Company Profile

SSL WIRELESS©

Software Shop Limited

connecting the dots...

SSLCOMMERZ · easy.com.bd · tunes entertainment · SSL ENTERPRISE SOLUTION · SISA · ALIEN VAULT · amazon web services

93 B, New Eskaton Road, Dhaka-1000, Bangladesh
Phone: +880 961 222 1000, +880 2 4831 6009
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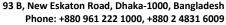Web: www.sslwireless.com

1 ABOUT SSL WIRELESS

Software Shop Limited (SSL Wireless) started its journey in 1999 as an associated company of one of the biggest garments exporting groups in Bangladesh, **Concorde Garments Group (CGG)**. Since then it has come a long way contributing in the IT education sector, and later from the year 2007, **Software Shop Limited** revamped as **SSL Wireless** and started focusing on the domestic Software development and Telecommunication VAS business.

Over the last 12+ years, **SSL Wireless (SSL)** has become one of the leading Software development and IT Enabled Service (ITES) providers in Bangladesh. SSL is also reputed as one of the leading Application Service Provider (ASP), Value-Added Services (VAS), FinTech and Payment Services providers of the country. SSL's solution and services basket includes but not limited to Mobile Financial Services, Mobile VAS, Messaging Solutions, Enterprise Solutions, Digital Banking Solutions, Online Airtime Recharge (Top-up), Utility Bill Payments, e-Commerce solutions, Website & Apps Development, Digital Wallet, Card-on-File services, Cyber Security, Digital Marketing services, etc. which SSL provides to **90+** Banks & Financial Institutes, **2100+** Corporate houses, **6** Utility companies, and many different Government agencies, NGOs and SME segments of the country.

SSL Wireless is the largest TV, Radio, Media and Online News channel aggregator of Bangladesh, providing services to 52+ TV, Radio, Print Media and Online News Channels. It has been one of the pioneers in retailing TV contents showcasing them over mobile WAP portals for mobile internet users.

SSL Wireless has been certified with **International Organization for Standardization (ISO/IEC 27001:2013)**. By meeting the extensive criteria for this standard, SSL affirms its commitment to information security of data as well as maintaining quality of its services through this compliance.

SSL Wireless has received the Registration Certificate for **Telecommunication Value Added Services (TVAS)** Provider in Bangladesh from **Bangladesh Telecommunication Regulatory Commission (BTRC)**. Besides, **SSL Wireless** has received the **Brand Leadership Award 2018** under Bangladesh Master Brands endorsed by **CMO Asia**. **SSL Wireless** received the **'Excellence in Ecosystem Risk Compliance for Online Transactions'** Award from **Visa Risk & Security Forum, Bangladesh**, which is a recognition of many years of service, contribution and commitment of the company in facilitating risk and fraud free online payments. **SSL Wireless** have also won **'Excellence in Mastercard Online Acquiring (PF) Business 2018-19'** Award for its Payment Gateway platform SSLCOMMERZ in the Mastercard Payments Summit, Dhaka.

SSL Wireless has been the first and the largest Merchant Solution Provider (MSP) of the country having **3500+** top e-Commerce merchants under coverage through its secure online Payment Gateway platform **SSLCOMMERZ**. **SSLCOMMERZ** also provides merchant acquisition services along with 360-degree e-Commerce solution to businesses. **SSLCOMMERZ** has been licensed by the **Bangladesh Bank** as **Payment Systems Operator (PSO)** and also been certified as **Payment Card Industry Data Security Standards (PCI DSS) Version 3.2.1** 'Level 1' Service Provider, which is the highest industry rating a business can attain for payment data security. **SSLCOMMERZ** has received numerous awards and recognition from the trade bodies and government for its continuous contribution in the Payment Industry since its launch. It was nominated for **Excellence in Online Payment Service** in the **National Digital Innovation Award South Asia 2011**. **SSLCOMMERZ** has won the Championship award at **BASIS National ICT Awards 2017** in the Financial Industry Application category and has been nominated in the **APICTA Award 2017** under the same category. Besides, SSL's Courier & Logistics management software **'LOGiTA'** has become the **Champion** at the **BASIS National ICT Awards 2019** in the Retail and Distribution (Supply Chain & Logistics) category as well as been nominated in the **APICTA Award 2019** under same category.

