



رؤية
VISION
2030
المملكة العربية السعودية
KINGDOM OF SAUDI ARABIA



zivra
Technologies Co.Ltd

**SCALE YOUR
SOFTWARE TEAM,
ACCELERATE YOUR
BUSINESS**



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ABOUT US

Founded in 2005 and based in Riyadh, Zivra Technologies provides IT staff augmentation and software development services tailored for modern digital transformation. We help banks, insurers, and other industries across Saudi Arabia build expert tech teams and modernize their systems powered by our global delivery hubs in India, Jordan, and the USA for round-the-clock execution.



MISSION

To provide the right tech teams and solutions that enable businesses to focus on growth while we handle their IT staffing and digital transformation projects.



VISION

To be the leading partner in building and managing expert technology teams that drive seamless and successful digital transformation.



OUR CORE VALUES

Passionate
about delivering
top IT talent

ZEALOUS

AUTOMATION

Streamlining for
efficiency and
speed

INNOVATION

REAL-TIME

Driving solutions
with the latest
technology

VISIONARY

Fast, flexible
support when
you need it

Helping clients
stay ahead of
digital change

OUR CORE SOLUTIONS

1

**IT TALENT
SERVICES**

2

**PRODUCT
ENGINEERING**

3

**CLOUD & IT
INFRASTRUCTURE**



1. IT TALENT SERVICES

We help businesses build, scale, and modernize their software systems through our IT Talent services flexible delivery models offering Staff Augmentation, Dedicated Teams, and End-to-End Delivery to support every stage of their digital transformation journey.

Staff Augmentation

■ Your team, your control & our talent on demand

We add top tech talent to your team without the burden of full-time hiring, providing flexible and skilled professionals when you need them.

Talent Can Work From: _____

Onsite : Integrated with your office, tools, and culture

Nearshore : Remote support aligned to your business hours

Offshore : Ideal for 24/7 execution and global operations

■ You manage the project. We deliver the right people

■ When to Use Staff Augmentation

Fast Project Ramping

Need people yesterday?
We've got you.

Niche Skill Injection

Cloud, mobile, data,
cybersecurity, and more

Solve Tech Bottlenecks

Clear backlogs or fix
critical gaps

Hybrid Team Building

Blend internal teams
with external experts

Flexible Control

Stay in charge without
long-term hiring burdens

What We Handle: _____

- Talent identification, technical vetting
- End-to-end onboarding & offboarding
- All backend operations: HR, payroll, tax compliance, and regulatory adherence
- Visa processing, administration support, and contractual formalities

Client Focus: _____

You retain full project ownership and task-level control; we eliminate the noise around team setup, HR, and finance.

Dedicated Teams

■ Your product goals & our full-time, focused team

We build a full-time dedicated software development team that is tailored, managed, and fully committed to achieving your goals.

Our Dedicated Teams Work From: _____

Onsite : Integrated with your office, tools, and culture

Nearshore : Remote support aligned to your business hours

Offshore : Ideal for 24/7 execution and global operations

■ You own the product vision. We run your remote team like it's in-house.

■ When to Use Dedicated Teams

Long-Term Development

Build a product, not just a task list

Scale with Stability

Consistent team, no rehiring chaos

Deep Domain Expertise

Retain knowledge & team chemistry

Team Autonomy

We manage, you get results

Full Integration

Your culture, your tools, your way

What We Handle: _____

- Team formation based on your technical blueprint
- Ongoing retention, performance oversight, and SLA tracking
- All backend operations: HR, payroll, legal, travel, visas
- Embedded team leadership (PM, Tech Lead, or Delivery Manager)

Client Focus: _____

You concentrate on vision, milestones, and innovation; we operationalize and manage the team from the ground up.

End-to-End Project Delivery

■ Give us your vision & we'll turn it into a fully delivered solution

We take full ownership of your project lifecycle from planning to deployment so you can focus on growing your business while we handle the entire build process.


Projects Delivered From: _____

Delivery Centers (India, Jordan, USA)


Hybrid Onsite-Offshore Model

■ You share the goals. We deliver the outcomes & on time, on budget, on point.


