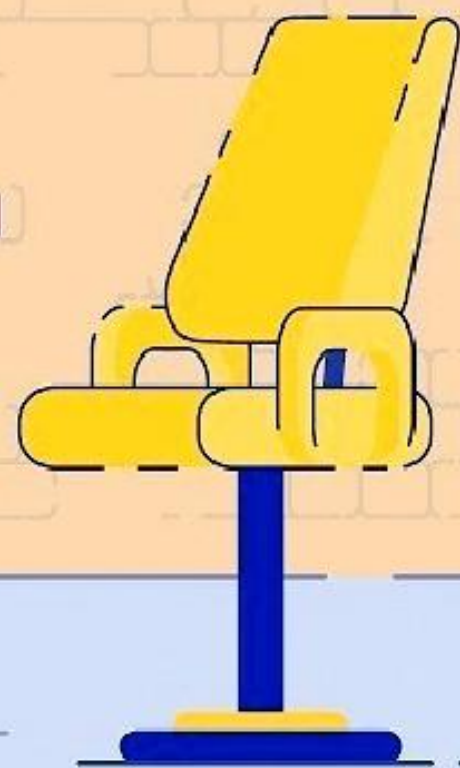
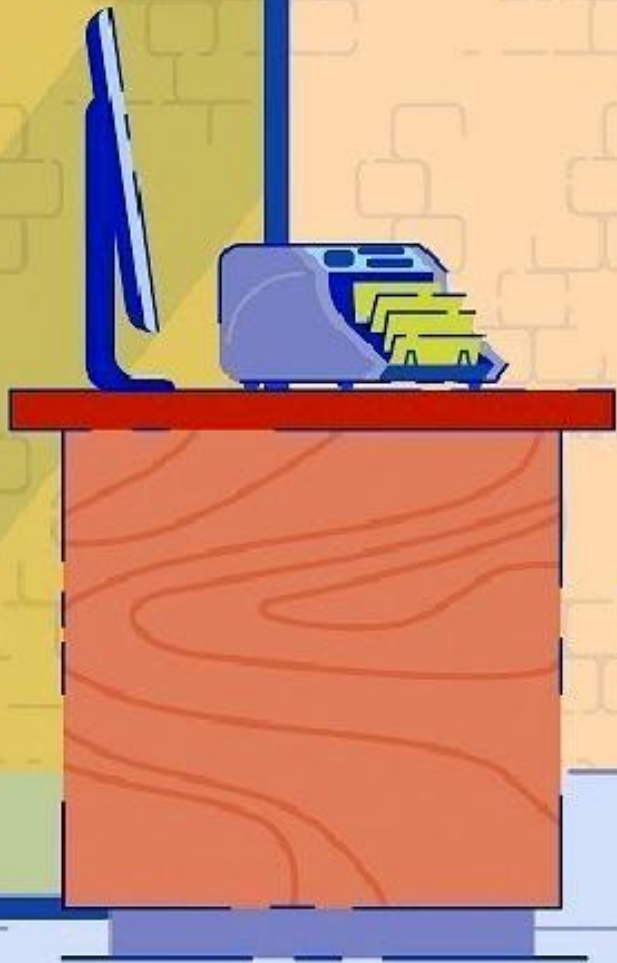
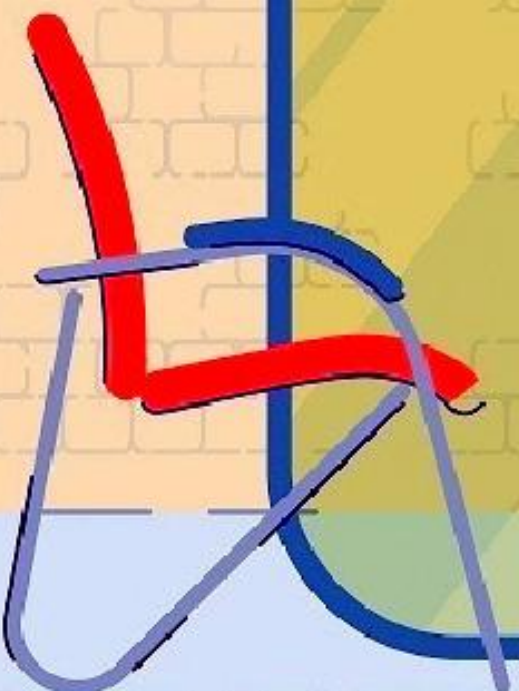
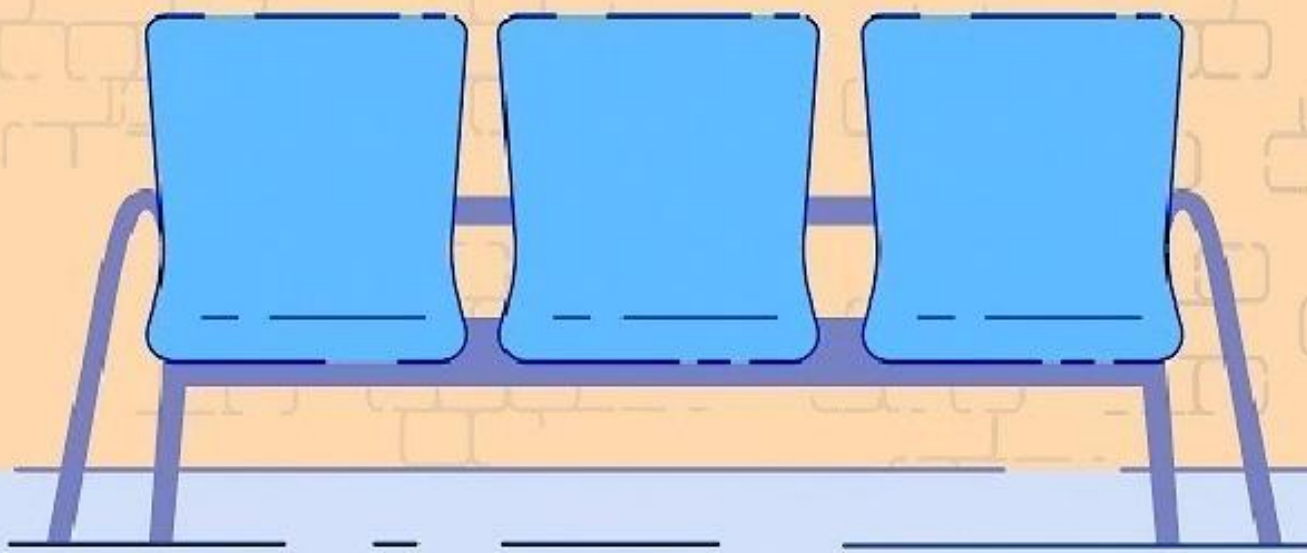


