STAYS THE TRUTH

Benten is never the system of record. We are the channels around your core, and every money movement commits on your bank's reply.

RUNS INSIDE YOUR BANK

One isolated install per bank on your own Kubernetes or Red Hat OpenShift. Air-gap capable, with no cloud dependency and no phone-home.

WORKS BEFORE THE CORE IS CONNECTED

Working stand-ins for every bank system let your teams test real journeys from the first week, then switch each one to your systems.

CONFIGURED BY THE BANK

Products, fees, limits, texts and switches are changed in the back office under four-eyes approval, with no release needed.

ACCURATE BY DESIGN

Customers see only the rates, fees and figures your bank publishes. Nothing is estimated or derived on the bank's behalf.

"Nothing consequential happens on one person's word." Every sensitive change is made by one person and approved by another, and recorded in an append-only audit trail.

OMNI-CHANNEL

The same account, identity and security on every channel.

CUSTOMER WEB PORTAL

- Full self-service banking in the browser
- Responsive, accessible, English and Arabic
- Bank branding applied by configuration

MOBILE APP, IOS AND ANDROID

- One native codebase for both platforms
- Biometric, device-bound sign-in
- In-app approval of payments with a secure PIN

BRANCH KIOSK

- Walk-up and staff-assisted journeys
- Account opening, card and loan applications
- FX board, branch locator, service help

WEARABLE COMPANIONS

- Apple Watch and Wear OS
- Glance at balances and alerts
- Protective actions relayed to the phone; money never moves from the wrist

OPERATIONS BACK OFFICE

- Intranet console for every bank team
- Work queues, approvals, configuration
- Its own secured network edge

AI FINANCIAL ASSISTANT

- Bilingual assistant inside web and mobile
- Runs locally on CPU; customer data never leaves the bank
- Personal insights only for customers who opt in

WHAT CUSTOMERS CAN DO

Everyday banking, end to end.

ONBOARDING

- Digital account opening with OTP and ID capture
- National digital-identity (eKYC) verification
- Self-enrolment for existing customers
- Biometric login, devices and sessions

ACCOUNTS

- Balances, history, net worth
- E-statements by period
- Spending insights and budgets
- Savings goals with round-ups

PAYMENTS

- Own-account, in-bank and domestic transfers
- Instant payments by mobile number or alias
- International transfers with charge choice
- Standing orders, scheduled payments, status tracker

BILLS AND REMITTANCE

- Bill payments and donations
- International remittance through money-transfer partners
- Saved beneficiaries with payee confirmation

CARDS

- Apply and activate
- Freeze and unfreeze, channel controls
- Set and change PIN
- Pay the card, card transactions

DEPOSITS AND FX

- Term deposits and certificates, with projection
- Early-break preview
- Live FX board, quote and exchange
- Fees disclosed before the customer confirms

LOANS

- Public loan catalogue and calculator
- Affordability, apply, offer and accept
- Disbursement handled with the core

INVESTMENTS

- Mutual-fund shelf and orders
- Suitability questionnaire
- Switched on per bank, per licence

SERVICE

- Requests and disputes
- Branch and ATM locator
- Notifications centre and push alerts
- Rewards balance and redemption

Planned for release in H1 2027: mobile-wallet card tokenisation (tap to pay), card instalment plans and loan servicing (early settlement, restructure).

THE BACK OFFICE

Your teams run the bank's digital business from one console.

UNIFIED WORK QUEUE

- KYC review and account opening
- Card applications and loan decisions
- Customer requests and disputes
- Claimed, owned and closed, with no item lost

FOUR-EYES ON EVERY ITEM

- Maker-checker per item: no one approves their own change
- Approvals inbox with full history
- Append-only audit trail

GOVERNED CONFIGURATION

- Products and catalogues for cards, deposits, loans, funds
- Fees, FX fees, pricing rules, limits
- Security, session and password policy
- Push templates, maintenance windows, bank calendar

CUSTOMER 360

- One view of the customer and their channels
- Channel access control
- Identity and KYC updates

MONEY OPERATIONS

- Settlement reconciliation and replay
- In-doubt transaction desks
- Corrections and refunds under approval

CONTROL AND INSIGHT

- Per-channel product switches and maintenance
- Analytics, efficiency and workforce KPIs
- Access-control matrix mapped to your directory groups

SECURITY BY DESIGN

Built for a bank's threat model, designed against Central Bank requirements.

STRONG CUSTOMER AUTHENTICATION

- In-app approval bound to the customer's registered phone
- Unlocked by a secure PIN or biometrics; keys kept in the phone's secure hardware
- Re-enrolling a new phone needs two independent proofs, with a cooling-off hold

SEPARATED PLANES

- Three network edges: customer, operations and bank integration
- The integration edge is never exposed to the internet
- Separate identity realms for customers and staff

DATA PROTECTION

- Secrets held in a vault, never in configuration
- Field-level encryption of sensitive data
- Card numbers, CVV and PIN are never stored by the platform

PRIVACY-SAFE NOTIFICATIONS

- Push alerts carry no names, amounts or account data
- Marketing only with recorded, per-category consent
- Customers can withdraw at any time

ACCOUNTABILITY

- Tamper-evident audit trail
- Operator actions checked against capabilities
- Signed, offline licence: no phone-home

COMPLIANCE PROGRAMME

- SOC 2 policy set approved
- Controls mapped to Central Bank of Egypt cybersecurity requirements
- Bank-specific artefacts for your own audits

HOW IT FITS YOUR BANK

Integrate your back ends and configure. No fork, no rename, no bespoke build.

THROUGH YOUR MIDDLEWARE

- All bank integration passes through one integration gateway to your enterprise service bus
- SOAP or REST, as your systems publish them
- Your core and card system are configurable vendor slots

ON YOUR INFRASTRUCTURE

- Kubernetes or Red Hat OpenShift, on premise
- Air-gap capable, with no cloud services required
- One values file per environment

EVENT-DRIVEN AND OPEN

- Java microservices, Kafka, MongoDB, a database per service
- Latest stable open-source stack, no paid tiers
- Full observability with ELK

LICENSED BY MODULE

- One signed key covers edition, term, seats and modules
- Each module: off, read-only or full
- Phase your rollout and switch modules on as you grow

A typical path to go-live

1. Install on your cluster and run every journey against Benten's stand-ins. · 2. Connect your middleware, system by system. · 3. Load your products, fees and branding through the back office. · 4. Pilot with staff, then open to customers by channel.

PLANNED FOR RELEASE IN H1 2027

SME and Corporate Omni-Channel.

A separate digital-banking channel for companies, built on the same proven architecture as retail.

- Multi-entity workspace with an entity switcher
- Users, rights and account scopes per company
- Mandates: sole, joint, any two, threshold-based
- Approval inbox for every payment

- Bulk, payroll and supplier payment files
- Business onboarding with ownership checks
- Corporate cards and facility views
- Company administration and audit

Part of the Benten product family

Retail Omni-Channel is our flagship. Alongside it: Payment Hub, Credit Scoring and Decisioning, Digital Lending, Customer Engagement Platform, AI Financial Assistant, Document Intelligence and the Omni Archiver. Every module can be bought on its own or together. Ask us for the Benten portfolio brochure.

Talk to us

See the platform running against your own scenarios.
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