Deis TECHNOLOGIES

CLIENT PROSPECTUS · 2026

CONVERSATIONAL BUSINESS PLATFORM

OmniLink

One platform to converse, transact and collect — on the channel your customers already use.

WhatsApp, SMS, email and voice. No-code conversation bots, a live agent inbox, payments and compliant collections — unified in a single, secure, multi-tenant workspace.

- WhatsApp Business
- SMS
- Email
- AI Voice
- Pay & Collect

Prepared by
Deis Technologies

Learn more
omnilink.deistech.co.za

WHY OMNILINK

Your customers already live on WhatsApp. Your business should meet them there.

Every day your customers open a chat app before they open email, take a call, or log into a portal. Yet most businesses still stitch that moment together from a marketing tool, a call centre, a payment gateway and a separate collections agency — none of which talk to each other, and none of which keep a clean, auditable record of what was said, sent, paid or agreed.

OmniLink replaces that fragmented stack with one conversation. Acquire, onboard, serve, get paid and recover — inside a single WhatsApp thread, with the guardrails a regulated business needs built in from the first message.

4-in-1
Messaging, bots, payments and collections in one platform — not four contracts

60–80%
Of repetitive enquiries resolved by bots before an agent is ever involved

100%
Auditable trail — every message sent, delivered, read, paid and agreed

OMNILINK REPLACES

- **Marketing tool** — Campaigns & broadcasts
- **Call centre** — Bots + live agent inbox
- **Payment gateway** — Pay by Link & Scan to Pay
- **Collections agency** — Compliant recovery engine

THE SHIFT

From channels that broadcast *at* customers, to a conversation that does real work *with* them — origination, servicing and collections, all in the thread they already trust.

ONE PLATFORM

Five capabilities, deeply integrated

Each capability is powerful on its own — and far more powerful together, because they share one customer record, one consent ledger and one audit trail.

Omnichannel messaging

WhatsApp (dual-rail via Infobip *or* direct Meta Cloud API), SMS, email and AI voice — templates, campaigns, broadcasts and tracked links, with durable delivery so no message is ever lost.

No-code conversation engine

A visual flow builder, native in-chat WhatsApp Flows forms, keyword and AI-intent routing, and a library of ready-made workflows for lending, insurance, collections, estates, HR and KYC.

Live agent workspace

A shared team inbox with SLA management, seamless bot hand-off, real-time presence and a keyboard-first UI — so people pick up exactly where the bot left off, with full context.

Payments & collections

Pay by Link, Scan to Pay, PayFast, DebiCheck debit-order mandates via Qlink, promise-to-pay and a full collections engine with NCA-compliant dunning — all inside the conversation.

Enterprise controls

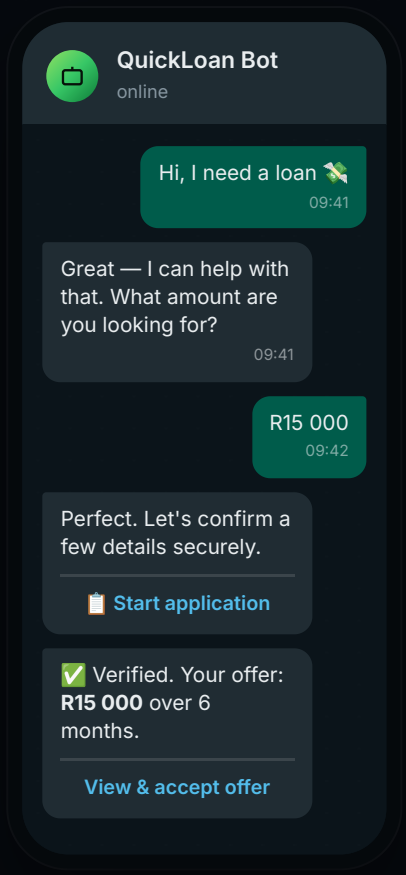
POPIA-grade consent and suppression, per-tenant encryption, complete audit trails, 2FA / SSO, franchise isolation and usage-based, VAT-aware billing — the plumbing regulated businesses can't do without.

CONVERSATIONS THAT DO REAL WORK

Automate the routine. Route the rest to people.

Design a conversation once on a drag-and-drop canvas, test it in the built-in simulator, and publish it to WhatsApp, SMS or email. An optional AI intent layer understands free text — while the deterministic flow stays the auditable spine.

- ✓ **Visual flow builder** with versioned drafts, publish workflow and a live simulator to test before go-live.
- ✓ **WhatsApp Flows** — native, encrypted, multi-screen forms that capture data without leaving the chat.
- ✓ **AI intent routing** understands "I need a loan" in plain language and sends it to the right place.
- ✓ **Connectors** call your core systems mid-conversation — no code for standard JSON APIs.
- ✓ **Campaigns & broadcasts** with audience filters, scheduling, ROI reporting and per-recipient tracking.



