



AYN

COMPLIANCE INFRASTRUCTURE
FOR EVERY SAUDI FINANCIAL
INSTITUTION.

MOVE
CONFIDENTLY

info@getdal.sa

Why AYN

Compliance built for Saudi financial institutions

AYN is the only compliance platform for financial institutions designed by people who spent years enforcing the regulations you must comply with. AYN fuses artificial intelligence with purpose-built RegTech and ex-regulator expertise to help Saudi financial institutions and FinTechs automate over 90% of AML & compliance tasks such as PEP & Sanctions monitoring, KYB, KYC, transaction monitoring and more. We turn complexity into clear, actionable steps.



Saudi-Native by Design

The only AML solution that automates Nafith and Makken alongside 2,700+ international watchlists. Fully bilingual platform, Arabic and English, throughout.



Dedicated Environment, Every Client

Your data sits in its own dedicated database, not shared infrastructure. Enterprise-grade security is standard for every client, regardless of size.



#1 Global Adverse Media

Partnered with the world's leading adverse media platform. Comprehensive adverse media in dozens of languages including Arabic and English.



Regulator-Ready KYC/KYB Flows

Pre-built onboarding workflows, risk rules, and reporting templates aligned to CMA, SAMA, REGA, and IA requirements. Ready from day one.



Automate Over 90% of AML Tasks

Screening, monitoring, SAR/STR generation, no-match reporting, and regulatory reporting — automated so your team focuses on judgment, not administration.



16-Hour Response Guarantee

We guarantee a response within 16 hours for any inquiry, big or small. Most clients hear from us within an hour.

THE AYN PLATFORM

Five Modules. One Product.

A complete compliance stack: from client screening and onboarding through to transaction monitoring so that your firm can comply with requirements set out by Saudi Central Bank (SAMA), CMA, REGA, and the Insurance Authority.

01

Client Screening & Monitoring

2,700+ watchlists including global sanctions, PEPs, Nafith, Makken, and 600K+ adverse media sources in one automated workflow.

02

Digital Onboarding (eKYC) & Risk Profiling

End-to-end onboarding with compliance workflows built-in with adaptive, risk-based digital KYC. White-label client onboarding portal as a bonus for firms that need a method to digitally onboard clients.

03

Business KYB & UBO Detection

Automatic UBO detection by ownership and effective control illustrated by tree diagrams that are created instantly. Add dozens of relationship types to holistically understand an organization, shareholders and all its affiliates.

04

Transaction Monitoring & Screening

A complete rule engine with static, behavioral, and anomaly-based detection, and automated STR filing. AYN also supports custom rules along with automatic blocking of wallet amounts and transactions and screens counterparties whether they exist in your firm's database yet or not.

05

Foreign ID Verification & Biometrics

Real ID capture, biometric and deepfake checks, and device/fraud intelligence for 200+ countries. One-stop integration to allow you to open up your firm to foreign clients. Go live in days, not weeks.



Additional Verifications

Need additional verifications such as address verifications, IBAN verifications, and OTP SMS? We have you covered. AYN partners with leading third parties to offer comprehensive verification solutions under one roof.

Module 01

Client Screening & Monitoring

Screen PEPs, Sanctions, 2,700+ watchlists and 600K+ media sources.

Global watchlists

2,700+

Adverse media sources

600K+

Data depth vs Saudi RegTech

2×

AYN screens 2,700+ sanctions and PEP lists, Nafith and Makken, and 600K+ adverse media sources in one automated workflow, roughly twice the data depth of other Saudi RegTech platforms. Arabic-first matching and AI match recommendations cut false positives. Screening runs continuously, and regulatory filings take one click: a five-minute daily check, not a full-time job.

