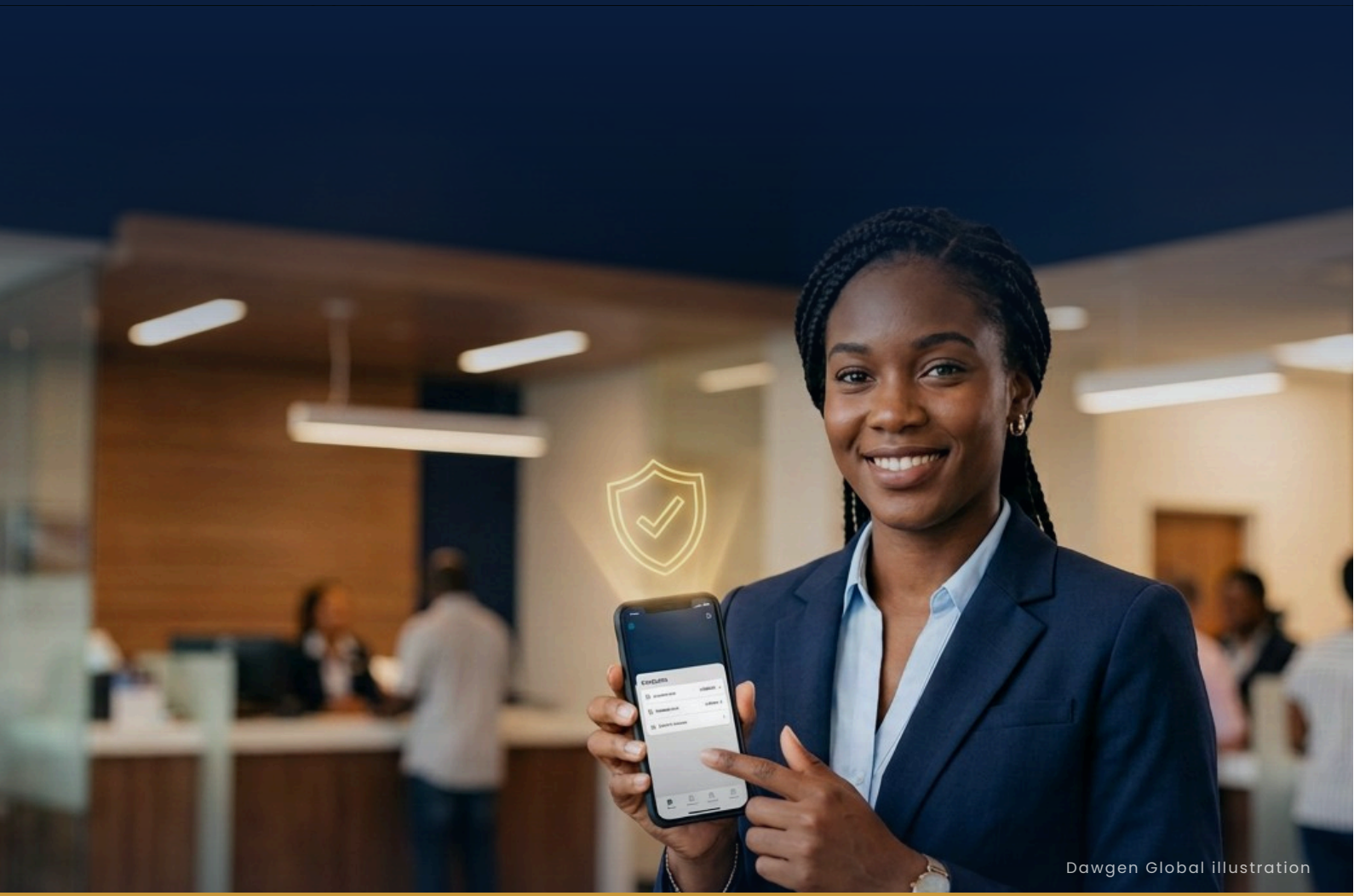
Dawgen GLOBAL

SERVICE BROCHURE · TECHNOLOGY & CYBER

Dawgen FinTech & Mobile Platforms

Trust at the Speed of a Tap

Secure member apps and portals for credit unions, remittance firms, microlenders and insurers, with controls built in from day one.



