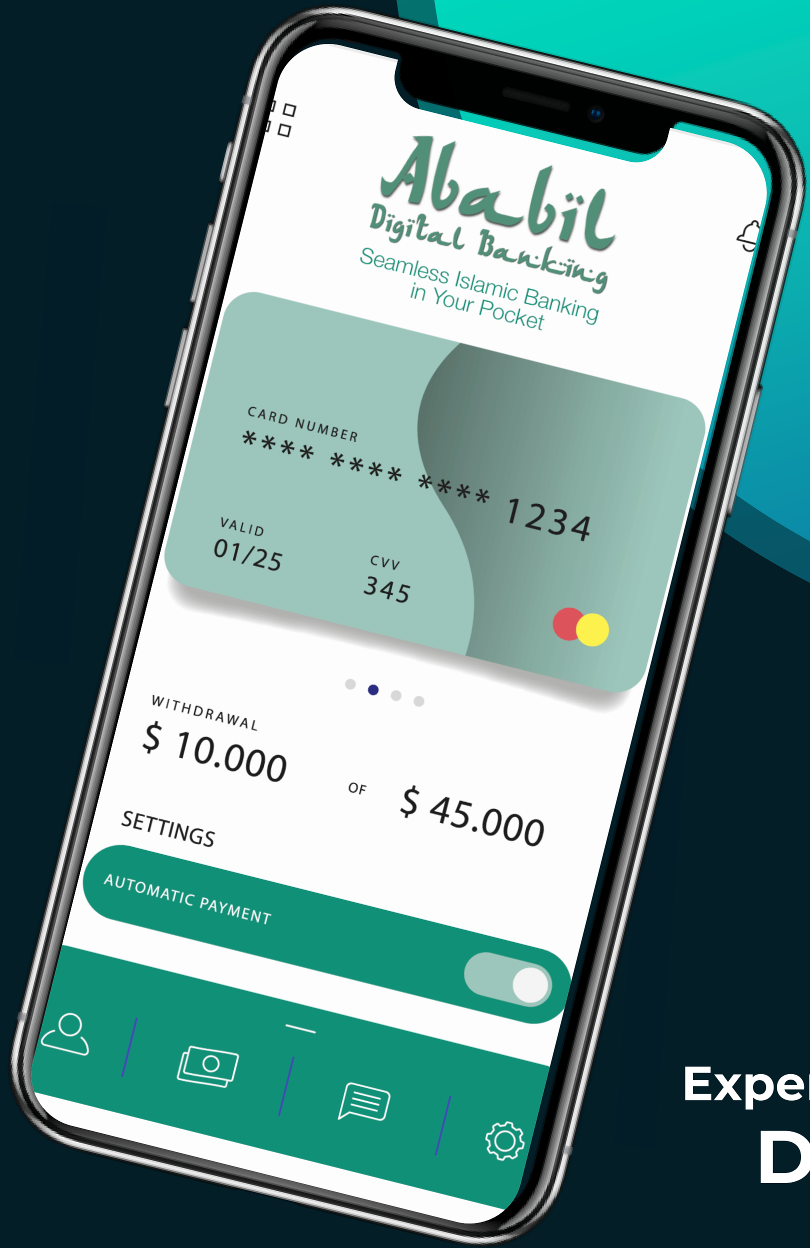
Face the Future with

Ababil Digital Banking

Powered By

MILLENNIUM
information solution ltd.

Banking in Your Pocket



Contact Us

500,000+

Active Users

Experience the Seamless

Digital Islamic Banking

Empowering a Digital Revolution in Emerging Markets

In an era of rapid technological transformation, emerging markets around the world are embracing the digital wave. These markets, fueled by a young, tech-savvy population, are rapidly transitioning to digital-first economies, and Ababil Digital Banking is here to lead the charge.

Driving Digital Transformation

Emerging markets are driving digital transformation in the global financial landscape. With rapid advancements in mobile-first banking, e-commerce, and mobile financial services.

Young, Skilled Workforce:

With 50% of the World Population under the age of 35, emerging economies are home to a vibrant, tech-driven workforce, ready to fuel the next phase of digital transformation across industries, including financial services.