SSL Wireless has been the pioneer to offer Online Airtime Recharge (Top-up) solution through its online portal '**Easy.com.bd**'. With Easy, customers can instantly recharge and pay bills of any prepaid and post-paid mobile number of Bangladesh by using their bank accounts, debit/credit cards, Internet Banking and Mobile Banking. They can also recharge their 'Qubee' and 'Banglalion' WiMAX internet connections, "RealVU" DTH recharge etc.

SSL Wireless has launched the first ever legal online music platform in Bangladesh named '**eTunes.com.bd**'. eTunes provides high quality MP3 musical contents with free preview facility. Users can

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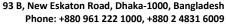E-mail: info@sslwireless.com
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purchase their desired song by debit/credit cards or using Internet Banking and Mobile Banking through the SSLCOMMERZ platform. eTunes has won the **BRAC Manthan Digital Innovation Award 2016** as well as **The Manthan Award South Asia 2016-17**.

For its outstanding efforts in innovation of new mobile services for Telecom Operators and TV channels, **SSL Wireless** has received the **Best Innovative Service 2010 Award** from **Grameenphone**. Our contribution was also recognized by **mBillionth Award South Asia 2011** as Most Innovative in the areas of Mobile Banking Services. Besides, the **DESCO** mobile app, designed and developed by SSL Wireless, has won the **Champion** award in the **National App Contest Award 2017** organized by the **ICT Division** of the Government of Bangladesh.

Crossing the border, **SSL Wireless** has developed and launched a **Digital Wallet** platform under the brand name of **FastPay** in Kurdistan, autonomous region of Iraq by partnering with **NGC**. This is the first time in Bangladesh that a local Software company has developed a Digital Wallet platform that is used abroad. **FastPay** has been certified as **Payment Application Data Security Standards (PA DSS)**, the highest industry rating an application can attain for payment data security.

SSL Wireless is proudly representing top technology brands and security service companies as their local partner in Bangladesh such as **DELL-RSA, Barracuda, Rapid7, Wallix, Digital Guardian, Acunetix, Fortinet, VigilanteATI, Sophos, Group-IB, Trend Micro, Kaspersky, Tripwire, ESET, Acronis, INETCO, 3CX, Symantec, SAP, AlienVault, SolarWinds, Amazon Web Services (AWS), Tenable, SISA Inc.,** etc.

At **SSL Wireless**, everyone has a very open and clear mind set and is always trying to find innovative solutions to make a better utilization of the available technology. The people at SSL are well aware about their specific duty towards the society and the industry. This advantage along with the precise understanding of the local market lets SSL to serve its customers with the appropriate solutions and services.

2 VISION, MISSION & VALUES

Vision	▪ **Digitalization of Bangladesh by helping individuals and organizations to gain higher efficiency by reaching their true potentials.**

Mission	▪ **Leave a positive footprint by empowering people and creating an environment of growth through innovative, secured, and robust software in providing excellent business service experiences.**

Values	▪ **Building relationships, ensuring excellent quality, meeting commitments, and delivering trustworthy service experiences are ingrained deep into our ethos.**

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3 BASIC & LEGAL INFORMATION

- **Company Name:** Software Shop Limited (SSL Wireless)
- **Company Type:** Private Limited Company
- **Trade License No. (DSCC):** 060401
- **Certificate of Incorporation No.:** C-38538(496)/99
- **Establishment Date:** September 7, 1999
- **VAT Registration No.:** 19061099850 (Area Code: 190202)
- **TIN:** 313611332607 (Taxes Circle-024, Zone 02)
- **Company Size:** ± 300 employees
- **Head Office & Support Center:** 93 B, New Eskaton Road, Dhaka-1000, Bangladesh
- **Branch Office:** Standard Center, Level 4, 5 & 9, 27/1, New Eskaton Road, Dhaka-1000
- **CTG. Office:** B.M. Heights (Level 2), 318, Sheikh Mujib Road, Agrabad, Badamtoli, Chattogram
- **Member of:**   Bangladesh Association of Software and Information Services (**BASIS**)
  e-Commerce Association of Bangladesh (**e-CAB**)
  Export Promotion Bureau (**EPB**), Bangladesh.

