



# ACCURATE MONEY EXCHANGE SOLUTION

ACCURACY REDEFINED

A complete web based solution for Banks, Money Exchange Companies and Money Transfer Operators

PRODUCT BROCHURE



## What we do

CODEPOINT Solutions is a technology firm that builds remittance and compliance solutions with real-time monitoring of operations with the latest technology, helping the banking and finance sector to unify all systems under a single platform, reducing human intervention and promoting robotization of all processes, thus managing all aspects of a business.

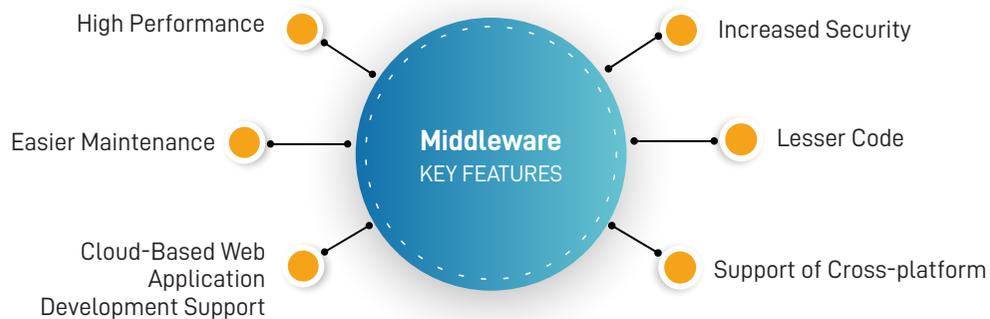
By leveraging our advanced digital applications- **AccuMExS Mobile App** and **AccuMExS Online Platform**, CODEPOINT intends to take remittance digitization to a global level.



Configurable and **all-in-one remittance platform** for businesses.

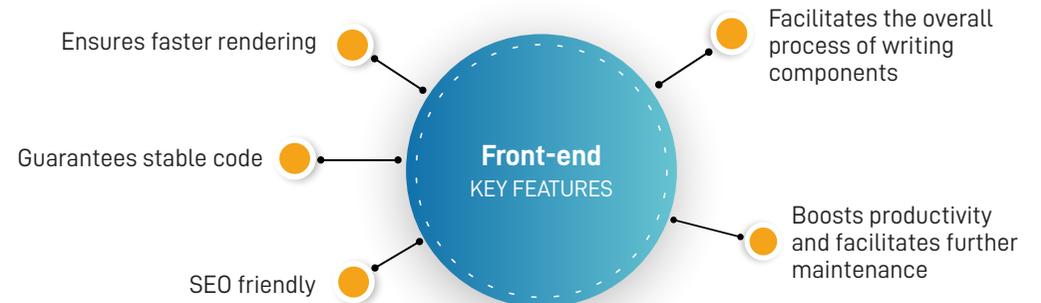
## ► Middleware Framework

Developed in a secure & cross-platform framework for the development of internet-connected, cloud-based modern web applications, it is quite possible to create more effective web apps as well as services along with mobile app backends and even IoT apps. It comes with a plethora of benefits like improved performance, tighter security, lesser coding and so on



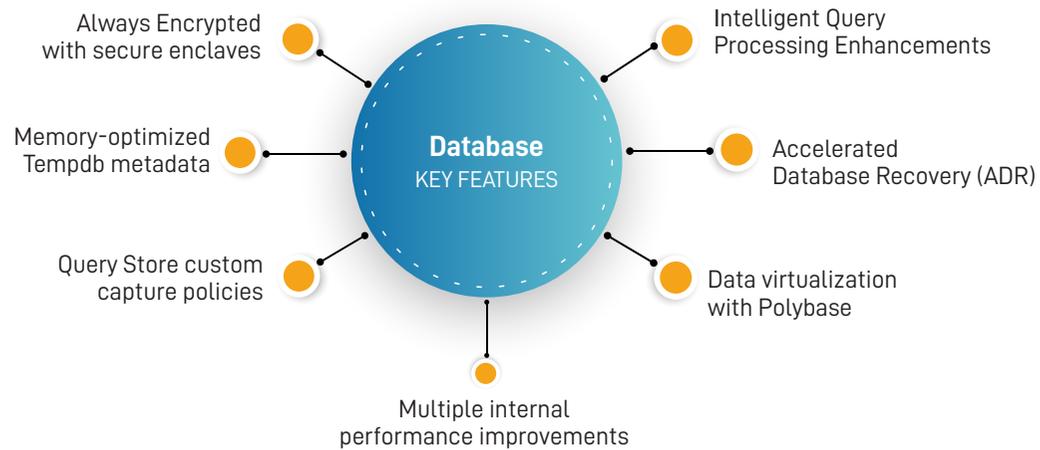
## ► Front-end Framework

Developed in an open-source JavaScript library, which is widely known for creating dynamic and highly responsive user interfaces. With a component-based architecture, the framework emerges as a very efficient solution for developing fast & scalable front-end for web and mobile applications.