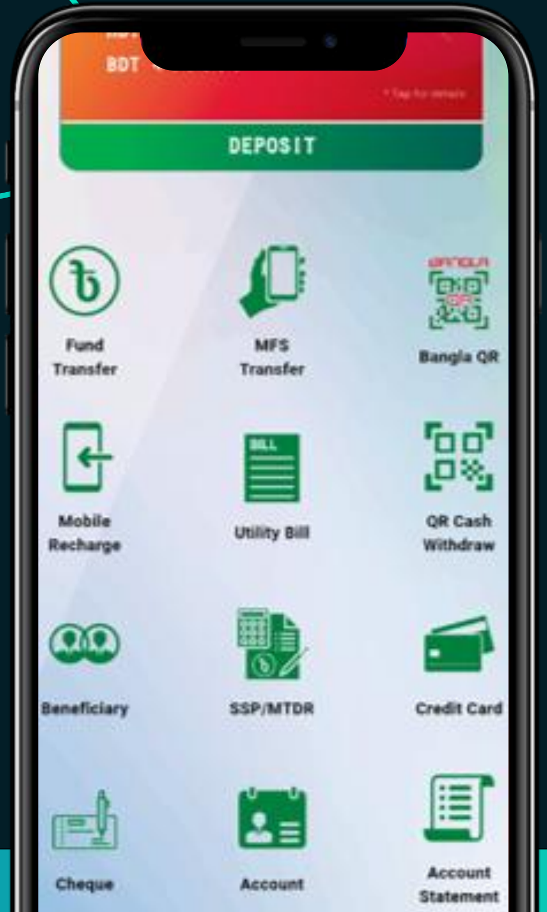
Booming Digital Economy:

Over 5.5 billion people are online, with 60.4% of the global population owning smartphones, creating a tech-savvy workforce driving mobile banking and fintech solutions.

The Need for Digital Banking in Emerging Markets

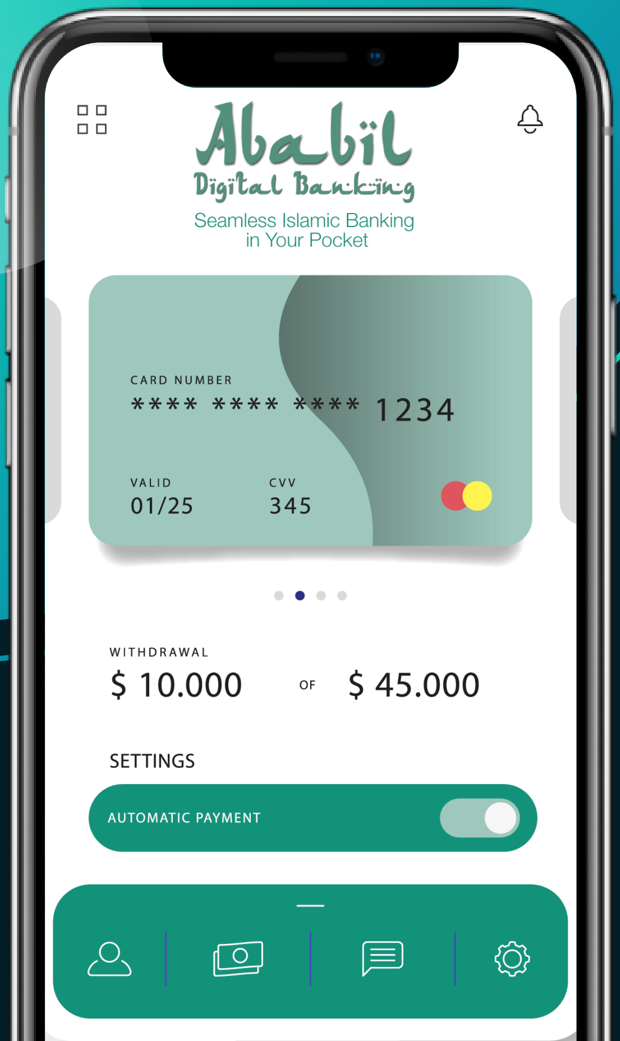
The Global Shift Toward Digital Banking

By 2025, global GDP is expected to surpass $100 trillion, with per capita income increasing steadily across emerging markets. These regions are becoming digital-first economies, with mobile banking playing a crucial role. However, despite this growth, over 1.7 billion people globally still lack access to formal financial services.