3.1 DECLARATION

We, **Software Shop Limited (SSL Wireless)**, hereby declare that all the information provided in this document are correct and authentic. We also declare that neither our company, nor any of our sister concerns or businesses are related with finance through intimidation or other illegal activities. We hereby state and certify that there are no existing orders of any judicial court that prevent either a person or firm or employees of the company from entering into and/or signing a contract with any private and public organizations of the country.

4 COMPANY TIMELINE & OVERVIEW

Est. 1979	Est. 1999	Est. 2007
Concorde Garments	Software Shop Limited	SSL Wireless

SSL WIRELESS is a pioneer in the fields of:

- **Mobile Financial Services**
- **Mobile Value-Added Services**
- **Electronic Payments**
- **Fintech**

- **Website and App Development**
- **Custom Software Development**
- **E-Commerce**
- **Enterprise Solutions**

At present, we serve around-

- **90+** Banks & FIs
- **10+** Govt. & NGOs
- **2100+** SMEs & Corporations
- **3500+** E-Commerce Businesses

SSLCOMMERZ   easy.com.bd   tunes entertainment   SSL ENTERPRISE SOLUTION   SISA   ALIEN VAULT   amazon web services

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5 STAKEHOLDERS AT A GLANCE

6 SERVICE AREAS

Mobile Messaging Platform

- SMS Enquiry and Notification Services
- SMS Voting & Polling
- SMS Banking
- SMS Insurance etc.

Mobile Application & Content Services

- Mobile Applications
- WAP Contents
- IVR Services etc.

Mobile Financial Services

- Mobile Banking
- Mobile Trading
- Mobile Top-Up
- Mobile Bill Payment etc.

E-Commerce Services

- Merchant Online Payment
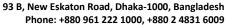- Online Top-Up
- Online Trading etc.

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7   MAJOR CLIENTS

7.1   Banking & Financial Services

A number of leading private and public banks as well as different financial institutes are using various technical services, software and solutions developed and implemented by SSL Wireless, which is an evidence of the technical superiority of our service and the confidence of our valued partners/clients have on us. Below are lists of some of our valued partners/clients in the banking and financial sector.

54 BANKS

AB Bank Limited	Habib Bank Ltd.	Probashi Kollyan Bank
Al-Arafah Islami Bank Limited	IFIC Bank Limited	Pubali Bank Limited
Bangladesh Commerce Bank Limited	Islami Bank Bangladesh Ltd	Rupali Bank Limited
Bangladesh Development Bank Limited	Jamuna Bank Ltd	Shahjalal Islami Bank Limited
Bangladesh Krishi Bank	Janata Bank Limited	Shimanto Bank Limited
Bank Al-Falah Limited	Meghna Bank Limited	Social Islami Bank Ltd.
Bank Asia Limited	Mercantile Bank Limited	Sonali Bank Limited
BASIC Bank Limited	Midland Bank Limited	South Bangla Agriculture & Commerce Bank Limited
Bengal Commercial Bank	Modhumoti Bank Ltd.	Southeast Bank Limited
BRAC Bank Limited	Mutual Trust Bank Limited	Standard Bank Limited
Commercial Bank of Ceylon Limited	National Bank Limited	Standard Chartered Bank
Community Bank Bangladesh Limited	National Credit & Commerce Bank Ltd	State Bank of India
Dhaka Bank Limited	NRB Bank Limited	The City Bank Ltd.
Dutch-Bangla Bank Limited	NRB Commercial Bank Limited	The Hong Kong and Shanghai Banking Corporation. Ltd.
Eastern Bank Limited	One Bank Limited	Trust Bank Limited
EXIM Bank Limited	Padma Bank Limited	Union Bank Limited
First Security Islami Bank Limited	Premier Bank Limited	United Commercial Bank Limited
Global Islami Bank Limited	Prime Bank Ltd	Uttara Bank Limited