Abaabil
Agent Banking

01 008

BANK AGENT OUTLET



Enabling Shariah Compliant Banking to the Last Mile



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information solution fz-llc.

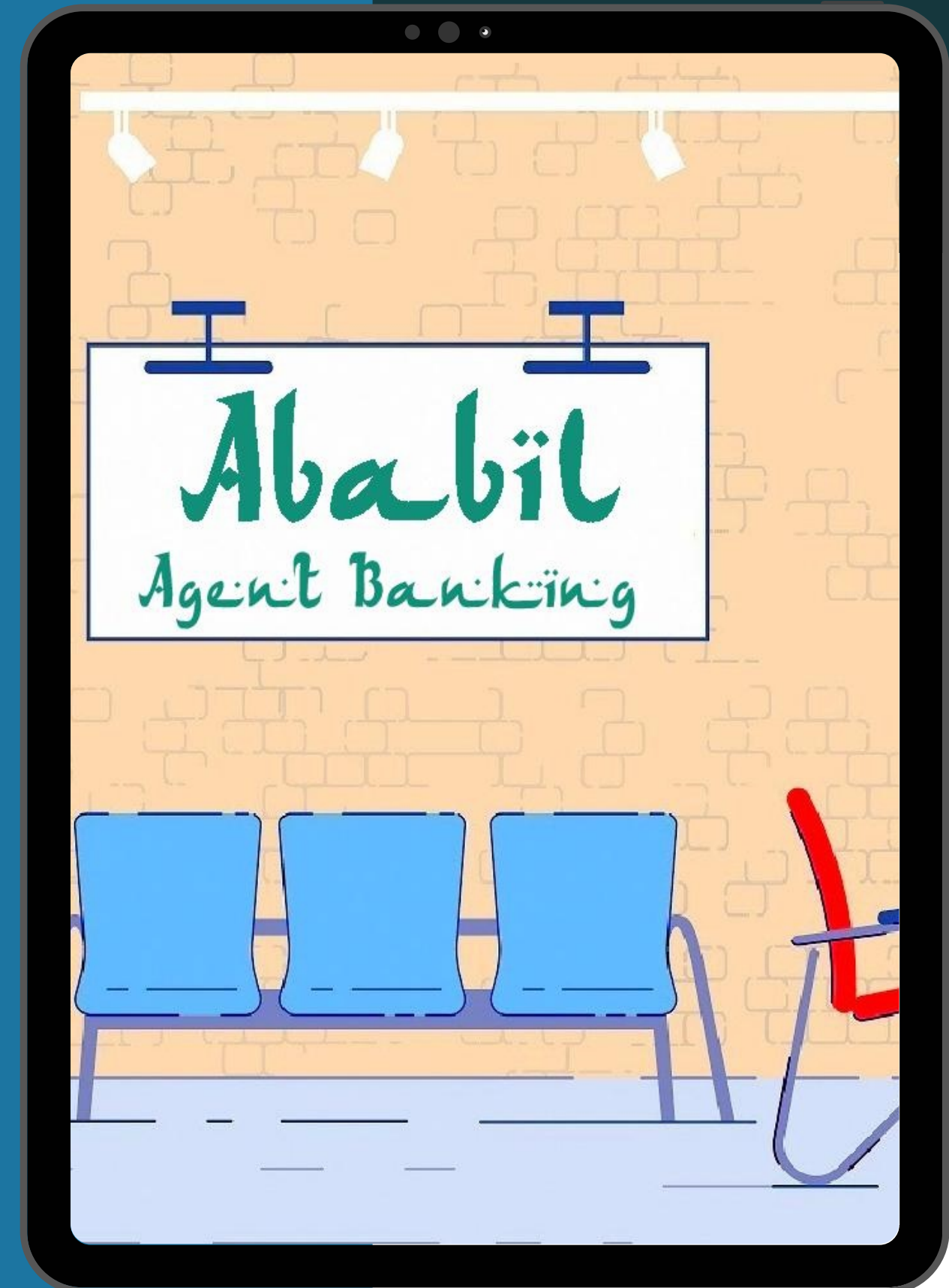




INTRODUCING

Ababil Agent Banking

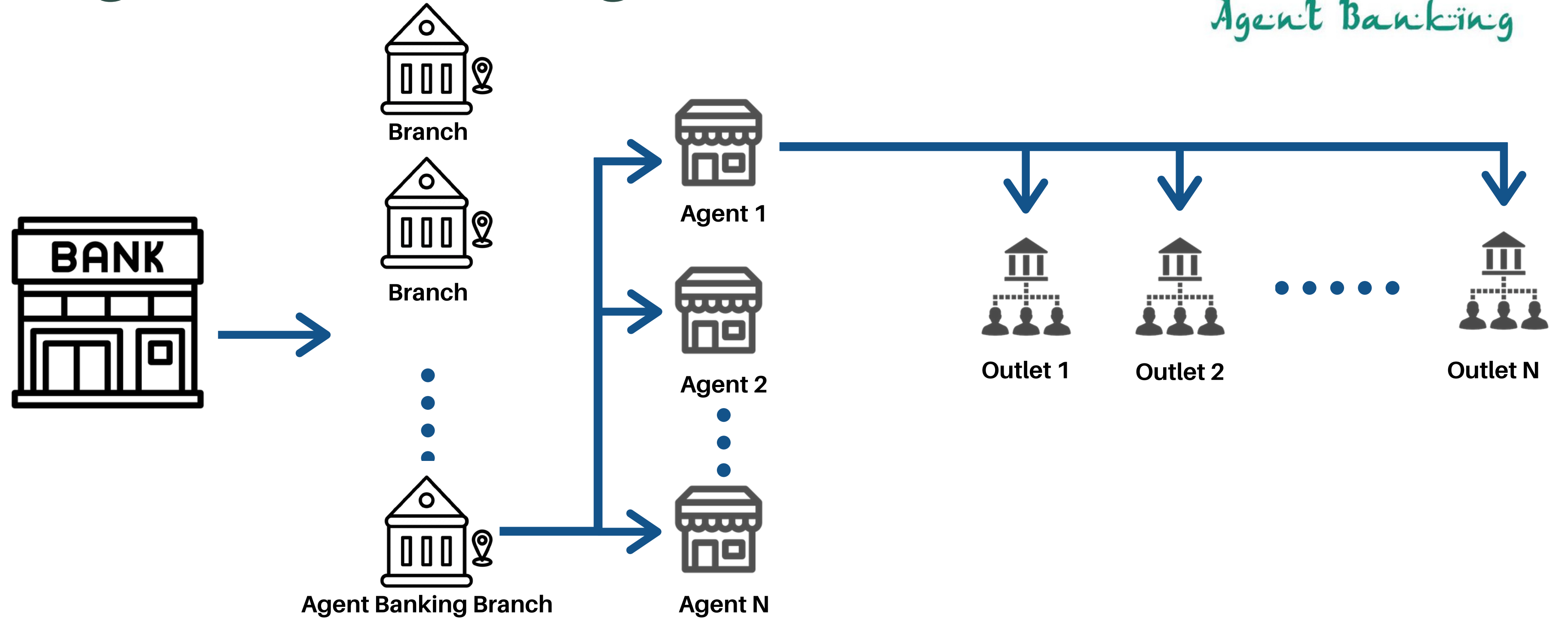
- Increase your Business
- A Frugal yet Advanced System