■ Delivery Engagement Models:



Fixed Scope
Clear deliverables, timelines,
and cost



Agile Delivery
Iterative and adaptive to
evolving needs



Hybrid Model
Fixed + Agile for complex
transformations

■ When to Use End-to-End Delivery:

Start-to-Finish Projects
From zero to launch

Digital Transformation
Revamp outdated systems

Custom App Development
Web, mobile, and cloud

Systems Integration
Seamless platform and
API connections

Guaranteed Delivery
SLA-bound execution, QA
& documentation

What We Handle: _____

- Full SDLC: discovery, design, development, testing, deployment, post-go-live support
- Resource allocation, risk management, technical documentation
- Administrative & statutory obligations: cross-border HR, payroll, visa & regulatory compliance
- Project governance: weekly status reviews, KPIs, and executive reporting

Client Focus: _____

You define success metrics; we architect, execute, and deliver with minimal lift from your internal teams.

HIGH-LEVEL DOMAIN EXPERTISE TECH TALENT PROVISION

We provide highly skilled tech talent and dedicated teams to help organizations modernize their systems and drive digital transformation from concept to delivery. Our experts integrate seamlessly with your teams, offering end-to-end support across multiple domains.

Digital Banking and Financial Systems

We provide tech professionals who specialize in transforming banking operations and digital services:

- **Core Banking Systems:** Developers, architects, and system integrators for core banking implementations, migrations, and modernization.
- **Risk & Fraud Management:** Data scientists, AI engineers, and compliance analysts for fraud detection, risk modeling, and automated monitoring.
- **Regulatory Compliance:** Compliance specialists and technical consultants experienced with AML/KYC, Basel III, IFRS, and other regulatory frameworks.
- **Digital Banking:** Mobile and web application developers, UX/UI designers, and product managers to build omni-channel customer experiences.
- **Payments:** Payment solutions engineers, API integration specialists, and security experts for real-time and cross-border payments.



Insurance and Policy Management

We provide teams to enhance insurance operations and digital services:

- **Policy Administration & Claims Processing:** Software developers, automation specialists, and business analysts for efficient policy lifecycle and claims solutions.
- **AI-driven Underwriting:** Machine learning engineers and data scientists to implement predictive risk modeling and intelligent underwriting systems.
- **Customer Portals & Digital Platforms:** Frontend and backend developers, UX/UI designers, and DevOps engineers to deliver secure, user-friendly customer portals.
- **Regulatory Compliance:** Technical compliance consultants and integration engineers to meet ZATCA and local/international regulations.
- **Data Analytics & Predictive Insights:** Data engineers, BI developers, and analytics specialists to turn business data into actionable insights.





Enterprise Digital Transformation

We provide tech talent to help organizations across industries innovate, optimize, and execute digital initiatives:

- **Full-Stack Application Development:** Skilled developers for web, mobile, and enterprise applications built on modern frameworks and scalable architectures.
- **API and System Integration:** Integration engineers to connect legacy systems, cloud platforms, and third-party applications.
- **UX/UI and Customer Experience Design:** Designers to create intuitive interfaces, responsive design, and enhanced usability.
- **Data Engineering and Analytics:** Data engineers and analysts to build pipelines, warehouses, analytics platforms, dashboards, and visualization tools.
- **AI, Machine Learning, and Automation:** AI and automation experts to implement intelligent process automation, predictive modeling, and workflow optimization.
- **IoT and Blockchain Solutions:** Engineers to develop connected devices, smart contracts, and secure decentralized applications.
- **Project, Product, and Process Management:** Professionals to support agile delivery, change management, program/portfolio oversight, process optimization, and project coordination

Technology Operations & Cybersecurity

We provide tech talent to ensure resilient, secure, and scalable IT operations:

- **Cloud Architecture & Migration:** Cloud architects and engineers for AWS, Azure, and GCP deployments, migrations, and optimizations.
- **DevOps & CI/CD:** DevOps engineers to implement continuous integration, automated deployments, and infrastructure-as-code solutions.
- **Security Operations & Cybersecurity:** SOC analysts, cybersecurity engineers, and penetration testers to protect digital assets.
- **Enterprise IT Operations:** Network engineers, system administrators, and IT operations managers to maintain high-performing, reliable infrastructure.



IT Strategic & Regulatory Consulting

We provide experts to help organizations align IT with business strategy and regulatory requirements:

- **IT Modernization Roadmaps:** Advisory for upgrading legacy systems and building future-ready IT environments.
- **Digital Transformation Strategy:** Experts to design and guide enterprise-wide transformation initiatives.
- **Regulatory Compliance:** Specialists ensuring adherence to banking, insurance, tax (ZATCA), and data privacy regulations.
- **Risk & Audit Readiness:** Professionals for risk assessment, compliance audits, and governance frameworks.
- **Process Optimization:** Consultants to streamline IT operations and enhance efficiency.

