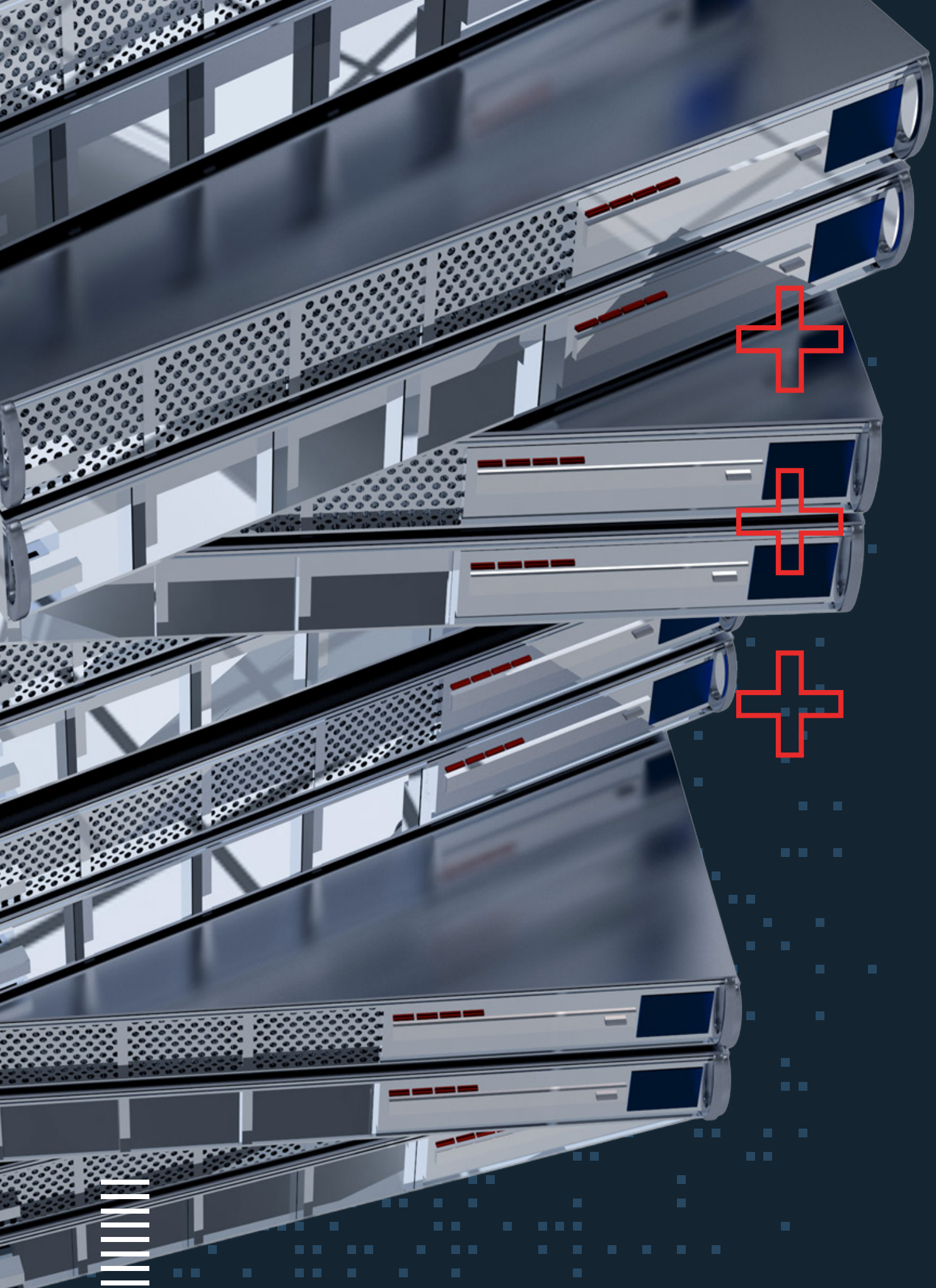