ENABLING SHARIAH COMPLIANT
BANKING TO THE LAST MILE.

Agent Banking Model

Ababil
Agent Banking



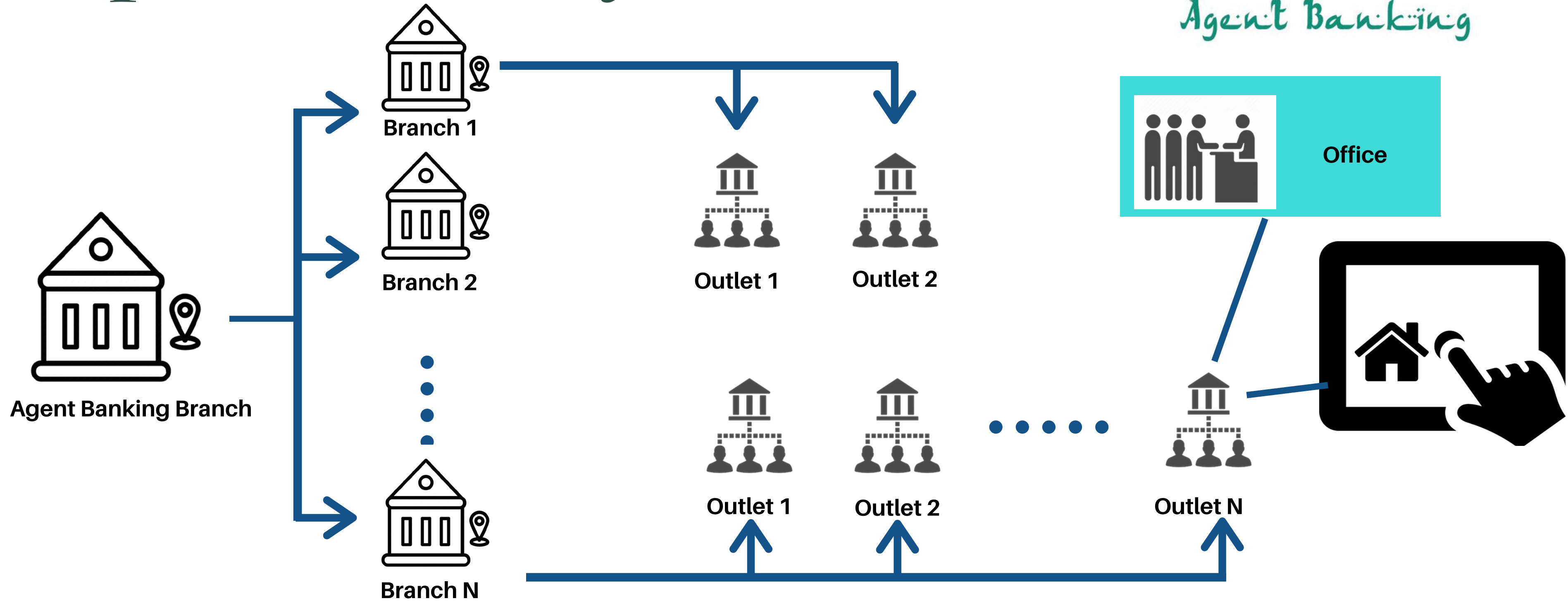
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Operational layer