## ▶ Database

With built-in transparent data compression and encryption features, our back-end offers enhanced performance. To secure and encrypt the data, users need not modify programs. Our database provides efficient permission management tools with access controls designed to help users secure sensitive business information.



*Note : The developing technologies are not mentioned due to security*





# Security

## ▶ HTTPS (Secure communication over a computer network)

### ▶ SSL Certificate

- ▶ To provide a high degree of privacy, SSL encrypts data that is transmitted across the web. This means that anyone who tries to intercept this data will only see a garbled mix of characters that is nearly impossible to decrypt.
- ▶ SSL initiates an authentication process called a handshake between two communicating devices to ensure that both devices are really who they claim to be.
- ▶ SSL also digitally signs data to provide data integrity, verifying that the data is not tampered with before reaching its intended recipient.

### ▶ JWT Token

The data transmitting using JWT between parties (User Interface to Web API) are digitally signed. So that it can be easily verified and trusted. Also, we are using a secret key which is generated by us with our own algorithm for generating the JWT Token.

### ▶ Additional Security Features

Password(s) will be encrypted with our secret key which will not be visible to the users or IT admins at customer side.

SQL server connection details (username and password) will be stored within the application in an encrypted format to prevent unauthorized DB access.



## SaaS / On-Premise Options

Software-as-a-Service (SaaS) is a software distribution model in which a cloud provider hosts applications and makes them available to end users over the internet.

On-premises software is installed and runs on computers on the premises of the person or organization using the software, rather than at a remote facility such as a server farm or cloud.

Customer can choose from the available options based upon their requirement.

Robust and easy-to-use

**Money Transfer Application Software**



# AccuMExS Modules



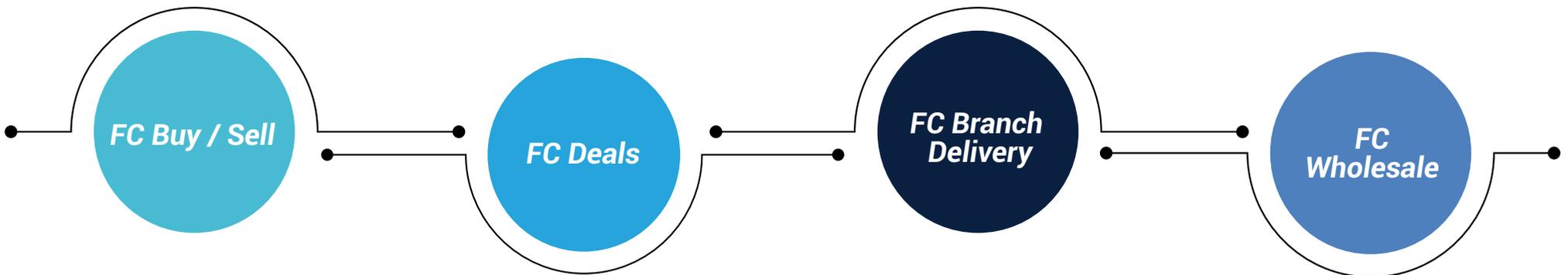


# AccuMExS Features

## ▶ Remittance

- ▶ Outward Remittance
- ▶ Inward Remittance
- ▶ Express Remittance
- ▶ Inter-Branch Remittance
- ▶ Pay-out Transaction
- ▶ Payment Order Operation
- ▶ Stop Payment / Refund
- ▶ Re-Allocation of TTs
- ▶ Inward Stop Payment & Cancel

## ▶ Forex



## ▶ Teller Operations



## ▶ Integrated Accounts

- ▶ Journal Voucher
  - Local Currency
  - Inter Currency
  - Stock Transfer
  - JV Reversal
- ▶ Cash Deposit
- ▶ Cash Payments
- ▶ Cash Receipt
- ▶ Cheque Receipt
- ▶ Cash Withdrawal
- ▶ Cash Transfer to Bank
- ▶ Cheque Payment
- ▶ Cheque Submissions/ Realization/ Bounce back
- ▶ Cost Calculation using FIFO method
- ▶ Cost Calculation using Revaluation Method



Flexibility that gives you  
**enhanced FX ability**

## ▶ Fixed Asset Management

Fixed Asset Management is the process of tracking and maintaining an organization's physical assets and equipment. Asset types include vehicles, computers, furniture, and machinery.