Dawgen Global illustration

THE BUSINESS ISSUE

Members want to join, pay and transact from a phone. Boards want to know it is safe.

A new generation of Caribbean customers expects to open an account, send money and check a balance from a phone, in minutes, at any hour. Many credit unions, microlenders, remittance operators and insurers still ask them to visit a branch with photocopies. The hesitation is about risk: fraud, data breaches, failed integrations and new control weaknesses.

WHY NOW

Mobile-first members

Younger members judge institutions by the quality of their digital service.

New competitors

Regional and international digital providers are competing for the same customers.

Proven secure patterns

Identity verification, biometrics and automated reconciliation are now mature and affordable.

THE COST OF STANDING STILL

1. Branch queues and call-centre volume
2. Members moving to digital competitors
3. Manual onboarding and paperwork
4. Reconciliation breaks and fraud exposure

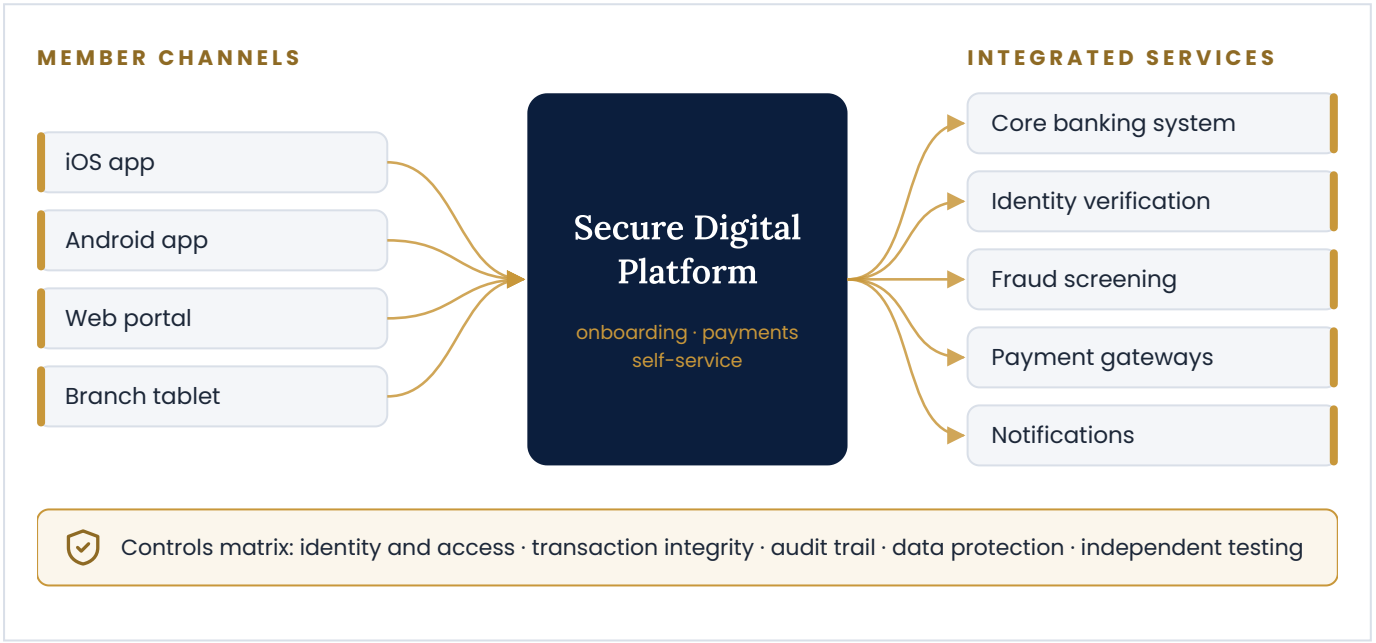
> *You can give members the digital service they expect without loosening the controls your auditors and regulator rely on.*

THE SOLUTION

How Dawgen FinTech & Mobile Platforms works

Dawgen FinTech & Mobile Platforms designs and builds secure apps and portals that let members and customers join, pay, transfer and see their position from a phone. Each platform connects to your existing core system and is built to a controls matrix agreed before development begins, then tested independently before it reaches the app stores.