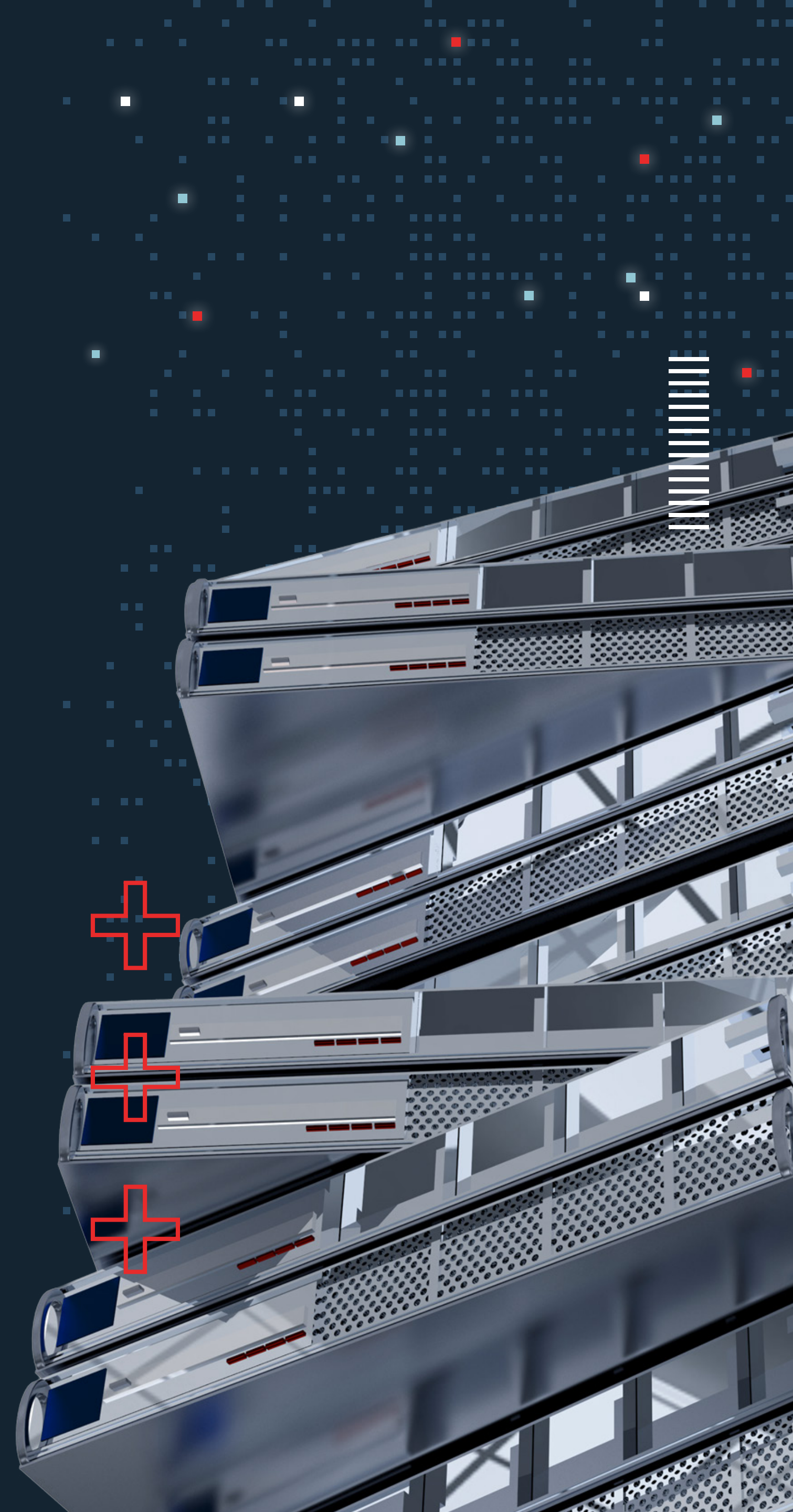