25 INSURANCE COMPANIES

Alpha Islami Life Insurance	NRB Global Life Insurance	Trust Islami Life Insurance
Best Life Insurance	Pragati Life Insurance	Zenith Islami Life Insurance
Chartered Life Insurance	Prime Islami Life Insurance	City General Insurance Company Limited
Guardian Life Insurance	Protective Islami Life Insurance	Green Delta Insurance Company Limited
Homeland Life Insurance	Rupali Life Insurance	Janata Insurance Company Limited
Jamuna Life Insurance	Sandhani Life Insurance	Nitol Insurance Company Limited
Mercentile Life Insurance	Sawdesh Life Insurance	Phoenix Insurance Company Limited
Metlife	Sonali Life Insurance	
National Life Insurance	Sunflower Life Insurance	

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13 BROKERAGE HOUSES

A D Holdings Limited	Dayton Holdings Limited	Rapid Securities Limited
Adil Securities Ltd.	Eminent Securities Ltd.	Razzak Securities Ltd.
Ali Securities Co. Ltd.	G M F Securities Limited	Bluchip Securities Ltd
Bangladesh Commerce Bank Limited	Nabiul Karim Securities Ltd.	
BRAC EPL Stock Brokerage Limited	R N Trading Limited	

15 FINANCE INSTITUTIONS

Phoenix Finance & Investments Limited	Bay Leasing & Investment Limited	First Finance Limited
United Finance Limited	GSP Finance Company (Bangladesh) Ltd	Phoenix Finance & Investments Limited.
Industrial and Infrastructure Development Finance Co Ltd	National Finance Ltd.	Lanka Bangla Finance Ltd
LankaBangla Finance Limited	CAPM Venture Capital and Finance Ltd.	International Leasing & Financial Services Ltd.
MIDAS Financing Limited	LankaBangla Securities	Islamic Finance and Investment Limited

Note: SSL Wireless is scheduled to be connected with more BFSIs in near future. Therefore, the above-mentioned lists of our partners/clients are continuously growing and the addition of new names to these lists is a continuous process.

SSL Wireless is connected to multiple leading private Banks and Financial Services Institutes (BFSI) of Bangladesh providing them with different software, IT enabled services, Fintech solution including SMS Banking Service, Mobile Financial Services (M-Banking), Mobile Insurance (M-Insurance) and Mobile Enabled Trading (M-Stock) through Mobile device.

SSL Wireless has physical secured links with the banks and FI's over **Virtual Private Network (VPN)** tunnels. The abovementioned BFSIs altogether cover more than 7 million end-users (estimated).

7.2   Govt., NGOs & International Donor Agencies

SSL Wireless has provided various IT Enabled Services to different Government departments & agencies and international donor agencies, some of which are mentioned below;

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7.3 Utility Companies

SSL Wireless is providing different software, mobile apps, SMS, payment automation and other IT Enabled Services to **7 Utility Companies** (Electricity, Water, Gas, Land Phone Line) of Bangladesh.

7.4 International Partners

SSL Wireless has been successfully providing various IT solutions and security products such as 3D Secure Solutions, Mobile Banking, Filed Force Management, SSL Certificates, FATCA Reporting Tools, VAPT Service and so on as the authorised partner/distributor of **International companies**.

SSL Wireless is representing top technology brands and security service companies as their local partner in Bangladesh such as, **Symantec**, **SAP**, **AlienVault**, **SolarWinds**, **Amazon Web Services (AWS)**, **Tenable**, **Acunetix, SISA Inc.** and so on.

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7.4.1.1 Partner/VAR with OEMS

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7.5 TV Channels & Newspapers

SSL has **exclusive partnerships** with the leading **TV Channels** of Bangladesh for providing mobile based **VAS** for their viewers. At present, we are providing services to **52+ TV, Radio & Print Media**. SSL's VAS include SMS polling/voting, quiz contests, real-time opinion polls, IVR news, Mobile TV, Video on Demand etc. SSL is at present offering these services exclusively to the viewers of:

SSL is providing mobile WAP and web-based news services to different news media such as **Banglanews24.com** & **Prothom-Alo**.