Capabilities

- ✓ Arabic matching algorithm
- ✓ AI-powered match recommendations
- ✓ Decide between screening various entities: clients, associations, prospects and single-entities (ad hoc)
- ✓ Determine which entities to monitor on an ongoing basis and which to screen once
- ✓ Automatic no-match reports for CMA entities
- ✓ Automatic regulatory reporting
- ✓ Full auditable logs
- ✓ Customizable matching criteria from UI
- ✓ Client ID expiration determined automatically as a bonus
- ✓ Feature requests

Coverage

- ✓ Sanctions watchlists and PEP screening
- ✓ Nafith and Makken list automation
- ✓ Saudi lists: Ministry of Interior, Ministry of Finance, SAMA shared lists and circulars, and more
- ✓ Adverse media monitoring across 600K+ sources
- ✓ 2,700+ international public watchlists

70 Sanctions Appears on sanction list	
Saudi National Counter Terrorism Authority (NA	
Event Dates	A
Measures	A
Regime	P
Origin	P
30 PEP PEP Level 2	

Module 02

Client KYC & Digital Onboarding

Don't just check boxes, get to know who you're in business with.



No-Code KYC Flow builder

Screen PEPs, Sanctions, 2,700+ watchlists and 600K+ media sources.



Custom white-labeled Portal

Fully Branded Onboarding Portal

AYN adapts each KYC flow to the client's risk profile, with EDD triggers, suitability assessments, expiry management, and full version history built in. Compliance teams build onboarding flows without engineering support. Firms without a digital journey get a white-labelled portal on their own domain, live in days instead of months. Bilingual from day one.

Onboarding & Verification

- ✓ Fully branded client onboarding portal
- ✓ Deployable on your firm's own domain
- ✓ Fully bilingual, Arabic and English throughout
- ✓ Mobile-friendly, no app required
- ✓ Adaptive forms based on customer risk profile
- ✓ Address verification for individuals
- ✓ IBAN verification for individuals

Due Diligence & Compliance

- ✓ Set up first level and second level approvers
- ✓ Customize KYC for two sets of individual classification.
- ✓ AML risk profiling and qualification
- ✓ EDD triggers and enhanced due diligence workflows
- ✓ ID and KYC expiry alerts and auto-updates
- ✓ Full suitability assessment (for investment firms)
- ✓ Automated compliance documentation
- ✓ CRM automation, account opening, and expiry management integrated via APIs
- ✓ KYC Version History to maintain auditability

Question

Employment Status

Primary Source of Income

Employer & Income Information

Personal Information

Module 03

Business KYB & UBO Detection

Understand authorized parties and UBOs in one click.



Integrated with Wathq

Source of truth in KSA



Auto-Cascading

Dives deep to determine nested UBOs

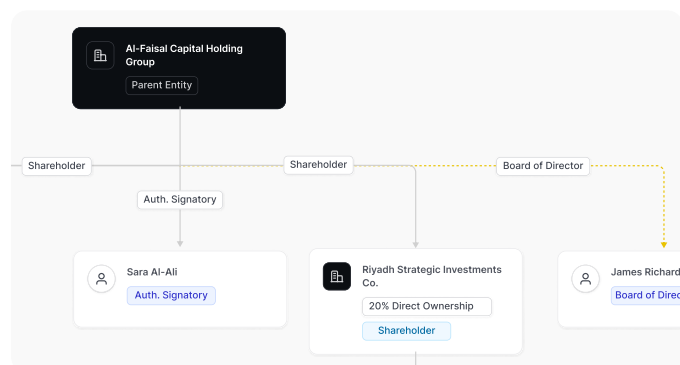
Most KYB tools stop at the first ownership layer. AYN verifies Saudi business records from Wathq in real time, cascades ownership beyond level 1, and surfaces every UBO under both tests in the 2025 regulations: 25% ownership and effective control. A white-label portal captures corporate clients' individuals, associations, shareholders, and affiliates, each screened into the client's risk score automatically.