MONOCLE
TECH





Building Your **future.**

Preparing for the future of financial services is going to take a lot more than a bunch of tech jargon and shiny tools. It is going to take bringing together deep industry knowledge, a clear business strategy, and a wide range of transformative technology services.

This is where Monocle Tech thrives.

Leveraging over two decades of Monocle's financial services consulting experience, Monocle Tech provides an expansive list of tech-agnostic solutions to create real value for the future of our clients' businesses.

Our mission

Deliver innovative software and data solutions to drive growth and efficiency across the financial services industry. Our deep understanding of the sector, combined with our technical expertise, empowers financial institutions to overcome challenges and seize opportunities.

A trusted **execution partner** across leading global banks.

Our expertise

- ▶ Risk & Regulation
- ▶ Financial Transformation
- ▶ Market Conduct & Compliance
- ▶ Data & Analytics
- ▶ Digital Transformation & AI
- ▶ Markets & Trading Operations
- ▶ Technology
- ▶ SAP Consulting

Clients



We bridge the divide between business stakeholders' needs and the complex systems, processes and data that sit under the hood.

We hire exceptional individuals each with a unique blend of skills and experience that strengthens our ability to provide a world-class service.

200+ successfully completed projects

330+ employees

Project delivery: IB · Finance · Credit · TCM · GM · Enterprise Risk · AR

Offices: Johannesburg · Cape Town · London · Amsterdam

Support

- ✓ People & Culture
- ✓ Monocle Training
- ✓ Research
- ✓ Marketing
- ✓ Focus Groups
- ✓ Leadership Transformation Programme

Monocle International



Aldermore



The power of **technology** coupled with industry expertise.