RELIABILITY BY DESIGN

Every outbound message flows through a durable outbox with retries, dead-lettering and idempotency; inbound webhooks land in a hardened queue. You get auditable proof of what was sent, delivered and read.

Templates
Create, submit & sync on either rail

Campaigns
Schedule, target & measure ROI

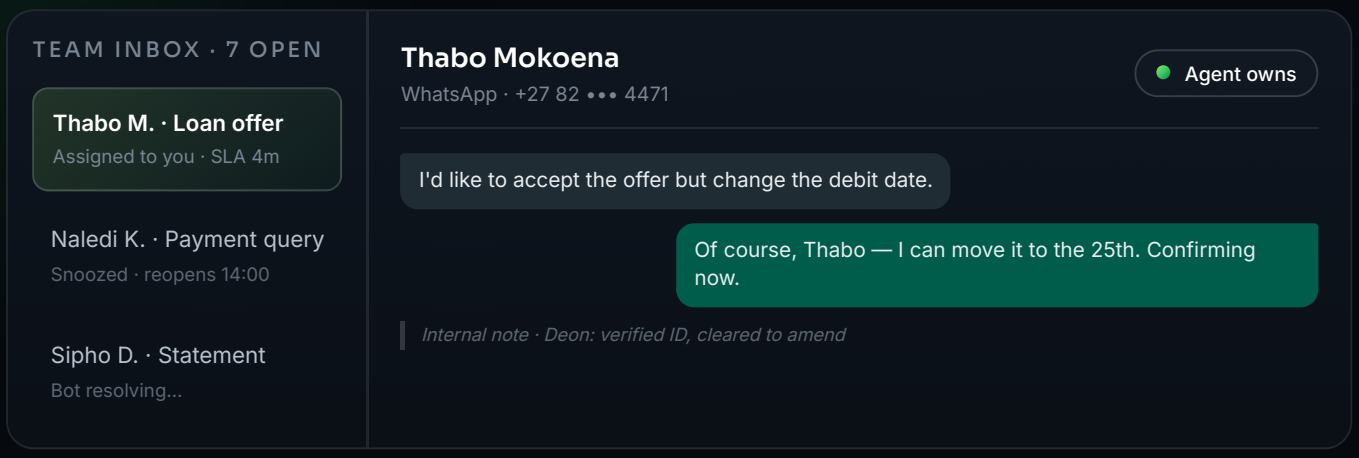
Tracked links
Per-recipient click analytics

24-hour window
Auto re-engagement templates

A WORKSPACE YOUR TEAM WILL ACTUALLY LIKE

One shared inbox. Every conversation, in context.

When the bot reaches its limit, it hands the conversation to a person — instantly, with the full history and customer context attached. Agents work in a fast, keyboard-driven inbox built for volume.



SLA management

Configurable policies, live metrics and automatic escalation before a breach lands.

Bot ↔ human hand-off

The bot steps back the moment an agent takes over — and resumes when released. Type AGENT anytime.

Real-time & searchable

Live updates, typing indicators, presence, global search and a command palette for speed.

GET PAID INSIDE THE CONVERSATION

Turn a message into money received.

Send a payment request over WhatsApp, SMS or email and watch it move from delivered, to clicked, to paid — on one timeline, reconciled automatically, with refunds and disputes handled in the same place.

Pay by Link

Create, send, cancel or reissue a payment link in seconds. A full event timeline — delivery, click, payment — plus settlements, refunds, disputes and tenant defaults.

Scan to Pay

QR-based payments with webhook reconciliation, refunds and disputes — ideal at the counter, on an invoice, or printed on a statement.

A ledger you can trust

Every transaction in a ledgered history, with reconciliation screens finance teams recognise.

PayFast
Gateway support out of the box

Refunds
Full refund & dispute workflows

Recon
Automatic settlement matching

Delivered → Clicked → Paid → Reconciled

COLLECTIONS, DONE COMPLIANTLY

Recover more — with the compliance built in.

Capture DebiCheck mandates over WhatsApp, run debit orders through Qlink, chase failures with dunning, promise-to-pay and pay-by-link, and reconcile through trust-account payouts — with NCA and POPIA guardrails enforced at every step.

- **DebiCheck mandates** via Qlink — requested and authenticated in the chat, with a full consent audit trail.
- **Collections engine** — accounts, batches, instructions, results, provider submissions and EFT/NAEDO file rails.
- **Dunning ladders** with pre-debit notifications and reminder scheduling that stay on the right side of the rules.
- **Promise to Pay** — negotiated schedules with a public acceptance page and automatic follow-up.
- **Section 129 notices** generated and delivered with tracked proof of delivery.
- **Trace & bureau** — skip-trace and credit-bureau lookups available as metered add-ons.

