



Akkad Digital Islamic Bank

Technology Stack Diagram for SM Capital

Confidential investor review

Status: technology evaluation stage

Cybersecurity & Governance

- IAM, MFA and privileged access
- SIEM / SOC monitoring
- Encryption and key controls
- Vulnerability, patch and endpoint management
- Audit trails, policies and assurance reviews
- CBI, AML/CFT and operational-risk evidence

Customer & Partner Access

Mobile app | Internet banking | SME / corporate portal | contact center | banking agents | partner ATM / cash access

Digital Experience & Workflow

Digital onboarding | e-KYC / MRZ / liveness / OTP | product journeys | maker-checker | service requests | notifications

API Gateway & Integration Layer

Secure APIs | ESB / orchestration | webhooks | consent/authentication | throttling | logging | data exchange controls

Core Banking and Enterprise Systems

ICS BANKS Islamic core banking | customer / accounts | deposits | GL / COA | cards CMS | payments | financing modules | reporting

External Ecosystem Integrations

CBI reporting | national switch / RTGS / ACH | AML / sanctions | credit bureau | ID / KYC services | SMS / email / WhatsApp | vendors

Infrastructure, Data and Resilience

Iraq data residency | high availability | backups | monitoring | DR site | BCP / DRP | data governance | audit evidence

Agency Banking & Cash Access Layer

- Agent app / assisted digital services
- Cash-in / cash-out and customer receipts
- Agent due diligence and onboarding
- Float, liquidity, settlement and reconciliation
- Field monitoring, limits and exception handling

Supports no-branch operating model

Vendor and Scope Status

- ICS BANKS / ICSFS reflected as core banking direction.
- Digital interface / wallet / agency modules remain under evaluation.
- Final module scope, integrations and commercial proposal to be confirmed before award.

Recommended Minimum Launch Scope

01 Digital onboarding and KYC

02 Core accounts and customer profile

03 Payments, transfers and statements

04 Cards / wallet readiness

05 Agency cash access controls

06 Regulatory, finance and audit reporting