'Define your requirements, and we'll provide the expert tech talent and dedicated team to make it happen!'



RESPONSIBILITY MATRIX FOR IT TALENT SERVICES

RESPONSIBILITY	STAFF AUGMENTATION	DEDICATED TEAMS	END-TO-END DELIVERY
Project Ownership	Client	Client & Zivra	Zivra
Team Management	Client	Client & Zivra	Zivra
Workflow Control	Client	Client & Zivra	Zivra
Talent Sourcing	Zivra	Zivra	Zivra
HR, Payroll & Backend Ops	Zivra	Zivra	Zivra
Onboarding & Offboarding	Zivra	Zivra	Zivra
Project Execution	Client & Zivra	Client & Zivra	Zivra
Product Vision	Client	Client	Client
Delivery & Results	Client	Client & Zivra	Zivra

APPROACH FOR IT TALENT SERVICES FROM CONTACT TO CONTRACT

1



SHARE YOUR VISION

Discuss your goals, tech stack, and team needs during a discovery call.

2



BUILD YOUR EXPERT TEAM

We shortlist fully vetted, top-tier IT professionals ready to deploy.

3



ONBOARD & INTEGRATE

Seamless integration with your tools, culture, and workflows.

4



MONITOR & SUPPORT

Our Project Manager or Account Manager ensures ongoing delivery and communication.

2. PRODUCT ENGINEERING

Product Engineering ensures the end-to-end technical development and evolution of software products from initial architecture design to deployment, scaling, and ongoing support.

- **Custom Web Development:** Building robust, scalable, and secure web applications tailored to specific business workflows and objectives.
- **Mobile App Development:** Creating high-performance mobile applications for iOS and Android, ensuring smooth functionality and user engagement.
- **UI/UX Design:** Designing intuitive and visually appealing interfaces that enhance user satisfaction and overall product adoption.
- **API Development & Integration:** Developing efficient APIs and integrating third-party platforms to enable seamless data flow and connectivity.
- **Product Maintenance & Support:** Providing continuous updates, bug fixes, performance monitoring, and long-term product stability.

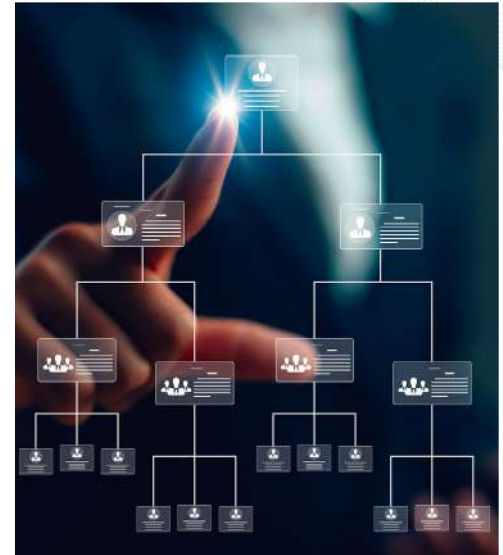
2. CLOUD & IT INFRASTRUCTURE SOLUTIONS

We provide end-to-end IT infrastructure and cloud solutions designed to empower businesses, ensuring secure, efficient, and seamless digital operations. From establishing a new office IT environment to managing cloud services and ongoing support, we enable organizations to operate reliably and scale effortlessly.

Complete IT Infrastructure Setup & Procurement

We manage the full setup of IT systems for new offices, covering procurement, installation, and configuration:

- **Hardware & Software:** Supply and installation of servers, storage devices, desktops, laptops, networking devices (routers, switches, firewalls, Wi-Fi access points), printers, and peripherals. Management of licensed software, productivity suites, email platforms, and business applications.
- **Network & Connectivity:** Secure LAN/Wi-Fi setup, VPN, structured cabling, and firewall implementation for reliable and protected connectivity.
- **Server & Storage Configuration & Backup:** On-premises servers, NAS/SAN storage, and automated backup solutions integrated with disaster recovery planning.
- **Security & Access Management:** Endpoint protection, antivirus, role-based access control, data encryption, and secure remote access.
- **Surveillance & Security Systems:** Design, installation, and configuration of CCTV/IP cameras, access control systems, and ongoing maintenance for 24/7 monitoring.