UBO, Associations & Relationship Mapping

- ✓ UBO by ownership (25%+) and by effective control
- ✓ Auto-cascade 3 levels deep; deeper cascades on demand (can be configured)
- ✓ Effective ownership calculated per node across the full chain
- ✓ Add associations manually for individuals and businesses
- ✓ Associations automatically synced, screened, and linked in real time
- ✓ Association risk automatically factored into overall client risk score
- ✓ Visual relationship graph and tabular view
- ✓ UBOs and associations cross-referenced against watchlist screening results

Business Verification & Onboarding

- ✓ White-label onboarding portal for corporate clients, on your own domain
- ✓ Direct Wathq integration, Saudi's authoritative business registry
- ✓ Automatic business record fetch and verification
- ✓ Covers all Saudi legal entity types: LLC, PJSC, and others
- ✓ Address verification for corporates
- ✓ IBAN verification for corporates
- ✓ KYB expiry management and auto-renewal alerts



Module 04

Transaction Monitoring & Screening

Flag suspicious transactions with granular thresholds to eliminate false positives.



Editable STRs

In line with SAFIU's recommendations



3 ways to ingest data

Platform UI, APIs, and SQL Views

AYN runs static rules, behavioural rules, and anomaly detection together, plus a custom rule builder for your own scenarios. Wallets and transactions auto-block on threshold, counterparties are screened even outside your client base, and SARs and STRs generate in the exact format regulators expect: same-day, MLRO-reviewed reporting.

Ingestion & Detection

- ✓ Add transactions via UI, APIs, or SQL Views
- ✓ Complete Rule Engine with 13 scenarios
- ✓ Hard, static & dynamic behavioural rules
- ✓ Counterparty verification and screening
- ✓ Scenario manager and custom rule builder
- ✓ Rule configurations based on client classifications not just entity types
- ✓ Visual relationship graph and tabular view
- ✓ UBOs and associations cross-referenced against watchlist screening results

Case Management & Reporting

- ✓ Alert management and case management
- ✓ Severity-based routing
- ✓ One-Click STR generation
- ✓ Maker/Checker approval workflows
- ✓ Scalable transaction processing
- ✓ Auto-blocking on wallets
- ✓ Auto-blocking on transactions

All12

Hard Rules3

Static Rules8

Manual1

Rule	Suspicion	Type
HR-01 Restricted Payment Form	CashChecks	High
HR-02 Unlinked Bank Account	IBAN	High

Page 1 of 10

Rules fired for this transaction (3)

LST **LST-01 Large Single Transaction** **High**

Created at December 1, 2025 at 11:00PM AST

This alert was correct Undo

Amount

SAR 1,800,000

Threshold

SAR 1,000,000

Tier

High

Exceeds by

SAR 800,000

Comments/Notes

Write your notes here. Add Note

TPF **Third-party funding** **Medium**

Module 05

Foreign ID Verification & Biometrics

Expand your reach to the world. Accept clients from wherever they may be.

Countries Covered

200+

Document Types

12+

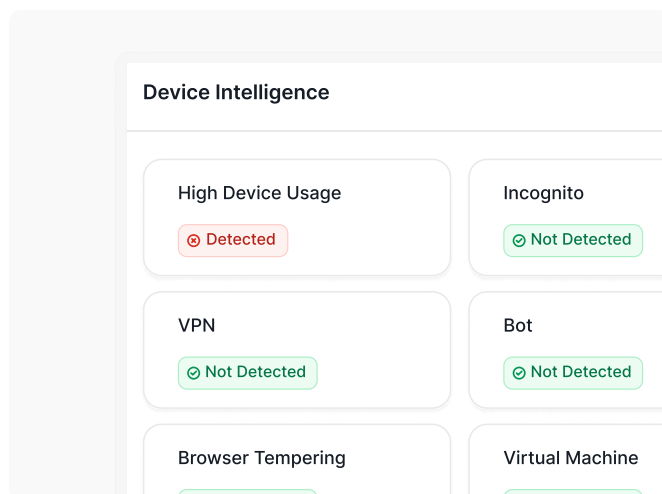
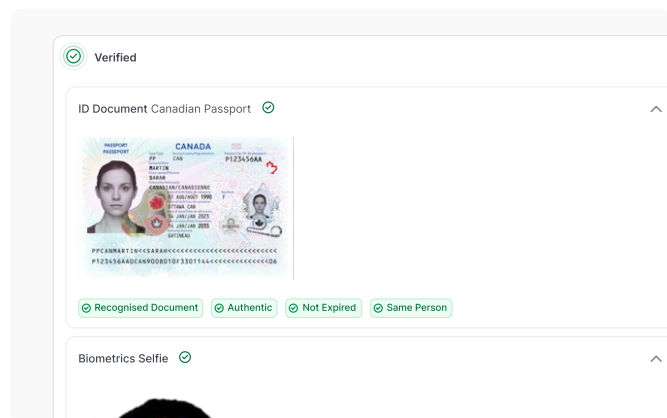
Opening up to international clients usually means bolting together three or four separate vendors — one for document capture, another for biometrics, another for fraud signals. AYN runs all of it as a single integrated check across 200+ countries and 12+ document types: real ID document capture, biometric selfie and deepfake detection, VPN/proxy and device-tampering checks, and geography-based auto-blocking. Because it's one integration instead of four, firms can open up to foreign clients in days, not the weeks a multi-vendor stack usually takes — without giving up an inch of fraud coverage.