Ababil
Agent Banking



Enabling Shariah Compliant Banking to the Last Mile

Functional Features

-  Administrative operations
-  Deposit
-  Financing
-  Other services
-  Dashboard
-  Reports



Branchless Banking Expansion



Enabling Shariah Compliant Banking to the Last Mile



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Functional Features



Administrative operations



Deposit



Financing



Other services



Dashboard



Reports

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Agent Banking



User Management



Agent Management



Outlet Management

Branchless Banking Expansion



Enabling Shariah Compliant Banking to the Last Mile



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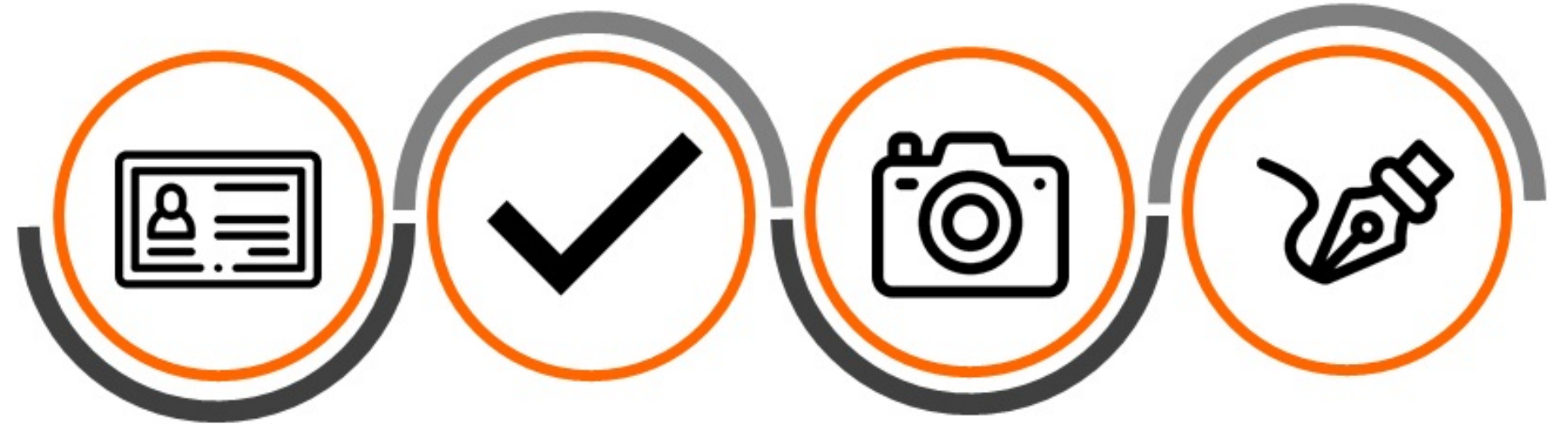
Digital Customer On-Boarding Platform



Do you have
a National ID?



We will take care of the rest;
Digital Account opening without
a branch visit !!



Take a picture of
your NID







Confirm the
Extracted Data

Take a Selfie








Add your Signature

Account opening with minimum number of click.

Functional Features

-  Administrative operations
-  **Deposit**
-  Financing
-  Other services
-  Dashboard
-  Reports

Ababil Agent Banking

-  Account opening
-  Cash Deposit
-  Cash Withdrawal
-  Account & Balance inquiry
-  Account Statement
-  Cheque Requisition
-  Debit Card Requisition

 Demand Deposit

Branchless Banking Expansion



Enabling Shariah Compliant Banking to the Last Mile



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Functional Features



Administrative operations



Deposit



Financing



Other services



Dashboard



Reports

Ababil

Agent Banking

- Account opening
- Installment Deposit
- Cash Withdrawal
- Account & Balance inquiry
- Account Statement
- Standing Instruction
- Account closing