The recovery ladder — automated, evidenced, compliant

01	02	03	04	05
Pre-debit notice	Debit via DebiCheck	Dunning on failure	PTP & pay-by-link	Legal notice + handover

Works for lenders, insurers, gyms, schools, ISPs and managing agents — as a full platform or a standalone collections module.

Compliant by default

NCA framing, consent gates and pre-debit notices enforced automatically.

Evidenced end to end

Every notice, mandate and payment carries tracked proof of delivery.

Standalone or integrated

Run collections on its own, or as one module of the full platform.

FLAGSHIP · LENDING

The whole loan, in one thread.

SHIPPED WORKFLOW

A lender gets origination, servicing and collections in a single WhatsApp conversation — with NCA guardrails and tamper-evident evidence built in. Not a concept: this vertical ships today.

1. **Acquisition**
   A campaign or QR link opens the loan bot; AI intent understands "I need a loan" in free text.
2. **KYC & onboarding**
   Native WhatsApp Flow forms capture ID and details; document upload in-chat; identity, screening and company-registry checks via Deis services.
3. **Affordability & decisioning**
   Built-in affordability calculator and an assessment pipeline call the lender's decision engine — with NCA order-of-disclosure and plain-language validation.
4. **Offer & acceptance**
   A structured offer, accepted and signed in-chat, recorded to a **hash-chained audit log** — a tamper-evident record of the agreement. Tamper-evident
5. **Repayment setup**
   A DebiCheck mandate is requested and authenticated in the same conversation; consent stored.
6. **Servicing & recovery**
   Balances, statements and reminders by bot; on arrears, dunning, promise-to-pay, pay-by-link, Section 129 notices and escalation to a human collector — same inbox.

> Instead of a call centre, a web portal and a collections agency glued together — one platform, one thread, with compliance and evidence in the fabric.

BUILT FOR YOUR INDUSTRY

One platform, many playbooks

Ready-made workflows mean you launch in weeks, not quarters — then tailor to your process.

Customer support

Bots deflect the repetitive 60–80%; agents handle the rest in one workspace, with SLAs and per-team reporting.

Collections & receivables

Import a book, capture mandates, run compliant debit orders, and recover with dunning, PTP and pay-by-link.

Estate & levy management

Levy collections, AGM notices with RSVP and live quorum, maintenance intake and surveys — per scheme.

Franchise & multi-store

National campaigns from head office; a "chinese wall" so each store only ever sees its own customers.

Insurance

Quote-and-bind and claims intake (FNOL) flows that run entirely in the conversation.

HR self-service

Leave requests with approvals, payslip and document delivery, and step-up verification for sensitive actions.

Commerce

In-chat product and order conversations with Pay by Link checkout.

Document distribution

Statements, policies and payslips delivered in-chat with access logging.

Don't see your industry?

Every flow is fully configurable, and our connector framework calls your own core systems without code. Bring your process — we'll map it into a conversation.

CHANNEL COMPARISON

USSD got you started. WhatsApp takes you further.

USSD was built for feature phones and quick menus. But your customers now live on WhatsApp — and the moment a journey gets longer than a few taps, a session-based, text-only menu starts working against you. Here is the same job, done on both channels.

Capability	USSD	OmniLink on WhatsApp
Session model	Times out in seconds	No timeout — pause & resume
Interface	Numeric text menus	Buttons, lists, media, in-chat forms
Long journeys (loans, KYC)	High drop-off	Complete reliably
Receipts & history	Nothing kept	Full thread, receipts, statements
Payments	Redirect / airtime only	In-chat: Pay by Link, Scan to Pay
Re-engagement	Not possible	Campaigns, reminders, upsell
Business identity	Anonymous *120*#	Verified business profile
Support	Separate call centre	Bot + live agent in the same chat
Cost model	Per session, grows with depth	Simple flat price per workflow

> Every USSD session is a race against the timeout. The longer the journey — a loan application above all — the more customers you lose at each step. WhatsApp has no timer: people finish in their own time, and pick up exactly where they left off.

THE BUSINESS CASE

Lower cost per workflow. Higher completion. Both.

A **workflow** is one complete customer journey — buying airtime, paying for electricity, applying for a loan — however many messages it takes. You pay one flat price per workflow, not per message.

OmniLink pricing — per workflow, from

VAS (airtime, data, top-ups)	R0.40
Electricity	R0.55
Loan application	R2.50

Per completed workflow, excl. VAT. Volume pricing available.

TYPICALLY

30–45%

lower cost per workflow than a USSD session — before you count the sales USSD loses to timeouts.

More journeys finish

USSD sessions abandon when they time out or the menu runs deep. On WhatsApp the conversation persists — so more airtime, electricity and, above all, loan applications actually complete.