7.6 Mobile Handset Companies

SSL Wireless is the leading solution provider for embedded applications of Mobile Phones in Bangladesh. SSL Wireless has provided Digital Warranty, Sales Tracking and Mobile Embedded VAS services to more than **15+ mobile handset companies** of the country.

- SSL provides **Branded & Non-Branded Push/Bulk SMS, Push-Pull SMS services** to different **corporate business houses and associations as well as financial institutes** in Bangladesh.

- SSL is providing **research based non-conventional guidelines** to the channels/producers to make TV programs more interactive, innovative and interesting enough **to push up Channel TRPs**.

- SSL manages the biggest competition based nationwide events for the **MNCs, Media channels and Mobile Operator partners**.

- SSL has provided SMS services for PEPSI's popular prize-winning contest "**PEPSI Football Mania**" and managed a Call Center Service for the contest. It is also providing SMS notification and registration service for the nation's biggest talent hunt "**Marks All-Rounder-2010**". In addition to providing Push and Push-Pull SMS services SSL is also providing web services for Mark All-Rounder website.

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8 AWARDS & CERTIFICATIONS

- **SSL** has been awarded with 'Mastercard Excellence Award 2020' in the 'Online Acquiring (PF) Business 2019-20' category for its outstanding contribution in online business despite the difficult times during the pandemic period. Mastercard announced the award on November 26. 2020 in an award giving ceremony organized online. SSL Wireless has been working with Fintech industry for the last one decade. SSLCOMMERZ, SSL's Payment Gateway service has been helping around 3,500+ merchants to accept digital payments from their customers.

• SSL Wireless has received "e-Commerce Mover's Award (eCMA) 2020" for its contribution to the society in continuing its operations to support e-commerce merchants and also enabling digital payments for collection of donations by charity organizations for helping the poor and underprivileged during the rise of COVID-19 pandemic in Bangladesh.

- SSL Wireless receives the prestigious `Excellence in Fintech Partnership 2019-2020' award from Visa, Inc. This award was declared in the recently held Visa Payments Excellence Awards 2019-2020 on 15th October. Due to current pandemic situation the award program was held online. SSL Wireless has been a pioneer in providing services in the fintech and e-commerce industry of Bangladesh for over a decade.

- MasterCard recognized the country's largest payment gateway SSLCOMMERZ for proving excellence in the online acquiring of business. The United States-based financial service provider made the announcement at the marking of the 28th year of operation in Bangladesh recently on Tuesday. The payment solution firm awarded SSLCOMMERZ with the 'Excellence in MasterCard Online Acquiring Business' for the company's performance in the fiscal year of 2018-19.

- SSL has been awarded with 'Mastercard Excellence Award 2020' in the 'Online Acquiring (PF) Business 2019-20' category for its outstanding contribution in online business despite the difficult times during the pandemic period. Mastercard announced the award on November 26. 2020 in an award giving ceremony organized online. SSL Wireless has been working with Fintech industry for the last one decade. SSLCOMMERZ, SSL's Payment Gateway service has been helping around 3,500+ merchants to accept digital payments from their customers.

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- **SSL Wireless** has been awarded the "**Best Innovative Service 2010**" Award by **Grameenphone** for its outstanding efforts in innovation of new mobile services for Telecom Operators and TV channels.

• **SSL Wireless** has received recognition certificate for **SSLCOMMERZ**, the **1st Online Payment Gateway** in Bangladesh In the recent **National Digital Innovation Award South Asia 2011** held in Bangladesh.

- **SSL Wireless** has received recognition certificate for the **1st Mobile Banking Service** in Bangladesh in the "**mBillionth Award South Asia 2011**" held in New Delhi, India.