⇒ Term Deposit

Branchless Banking Expansion



Enabling Shariah Compliant Banking to the Last Mile



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Functional Features



Administrative operations



Deposit



Financing



Other services



Dashboard



Reports

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Agent Banking



Financing Application



Repayment



Standing Instruction



Account Inquiry



Account Statement

Branchless Banking Expansion



Enabling Shariah Compliant Banking to the Last Mile



MILLENNIUM

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Functional Features



Administrative operations



Deposit



Financing



Other services



Dashboard



Reports

Ababil

Agent Banking



To own bank Account



To other banks Account

Branchless Banking Expansion

➡ Fund Transfer



Enabling Shariah Compliant Banking to the Last Mile



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Functional Features



Administrative operations



Deposit



Financing



Other services



Dashboard



Reports

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Agent Banking

- Cash / Account
- Billing Information
- Pay Slip







Branchless Banking Expansion

⇒ Utility Bill Payment






Enabling Shariah Compliant Banking to the Last Mile

Functional Features

-  Administrative operations
-  Deposit
-  Financing
-  **Other services**
-  Dashboard
-  Reports

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Agent Banking

-  Remittance Request
-  Remittance Search
-  Disbursement

Branchless Banking Expansion

 Inward foreign remittance



Enabling Shariah Compliant Banking to the Last Mile

Functional Features



Administrative operations



Deposit



Financing



Other services



Dashboard



Reports

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Agent Banking



Agent, Outlet and Account Information



Account Opening Information



Service Information



Top 10 outlets - Acc. opn / Service

Branchless Banking Expansion

➔ Exclusive Analytics









Enabling Shariah Compliant Banking to the Last Mile









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Functional Features

-  Administrative operations
-  Deposit
-  Financing
-  Other services
-  Dashboard
-  Reports

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Agent Banking

-  Agent Information
-  Outlet Information
-  User Information
-  Customer Information
-  Account monitoring
-  Outlet Cash Information

Branchless Banking Expansion

 Major Reports









Enabling Shariah Compliant Banking to the Last Mile









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Functional Features

-  Administrative operations
-  Deposit
-  Financing
-  Other services
-  Dashboard
-  Reports

Ababil Agent Banking

-  Transactional Report
-  Inward foreign remittance
-  Bill Payment
-  Cheque Requisition
-  Debit Card Requisition
-  Agent income & Com.

Branchless Banking Expansion

➞ Major Reports



Enabling Shariah Compliant Banking to the Last Mile



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Service Architecture

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Agent Banking



Cloud Ready



Standard APIs



**Scalability
High Availability**



**UX based
Modern UI**



**Own process
A suit of services**



**2-Factor
Authentication**



High Security



**Multi level
Authorization**



Enabling Shariah Compliant Banking to the Last Mile

Benefits

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Agent Banking

- Reduced Operational Cost
- Offering Ease
- New Revenue Stream
- Extent Financial Inclusion



"Case Study"

Name: Al-Arafah Islami Bank Ltd.

Total Implementation: 4 Months

1st Phase: Core Functions

2nd Phase: Peripheral Functions

Total Agents and Outlets as of June 2021: 501+



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Agent Banking



Enabling Shariah Compliant Banking to the Last Mile



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"Clients Speak

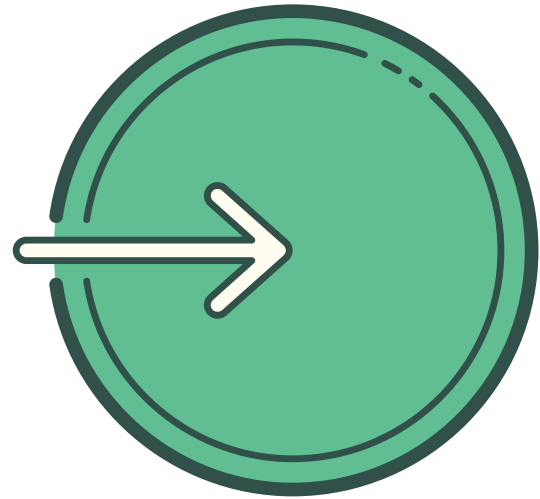
"We are operating over 300 Agent outlets through which over 200 thousand customers are being served using Ababil Agent Banking Solution"

—
HEAD OF AGENT BANKING, AL
ARAFAH ISLAMI BANK LIMITED



Ababil
Agent Banking





TESTING EDITION
NOT FOR PRODUCTION USE

Login

User Name
s_k_a

Password
●●●●●●

Login Cancel

Fingerprint Capture
Please place your finger on the sensor...
8

fah Islami Bank Ltd.
Agent Banking
Version: 0.71

3:28:09 PM
Tuesday, January 10, 2017



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