Identity Checks

- ✓ Real ID document capture and verification
- ✓ Biometric selfie verification
- ✓ Deepfake detection
- ✓ International IBAN verification
- ✓ International address verification
- ✓ Proof of address verification
- ✓ 200+ countries, 12+ document types

Fraud & Device Intelligence

- ✓ VPN and proxy detection
- ✓ Incognito / private browsing detection
- ✓ Jailbroken and rooted device detection
- ✓ Device behavior and intelligence checks
- ✓ Geography and jurisdiction-based auto-blocking



Integrations & Customization

AYN Connects To Any System You Already Use

Integrations that let you go from ideation to production in days, not months.

AYN is fully system-agnostic — a rarity among Saudi compliance platforms, most of which expect you to work around them. Whether you're running a custom-built CRM, a third-party portfolio management system, or an in-house data warehouse, AYN integrates via REST APIs and webhooks without requiring you to change your existing infrastructure, and every module — screening, KYC, KYB, transaction monitoring, and IDV — is customizable at the workflow level. Firms that need to keep their existing stack don't have to choose between compliance and continuity; with AYN, they get both.

Integration Features

- ✓ REST API access across all modules: screening, KYC, KYB, transaction monitoring, and IDV
- ✓ Webhook support for custom event triggers with real-time notifications into your own systems
- ✓ Integrate transactions via APIs or SQL Views. We'll consume your transactions based on your preference.
- ✓ Module-level customization to tailor workflows, risk rules, and outputs to your firm's specific requirements

Sample of Available APIs

Screening API

Trigger checks and retrieve match results programmatically

API

KYC / KYB API

Initiate onboarding and retrieve risk scores and status

API

Transaction API

Submit transactions for monitoring and retrieve alerts

API

Webhooks

Real-time notifications for alerts, changes, expirations, and client status changes

HOOK

Trusted by Compliance Teams

See what our existing clients say

AYN's products added tangible value to our business through a comprehensive solution that elevates the efficiency of our internal operations. The platform's readiness enabled us to activate the products in less than a week from signing.

Abdullah Al-Andas 
CEO, Wadaie



AYN gave us flexibility in building customer risk assessments that reflect the nature of our activities and products, through customizable risk factors and weights. The dashboard also improved our tracking of open cases, which sped up processing and raised the efficiency of our decision-making.

Turki Al-Eidi 
Head of Compliance and AML, Dinar



Dal's AML platform has truly been a game changer for us. Alongside comprehensive global PEP and sanctions screening, it has automated and streamlined CMA reporting, saving us significant time and effort. Their commitment, agility, and reliability have made them not just a solution provider, but a trusted partner for us at Pinnacle Capital.

Maha AlThehaiban 
Compliance & AML Lead, Pinnacle Capital



Dal began where others stopped. We quickly came to rely fully on their platform. Their true strength shows in handling Nafith, Makken, and Adverse Media. The pace of their development is impressive, and with such a passionate team, it's hard to imagine how far they'll go a year from now!

Norah Albarraq 
Chief Compliance Officer, TAM Capital



Book a 20-Minute Demo Today

Scan the QR code or visit getdal.sa/book-a-demo





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