We ensure accountability and **ownership**



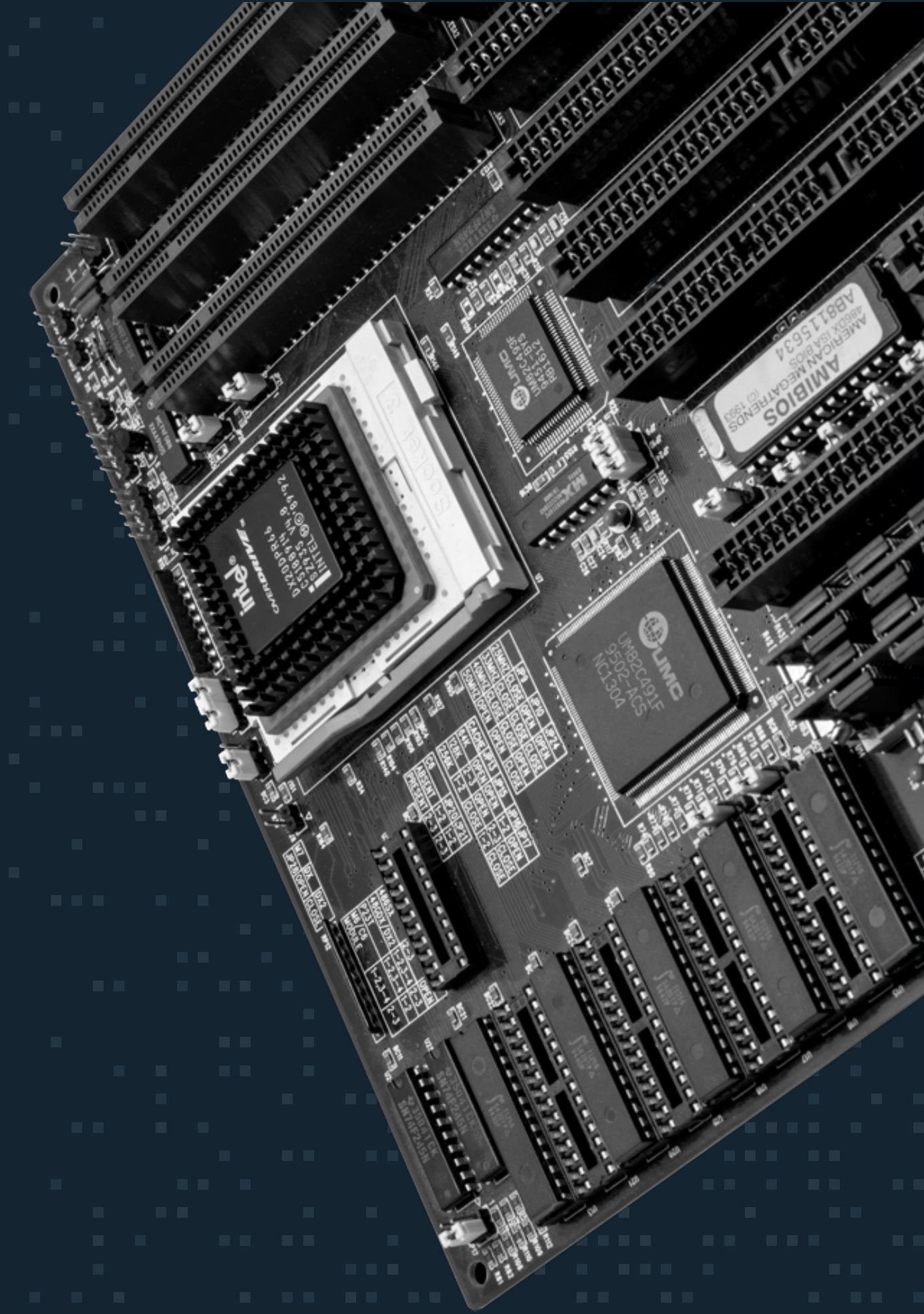
Managed services and **deliverables**

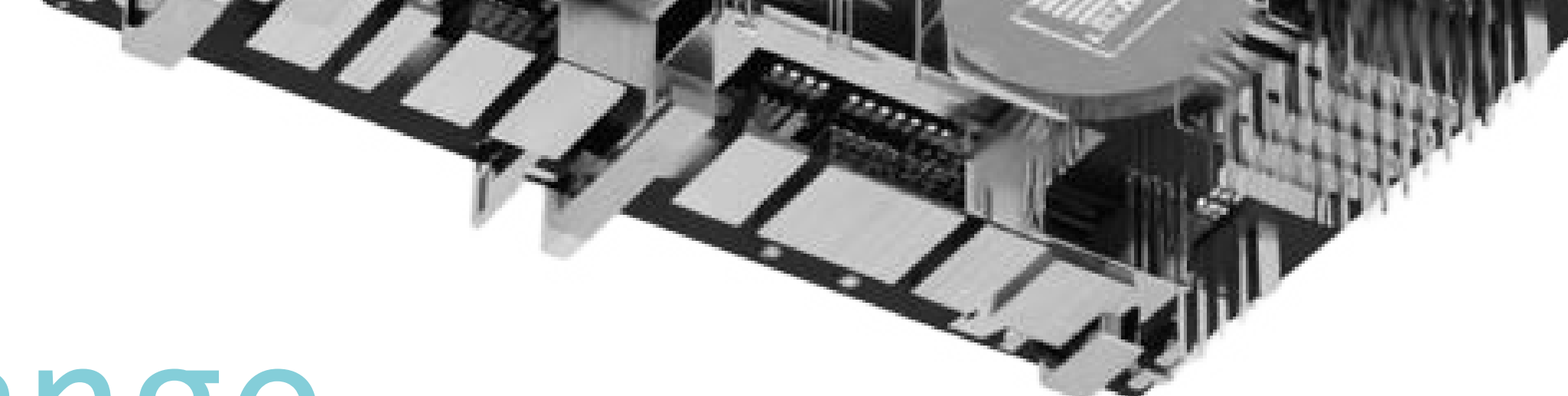


High-quality, vetted resources supported by experienced **management**



Ongoing upskilling, training and certification tailored to our clients' **needs**





Technology that manifests *change*.

▶ *Tech Expertise*

Our tech expertise is the cornerstone of our ability to deliver exceptional value to our clients, fulfilling all requirements across software, data and architecture domains to provide a wide range of transformative technology services.

▶ *Tech People*

We believe exceptional talent requires a blend of technical proficiency and a growth mindset. We meticulously select individuals with both exceptional skills and genuine passion for their craft. We take these proactive problem-solvers and continuously invest in their development to ensure they remain at the forefront of technological advancements.

▶ *Tech Agnostic*

Our deep understanding of foundational technology engineering principles allows our people to seamlessly integrate with any technology stack, whether it's your existing infrastructure or emerging platforms. This adaptability empowers us to deliver optimal solutions without being constrained by specific technologies.

What we offer.

An integrated set of solutions across the full data and AI value chain.



01. + Data Engineering & Modern Data Platforms

Lakehouse architectures on open table formats (Iceberg, Delta, Hudi) supporting batch and streaming workloads.

02. + Software Engineering & Solution Delivery

Full-stack engineering teams building secure, scalable applications and APIs that operationalise data and AI inside the bank.

03. + Machine Learning & GenAI

From predictive modelling and MLOps through to enterprise-grade GenAI capabilities deployed with strict privacy and security controls.

04. + Cloud Engineering, DevOps & FinOps

Cloud-native platforms across Azure, AWS and GCP, engineered for scale, automation, and cost-effective operation.

05. + Data & Solution Architecture

The connective tissue across every capability below. Target-state blueprints, reference architectures and governance patterns that align business intent with regulated, cloud-native delivery.



Skills + technologies.