• **eTunes.com.bd**, the online music portal of SSL Wireless, won the **BRAC Manthan Digital Innovation Award 2016** for developing an online legal music distributing channel for Bangladesh. eTunes has also won **The Manthan Award South Asia 2016-17**.

- **DESCO** Mobile Application, designed and developed by **SSL Wireless,** has won the **"CHAMPION"** award in the **National Mobile Application Award 2016** organized by the **ICT Division** under ICT Ministry of the Government of the People's Republic of Bangladesh.
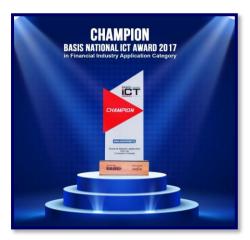
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- **SSLCOMMERZ** became the **CHAMPION** of the **BASIS National ICT Awards 2017** in "Financial Industry Application" category.
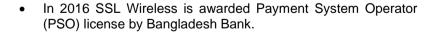

- **SSL Wireless** has been awarded with **International Organization for Standardization (ISO/IEC 27001:2013)** certification. By meeting the extensive criteria for this standard, SSL affirms its commitment to information security of data as well as maintaining quality of its services through this compliance certification.

- **SSLCOMMERZ** has been certified as **Level-1** Service Provider as per **Payment Card Industry Data Security Standards (PCI DSS)** version 3.2.1, the highest industry rating a business can attain for payment data security.

- **SSL Wireless** has received the **"BRAND LEADERSHIP AWARD"** under **Bangladesh Master Brand Awards 2018** endorsed by CMO Asia.

- In 2016 SSL Wireless is awarded Payment System Operator (PSO) license by Bangladesh Bank.

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9 EXAMPLES OF OUR WEBSITE DEVELOPMENT WORK

The following list includes the URLs of some of the websites that has been designed and developed by **SSL Wireless**. Please feel free to visit the websites to get an idea of the kind of work that has been done by us:s

Project	Client
e-Commerce Websites	
http://trendzbd.com/	Babylon Group
http://premscollections.com/	Prems Collection
https://eorder.com.bd/	e-Order Marketplace
http://mybd.store/	MyBD.store
http://hortexbazarbd.com	Hortex Foundation
http://voucher.shwapno.com/	Swapno
http://flr.publicdemo.xyz/	Forest Lounge
http://mtlbd.com.bd/	MTL Mobile
https://lotto.expressleather.com.bd/	Lotto
http://www.meenaclick.com/	Meena Bazaar
Official Websites	
www.easy.com.bd	In House Development
www.macademy.gov.bd	Bangladesh Marine Academy
www.shimantobank.com	Shimanto Bank Limited
www.laboratorians.net	Old Laboratorians Association
www.asa.org.bd	ASA
www.maasranga.com	Maasranga Television
www.independent24.tv	Independent Television
www.powervoice.com.bd	Power Voice Bangladesh
www.parjatan.gov.bd	Bangladesh Parjatan
www.climberhub.com	ClimberHub
www.reflections.com.bd	Reflections Ltd.
www.cassmark.com	CassMark Limited
www.communityradio.com.bd	Online Radio Project for A2I Bangladesh
www.sslwireless.com	In House Development
www.sslcommerz.com	In House Development

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10 CORPORATE CLIENTS

Our secure Online Payment Gateway platform **SSLCOMMERZ** is the first & largest Merchant Solution Provider (MSP) of Bangladesh having **5500+** e-Commerce merchants under coverage, among which some are noted below:

10.1 Education Sector
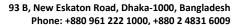

10.2 Travel & Aviation

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10.3 Mobile Airtime & Internet Recharge

10.4 Online Ticket Purchase

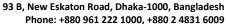## 10.5 Life Style Product

10.6 Online Music Production

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10.7 E-Commerce Websites (Exclusive)

