

Banking Product Portfolio

MicroMac is currently
serving **28** banks
of Bangladesh

Revolutionize Banking Workflow,
Discover the Power of MicroMac's
Banking Solutions



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Streamline

Banking Operational Workflow with MicroMac's Banking Solutions

servionIQ

Smart Account Service Engine

ServionIQ is a user-friendly application that automates the entire lifecycle of service request from branch to head office of banks. It covers a significant number of services related to Account and Card. It covers Account Opening, Dormant Account Activation, Debit Card & PIN Issuance and Re-Issuance, Debit Card Closing, Credit Card Payment, Credit Card Endorsement, Enable/Disable Foreign Transaction of Card, SMS and Digital Banking Enrolment, Cheque Book Issuance, A/C Maintenance, Mobile & Email Update, Address Update, Customer/Father/Mother Name/DOB/TIN Update, Nominee Update, TP Update, Signature Update, Term Deposit Application, Bank Certificate Application, Statement Generation, Stop Cheque, Recurring Payment, Address Verification, Sanchayapatra & Bond Issuance-Payment-Encashment, Pay Order Issuance, Document Upload, etc.

Clients:

- IFIC Bank PLC
- Mutual Trust Bank PLC
- NRB Bank PLC



Litigation Management System

LMS is a smart system to manage and monitor lawsuits and other legal activities. It provides end to end solutions for cases right from inception to post-judgment processes such as legal documentation and notices, case merit analysis, case management, auction, appeal & bail money, warrant of arrest, high court and appellate division routine tasks, legal billing and payment, etc. It keeps track of pending and ongoing cases and helps in taking timely decisions by analyzing reports generated. Besides cases, LMS also manages the legal documentation including but not limited to title search, legal vetting, agreements, etc.

Clients:

- BRAC Bank PLC
- City Bank PLC
- Al-Arafah Islami Bank PLC
- Southeast Bank PLC



LendFacile streamlines loan origination from application to approval, automating each stage for faster approvals and a smooth borrower experience. With advanced credit scoring, risk assessment, and document management, it ensures compliance and top performance for all loan and card products across the retail segment.

Clients:

- City Bank PLC
- Meghna Bank PLC



Smart Credit Administration System

LendCraft is an intelligent system that streamlines credit operations through a centralized, secure repository for all loan documents. It enables quick access for authorized staff and supports key tasks like facility creation, collateral tracking, documentation checklists, covenant tracking, alerts, and audit trails - ensuring full control and compliance.

Clients:

- City Bank PLC
- Eastern Bank PLC
- Prime Bank PLC
- ONE Bank PLC
- Jamuna Bank PLC
- Premier Bank PLC
- NRB Bank PLC
- Modhumoti Bank PLC
- Padma Bank PLC
- Community Bank of Bangladesh PLC
- Meghna Bank PLC



Collateral Security Management System

CSMS is an intuitive, web-based application that enables commercial banks to efficiently meet the central bank's collateral reporting requirements. It streamlines data entry and management, making it easy to generate and submit standardized collateral reports.

Clients:

- City Bank PLC
- BRAC Bank PLC
- HSBC Bangladesh
- Prime Bank PLC
- ONE Bank PLC
- Dhaka Bank PLC
- NRB Bank PLC
- Woori Bank

eDEAL

eDeal is an integrated treasury solution addressing the complete treasury management requirements of banks. It covers a wide range of products including foreign exchange, money market, government securities (bills & bonds), etc. and entire lifecycle of deal. It addresses the functionalities across the front, mid and back office. It offers an end-to-end investment management and transaction processing system right from pre-deal analytics, order management, deal capture, position management, valuation, bank account management, reconciliation, etc. The solution also has a powerful risk management module for maintaining limits and exposures tracking for regulatory and internal compliance.

