

MDSL MOBILE SUPER APPLICATION

BANKING, COMPLIANCE AND PAYMENTS

ALL IN ONE

A unified mobile platform offering a comprehensive suite of financial, compliance, and identity services through a single, intuitive interface.

WHY CHOOSE MDSL MOBILE SUPER APP?

- ▶ Scalable architecture
- ▶ Modular and API-ready integration
- ▶ Designed for banks, fintechs and wallet providers
- ▶ Enhances user experience and reduces friction
- ▶ Supports multilingual environments and global use

SEAMLESS DIGITAL ONBOARDING POWERED BY AN ALL-IN-ONE COMPLIANCE PLATFORM

- ▶ Advanced ID verification (OCR, MRZ, NFC)
- ▶ eKYC and enhanced due diligence
- ▶ PEP, sanctions, and watchlist screening
- ▶ Face recognition and liveness detection
- ▶ Accurate Selfie Matching
- ▶ Global document support and multilingual OCR
- ▶ Real-time data checks and continuous monitoring
- ▶ Fraud and risk detection with reduced false negatives
- ▶ Secure, AI-powered onboarding workflows

Onboard customers faster – with trust, transparency, and compliance



INTEGRATED COMPLIANCE AND RISK MANAGEMENT

- ▶ Automated and ongoing AML/KYC scanning
- ▶ Instant alerts on sanctions and fraud flags
- ▶ Natural language processing (NLP) for data extraction
- ▶ Advanced entity recognition (Individuals, Orgs, Vessels, Aircrafts)
- ▶ Fully compliant with global financial standards
- ▶ Comprehensive backend audit trails and monitoring tools

Stay ahead of evolving regulations with proactive compliance tools

TOKENIZATION

- ▶ Tokenization support via MDES (Mastercard) & VTS (Visa)
- ▶ Local scheme tokenization for domestic wallets
- ▶ Multi-layered authentication protocols
- ▶ Biometric and behavioral fraud prevention
- ▶ End-to-end encryption and role-based access control

Every transaction, every identity – secured

MODERN BANKING AND PAYMENT SERVICES

- ▶ Full card lifecycle and operations management:
 - Activation, Issuance, Blocking, Termination
 - Renewal and Replacement
- ▶ Account Management
- ▶ Deposits and cheques
- ▶ Transaction and limit management
- ▶ Beneficiary setup and administration
- ▶ Notifications administration and enrolments
- ▶ Fees and commission manipulations
- ▶ Transfers and real-time payment rails:
 - Visa Direct, Mastercard Send
 - P2P, P2M, and cross-border transfers
- ▶ Loan request, details and payment
- ▶ Personal Financial Manager

Enable secure, seamless, and fast money movement globally



ENHANCED SECURITY PLATFORM

Enterprise-Grade Mobile App Security

Backed by a robust, SaaS-based cybersecurity platform for Android and iOS apps – built to detect and defend against modern threats.

Key security features:

- ▶ **Anti-Debugging:** Blocks unauthorized debugging attempts.
- ▶ **Repackaging and Resigning Prevention:** Stops attackers from altering and redistributing the app.
- ▶ **Screenshot and Privacy Screen Controls:** Protects sensitive data from being captured.
- ▶ **VPN Detection:** Flags potential data leakage routes.
- ▶ **Emulator and Simulator Detection:** Prevents usage of tools like GenyMotion, Nox, BlueStacks.
- ▶ **Man-in-the-Middle (MiTM) Protection:** Secures data transmission from interception.
- ▶ **Screen Recording Prevention:** Blocks all forms of unauthorized screen capture.
- ▶ **Third-Party Keyboard Detection:** Prevents insecure input methods.
- ▶ **Anti-Tampering:** Ensures app integrity from malicious modifications.
- ▶ **Jailbreak and Root Detection:** Identifies compromised devices to block access.
- ▶ **Overlay Attack Protection (Android):** Shields users from deceptive overlays.

Security without compromise – protecting your app, data, and users across every device

