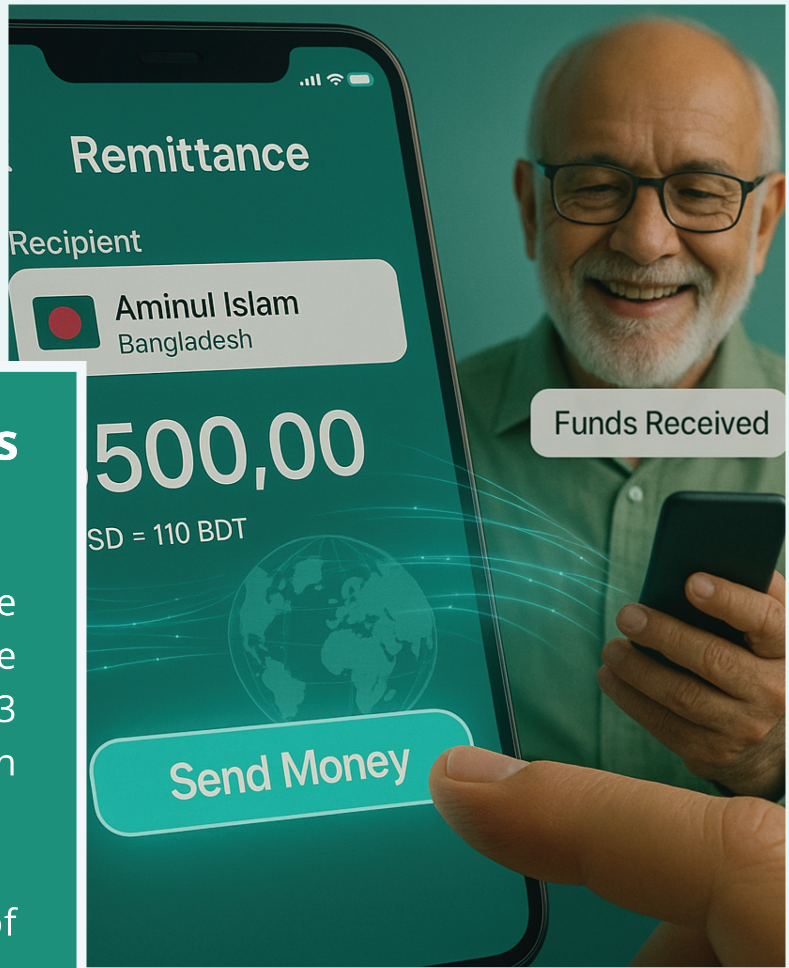
Ababil Remittance Management

“From Anywhere to Everywhere
–Remittance Made Effortless.”



Why Remittance Matters for Bangladesh

- Bangladesh is now one of the top global remittance recipients, crossing $30.33 billion in FY25 – the highest in history.
- Remittance contributes ~12% of GDP, directly fueling the economy.
- March 2025 alone saw a record $3.29 billion inflow, proving the remittance corridor is stronger

The Banker’s Challenge Today

- Fragmented systems – Reconciliation across Exchange Houses, CBS, BEFTN, and RTGS takes days.
- Regulatory pressure – Strict Bangladesh Bank requirements, daily templates, AML/KYC checks.
- Customer dissatisfaction – Queues, delays, hidden charges, limited payout flexibility.
- Missed revenue – Fintech players are capturing the digital-first market share.

Why Ababil Remittance Management

Security & Platform : Built on Oracle + Java EE with a modular, maintainable design.

System Integration : Seamlessly connects with CBS, SWIFT, RTGS, BEFTN, and major mobile wallets.

Agent Network Support : Supports multi-level hierarchy: Exchange House -Agent - Sub-agent.

Regulatory Compliance : Fully compliant with Bangladesh Bank rules, with built-in AML/KYC checks.

Disbursement Flexibility : Multiple payout options: Cash, Account Transfer, BEFTN, RTGS, Wallet, WU, MoneyGram.

Scalability : International-ready, modular, and easily expandable for growing transaction volumes.

