MICROMAC TECHNO VALLEY LTD.

Empower Business Achieve Goal

Company Profile - - - >>

MICROMAC IS THE IT COMPANY

Table of Contents

1. Executive Summary

Name of the Company:	MicroMac Techno Valley Ltd.
Short Name:	**MicroMac**
Business Operation:	From 2004
Date of Incorporation:	February 02, 2009
Legal Status:	Private Limited Company
Address:	215/A (1st Floor) Outer Circular Road, Baro Moghbazar, Dhaka 1217
Telephone:	+88-02-9342717 (Land), 01928-702702 (Cell)
Email:	postmaster@mmtvbd.com
Website:	www.mmtvbd.com
Membership:	Membership with BASIS (Membership No. G428)
No. of Employees:	50

About MicroMac:

MicroMac is one of the emergent software development firms in Bangladesh. 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 & Technology Consulting
- IT Training

Some of Our Clients at Financial Sector:

Contact Person:
Engr. Anisur Rahman
CEO & Managing Director | 01912-023425 | ceo@mmtvbd.com

2. Company Overview

Initialing from 2004, MicroMac is providing its services to engineer and automate business organizations through providing automation software, Web solution and adding values to the expertise of professionals by professional trainings. We are experts as well as well experienced in data entry and conversion and also engaged in IT education and ICT Research.

Deploying business application requires more than just software. We offer a number of important services that help our customers to improve the way they work and manage information. We can design and build any kind of software to a defined specification using industry standard development languages. Our highly creative website development team design and build fresh, dynamic websites for organizations of all sizes.

The world is getting more complex and antagonized, getting smaller day by day, everyone is trying to find the easiest way out to live. We help doing that by giving more cost efficient and more user friendly IT solution.

3. Mission & Vision

Our Mission:
Our mission is to empower business to meet ultimate goal with innovative, eminence, time-bound, secured, value-added and cost effective solution.

Our vision:
Empower Business Achieve Goal.

4. Our Services

4.1 Banking Solutions

MicroMac banking solutions enable banks to carry out essential tasks across loan documentation, sanchayapatra and bond business, treasury operations, priority banking, documents archiving, regulatory reporting, etc.

Some of our Banking solutions are:

eDoc Security Document Management System	**eDEAL**	**BOND** Management System	**LOS** Loan Originating System
ENVIO Remittance Management System	**PRECEDENCE** Priority Banking Management Solution		**TradeLink** LC Confirmation Management System
LOCO Lease Management System	**GO GREEN** Bill Payable Management System		**SD Tracker** Service Delivery Tracking System
CSMS Collateral Security Management System	**goAML** middleware	**ESRCT** Environmental & Social Risk Categorization Tool / **BB DAWAR TOOL**	**RECON**
EIMS Export Import Management System	**DigiDoc** A Complete Archiving System		**RUPANTOR** Multilingual Sanction Letter System

4.2 Business & Technology Consulting
We quickly and efficiently analyze the business processes required to create or deliver information products - from aggregating and digitizing content to manage and deliver information products to various audiences. Our structured analysis can identify opportunities for improvement, specify the actions needed to achieve business objectives, recommend the appropriate solutions to facilitate those improvements and deliver pro-forma economic models to support client's business case.

4.3 Customized Software Development
Software development services supply the keystone to our technical portfolio. Our team of experienced engineers develops innovative client-server, desktop, web based software and website solutions for organizations of all sizes. We can create custom-built software applications that enable streamline efficiency, increase productivity and work smarter. We are go-getting hard to fulfill our customers' needs with innovative and optimal solutions in time. We have the capabilities to understand corporate strategies, objectives and to analyze, design, build and deploy strategic software solutions with latest and newest technologies to meet the challenge of 21st century.

4.4 Web Solution
Our comprehensive website development services encompass all aspects of the technical and creative process necessary to develop a successful website. The websites we build are supplied with full content management facilities that allow our clients to easily add, edit and delete content. Not only does this reduce of cost and burden of maintenance, but it enables our clients to manage their own website without the need for advanced technical knowledge.

5. Technical Expertise of MicroMac

ORACLE	MSSQL	MySQL
SYBASE	INFORMIX	PGSQL
JAVA	C-SHARP	PHP
ASP.NET	ASP	C++
LARAVEL	CODEIGNITER	MULE SOFT
WORDPRESS	DRUPAL	JOOMLA

5. Technical Expertise of MicroMac

6. Banking Solution of MicroMac

6.1 eDoc: Security Document Management System

eDoc
Security Document Management System

--- flexible solutions for security documents

eDoc is a security document management system for easily locating and retrieval of loan documents. It has the features to store and manage security documents of all loans in one central repository that is accessible and can be shared by all pertinent employees of the bank in a rapid manner.

Features:
- Customer and loan database
- Built-in extensive documentation check list
- Maintains the waiver, deferral and inadequacies status of documents
- Capable to adapt future parameter changes
- Archiving documents and extensive reporting option

Highlights:
- Capable to operate both in centralized and branch concept
- Auto reminder system on various expiry

Benefits:
- Automates loan documents
- Gain customer satisfaction through quick service
- Management time savings through single window monitoring
- Increases visibility and transparency

Representative Clients:

6.2 Bond Management System

Revolutionizing the way you manage your bonds, by leveraging the latest in web-based technologies

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.

Features:
- Manage all kinds of local & foreign currency bonds
- Covers customer database, stock, sales, interest, encashment, commission, paritoshik, reinvestment, etc.
- Reconciliation with Bangladesh Bank Account
- Transaction Processing
- Standing instruction and lien marking

Highlights:
- Support multiple branches/stocks and unlimited users
- Fully integrated, yet modular, which helps to enhance and maintain the application in a longer run
- All fields are completely user-friendly with Browse or Select option as much as possible
- Audit trail and alert option

Benefits:
- Gain customer satisfaction through quick service
- Payment forecasting for future cash outflow
- Save man-hour and operational cost
- Hassle free auto interest and tax calculation
- False/fake transaction detection
- Increases visibility and transparency

Representative Clients:

LOS
Loan Originating System

Now a days financial institutions are facing challenges that were unthinkable only a few short years ago. Loan departments are often working manually or with a systems which are slow, inefficient, or both. An automated Loan Application Processing System is the remedy of the situation.

Analyzing the local practice and based on the input from industry experts we have developed RLMS.

Features:
- CIB Functions, Data Capturing Functions
- File Allocation, Fraud Check Functions
- Credit Turnover calculation, Scoring Function (Salaried only)
- CPV Function, Income and DBR Calculation
- Approval Function, Decline Functions, Drop/Cancel Functions
- Send Query Management Functions
- Inbox Functions, Smart Queue Management Functions
- History Management Functions
- Electronic Approval, Real Time Status Update Functions
- Source View, Application Tracking, Documentation,
- Data Download , Disbursement
- User Access Control, File Deletion, Administrative

Representative Clients:

6.4 RUPANTOR: Multilingual Sanction Letter System

RUPANTOR

Multilingual Sanction Letter System

MicroMac's Multilingual Sanction Letter System (MSLS) is highly effective but simple and user friendly system to generate sanction letter into any language. It smoothly facilities sanction letter generation for bank which is quick and secured.

Features:
- Covers wide range of products of Retail, SME and corporate segment.
- Besides google translator, custom dictionary is available.
- Support printing both in pre-formatted and plain paper.
- Built-in tool to accommodate changes.
- Integration with any core banking software and other system.

Representative Clients:

6.5 ENVIO: Remittance Management System

ENVIO

Remittance Management System

MicroMac's Remittance Management Software (RMS) is highly effective but simple and user friendly Remittance software. It smoothly facilities remittance transaction from National & International Bank which is quick and secured.

Features:
- Inward and outward remittance.
- Student, corporate, medical, salary, consultancy and others remittance files can be managed.
- NOSTRO accounts and charge management.
- Branch incentive.
- Outward limit management and monitoring.
- Documentation management.
- Regulatory reposting and internal MIS.

Representative Clients:

6.6 Bangladesh Bank Data Warehouse Reporting 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.

Feature:
- By default covers all templates and reference files of EDW
- Template wise reference data mapping option
- Flexibility to use legacy data
- Import data from any existing system by managing error
- Extensive user module with template wise privilege setting option

Highlights:
- A complete Content Management System to easily adopt BB upcoming requirements
- Template wise maker checker concept enable/disable feature
- Templates lock and unlock facility
- Automatically archive CSV files to reuse
- Integrate with Bangladesh Bank EDW Portal

Benefits:
- Data auditability and traceability
- In-time delivery of data to Bangladesh Bank
- Highly efficient engine to import, validate, and process complex dataset accurately
- Extensive MIS reporting option

Representative Clients:

eDEΛL

Treasury Management Solution

eDeal is an integrated treasury solution addressing the complete treasury management requirements of banks. eDeal 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 office, mid office and back office of the treasury. eDeal 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.

> **eDeal can help banks to forecast both known and projected cash flows based on real-time data as well as improve transparency with real-time risk and regulatory reporting**

Feature:
- Covers a wide range of products including foreign exchange, money market, government securities (bills & bonds), etc.
- Dealer and counter party limit checking
- Customizable deal blotter
- 'What if' deals to test the impact of specific position of future trades
- Deal settlement and confirmation handling
- NOSTRO accounts and fund transfer management
- SWIFT message processing

Highlights:
- Automatic notification of risk alerts
- Accrual of coupon interest
- Revaluation, Amortization and AFS Calculation
- Auto statement generation: DV5-rv, DV5-5d (C), DV5-5p (C), DV5-5rp (C)
- Auto generation of various voucher
- Full reporting capability including Bangladesh Bank specific regulatory reports

Benefits:
- Achieve a consolidated view of risk across the organization
- Reduces costs & increases productivity
- Improves data transparency to support decision making
- Improves cash forecasting
- Improves collaboration with business units
- Bangladesh Bank RIT Reporting

Functional Architecture:
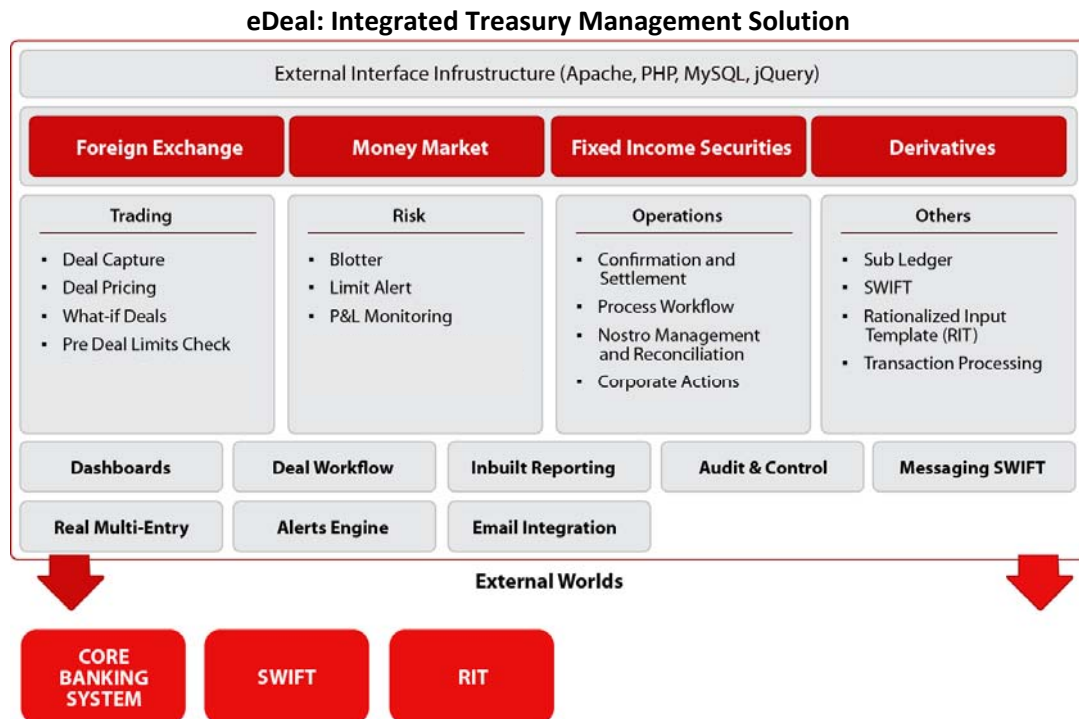
eDeal: Integrated Treasury Management Solution

Representative Clients:

PRECENDENCE simplifies all major areas of priority customer interactions, such as managing contacts, handling service request, reminding customers on their document expiry, wishing customers on their birthday and anniversary, and numerous other tasks. It also has dashboard, analytics and reporting tools to provide business owners with an all-encompassing vantage point of operations.

What PBMS do for your business?

- Store information about leads, opportunities and customers so that all the people involved stay informed
- Act as a central shared system for contacts, calendars and files
- Email and SMS reminders to make sure that you never leave a prospect behind
- Smooth management and tracking of service request
- Integrate into your existing workflow
- Save man-hour and reduce administration costs
- Increased customer satisfaction by reducing MTTS
- Management time savings through single window monitoring
- Administrative time savings through performance reports
- Increases visibility and transparency

Features:

- **Web Based Application**
  Complete web based solution ensures maintaining and updating the system much simpler as it could all be done on the server.

- **Priority Customer**
  To get the facility of priority banking customer need to be registered for this service. System can manage customer registration process. After successful registration/subscription auto email containing a confirmation and thanking letter will be sent to the customer. Besides emailing, SMS can be sent to customer.
  Priority customer following information is available:

  - Personal Information
  - Banking Information
  - Family Information
  - Customer Interest
  - Lifestyle Information
  - Leisure Information
  - Cuisine Information
  - Customer Documents
  - Average Account Balance
  - Other Information

- **Value Added Services (VAS)**
  Streamline VAS log resolution through the entire lifecycle and simplify VAS request management from issuance to close including billing. By default, following VASs are available:
    - Airport Meet and Greet Service
    - Airport Limousines Service
    - Travel Concierge Service
    - Air Ticket
    - Meeting in Center
    - Lunch in Center
    - Priority Makeover Service
    - Hotel Booking
    - Health
    - Cruise Ticket

- **Annual Services**
  Besides VAS, annual services such as birthday and anniversary gift (cake and flower bouquet) can also be managed.

- **Dinner Coupon**
  Issuance, redemption and automatic expiration features of dinner coupon are available.

- **Life Style Coupon**
  Issuance, redemption and automatic expiration features of life style coupon are available.

- **Birthday & Anniversary Wishes Services**
  The 'personal touch' really plays an important role for bank to keep its priority customers happy and connected. The birthday and anniversary wishes are ideal ways to show customers that you care. Just enter birthday dates of priority customers, PRECENDENCE will take care of the rest. System will send an automated SMS/email based on age and gender to the customer on his/her birthday on behalf of bank. The objective is to keep you close to your customers.

- **SMS & Email Reminder to Customer**
  System sends automatic email and SMS notification to priority customer on their document expiry such as passport expiry, vehicle papers expiry, etc.

- **Appoint Management**
    - Schedule appointment in seconds.
    - Manage multiple schedules and share appointment information.
    - E-mail & SMS appointment reminders.
    - Monitor employee and business performance.
    - Audit trail to track appointment changes.

- **CBS Integration & Exception Management**
  The system can integrate with the core banking software to check customer account balances when requesting services. If required balance is not available, the request will be treated as an exception. Options are available to handle exceptional service requests with appropriate authorization.

- **Users**
  The solution has an extensive user module. Besides create/edit/delete users, there will be the option to set privileges. Users access only the data and functions they are permitted to. Security is enhanced by IP and MAC based authentication.

- **Dashboard**
  The goal of the dashboard is to automatically show user useful information and other objects as he goes about his/her day. While processing customer service request the dashboard does its best to proactively find objects that are relevant to their current activity. Different kinds of dashboard are available for different kinds of user groups.

Representative Clients:

6.9 goAML Middleware

goAML middleware acts as a bridge between a core banking software (CBS) and Bangladesh Bank (BB) goAML web portal. It allows rapid and secure exchange of information between commercial bank and BB. The confidentiality of the collected data is ensured. goAML middleware is the prescribed method by which reporting entities submit Cash Transaction Reports (CTRs) and Suspicious Transaction Reports (STRs) to BB.

Representative Clients:

6.10   DigiDoc: A complete Archiving System

DigiDoc is a secure, easy to use document archiving system for efficient document capture and storage, search and retrieval, and file sharing.

- Web based application
- Document definition setup
- Dynamic indexing and validation option
- Organized folder structure
- Document tagging
- Version control
- Multiple file format management
- Audit trail

Representative Client:

6.11   RECON

RECON

Connect to Core Banking Software automatic updates and simple NOSTRO account reconciliation

Features:

- RECON automatically imports NSTRO 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.

Representative Client:

6.12   Export Import Management System (EIMS)

EIMS is a web based solution to manage the activities of export and import of commercial banks.

Representative Clients:

6.13   TradeLink

TradeLink is a web based application to manage the LC confirmation lines in a proper way. Through this application Relationship Manager (RM), TSD officials will be able to send their LC confirmation request through web. The benefit of using the system will be as follows:

- RM/Branch/TSD will be able to send their confirmation requirement through web
- 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
- Extracting report of the rebates/spread income generated from the LC confirmation business.
- Also records of LC settlement (the LCs which are opened under confirmation/UPAS requirement).

Representative Client:

6.14   GO GREEN: Bill Payable Management System

GO GREEN automates the entire life cycle of bill from receive to disbursement. It ensures the SLA for disbursement of bill and has the ability to integrate with Core Banking Software.

Features:
- Petty cash, security deposit and accrual liabilities are manageable besides vendor bill
- Automatic memo creation
- Proper management of bill to define cost center, cost head, VAT and TAX
- Actual accounting entries will be generated automatically to post to CBS and automatic journal creation
- Dashboard for bill follow-up and various MIS for internal use

Highlights:
- Smooth management and tracking of payable bill request status
- Built-in tools to accommodate any changes
- Ability to integrate with core banking software
- Extensive reporting module

Benefits:
- Streamline bill payable management operations and reduce costs by improving response and closure times
- Email & SMS reminders to make sure in time response
- Protect brand reputation and increase vendor or partner satisfaction index by reducing Mean Time to Serve (MTTS)
- Management time savings through single window monitoring
- Administrative time savings through performance reports
- Increases visibility and transparency

Representative Client:

6.15 LOCO: Lease Management Solution

LOCO, a lease management solution, allows you to track lease data, get automatically notified of a key dates and tasks, and uncover insights about the financial health of your lease agreement.

Benefits:

- Streamline lease payable operations and reduce cost by improving response and closure times
- Manage landlord database
- Handle the impact of IFRS 16 on leases
- Manage transitional rules and the entire life of the lease
- API available to interface IFRS 16 journals and lease payments to CBS and ERP
- Email & SMS notification or reminders to make sure in time response
- Create an asset class matrix and define discount rates by asset type
- Protect brand reputation and increase landlord or partner satisfaction index by reducing Mean Time to Serve (MTTS)
- Management time savings through single window monitoring
- Administrative time savings through performance reports
- Increases visibility and transparency

Features:

- Web Based Application.
- LOCO complies IFRS 16. A lease agreement contains a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration
- Lease Agreement Repository
- Rent Reviews
- Lease Payments
- Manage all charges related to the lease with the corresponding lease values, periodicity etc. i.e. rent, advance
- Deposits: Including rental security deposits, guarantees, etc.
- Workflows: The workflow module routes rent agreement through the necessary review and approval steps
- Lease Level Accounting: Audit trail for each lease of all balance sheet calculations, opening/closing liability, interest, depreciation, etc. for each period in line with company-specific accounting calendar.
- Journal Postings: IFRS 16 journal entries per period- standard reporting or ability to interface to CBS or ERP.
- User & Access Control
- Reporting & Dashboards

Representative Client:

6.16 Collateral Security Management System (CSMS)

In order to automate collateral or security information and standardize definitions used throughout the bank, Bangladesh Bank has taken the initiative to implement a Collateral Information System. In this context MicroMac Techno Valley Ltd. has developed an application Collateral Security Management System (CSMS) to simplify the process of entry and management of data to generate and submit the report to meet Bangladesh Bank requirements.

Features:

- **Web Based Application:** CSMS is a complete web based application. This makes maintaining and updating the system much simpler as usually it can all be done on the server.
- **Reference Data/Domain Table:** CSMS can import domain table data (bulk data also) provided by Bangladesh Bank. It supports both full and incremental load to ensure the highest level of performance. Besides import option is also available to entry domain table data.
- **Data Entry:** Data entry form is the common use case in CSMS Tool. The following forms are available to entry all the data as per Bangladesh Bank requirements:
  - Borrower & Owner
  - Mortgage
  - Hypothecation
  - Land & Building
  - Flat
  - Capital Machinery
- **Validations:** CSMS is complied with all the validations as per Bangladesh Bank's guidelines dated August 07, 2017.
- **Integration with CBS:** CSMS is capable to integrate with Core Banking System (CBS) to retrieve borrower and others data
- **User Management:** CSMS has an extensive user module. Besides create/edit/delete users there will be option to set user privilege.
- **Bangladesh Bank ICT Security Guidelines:** CSMS is complied with Bangladesh Bank ICT security guidelines.

Representative Client:

7. Our Clients

Some of our major clients are listed below:

Bank/Financial Organization:

Government:
- Bangladesh Bank
- Agrani Bank Limited
- Ministry of Housing and Public Works
- Ministry of Science & ICT, Bangladesh
- Ministry of Chittagong Hill Tracts Affairs (MoCHTA)
- Ministry of Liberation War Affairs
- Designated Reference Institute for Chemical Measurements (DRiCM)
- Department of Patents, Designs & Trademarks
- The University Grants Commission of Bangladesh
- Higher Education Quality Enhancement Project (HEQEP)
- Bangladesh-Korea Technical Training Centre (BKTTC)
- Khulna Mohila Technical Training Centre (KMTTC)
- Bangladesh Bridge Authority
- Inter Services Selection Board (ISSB)

Educational Institute & University:
- Khulna University of Engineering & Technology (KUET)
- Military Institute of Science & Technology (MIST)
- Bangladesh-Korea Technical Training Centre (BKTTC)
- Khulna Mohila Technical Training Centre (KMTTC)
- Certified Institute of Management & Accountancy of Bangladesh, CiMAB
- Faridpur Polytechnic Institute
- Khulna Polytechnic Institute
- Dinajpur Polytechnic Institute
- B. Baria Polytechnic Institute
- Rangpur Polytechnic Institute
- Barishal Polytechnic Institute
- Patuakhali Polytechnic Institute
- Gopalganj Polytechnic Institute

eCommerce
- Eboighar.com

Engineering Institute:
- Khulna Shipyard Ltd, Bangladesh Navy
- Energypac Power Generation Ltd.
- Beacon Power Systems Limited
- RETAJ, Libya
- Sarker Steel Limited
- Modern Structure Limited

Hospital/Clinic/Health Care Organization
- Care Point Hospital Ltd.

Insurance Company
- South Asia Insurance Company Ltd.

News & Articles Publications
- Friday Review Weekend Bangladesh
- The Sheersha News

Garments/Buying House/Fashion House
- Southern Apparel Holdings, Bangladesh
- Nature Trend
- BD Fashion Source
- Shaheentextrim
- Fashion Bazar Ltd.
- Tasmia International
- Skylark Fashion

Hotel/Restaurant/Travel & Tourism
- Online Meal, Edinburgh, UK
- Heart4travel.com, USA
- Shamoli Restaurant, Edinburgh, UK
- Bangla Kitchen Takeaway, UK
- Morningside Spice, Edinburgh
- Mumbai Mansion, UK
- Hungry Duck
- The Bombay Spice Restaurant, Edinburgh, UK
- Red Fort Indian Restaurant, Edinburgh, UK
- The Cardamom Exclusive Banquet, Edinburgh, UK
- Spice House, Edinburgh, UK

Others
- Tower Utility, UK
- Chevron
- Dhaka Stock Exchange
- Bangladesh Samity Edinburgh
- Entertainment Republic
- BD-Green Agro Complex (Pvt.) Ltd.
- Data and Knowledge for Africa, DKA
- Transport Team Worldwide Ltd.

8. Customer Support

We help you to get the most out of your business, that's why we are always with you from the beginning till the end we committed to you.

When you need us:
support@mmtvbd.com
+88-01928-702702

9. Where to Find Us

Bangladesh Contact
215/A, Outer Circular Road
Baro Moghbazar, Dhaka 1217, Bangladesh

Phone:
+88-02-9342717 (Land)
+88-01928-702702 (Cell)
Email:
postmaster@mmtvbd.com

UK Contact
2/4 West Pilton Avenue, West Pilton
Edinburgh, EH4 4BT, UK

Phone:
+44-01313153045
+44-07731381522
Email:
ukcontact@mmtvbd.com