Clients:

- City Bank PLC
- NCC Bank PLC
- NRB Bank PLC
- HSBC Bangladesh
- ONE Bank PLC
- Dhaka Bank PLC
- Midland Bank PLC

EIMS

Export Import Management System

EIMS is a versatile banking software that uses a user-friendly web interface to streamline financial activities. It excels at LC contract management, Back-to-Back LC with import and export, EXP operations, and reporting. It covers LC operations such as recording, amendment, grouping, and cancellation, as well as advance payments, DC management, LC acceptance, and the creation of XML data. EIMS also assists with B2B LC procedures such as issuance and revision, as well as Bangladesh Bank reference generation. It facilitates export-related processes such as issuance, amendment, and realization in the EXP module, and it provides instruments for monetary incentives and B2B certification.

Clients:

- HSBC Bangladesh

RECON

RECON automatically imports NOSTRO account transactions from Core Banking Software (CBS) and SWIFT data on a daily basis, saves time and money. Automate transaction matching: Create custom rules to match CBS and SWIFT transactions which makes reconciliation seamless. Reconcile large numbers of transactions quickly.

Clients:

- City Bank PLC

ENVIO

Remittance Management System

ENVIO is a comprehensive solution that provides seamless processing and administration of SWIFT remittances all the way to the payment. ENVIO provides recording, interpreting, classifying, analyzing, reporting to finally generating payment/transaction receipt. It covers Inward and outward remittance, student, corporate, medical, salary, consultancy, NGO and others remittance files, Inward/outward limit management and monitoring, Customer Incentive, Purpose code wise auto TAX calculation, Outward FDD/FTT, Outward instant and future charges, Auto generation of SWIFT MT103, FDD inventory and branch wise distribution, Outward cancellation, TM number, Various GL setup, NOSTRO accounts and charge, Branch incentive, Documentation, etc. Besides, ENVIO provides complete solution for "Form-C" digitalization.

Clients:

- City Bank PLC
- BRAC Bank PLC

TradeLINK: LC Confirmation Management System

TradeLINK manages the LC confirmation lines properly as well as generates proper MIS. Bank officials will be able to send their LC confirmation request online. Benefits of using the system are - records the request of items & follow up of its execution, tracks & records the utilization of confirmation lines, tracks & records the pricing of confirmation and financing with maturity date of payment, records LC settlement, vast MIS including report on spread income from the LC confirmation business.

Clients:

- City Bank PLC

PRECEDENCE

Priority Banking Management Solution

PRECEDENCE streamlines all major areas of priority customer interactions, from contact management and service requests to automated reminders for document expirations and personalized celebrations for birthdays and anniversaries. Equipped with robust dashboards, analytics, and reporting tools, it provides business owners with a comprehensive view of operations. It makes Bank and Priority Customer relations classy.

Clients:

- City Bank PLC
- Eastern Bank PLC
- Meghna Bank PLC
- Prime Bank PLC

FXRETURN

FX Return Reporting Solution

The FX Return Reporting Solution provides a comprehensive platform for efficient, compliant, and transparent management of FX data, specifically designed to fulfill regulatory reporting requirements for banks. The system automates report generation in alignment with Bangladesh Bank's FI Master report format and RIT, covering all schedules, statements, softcopy text, XML files, and various other returns.

Clients:

- HSBC Bangladesh
- BRAC Bank PLC
- City Bank PLC

ESRCT

Environmental & Social Risk Categorization Tool

ESRCT is a user-friendly application that provides a robust, auto generated, quantitative risk assessment system to reduce the subjectivity of a qualitative risk analysis method, promulgated in the ERM Guidelines of Bangladesh Bank. ESRCT can produce dynamically ESDD checklist. Based on the chosen answer for each question ESRCT will automatically generate the transaction's overall risk rating.

Clients:

- City Bank PLC
- Prime Bank PLC

eSignature

eSignature Booklet streamlines authorized signature verification for local and international correspondent banks. It offers a user-friendly system for managing PA/AS profiles, uploading signatures, setting dynamic permissions, and includes advanced filtering and admin tools for fast, secure access.

Clients:

- Meghna Bank PLC

goAML

middleware

MicroMac's goAML Middleware provides reports within a single, unified platform that allows banks to fully manage the CTR, STR and SAR process and reporting needs imposed by the regulatory authority.