Bikroy.com | foodpanda.sg | HUNGRY Naki.com | akhoni.com | bdjobs.com LARGEST JOB SITE IN BANGLADESH

evaly | iFeri.com | aamra the power of WE | SAMSUNG eStore | PriyoShop.com

CHALO Your Car, Anytime, Anywhere | আপন ZONE | belancer | SHOHOZ.com | oo.com.bd

maximus | Kingstar Mobile | OcTENN MOBILE | myCell Quality we count... | okapia bonding inspired

banglashoppers.com PROUDLY BANGLADESHI | Mobile let's play | bdnews24.com Bangladesh's First Internet Newspaper | সেই বই

little angels | Pathak Shamabesh | BdDeals Featuring Lifestyle Everyday... | Foto Cart

Bibahabd.com Realizing Dreams | Choita.com Smarter way of shopping | at2Clicks.com think smart | shop online | UTSHOBBD.COM | fish.com.bd

REVE Chat | FREE পাবেন.com www.freepaben.com | HASDRIK images because your image matters | bdshoppy The Smarter way to Shop!

unicab | buymebrand.com.bd | 3rd bell.com BETA | jilapi

Oops! fashion on wheel www.oopsbazar.com | BDHAAT | fits me | rongbahar

SSLCOMMERZ | easy.com.bd | tunes entertainment | SSL ENTERPRISE SOLUTION | SISA | ALIEN VAULT | amazon web services

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11 PRODUCTS AND SERVICES

SSL Wireless provides Value Added Services (VAS) and mobility solutions to the telecom operators, corporate, banks & financial institutes, government organizations, and SME segments and is connected to all the six mobile operators in the country. SSL specializes in the SMS, MMS, IVR, WAP, J2ME, and WEB based solutions and has been the market leading ASP to generate additional revenue for these organizations. From its beginning, SSL has been providing many different critical application solutions to the financial industry in the space of Mobile Financial Services (MFS) like SMS/Mobile Banking, Alert Banking, M-Insurance, M-Stock, Agent Management, Mobile Airtime Recharge etc. SSL has also started its Merchant Payment Services through SSLCOMMERZ gateway providing solutions to merchants and banks as the hub in the middle.

11.1 SMS Banking Solution

SSL Wireless has been the first to bring in Mobile Based SMS Services for banks in Bangladesh and have been providing the solution successfully to a number of renowned banks in the country. Our collaboration with 50+ Banks has enabled us to provide an expanded and more robust mobile experience to the banking customers all over Bangladesh. With SSL's SMS Banking Solution, a Bank is able to keep their clients constantly informed about the account status and transactions processed by credit cards and bank accounts. SSL's SMS Banking Solution includes the following services:

1. Push-Pull SMS Service: Initiated by the customer for obtaining information or performing a transaction in the bank account.
2. Push/Alert SMS Service: Sent from the bank during the processes of CBS account debit & credit information, savings & current account ATM withdrawal, Internet Banking OTP etc.
   a. Bulk SMS: Sending a message to many mobile numbers at once by uploading an Excel file using an iSMS Web Panel.
   b. Branded (Masking) SMS: Sending branded SMS, where the receivers/customers see the name of the bank/organization instead of the 11-digit mobile number as the sender.

11.2 Short Code Management

SSL empowers its customers to communicate between varied IT backend systems and mobile phones using SMS Services. We provide a unique, end-to-end, global carrier-grade mobile data service. Its mobile data service offering includes "plug and play" application licensing and hosting. Employing a partnership with Mobile operators, worldwide recognized content providers and Mobile Handset producer, with a clear focus on SMS and mobile based data communication.

SSL's Short Codes service allows enterprises to create a unique mobile identity and managed SMS based campaigns and initiatives through a web-based interface. SSL's provides web based tools that allow:

- Short Code Management
- Keyword Management
- Campaign Management
- Real-Time Data Analysis
- Piracy Guard
- Retailer's Stock Request Alert / Inventory Management
- SMS Based Order Management
- Reservation service

11.3 Business SMS

In the modern era of communication, SMS (Short Message Service) has become an effective medium of communication to disseminate information to the target clients and stakeholders. It is a useful medium through which the clients can be reached in the shortest possible time and in the most direct channel possible.

We have a segmented database of around 3 million mobile numbers, which could be utilized to reach large number of customers within shortest possible time. This service will reduce cost and expense of marketing communication and increase market image of your company. You can also send Bengali SMS to your target customers and achieve a greater impact in the market. The SMS can be read if the handsets are compatible with Bengali fonts.