SOLUTION AT A GLANCE



WHAT MAKES IT DIFFERENT

Controls by design

A controls matrix is agreed before development, so the platform is built to pass audit.

Connects to your core

We integrate with your existing core system rather than replacing it.

Tested independently

Our Digital Assurance team tests functionality, security and performance before launch.

THE DIFFERENCE IT MAKES

TODAY	WITH DAWGEN FINTECH & MOBILE PLATFORMS
Branch queues and call-centre volume	Members served on their phones, at any hour
Members moving to digital competitors	A modern channel that keeps members loyal
Manual onboarding and paperwork	Onboarding completed in one sitting
Reconciliation breaks and fraud exposure	Funds reconciled and fraud screened automatically

WHAT WE DELIVER

Six capabilities, one accountable team

Each Dawgen FinTech & Mobile Platforms engagement draws on the capabilities below, selected and sized to your needs. Dawgen Global leads every engagement and is accountable for the result.

Digital channel blueprint

The design your board approves.

- Member journeys
- Architecture and integrations
- Controls matrix

Mobile and web build

Apps and portals members enjoy using.

- iOS and Android apps
- Responsive web portal
- App store release

Onboarding and KYC

Join without a branch visit.

- Identity verification
- Document capture
- Biometric and multi-factor login

Payments and reconciliation

Money that always agrees with the records.

- Gateway integration
- Automated reconciliation
- Statements and history

Controls by design

The safeguards auditors look for.

- Role-based back office
- Segregation of duties
- Full audit trail

Support and monitoring

A platform that stays healthy.

- Monitoring and alerts
- Maintenance releases
- Performance reviews

Delivered by Dawgen Global's Technology & Cyber team and its associate consultants, under the firm's quality and supervision framework.

HOW WE DELIVER

A proven path from first workshop to live service

1 Digital Channel Blueprint — 4 weeks

2 Design — 3–4 weeks

3 Build — 12–20 weeks

4 Launch and support — Ongoing

1 Digital Channel Blueprint

ACTIVITIES

- Member journeys and research
- Architecture and integration design
- Controls matrix

DELIVERABLES

- **Board-ready blueprint**
- **Fixed-fee build quote**

2 Design

ACTIVITIES

- Interactive prototypes
- Testing with real members
- Design system

DELIVERABLES

- **Approved designs**
- **Prototype**

3 Build

ACTIVITIES

- Sprints with demonstrations
- Core-system integration
- Security testing

DELIVERABLES

- **Tested platform**
- **Integration documentation**

4 Launch and support

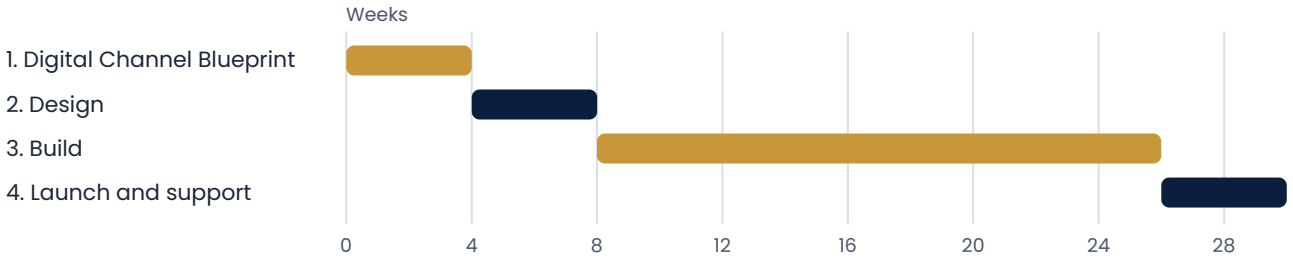
ACTIVITIES

- Staged release
- Hypercare
- Knowledge transfer

DELIVERABLES

- **Live apps and portal**
- **Run book**

INDICATIVE TIMELINE



Timelines are indicative and depend on scope. Because we size the team to your deadline, they can be shortened where earlier delivery is needed.