Clients:

- HSBC Bangladesh
- Dhaka Bank PLC
- NRB Bank PLC

SwiftX

SWIFTX is an advanced solution designed to simplify and manage financial message processing in banks. It efficiently converts, validates, and processes messages between MT and MX formats, ensuring compliance with ISO-20022 and SWIFT standards. By managing the conversion and integration processes seamlessly, SWIFTX supports banks in maintaining compliance and optimizing their financial messaging workflows.

Clients:

- Uttara Bank PLC
- Mercantile Bank PLC

BB DAWAR TOOL

BBDAWAR Tool is a web-based application to automate the submission of information to Enterprise Data Warehouse (EDW) of Bangladesh Bank (BB). It also standardizes definitions used throughout the bank and reduces redundancies in information submission.

Clients:

- City Bank PLC
- Dhaka Bank PLC

RUPANTOR

Multilingual Sanction Letter System

RUPANTOR is highly effective but simple and user-friendly system to generate sanction letter into any language. It smoothly facilitates sanction letter generation for bank which is quick and secured.

Clients:

- BRAC Bank PLC

Write-Off Management Tool

MicroMac's Write-off Management Tool is a software application designed to assist financial institutions in managing and processing write-offs effectively.

Clients:

- HSBC Bangladesh

LOCO

Lease Management System

LOCO is a lease management solution that consolidates all lease information and documentation in one place, complying with IFRS 16. It provides instant access to lease agreements, automatic notifications for key dates and tasks, and financial insights. LOCO handles rent adjustments, rental calculations, and all related charges like rent, advances, and security deposits. It also offers an audit trail for balance sheet calculations, liabilities, interest, and depreciation per the company's accounting calendar.

Clients:

- Eastern Bank PLC
- Dhaka Bank PLC



GO GREEN automates the entire life cycle of bill from receive to disbursement. Besides vendor payables, petty cash, security deposit, accrual liabilities, utility bills (electricity, WASA, Telephone, Cellular Phone, and Drinking Water Bills), etc. are also manageable. Bills can be segregated appropriately to define cost center, cost head, VAT, tax, etc. GO GREEN creates original accounting entries to be automatically posted to CBS. Journals can be created for single or multiple bills. It ensures the SLA for disbursement of bill and has the ability to integrate with Core Banking Software.

Clients:

- HSBC
- Eastern Bank PLC
- Dhaka Bank PLC

CARD

PAYMENT MANAGEMENT

Card Payments Management (CPM) streamlines the repayment process for customer credit card bills. Customers can initiate payments at any branch, where the system will verify card details and employ transaction APIs to update card CMS and CBS transactions efficiently.

Clients:

- City Bank PLC

ACCESS

MANAGEMENT MIDDLEWARE

Access Management Middleware is software that serves as a bridge between different applications, services, and resources within an organization's IT environment. Its primary function is to manage and control access to these resources based on predefined policies and rules.

Clients:

- HSBC Bangladesh

EASYPAY

EasyPay provides a convenient automatic debit service for credit card holders. Customers can easily enroll their credit cards through the Bank's call center. This system supports enrollment for a wide range of terminals, including Mobile Company Post Paid bills, School bills, and more. Once enrolled, vendors or terminals can submit customer bills, and payments will be processed accordingly. The system also allows for the addition of multiple fields to accommodate various requirements.

Clients:

- City Bank PLC



DigiDoc is a secure, easy to use document archiving system for efficient document capture and storage, search and retrieval, and file sharing. DigiDoc adapts to any business model and is the result of cutting-edge technology developed to ensure efficient, streamlined productivity and profitability. DigiDoc may be quickly and effortlessly integrated into any size company across multiple industries.

Clients:

- City Bank PLC

Proffer

Tender Management System

A centralized solution with more streamlined method of submitting, managing and receiving tender documents than the traditional paper-based process.

STASH

Inventory Management System

STASH is an easy to use, quick to deploy inventory management system that increases visibility and control of all inventory management processes.

Clients:

- Eastern Bank PLC



Bond Management System (BMS) is a complete web-based solution to manage all the schedule activities (from issuance to maturity) of Bangladesh Govt. Sanchayapatra and bond. System features include automatic generation of almost all transactions, various statements in compliance with Bangladesh Bank and different MIS for internal use.