Cloud Services & Migration

We help businesses leverage cloud technology for flexibility, scalability, and secure collaboration:

- **Cloud Migration:** Seamless transfer of on-premises systems to cloud platforms (AWS, Azure, Google Cloud) with minimal downtime and smooth integration.
- **Cloud Infrastructure:** Virtual desktops, cloud storage, collaboration tools, and scalable computing resources for optimized performance and cost-efficiency.
- **Cloud Backup & Disaster Recovery:** Automated cloud backups and redundant storage to ensure rapid recovery and business continuity.



IT Support & Infrastructure Management

We provide 24/7 proactive IT support and infrastructure management to keep your systems running efficiently:

- **Monitoring & Issue Resolution:** Continuous system monitoring, helpdesk support, and on-site assistance to prevent disruptions.
- **Maintenance & Optimization:** Regular updates, system audits, performance tuning, preventive maintenance, and upkeep of surveillance systems.
- **Scalability & Growth Support:** Planning and implementing IT expansions, adopting new technologies, and optimizing IT investments as your business grows.

KEY PROJECTS OVERVIEW

MOTOR INSURANCE POLICY OPTIMIZATION AND SECURITY REINFORCEMENT

Technologies Used : Software AG Designer, PL/SQL
Scope

We provided expert backend and DevOps resources engineered multiple payment integration options and deployed robust, multi-layered authentication mechanisms at the API Gateway level to enhance cybersecurity posture and streamline policy transaction workflows.

INTEGRATED MOBILE INSURANCE PLATFORM

Technologies Used : Flutter, REST APIs, PL/SQL
Scope

We provided technical resources and delivered a mobile app for policy management, claims, loyalty, and ecosystem integrations to provide a seamless user experience.



DIGITAL INSURANCE ECOSYSTEM & ENGAGEMENT APPLICATION

Technologies Used : Flutter, REST APIs, Firebase, OAuth, Microservices Architecture

Scope

Delivered a comprehensive mobile application integrating a digital experience platform with multiple ecosystem services to enhance user engagement and provide seamless cross-platform interactions.

ENTERPRISE INTRANET & ENGAGEMENT PLATFORM

Technologies Used : React, Microsoft SharePoint

Scope

We Provided Experts and developed a modern intranet featuring document management and internal engagement functionalities.

CLOUD INFRASTRUCTURE MIGRATION

Technologies Used : AWS, Docker, Kubernetes

Scope

Migrated legacy systems to cloud infrastructure, improving uptime and reducing operational costs.





CORE BANKING MODERNIZATION

Technologies Used : Java Spring Boot, Oracle DB, Docker, Kubernetes, Kafka
Scope

Transformed legacy systems with microservices architecture, improved API integrations, and implemented scalable, resilient solutions.

REGULATORY COMPLIANCE AND RISK ANALYTICS PLATFORM

Technologies Used : Python, Apache Spark, PostgreSQL, Tableau
Scope

Developed dashboards and analytics engines to support compliance with Basel III, IFRS 9, and local regulatory reporting. Staffed with data scientists, data engineers, and compliance SMEs.

LOAN ORIGINATION SYSTEM MODERNIZATION

Technologies Used : Java Spring Boot, Angular, Oracle DB, REST APIs
Scope

Re-engineered the complete loan processing workflow with rule-based automation, enhanced KYC integrations, and reduced time-to-approval. Augmented team included business analysts, backend developers, QA engineers, and DevOps.

DIGITAL CUSTOMER ONBOARDING & EKYC

Technologies Used : React Native, Node.js, AI-based OCR, Face Recognition APIs

Scope

Delivered a fully digital onboarding journey with integrated identity verification, e-signature, and credit scoring APIs. Involved frontend/backend devs, ML engineers, and UI/UX designers.

CORE BANKING TESTING AUTOMATION SUITE

Technologies Used : Selenium, Appium, TestNG, Jenkins

Scope

Developed reusable automated test suites for regression and performance testing of CBS modules. Roles augmented: test automation engineers, QA leads, Jenkins pipeline devs.

CLIENTS



And Many More

CLIENT TESTIMONIALS



The work undertaken by the allocated resource was completed to a high standard and in a timely manner.

- Al Rajhi Takaful



Zivra's ecosystem enabled our embedded resource to lead within Tawuniya, aligning goals and ensuring consistent delivery.

- Tawuniya



Zivra's consultants delivered best practices and helped us realize real value across our operations.

- SPL



Zivra designed and executed our migration strategy quickly; over 200 SRDs migrated with zero customer impact.

- AXA



Zivra's team is approachable, responsive, and people-first. They deliver practical solutions when it matters most.

- ALFANAR



Their consultants showed deep product knowledge and professionalism throughout our engagement.

- BACS





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