We offer a wide range of capabilities, including Software Engineers, Data Engineers, and Technology Specialists, such as Cloud and Solutions Architects, across the following technologies (not limited to):

On-premise



Cloud



Insights → Design → Build → embed

A disciplined four-phase lifecycle, anchored in business value.



Phase 1

Insights & Readiness

Identify high-impact business opportunities and run rigorous data maturity and risk assessments to ensure the underlying data is accurate, compliant, and AI-ready.



Phase 2

Design & Proof of Concept or MVP

Agile consultants execute rapid prototyping and architectural design - validating technical feasibility and business value through low-cost POCs or MVPs.



Phase 3

Build & Productionise

Transition validated concepts into scalable enterprise solutions using best-practice DevOps and MLOps, with strict security guardrails and privacy controls.



Phase 4

Embedment & Change

Drive sustainable adoption through comprehensive change management and staff upskilling - embedding solutions in the day-to-day operating rhythm.

Technology-agnostic · Outcome-obsessed

POC → Production → Post-production Support

Four ways Monocle Tech accelerates your AI journey.

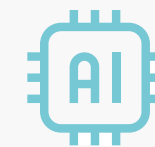
From strategy through to production.



01 · AI Advisory & Service Design

Strategy that connects investment to outcomes.

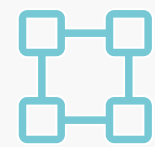
We define your AI strategy, identify high-value use cases, design governance frameworks and build a roadmap that ties every AI Rand to a measurable business result.



02 · AI-Enabled Delivery

AI-augmented teams that ship, faster and leaner.

We deliver consulting and technology projects using AI-augmented teams - greater throughput than traditional models, with the engineering rigour regulated environments require.



03 · AI Accelerators

Pre-built frameworks to compress pilot-to-production.

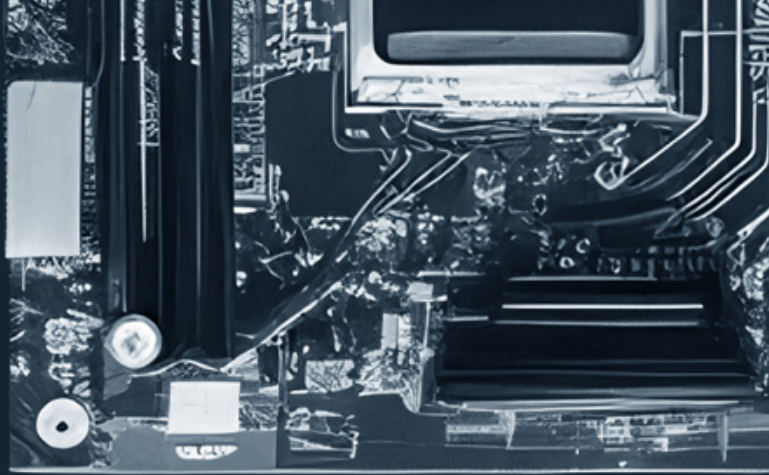
Emerging methodologies, assessment approaches, and reusable assets informed by our hands-on AI delivery experience, helping clients accelerate readiness assessments, identify value opportunities, and avoid starting from a blank slate.



04 · AI Capability Building

Competency that stays inside your organisation.

Role-specific playbooks, governance practices and hands-on enablement so AI maturity outlasts our engagement - and your teams own what comes next.



Four flexible engagement models - structured for predictability, sized for **impact**.

Model 1

Delivery-Based

Fixed-scope or outcomes-driven engagements with defined milestones and acceptance criteria.

- Cost predictability
- End-to-end accountability
- Platform & AI use-case delivery

Model 2

Capacity-Based

Time-and-materials consultants enabling clients to scale capacity up or down on demand.

- Staff augmentation
- Ongoing engineering support
- Specialist roles

Model 3

Dedicated Squads

Multi-disciplinary squads driving a stream of work or operating a platform capability.

- Technical leadership
- Data & ML engineers
- Cloud / BA / SME blend

Model 4

Hybrid

Combine fixed-scope components with flexible resourcing for both structure and adaptability.

- Fixed-scope build
- Ad-hoc BAU support
- Specialist AI engineers



Talk to the doers.

Jan Ehlers

Director - Monocle Tech

jan@monocle.co.za

+27 (0) 71 609 4980

Mark Beringer

Head of Monocle Tech

mark.beringer@monocle.co.za

+27 (0) 83 451 7842

MONOCLE



www.monoclesolutions.com

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