WHO DOES WHAT

DAWGEN GLOBAL

- Leads and manages the project
- Tests independently before go-live
- Designs, builds and integrates
- Trains your team after completion

YOUR TEAM

- Names a sponsor and decision-maker
- Takes part in acceptance testing
- Gives access to people, data and systems
- Signs off each phase

WHERE IT CREATES VALUE

Built for Caribbean sectors

Credit unions

Digital membership, loan applications and self-service.

Remittance and cambio

Send money abroad with clear fees and tracking.

Microfinance

Mobile loan applications, repayments and statements.

Insurers

Policy purchase, premium payments and claims.

Building societies

Mortgage applications and account access.

Co-operatives

Member registration, contributions and dividends.

IN PRACTICE

International money transfer, web and mobile

THE CHALLENGE

A new remittance business needed a platform that customers would trust with their money, with many third-party services to connect.

WHAT WE DID

A website and Android and iOS app with identity verification, fraud screening, biometric login, payment gateways and webhook-based reconciliation of funds.

THE OUTCOME

A secure, easy-to-use service, with KYC and fraud decisions drawn from all connected services and funds reconciled automatically.

Money-transfer app, onboarding

THE CHALLENGE

Customers abandoned sign-up because onboarding was slow and confusing.

WHAT WE DID

Registration, KYC and authentication flows rebuilt for mobile, with financial-service APIs integrated.

THE OUTCOME

A simpler onboarding journey with stronger identity checks.

Engagement examples are anonymised to protect client confidentiality.

OUTCOMES AND GOVERNANCE

Value you can measure, controls you can rely on

OUTCOMES WE TRACK WITH YOU

- **Digital onboarding time**
- **Share of transactions on digital channels**
- **Branch and call-centre volume**
- **Reconciliation breaks**

BUILT-IN CONTROLS



1. Identity verification and multi-factor login
2. Transaction limits and approvals
3. Automated reconciliation to the core
4. Full audit trail of customer and staff actions
5. Data encrypted in transit and at rest

WHY DAWGEN GLOBAL

Big firm capabilities, Caribbean understanding
More than 24 years serving Caribbean business, across 35 territories, managed centrally from Dawgen Towers, Kingston.

Controls an auditor would expect
Every solution is designed with access, audit-trail and data-protection controls from the first day, not added after a review.

We own delivery
Dawgen Global owns the project through to completion, then trains your team so the solution is yours.

Scope before fee
We are process-driven: we agree the scope first, then fix the fee, and size the team to meet your deadline.

One firm, many disciplines
Tax, accounting, risk, legal and HR colleagues are on hand when a technology decision touches their field.

QUESTIONS CLIENTS ASK

Do we have to replace our core banking system?
No. The platform connects to your existing core system.

How do you protect against fraud?
Identity verification, fraud screening, risk-based authentication and transaction limits are built in and tested before launch.

Who owns the app?
You do. The apps are published under your institution's name and accounts, and the code is yours.

What will the regulator expect?
We design to a controls matrix and advise you on the approvals you need; licensing remains your responsibility.

START HERE

4 weeks

Digital Channel Blueprint

WHAT IT COVERS

- Member and staff journey research
- Architecture and core-system integration design
- Identity, payments and fraud design
- Controls matrix

WHAT YOU RECEIVE

- A board-ready blueprint
- A phased delivery plan
- A controls matrix
- A fixed-fee build quote

1 Contact us at info@dawgen.global

2 Book your Digital Channel Blueprint

3 Receive a fixed-scope plan and quote

EMAIL info@dawgen.global WEB dawgen.global US 855-354-2447

Every engagement is scoped and priced through its engagement letter. Engagement examples are anonymised. Every territory has its own desk: write to territory@dawgen.com, or info@dawgen.global for Jamaica. Dawgen Global serves 35 territories across the Caribbean and the Americas from Dawgen Towers, 47-49 Trinidad Terrace, Kingston 5, Jamaica. Dawgen Global is an integrated multidisciplinary professional services firm and is not a member of any international network. As a multidisciplinary firm, Dawgen Global offers some regulated services; in each case the head of the regulated division holds the professional practice licence required in the relevant jurisdiction. Product and platform names, where used, belong to their owners. General information only, not professional advice. © 2026 Dawgen Global.