Clients:

- City Bank PLC
- BRAC Bank PLC
- Eastern Bank PLC
- IFIC Bank PLC
- ONE Bank PLC
- Bank Asia PLC
- NRB Bank PLC
- Global Islami Bank PLC



MicroMac's Contract Management System simplifies the entire contract lifecycle, from creation and negotiation to storage and renewal, all in one secure platform. It includes customizable templates, reminders for critical dates like renewals, and advanced search capabilities. The system also features a vendor feedback portal, the ability to forward contracts to approvers multiple times, and easy management of contract terminations and amendments. With detailed analytics and reporting tools, it ensures compliance, mitigates risks, and provides valuable insight for better decision-making.

Clients:

- BRAC Bank PLC



PreciseFace is an AI-powered identity and document verification platform that combines OCR, face recognition, and signature verification into a single solution. It enables organizations to accelerate onboarding, reduce fraud, and lower operational costs while delivering fast, accurate, and secure verification for banks, financial institutions, government agencies, and enterprises.

Clients:

- City Bank PLC



A1Queue is an efficient Queue Management System designed to streamline customer flow and reduce wait times. It offers features like real-time queue tracking, automated ticketing, and customizable service categories to enhance customer experience. With detailed analytics and reporting, A1Queue helps optimize operations, improve service efficiency, and ensure customer satisfaction.

Clients:

- HSBC Bangladesh

CREDITRETURN

Credit Return Reporting Solution

The system covers the following credit reports:

- Stress Testing (NPL & Details)
- Financial Projection Model
- Bank's Director's Loan Lease extended by Bank or Fis
- Private Sector Loans Breakup
- Monthly Spread Data
- Inter Bank Transaction Matrix
- Statement of Loans & Advances for CAMELS Rating
- Statement of Foreign Loan Approved by BOI
- Bank of England CE Return LCY
- Bank of England CE Return FCY
- DBI - Integrated Supervision System Statements
- Large Loan Marginal
- Monthly Risk Management Paper

Clients:

- HSBC Bangladesh
- BRAC Bank PLC

- Quarterly Review Return
- Statement of Offsite Sector wise Loan
- FI Director's Loan leased extended by Bank or Financial Institutions
- Statement of Advances & Classified Loans Sanctioned in Previous 5 Years
- SME RIT
- Quarterly CMSME Loan Disbursement Statement
- Quarterly SME Loan Disbursement Statement
- Loan Disbursement in SME Sector (Branch Wise)
- Quarterly Information on CMSME Cluster Financing
- Cluster Report Active
- Quarterly Report of Loan on Agro Based Industry
- ম্যানুফ্যাকচারিং ও সেবা শিল্প খাত ভিত্তিক সি.এম.এস.এমই ঋণ বিভাজন
- নতুন নারী উদ্যোক্তা নির্বাচন, প্রশিক্ষণ এবং ঋণ সুবিধা প্রদান সংক্রান্ত বিবরণী,
- ত্রৈমাসিকে নারী উদ্যোক্তাদেরকে এস.এমই ঋণ প্রদান সংক্রান্ত বিবরণী