Unlocking Financial Inclusion in the Digital Age

- Over 5.5 billion people are now connected to the internet, and mobile financial services are rapidly growing worldwide, with mobile financial service accounts exceeding 2 billion.
- In emerging markets, mobile payments, P2P transfers, and merchant payments are driving financial inclusion.
- Mobile adoption is expected to reach over 60% globally by 2025, with significant increases in mobile banking users in Africa, Asia, and Latin America.



Ababil Digital Banking – A Revolutionary Approach

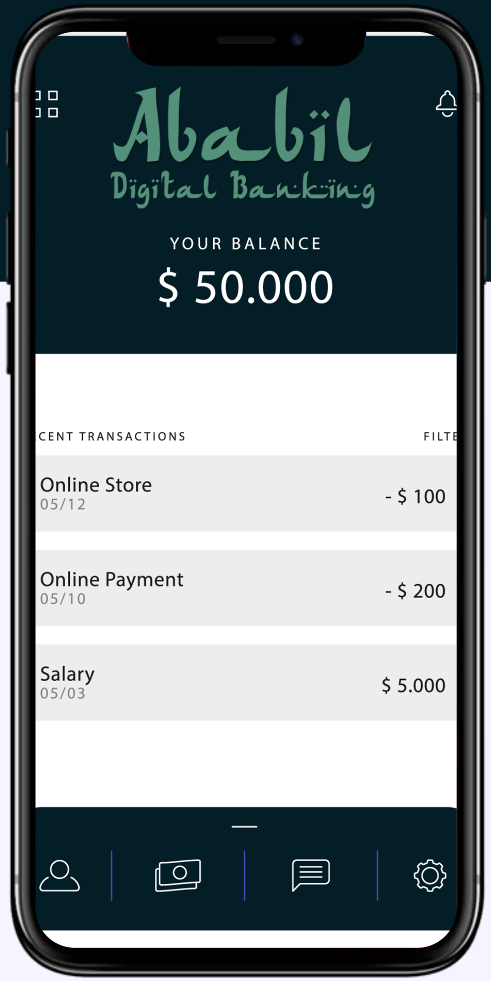
In an age where convenience is key, Ababil Digital Banking provides seamless, secure, and Shariah-compliant banking for all, from the comfort of your mobile device."

- Seamless Integration with third-party solutions, mobile wallets, and e-commerce.
- Built on microservices architecture, Ababil supports Shariah-compliant banking and empowers users with automated credit scoring and personalized financial offers.
- Zero-cost payment transactions for individuals and businesses.
- Real-Time Transactions: Secure, fast, and efficient.

Why Choose

Ababil
Digital Banking

Ababil
Digital Banking



1 Convenience

24/7 access, anytime, anywhere,
with mobile-first design.

2 Security

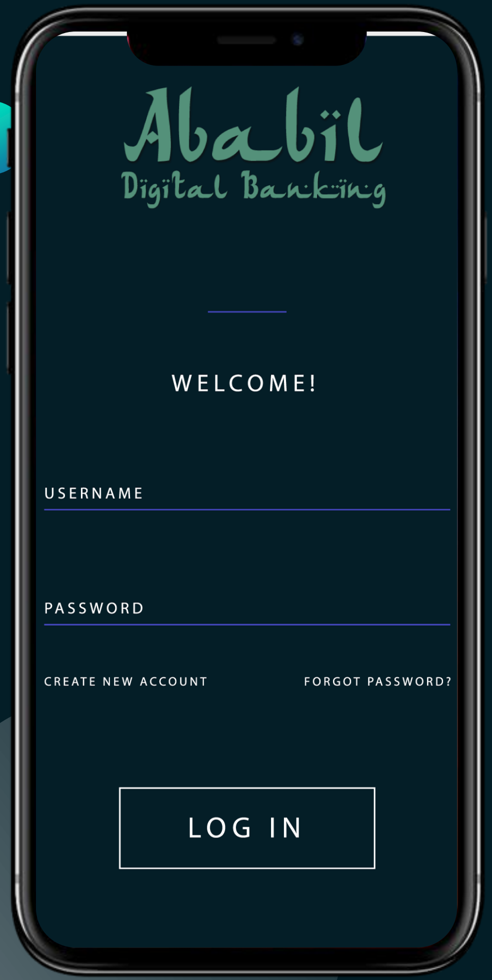
State-of-the-art security features
with multi-level authentication.

3 Faster Transactions

Instant, real-time processing
for all transactions.

4 Shariah-Compliant

Internationally Recognized
Shariah Compliant Products



Digital Account Opening
without Branch Visit

Step 1 Take a Picture of National Identity/ Passport

Step 2 Confirm the Data and Needful Information

Step 3 Take Picture

Step 4 Add your Signature

Ababil enables Digital Account Opening without Branch Visit, allowing customers to open accounts through online or mobile channels using e-KYC, document upload, and biometric verification, ensuring a seamless and fully Shariah-compliant onboarding experience.

Additional Features of

Ababil Digital Banking

Seamless User Experience

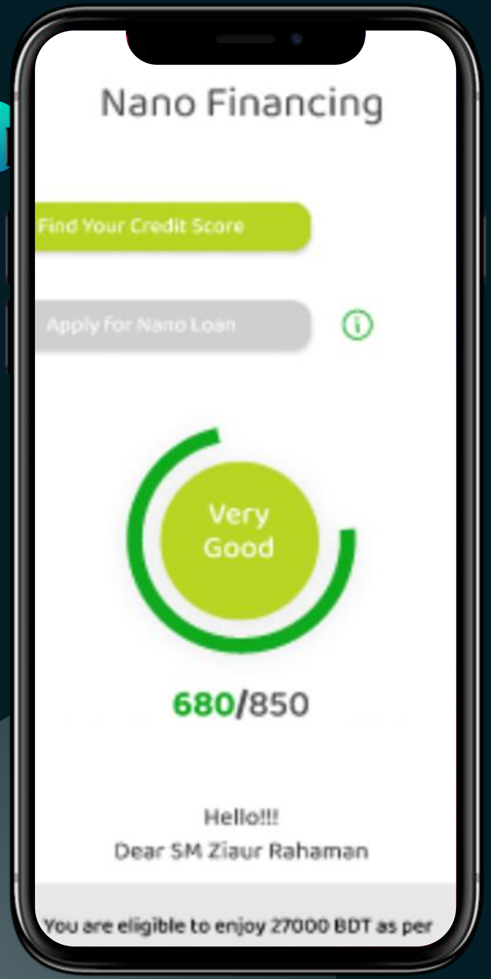
- Biometric Login
- Cardless ATM Transactions, Cash Deposit,
- Priority Service Request
- Zakat, Takaful, Waqf Payment

Financial Services

- Remittance Services
- Comprehensive Bill Payment (utilities, education, telecom)
- Shariah Compliance Advisory
- Financing Requests/Withdrawal

Other Features

- MFS Transfer
- Credit Card Services
- Card Deactivation
- Expense Tracking and Budgeting Tools
- Reset PIN, Redeem Points, Earn Rewards
- QR-based merchant payments
- Detail Expense Reports
- Manage Corporate Banking



AI based Nano Financing

Financing When they want, Where they want

Step 1 — Find your Credit Score

Step 2 — Provide Information

Step 3 — Apply for Nano Finance

Step 4 — Transfer to Account

Ababil offers an AI-based Nano Financing Application that utilizes AI-driven credit scoring to assess customer eligibility instantly. This enables fast, automated, and Shariah-compliant micro-financing decisions, promoting financial inclusion and operational efficiency.

Transform the Way You Bank

Get Started with

Ababil
Digital Banking

Powered By
MILLENNIUM
information solution ltd.

Phone Office :
+88 09601 789 789

Our Website :
www.mislbd.com

Address Office :
Level-18, Administrative Building -01, Grameen Bank Head Office, Mirpur - 2, Dhaka 1216, Bangladesh

Our Email :
info@mislbd.com