Illustrative saving

Example only — based on 1,000,000 workflows / month

USSD channel cost	OmniLink channel cost	You save
~R600k	**~R400k**	**~R200k / mo**
at ~R0.60 / session	at ~R0.40 / workflow	≈ 33% — plus recovered sales

Lower unit cost

One flat price per workflow, no session fees that grow with menu depth.

Higher completion

No timeouts. Complex flows like loans finish — recovering revenue USSD drops.

One platform

Every service and every business unit in one workspace — with bots easing the load on your agents.

Want your exact numbers?

Share your monthly workflow volumes and we'll build a savings model around them — no obligation.

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ENTERPRISE-GRADE BY DEFAULT

Compliance and evidence, in the fabric

OmniLink is built for regulated South African businesses — where "who said what, when, and with whose consent" isn't a nice-to-have, it's the audit.

2,200+
Automated backend tests, plus 570+ portal tests — every release CI-gated

Azure
Azure SQL behind private endpoints, Key Vault-managed keys, firewalled egress

Dual-rail
WhatsApp via Infobip or Meta direct — no BSP lock-in, migrate either way

POPIA tooling

- ✓ Consent ledger & opt-out enforced on every send path — campaigns and bots included.
- ✓ Data-subject erasure, retention automation, and a published PAIA manual.

Security & access

- ✓ 2FA, Entra ID SSO & SAML, role-based access and per-tenant encryption.
- ✓ Full audit log — actor, action, entity, correlation ID and payload hash.

NCA-aware collections & durable delivery

Collections messaging is validated against NCA framing, Section 129 notices carry delivery evidence, and a durable outbox/inbox architecture gives you auditable proof of what was sent, delivered and read — nothing silently lost.

PRICING

Start lean. Scale by module.

All prices in ZAR, excluding VAT (15%)

Starter

R2,499 / month

For teams getting started on WhatsApp

- 3 users, 1 bot, WhatsApp channel
- Inbox, campaigns & templates
- 1,000 included messages

Growth

POPULAR

R5,999 / month

For scaling customer operations

- 10 users, 3 bots, all channels
- Pay by Link + Scan to Pay
- API + webhooks, SLA tooling
- 5,000 included messages

Enterprise

R24,500 / month

15 users included · R550 / extra user

- Unlimited bots, all modules eligible
- SSO / 2FA enforcement
- 24/7 on-call escalation for P1 incidents
- Named account manager, uptime SLA with credits

Per-message rates

WhatsApp — marketing	R1.10
WhatsApp — utility	R0.35
WhatsApp — authentication	R0.55
WhatsApp — service (24h window)	Free
SMS (per segment)	R0.45
Email	R0.05
Voice minute	On application

Module add-ons · monthly

Collections (incl. PTP & dunning)	R7,500 +
Estate Management	R3,500 +
Voice AI	R2,500 +
Commerce	R1,500
Document Distribution	R1,500
Trace / bureau enquiry	from R15 ea
24/7 on-call support (P1) — incl. on Enterprise	R15,000
DebiCheck mandate / instruction	Qlink + fee

Bots & custom workflows

Additional standard bot
R1,500/mo · R12,500 build

Vertical workflow (e.g. lending)
R25k–R45k + R2,500/mo

AI intent layer
R1,750/mo + usage

Support & response

Business hours 08:00–17:00 SAST, Mon–Fri

SEVERITY	STARTER & GROWTH	ENTERPRISE
P1 — service unavailable or transactions failing	4 business hours	30 minutes, any hour
P2 — degraded or partially impaired	next business day	2 business hours
P3 — query, change or configuration	3 business days	1 business day

Enterprise 24/7 cover runs every day of the year with a contractual uptime SLA backed by service credits; Starter and Growth are best-efforts and may add 24/7 for R15,000/mo. Annual prepay: 10% off platform fees. Volume discounts on messaging: 10% over 100k/month, 20% over 500k. First bot included on every plan.

A WORKED EXAMPLE

What a lending client pays

Enterprise platform (15 users)	R24,500 / mo
Collections module	R7,500 / mo
~20,000 utility messages	R7,000 / mo
~5,000 marketing messages	R5,500 / mo
Lending workflow maintenance	R2,500 / mo
Steady-state monthly (excl. VAT)	**≈ R47,000**

Plus one-off setup ≈ R60,000 (lending workflow build, onboarding, channel provisioning). Frame against the cost of call-centre seats and a separate collections platform — OmniLink replaces both.

ONBOARDING IN FIVE GUIDED STEPS

1. Company details
2. Choose plan
3. Connect channels
4. Add your team
5. Go live

Automated Infobip or Meta provisioning and a guided product tour get you from signup to your first live conversation fast.

Ready to move your business into the conversation?

Let's map your first workflow and get a tailored quote. Request access or book a live demo.

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Enterprise messaging, payments & onboarding