Reporting Capabilities : Comprehensive MIS, zone-wise analytics, and automated Bangladesh Bank reports.

ISLAMIC BANKING POWERED BY ABABIL AT:

Al Arafah Islami Bank PLC	City Bank PLC
Social Islami Bank PLC	NCC Bank PLC
Union Bank PLC	Mutual Trust Bank PLC
Global Islami Bank PLC	IDLC Finance PLC
Agrani Bank PLC	Hajj Finance Ltd.
Rupali Bank PLC	Islamic Finance & Investment PLC

How your Bank can gain advantage with Ababil Remittance Management

Request for Demo
info@mislbd.com
www.mislbd.com

MILLENNIUM information solution ltd.

Practical Benefits for Banks

Efficiency – Real-time processing reduces manual work and delays.

Compliance Assurance – Automated AML/KYC checks and BB-ready reporting.

Customer Satisfaction – Faster payouts, multi-channel options, no account required.

Data-Driven Decisions – Dashboards, zone-wise analytics, real-time reconciliation.

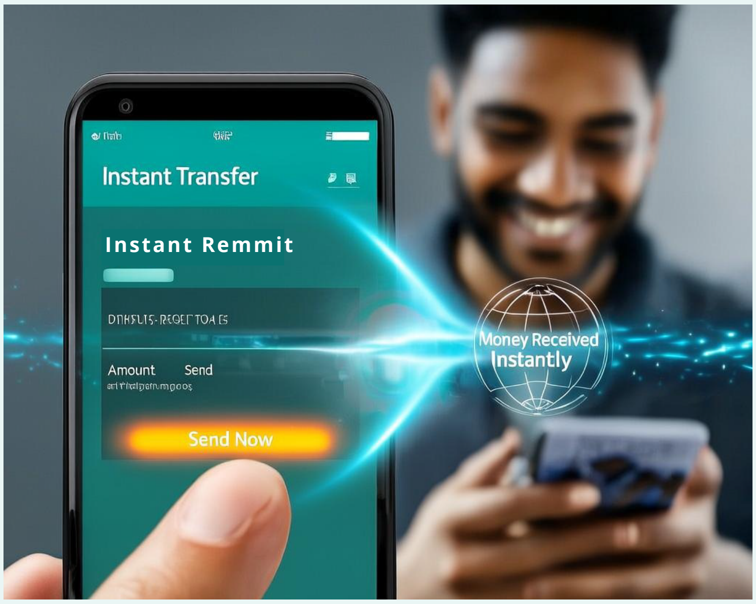
Business Growth – Capture fintech market share, scale for international corridors.

Faster Settlements

Lower Operational Cost

Higher Revenue Opportunities for Banks

Regulatory, Audit, AML/ KYC Compliant



Case Study: Al-Arafah Islami Bank

Al-Arafah Islami Bank adopted Ababil Remittance Management System (RMS) to strengthen its growing remittance operations and improve customer service. With millions of expatriates relying on timely and safe transfers, the bank needed a solution that could streamline processing, reduce manual interventions, and ensure compliance with regulatory standards.

Through Ababil RMS, the bank successfully integrated with global exchange houses enabling instant account credit, mobile wallet payouts, and branch-based cash disbursements. Today, remittances are processed across 200+ branches—helping the bank solidify its position as one of Bangladesh's leading Islamic banks in remittance services.

Integration & API

Generic API Features

Multiple Channels – ACTRF, BEFTN, Cash & Wallet (Nagad, bKash)

Flexible Transactions – Single & bulk transactions creation

Full Control – Amend, stop, or verify payments before disbursement

Easy Tracking – Fetch remittance info, status & unverified data

Seamless Connectivity – Exchange house balance, message & code dictionary

User Access – Token generation & password management

Cash Payouts – Direct from payout points

System Integration – Connected with CBS, BEFTN, ABS

Configurable APIs – Connect up to 2 exchange houses

Error Handling – Confirmation & reversal flow supported

Real-Time Payouts – Linked with CBS & payout module for instant disbursement