MicroMac's Banking Domain Expertise

- Account Opening & Maintenance
- Cheque Book and PO Database
- Complain/Dispute Management
- Retail Loan Origination
- Credit Card Origination
- CIB & MCM
- Contact Point Verification (CPV)
- Dedupe
- Sanction Screening
- Fraud & Blacklisted Customer
- Loan Assessment
- Sanction & Charge Document
- Loan Documentation
- Deferral, Discrepant, etc.
- Loan Disbursement
- Stock Visit
- Credit Card Assessment
- Credit Card Documentation
- Credit Card Capture
- Credit Card Bill Payment
- Collateral
- Regulatory Reporting
- Credit Reporting
- Forex Exchange Reporting
- Loan Write-off
- Environmental & Social Risk Categorization
- Litigation & Legal Activities
- Auction
- Case Merit Analysis
- Legal Documentation (Vetting, Wanting, Rental/Title Search, etc.)
- Technical Valuation
- SWIFT
- SWIFT Middleware
- Treasury
- Foreign Exchange Deal
- OBU Deal
- Money Market Deal
- DBU Deal
- Fund Transfer (OBU/DBU)
- Govt. Bills & Bonds (Repo, Reverse Repo, etc.)
- Customer Bills & Bonds Portfolio
- Revaluation & Amortization
- Auction Rate and GSOM Data Sync
- Market Risk Monitoring
- Limit (Counter Party and Dealer)
- Export LC
- Import LC
- LC Confirmation
- Inward Remittance
- Cash Incentive
- FORM - C
- Outward Remittance (Student, Medical, Consultancy, Salary, etc.)
- Sanchayapatra
- Foreign Currency Bonds
- Limit/Facility
- Credit Administration
- Bill Payable
- Utility Bills
- VAT, TAX, Journal, etc.
- Lease Management
- IFRS 16
- RIT
- Priority Banking
- Customer Value Added Service (VAS)
- Document Management & Archiving
- Reconciliation & Settlement
- PA and AS Authorize Signatory
- Inventory
- Document Archiving
- E-Tender
- E-Recruitment
- Signature Booklet (PA/AS)
- A Challan
- E Challan
- NID, TIN, etc. Verification
- Thumb Impression Verification
- EKYC
- Queue Management
- Dispatch
- Call Center
- CRM
- Social Media Integrator

MicroMac's Integration Expertise

Core Banking System (CBS):

- FINACLE
- FLEXCUBE
- MISYS
- Temenos T24
- TCS
- BankUltimus
- Ababil
- FloraBank

Other Systems:

- TranzWare
- Smart Vista
- SWIFT
- XMM
- NID Verification
- TIN Verification
- EKYC
- MFS
- A Challan
- E Challan
- DMS
- Payment Gateway
- Call Center
- CRM
- AD Authentication
- Email

Bank wise No. of Installation

- City Bank PLC (18)
- BRAC Bank PLC (08)
- Eastern Bank PLC (07)
- IFIC Bank PLC (03)
- HSBC (10)
- Prime Bank PLC (04)
- Agrani Bank PLC (01)
- NCC Bank PLC (01)
- ONE Bank PLC (04)
- Mutual Trust Bank PLC (01)
- Bank Asia PLC (01)
- Al-Arafah Islami Bank PLC (01)
- Dhaka Bank PLC (06)
- Jamuna Bank PLC (02)
- Premier Bank PLC (01)
- Modhumoti Bank PLC (01)
- Meghna Bank PLC (04)
- NRB Bank PLC (06)
- Global Islami Bank PLC (01)
- Padma Bank PLC (01)
- Community Bank of Bangladesh PLC (01)
- Woori Bank (01)
- Midland Bank PLC (01)
- Uttara Bank PLC (01)
- Mercantile Bank PLC (01)

MicroMac At-a-Glance

Company Name: MicroMac Techno Valley Ltd.

Short Name: **MicroMac**

Business Operation: From 2004

Date of Incorporation: February 02, 2009

Legal Status: Private Limited Company

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Email: postmaster@mmtvbd.com

Website: www.mmtvbd.com

Membership: BASIS Membership No. G428

About MicroMac:

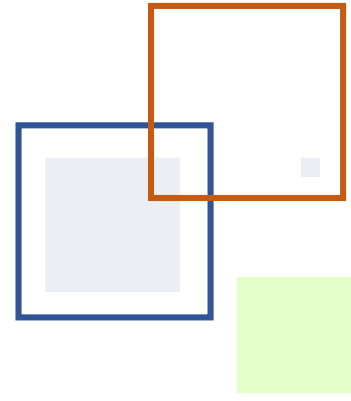
From 2004, MicroMac is providing its services to engineer and automate business organizations through providing automation software, web solution and adding values to expertise of professionals by professional trainings. Services provided by MicroMac help its clients by improving the way they work and manage information.

Services:

- Banking Solution
- Customize Software Development
- Web Solution
- Business and technology Consulting
- IT Training

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Some of Our Clients in Financial Sector:

