



ACCURATE MONEY EXCHANGE SOLUTION

ACCURACY REDEFINED

A robust, web-based remittance and financial solution tailored for Remittance & Money Exchange Houses, Banks, and FinTechs

PRODUCT BROCHURE



CEO'S Message

At CODEPOINT Solutions, we believe that technology is only as strong as the trust behind it. That's why AccuMExS isn't just a platform—it's a commitment to reliability, innovation, and unwavering support for our partners.

Since our inception, we've worked closely with banks, money exchange houses, and MTOs, understanding their challenges and crafting solutions that drive real impact. With a presence in 17+ countries and 100+ global integrations, AccuMExS has become the trusted backbone for financial institutions looking to simplify operations, enhance compliance, and expand their reach.

But beyond technology, what truly sets us apart is our dedication to partnership. At CODEPOINT, we don't just deliver software—we stand with our clients every step of the way. From implementation to ongoing support, our team ensures that your business runs seamlessly, efficiently, and with complete confidence.

We take pride in fostering long-term relationships, built on transparency, expertise, and a shared vision for success. As the industry evolves, so do we—continuously innovating to provide you with future-ready solutions that keep you ahead.

We are honoured to be part of your journey, and we look forward to growing together.

Lewis Abraham

Chief Executive Officer

CODEPOINT Solutions L.L.C





What we do

At CODEPOINT Solutions, we are committed to redefining the financial technology landscape with cutting-edge software solutions designed for exchange houses, banks, and fintech companies. Our expertise lies in delivering scalable, secure, and future-ready solutions that address the evolving needs of the financial industry.

With a deep understanding of industry challenges, our team of experts seamlessly blends technology with financial intelligence, ensuring that our solutions enhance efficiency, compliance, and seamless transactions.

Our mission is to empower financial institutions with the tools they need to streamline operations, enhance customer experiences, and maintain a competitive edge in a rapidly evolving market.

Partner with us—and together, let's shape the future of financial technology.



An All-in-One Solution,
Tailored for Your **Business**



Technology

► 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.





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 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.



Business Models

AccuMEX is a versatile technology platform designed to operate seamlessly in both on-premise and cloud environments, offering adaptable deployment options tailored to meet diverse client requirements.

Cloud-Hosted Model

Ideal for businesses seeking efficiency and scalability, this model provides a comprehensive, cloud-based solution managed by AccuMEX.



On-Prem Model

Suited for organizations requiring full control over their infrastructure and compliance, this model allows deployment of AccuMEX within the client's own data centers.



Whether you need the agility and ease of a cloud-based solution or the control and security of an on-premises setup, AccuMEX is built to adapt to your business needs.



AccuMExS Modules

- ▶ Customer Registration
- ▶ Teller Operations
- ▶ Integrated Accounts
- ▶ Anti Money Laundering (AML) & Compliance
- ▶ WPS Portal
- ▶ Loyalty
- ▶ Human Resource Management (HRM)
- ▶ Third Party (Banks, MTOs, Payment Gateway) Integration
- ▶ Remittance | Express Remittance
- ▶ Master Data Entry
- ▶ Bank Reconciliation
- ▶ MIS Reports & Registers
- ▶ Utility Payments
- ▶ Agent Portal
- ▶ Customer Relationship Management (CRM)
- ▶ Online Web Portal
- ▶ Forex
- ▶ System Administration | User Management
- ▶ VAT Calculation
- ▶ Wages Protection System (WPS)
- ▶ Gold & Precious Metals
- ▶ Corporate Portal
- ▶ File Format Integration
- ▶ Mobile Application



AccuMExS Modules & Features

▶ CUSTOMER REGISTRATION

AccuMExS streamlines customer onboarding with a fast, structured, and compliant process for retail and corporate clients. Integrated AML and KYC checks ensure secure and regulatory-compliant registration, with seamless beneficiary linking for immediate transactions.

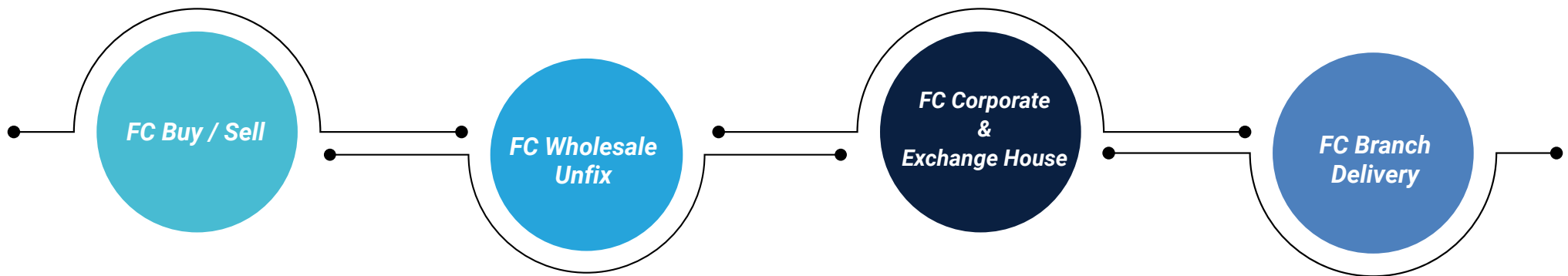


▶ REMITTANCE

AccuMExS enables fast, secure, and compliant processing of both inward and outward remittances across banks, agents, and MTOs. The module supports real-time transactions, diverse pay modes, and handles cancellations, refunds, and amendments with ease—making it a reliable and efficient remittance engine.

- ▶ Outward Remittance- Bank, Agent & MTO
- ▶ Cancellations
- ▶ Express Payouts
- ▶ SWIFT
- ▶ Reallocation
- ▶ Bulk Remittance
- ▶ Inter-branch Remittance
- ▶ Inward Remittance
- ▶ Amendments

▶ FOREX



▶ TELLER OPERATIONS

- ▶ Vault Management
- ▶ Cash Tallying
- ▶ Excess / Shortage Management
- ▶ Till Transfer & Receipt
- ▶ Day-end Process
- ▶ Bulk Transfer & Receipt

▶ MASTER DATA ENTRY

AccuMExS offers a centralized and flexible setup for configuring all key operational data. From user roles to financial rules, this module ensures accurate, consistent, and compliant master-level data management across the organization.

- ▶ Branch Insurance Limits
- ▶ Cash Holding limits
- ▶ Masters for All Data Management
- ▶ Rebate Configuration
- ▶ Consolidated Treasury management
- ▶ Commission management
- ▶ Bank Branch Management
- ▶ Customizable Beneficiary Registration



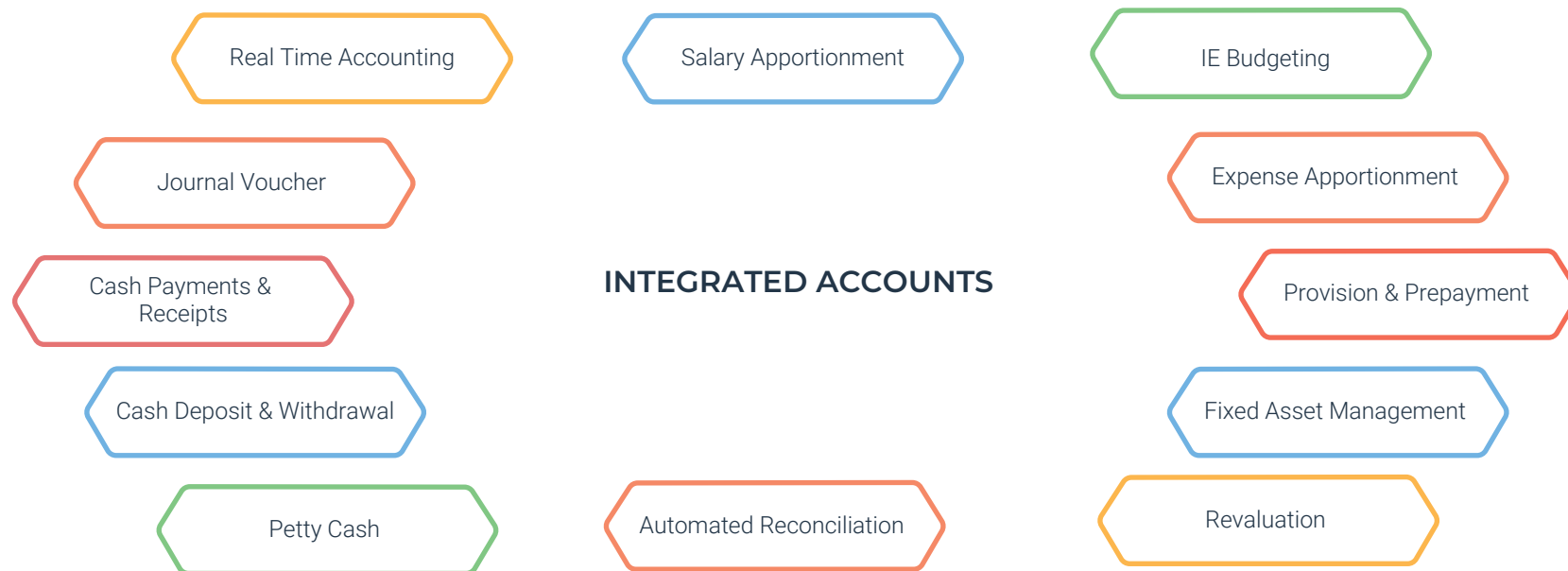
▶ SYSTEM ADMINISTRATION | USER MANAGEMENT

This module empowers administrators with complete control over user access, system behavior, and operational security. It ensures efficient user setup, performance tracking, and system customization while maintaining transparency through detailed logs.

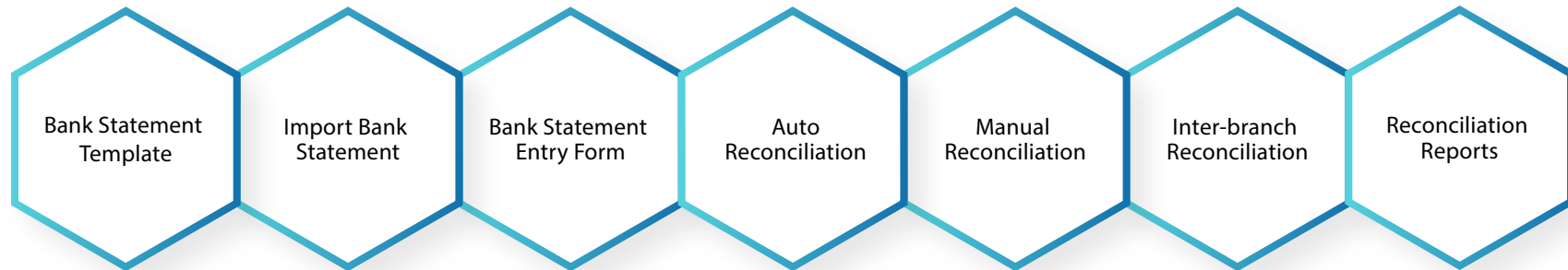
- ▶ Employee Performance Evaluation
- ▶ Audit & Access Logs
- ▶ User Group and Privilege Assignment
- ▶ Workflow Settings
- ▶ Configuration Settings
- ▶ Password Change / Reset

▶ INTEGRATED ACCOUNTS

AccuMExS provides a robust accounting module that automates core financial operations with real-time posting, reconciliation, and cost management. It also includes built-in handling of fixed assets, prepayments, and budget apportionment, offering complete visibility into financial activities.



▶ BANK RECONCILIATION



▶ AML AND COMPLIANCE

AccuMExS integrates a powerful AML framework with intelligent compliance tools, ensuring regulatory adherence across all transactions. From real-time screening to watchlist integration and automated alerts, the module empowers institutions to mitigate risk and stay audit-ready—while seamlessly managing related financial reports and documentation.

- ▶ Real time screening & delta screening (OFAC, EU, UN, Lexis Nexis, World Check, DowJones)
- ▶ Real time transaction monitoring
- ▶ Watchlist and batch screening
- ▶ Case, STR & SAR Management
- ▶ Activity Logs & Screening Reports
- ▶ Whitelisting with Suppression Controls
- ▶ Automated Alerts & Risk Scoring
- ▶ Compliance Reports – violation reports, aging reports, screening logs, audit reports
- ▶ Customer Risk Profiling & Scoring System
- ▶ Enhanced Due Diligence Module (EDD)
- ▶ Politically Exposed Person (PEP) Monitoring



► MIS REPORTS & REGISTERS

AccuMEXS offers a powerful reporting engine tailored for regulatory, financial, and operational transparency. With built-in dynamic file generation, country-specific central bank formats, and department-wise reports, the system ensures institutions stay compliant while gaining deep business insights.

Regulatory Reports

Country-specific Central Bank reports, STR/SAR, AML summaries

Financial Statements

P&L, Balance Sheet, Trial Balance, Cash Book, Consolidated Statements

Operational Reports

Remittance Register, Forex Register, Cancellations /Stop Payment Register, Refund Register

01

Cashier Reports

Teller Summary, Daily Journal, Cashier Reports, Global Stock Reports

02

03

Compliance & Risk

Watchlist Reports, Risk Dashboards, Screening & Case Management

04

05

Custom & Dynamic

Flexible output formats for all reports

06

With AccuMEXS, institutions gain full visibility into financial operations while meeting global compliance standards.

► WPS (WAGES PROTECTION SYSTEM)

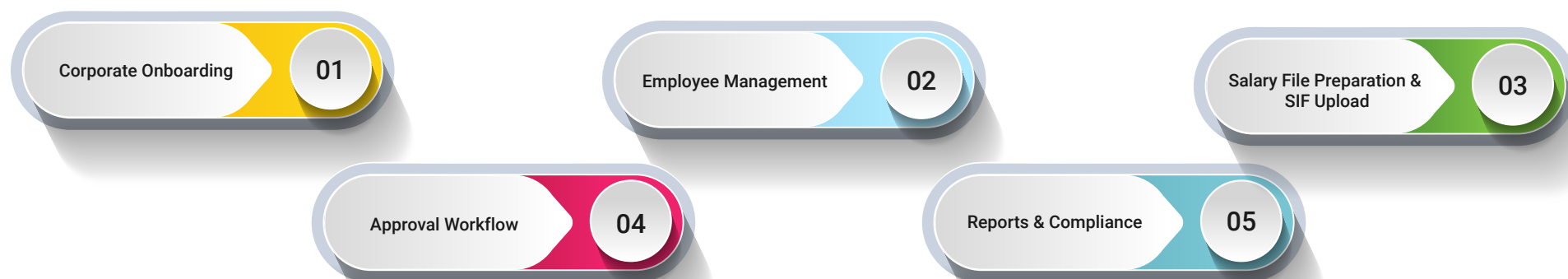
AccuMExS supports a fully compliant and automated WPS module, enabling institutions to streamline salary disbursements for their corporate clients. With integrated workflows, centralized controls, and a dedicated WPS Portal, the system ensures secure and accurate payroll processing across all branches.

- Employer & Employee Registration (HO & Branches)
- SIF File Generation, Upload & Processing
- Cash Receipt Allocation & Wage Funding
- Third Party Integration for Salary Disbursements (WeTek, C3 Cards, Camel Pay)
- Salary Payments from Any BranchS
- Refunds, Settlements & Return Handling
- Auto FTP Transfers & Data Sync
- Establishment ID & Routing Code Management
- Detailed WPS Reports & Compliance Logs
- Dedicated WPS Portal for Corporate Access & Management



► WPS PORTAL

A streamlined Wages Protection System (WPS) for automated and compliant payroll processing.



▶ **UTILITY PAYMENTS**

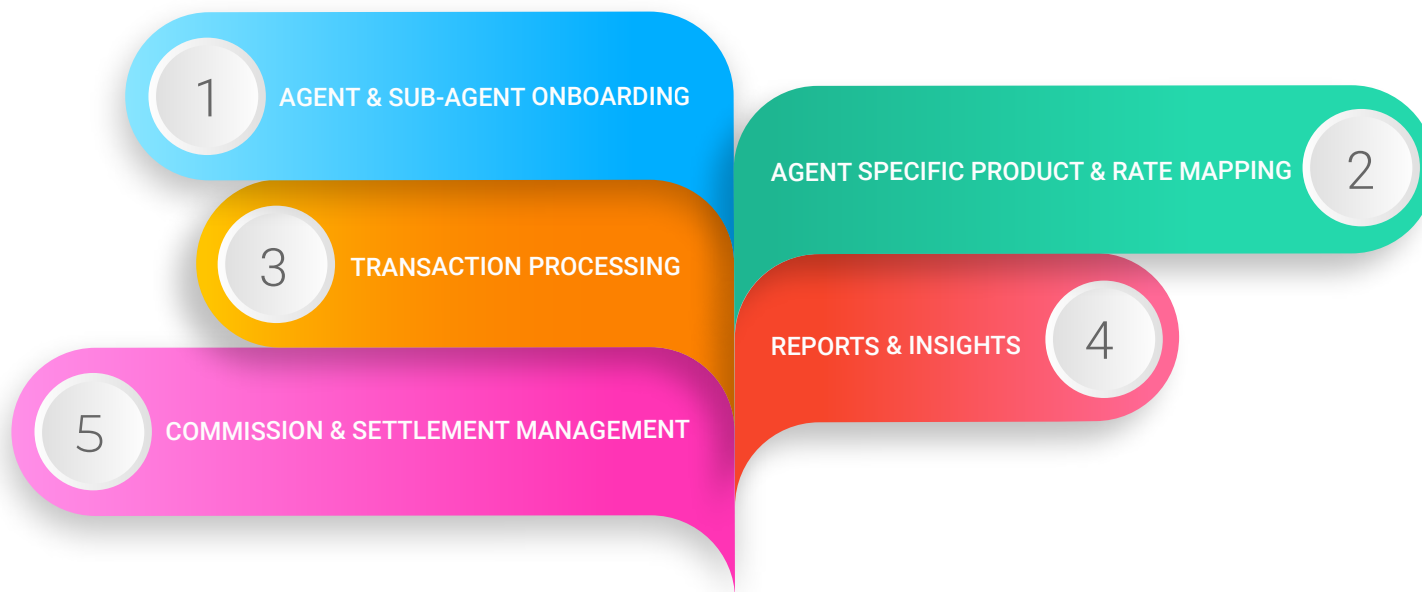
AccuMExS enables institutions to offer value-added services through integrated utility bill payment options. Customers can conveniently pay for electricity, water, telecom, internet, and more—enhancing branch traffic and customer engagement.

▶ **GOLD & PRECIOUS METALS**

AccuMExS supports the buying, selling, and tracking of gold and other precious metals, allowing financial institutions to offer an additional line of business with full transparency and compliance.

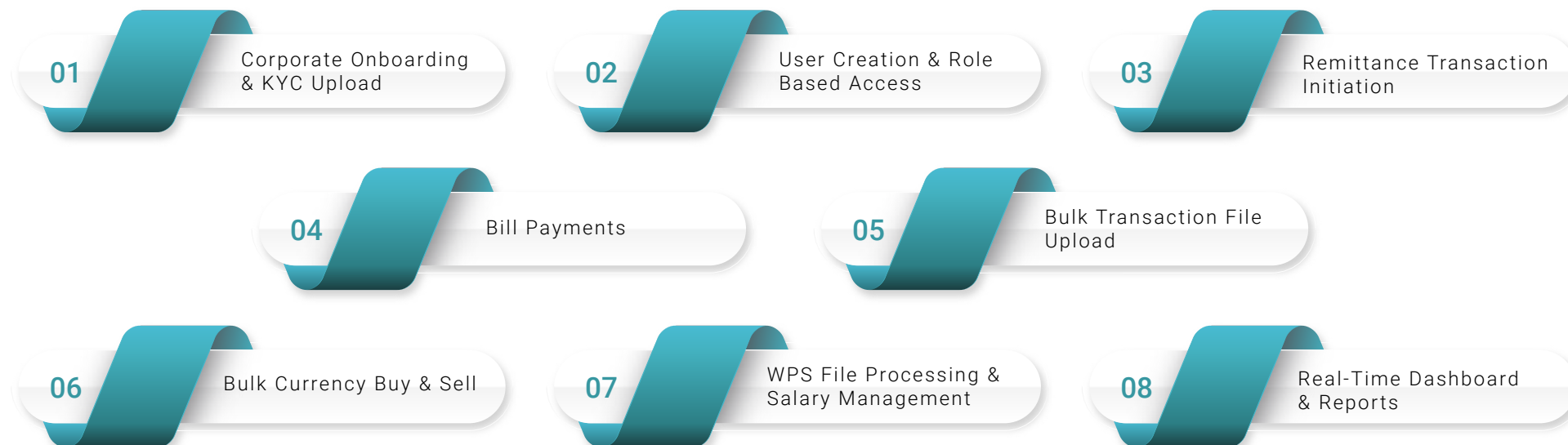
▶ **AGENT PORTAL**

Expand your financial network with a structured and scalable Agent Portal, designed for seamless agent and sub-agent management.



► CORPORATE PORTAL

The Corporate Portal is crafted to enable financial institutions to deliver a seamless and self-managed experience for their corporate clientele. By providing direct access to key transaction services, it reduces dependency on branch visits, improves turnaround time, and elevates the overall client experience



► HUMAN RESOURCE MANAGEMENT (HRM)

The HRM module in AccuMExS offers a comprehensive suite for managing your workforce—from recruitment to retirement. It streamlines employee lifecycle processes while ensuring compliance, documentation, and payroll accuracy

- Top Level Masters & Settings
- Interview
- Employee Management
- Document Management
- Training Management
- Payroll Management
- Airfare Management
- EOS Process
- Policy Management
- Appraisal Management
- MIS Reports

CUSTOMER RELATIONSHIP MANAGEMENT (CRM)

AccuMEXS includes a smart CRM module to help institutions engage, track, and serve customers better. From onboarding to follow-up, it enables personalized communication, service tracking, and improved customer satisfaction.

- ▶ Customer Interaction Tracking
- ▶ Follow-up & Escalation Management
- ▶ Complaint & Service Request Handling
- ▶ Activity Logs & Engagement History

ONLINE WEB PORTAL

The Online Web Portal extends remittance services to customers through a secure, browser-based platform, offering convenience, transparency, and speed. Designed with a user-friendly interface and robust backend integration, it ensures real-time connectivity and a seamless digital experience.

- ▶ 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
- ▶ 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
- ▶ Connected to web APIs for real time information

A modern digital channel that enables institutions to reach customers anytime, anywhere—with full security and compliance.

► MOBILE APPLICATION

The AccuMExS Mobile App empowers customers with on-the-go access to remittance and financial services. Designed for both iOS and Android, the app combines ease of use with enterprise-grade security, ensuring a seamless and trusted mobile experience.

- 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
- Connected to web APIs for live data
- Secure and encrypted information
- Validates users/ hosts
- Supports payments via Debit/ Credit cards, Mobile Wallets, etc.
- Two - Factor Authentication
- Fingerprint Authentication
- Integrated with various payment gateways for Quick payments
- Secure administration portal for back office
- SMS/ Email notifications
- Currency Converter
- Multiple Payment Modes
- Multiple products across different corridors
- Client logo, watermark and design/ color scheme customization
- White labelling



▶ THIRD-PARTY INTEGRATIONS

AccuMEXS is built on an Open API driven, integration-ready architecture that allows seamless connectivity with a wide range of external systems. Whether it's banks, Money Transfer Operators (MTOs), payment gateways, third-party AML/sanctions screening tools, or any other regulatory or business solution, AccuMEXS is fully equipped to integrate with ease. This empowers financial institutions to scale rapidly, adapt effortlessly, and deliver a unified, real-time transaction experience across their ecosystem.

- ▶ Integration with 100+ Banks & MTOs
- ▶ Payment Gateway Connectivity
- ▶ Third Party AML Integrations
- ▶ Secure API-based Communication





Maintenance & Support

At CODEPOINT Solutions , we believe that delivering a robust financial remittance solution is only the beginning. Our dedicated maintenance and support framework ensures long-term system performance, security, and client satisfaction—well beyond the initial deployment.



With CODEPOINT Solutions' ongoing support and proactive maintenance, your operations stay seamless, secure, and ready for growth—every step of the way.



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