## ▶ Pre- Payment Management

Prepayments are the payments before the final invoicing of a sales or purchase order. A sales or purchase prepayment invoice should be created for each advance payment that is requested so that these prepayments can be posted and applied to the prepayment invoices. By doing this, you will improve the follow-up on the sales and purchase orders and the tracking of prepayments.



## ▶ MIS Reports & Registers

- ▶ FC Consolidation Statement
- ▶ Customer/ Bank Position
- ▶ Custodian Summary
- ▶ Customer Balance Consolidated
- ▶ Summary Report with Value
- ▶ Trial Balance – Detailed
- ▶ Daily Profit & Loss
- ▶ Profit and loss analysis
- ▶ Currency wise profit and loss
- ▶ Summary Exchange Gain/ Loss
- ▶ Balance Sheet
- ▶ Central Bank Reports
- ▶ Remittance Register
- ▶ Stop Payment Register
- ▶ Refund Register
- ▶ Teller Summary Report
- ▶ Cashier Report
- ▶ Daily Journal
- ▶ Statement of Account
- ▶ Global Stock Report
- ▶ Daily Remittance Bank Wise Report
- ▶ Cash Book Cum General Ledger
- ▶ Card holder Transaction Report
- ▶ Purchase/ Sales Statement

## ▶ AML Management

- ▶ Compliance Rule Management
  - Built in compliance rule creation module
  - Real-time screening rules/ parameters
  - Post-transaction screening rules/ parameters
  - AML screening rules
- ▶ Watch list Management
  - Automated Blacklist download from the providers on a regular basis
    - SDN-OFAC      ○ EU List
    - UN List        ○ SDN-FSE
    - UK List
  - Integration with paid blacklist database providers
    - Dow Jones
    - World check
  - On-Boarding screening
  - Transaction level screening
  - Manual screening
  - Custom Blacklist data upload
  - Phonetic Search engine for accurate results
  - Whitelisting of customers
- ▶ ISTR/ Case Management/ Alerts
- ▶ Inherent Risk and Residual Risk Management



## ▶ Risk Management



## ▶ Documents Management

- ▶ Uploading of documents in multiple files in every module
- ▶ Options for viewing of documents from every module

## ▶ Activity, Analysis & Screening Reports

- ▶ Customer/ Transaction/ Log Reports
- ▶ Rule violation reports
- ▶ AML screening report
- ▶ Customer -wise Remittance volume report
- ▶ Third-Party Transaction report
- ▶ ISTR/ CDD/ EDD report
- ▶ High value transaction report



We Digitalise  
it for you

## ▶ VAT Calculation & Submission

Transactions will be taxed based on the configuration, and will be posted to the relevant accounts. A file will then be generated as per Central Bank requirements'.

## ▶ Bank File Formats

The files will be generated using the documents provided by banks.

## ▶ Bank & MTO API integrations

Based on the API documents provided by Banks and MTOs, we will integrate the Bank and MTO APIs

## ▶ Master Data Entry Modules

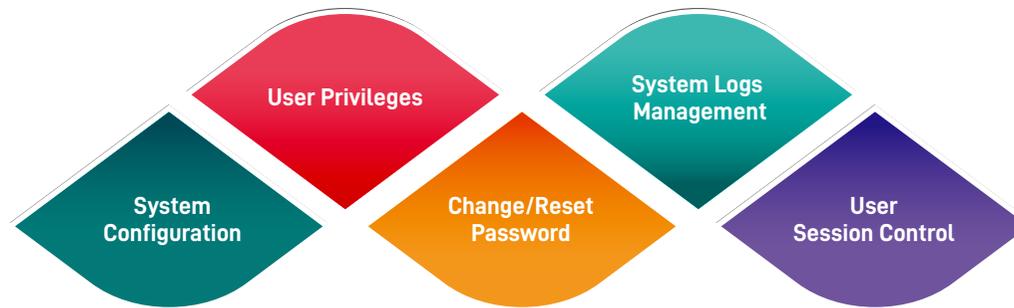
- ▶ Region Master
- ▶ Country/ State Master
- ▶ District/ City Master
- ▶ Location Master
- ▶ Employee/ User/ Cashier Master
- ▶ Bank/ Agent Master
- ▶ Branch Master
- ▶ Currency Master
- ▶ Currency Rates – Edit & Approve
- ▶ Currency Re-valuation
- ▶ Chart of Accounts
- ▶ Cheque Register
- ▶ Blacklist Master
- ▶ Customer Card Creation
- ▶ ID Types
- ▶ Purpose of Transfer
- ▶ Source of Income
- ▶ Beneficiary/ NEFT/ RTGS – Bank
- ▶ Beneficiary/ NEFT/ RTGS – Branch

## ▶ Central Bank Reports

- ▶ All Central Bank/ Monetary authority Reports for each country



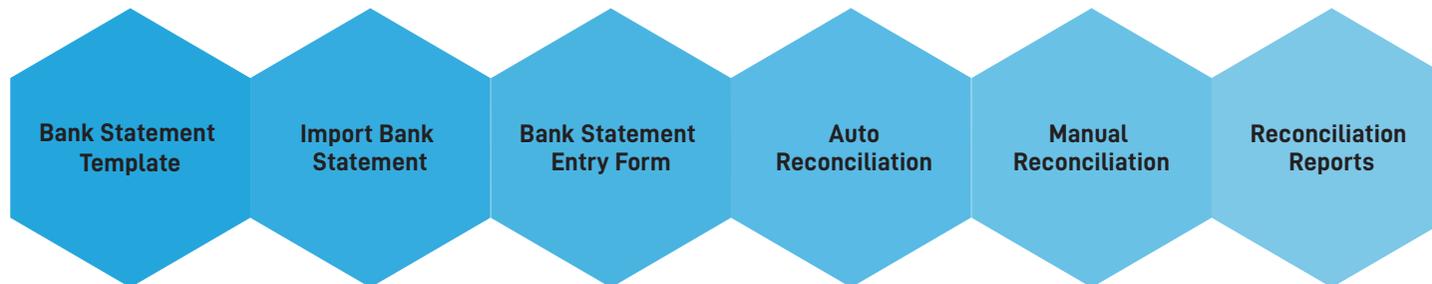
▶ **System Administration**



▶ **WPS (Wages Protection System)**

- ▶ Auto FTP
- ▶ Registration (Employer & Employee (Both from H O & Branches))
- ▶ SIF Processing both from Head Office & Branches
- ▶ SIF Cash Receipt Allocation & Vice Versa
- ▶ Funding of Wages
- ▶ Payment of Wages (Payment Available from any of the Branches)
- ▶ Refund & Settlements
- ▶ Returns
- ▶ Facility to Store Establishment ID, Bank Routing Code & Other Information
- ▶ Reports

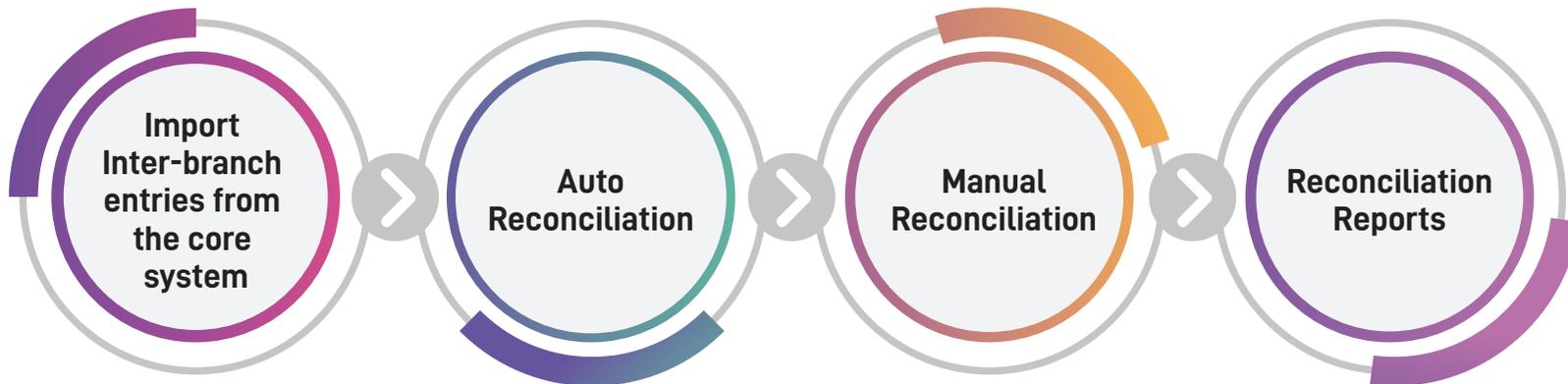
▶ **Bank Reconciliation**



## ▶ HR Module

- ▶ Company Profile
- ▶ Sister Concerns
- ▶ Branches
- ▶ Banks & Bank Letters
- ▶ Staff List
- ▶ Company Documents & Agreements
- ▶ Employee Grade & Categories
- ▶ Employee Profile
- ▶ Leave Management
- ▶ Loan/ Advance/ Shortage of Cash Management
- ▶ Pay slip Generation & Approvals
- ▶ End of Service Benefits & Provisions

## ▶ Inter-branch Reconciliation



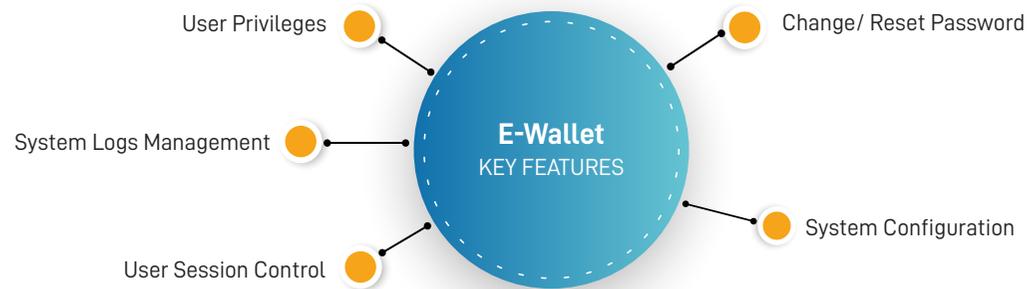
## ▶ Mobile Application

- ▶ Supports iOS and Android platforms
- ▶ Self-Registration
- ▶ Profile Video Verification
- ▶ Create Remittance
- ▶ Beneficiary management
- ▶ Transaction history/ monitoring
- ▶ Payment Gateway integrations
- ▶ Cancellation request
- ▶ Rate alerts and notification
- ▶ Mobile app is connected to web APIs for real time information
- ▶ Information is secure and encrypted
- ▶ Validates users/ hosts
- ▶ Supports payments via Debit/ Credit cards, Mobile Wallets, etc.
- ▶ 2 Factor Authentication
- ▶ Fingerprint Authentication
- ▶ Integrated with various payment gateways for Quick payments
- ▶ Secure administration portal for back office
- ▶ SMS/ Email notifications
- ▶ Currency Converter
- ▶ Different Payment Modes
- ▶ Multiple products across different corridors
- ▶ Client logo, watermark and design/ color scheme customization
- ▶ White labelling



## ▶ E-Wallet

E-Wallet allows you to store multiple currency wallets in a secure environment and can be used to make your payment for a transaction. Once you have registered and created E-Wallet profiles, you can make payments faster.



## ▶ Online Remittance Portal

- ▶ Supports all the browsers
- ▶ Self-Registration
- ▶ Profile Video Verification
- ▶ Create Remittance
- ▶ Beneficiary management
- ▶ Transaction history/ monitoring
- ▶ Payment Gateway integrations
- ▶ Cancellation request
- ▶ Rate alerts and notification
- ▶ Connected to web APIs for real time information
- ▶ Connected to web APIs for real time information
- ▶ Information is secure and encrypted
- ▶ Validates users/ hosts
- ▶ Supports payments via Debit/ Credit cards, Mobile Wallets, etc.
- ▶ Integrated with various payment gateways for Quick payments
- ▶ Secure administration portal for back office
- ▶ SMS/ Email notifications
- ▶ Detailed reports



## BI Reports

*Business Intelligence tools are all about assisting you to understand trends and deriving insights from your data so that you can make tactical and imperative business decisions. Companies can do digital marketing more effectively with the help of business intelligence tools.*

The goal of BI reporting is to provide data insights to support decision making. Company decision-makers need personalized and organized reports in their preferred formats.

Market Intelligence (MI) is the information relevant to a company's market - trends, competitor, and customer (existing, lost and targeted) monitoring, gathered and analysed specifically for the purpose of accurate and confident decision-making in determining strategy in areas such as market opportunity & market fluctuations.



Reports will provide important detail that can be used to help:

- ▶ develop future forecasts
- ▶ guide marketing plans & budget planning
- ▶ improving calculated business decision making
- ▶ identifying and improving on non- performance
- ▶ track progress and growth of the business
- ▶ identify potential customers and developments in geographical areas
- ▶ driving optimization & utilisation of your assets/ resources
- ▶ predicting frequent patterns & trends of the business
- ▶ reducing risk by helping key decision makers to making better calculated decision
- ▶ building a foundation to process Re-engineering & Automation

## Sample BI Output Design/ Structure



### Add-on Features

- ▶ Utility and Bill payments
- ▶ Loyalty Program
- ▶ ID Integration
- ▶ Cloud or On-premise Hosting

### Support

- ▶ 24/7 support with Ticket Management System



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