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11.4 Push-Pull SMS Marketing

World's best marketing tool is now available at your disposal. Incorporating the Push-Pull SMS marketing, consumers can request your special offers and take part in various marketing campaign. Get a keyword on our SMS Short code number to get connected with your customers anywhere any time. Incoming messages can be directly submitted to your database or you can also view the same from our website. Push-Pull SMS marketing offers one stop interaction media through which we could interact with our customers directly and conduct various Media Promotion events like Contests/ Survey, Lucky Winner Draw, Bids, Product Enquiries, Lead generation in a cost-effective manner.

11.5 iBot

SSL Wireless has introduced a new chatbot product in 2021 which is an Artificial Intelligence enabled one-stop solution for Enterprises and businesses and can be integrated in various platforms e.g. Facebook Messenger, Whatsapp, Viber, Website, Telegram etc. This solution is not only a Conversational Assistant but also a complete Consumer Experience Management Application for businesses since it ensures business growth by enabling powerful Natural Language Processing that automates conversations, captures leads, converts leads to sales, manages complete order journey of the customers, tracks customer engagement and tractions, generates substantial business insights. Target audiences of this product are multiple industries e.g. Banking & Finance, Telecommunication, FMCG, MNC, Health & Beauty, Education, Food, Tourism & Hospitality, Service Provider, Entertainment & News Media, SME, Public Figures and many more. We are continuously introducing and developing new features to help business organizations for their sustainable growth & changing business needs and also for technical advancement for the product.

11.6 Payment Gateway Solution (SSLCOMMERZ)

SSL Wireless provides Payment Gateway integration to businesses and e-Commerce merchants through its own developed online payment gateway platform called **SSLCOMMERZ**. SSLCOMMERZ is the first & largest Merchant Solution Provider (MSP) of Bangladesh having 2500+ top e-Commerce merchants under coverage at present. SSLCOMMERZ is a one-stop solution for making and receiving payments from anywhere, anytime. Organizations & businesses can collect various payments online by integrating the SSLCOMMERZ gateway into their official websites and/or mobile apps. The customers/ consumers/ users can purchase products and services as well as make different payments, such as utility bills, passport & visa fees, tuition fees etc. using different payment methods as per their choice, such as Debit/Credit Cards, Internet (Net) Banking and Mobile Banking (MFS/Wallet).

SSLCOMMERZ is connected to all the 5 local bank Payment Gateways (online payments acquirers) i.e. **Dutch-Bangla Bank**, **BRAC Bank**, **The City Bank**, **Eastern Bank** and **Southeast Bank**, and is capable to switch between these 5 acquirers as and when required, while collecting payments from debit/credit cards (**VISA**, **MasterCard**, **AMEX**, **Nexus** etc.). SSLCOMMERZ has also connected 4 Net Banking portals i.e. **Islami Bank**, **Bank Asia**, **Mutual Trust Bank** and **The City Bank (CityTouch)**, from where online payments can be accepted for the banks. Besides, SSLCOMMERZ has connected several Mobile Banking (MFS) channels such as, **bKash**, **Rocket**, **MCash**, **MyCash** and so on.

The design of SSLCOMMERZ Gateway is structured in such a way so that it can facilitate from all existing and advanced technology in Bangladesh. It uses encryption and an end-to-end data authentication system to assure clients of security.

Besides Payment Gateway integration, SSLCOMMERZ also provides services and support to the e-Commerce merchants by developing e-Commerce sites, doing marketing and promotional activities etc.

SSLCOMMERZ has been authorized and awarded the **Payment Systems Operator (PSO)** license by Bangladesh Bank. SSLCOMMERZ has also been certified as **Payment Card Industry Data Security Standards (PCI DSS) version 3.2.1 Level 1** Service Provider, the highest industry rating a business can attain for payment data security. Besides, SSLCOMMERZ has won the Championship award at **BASIS National ICT Awards 2017** in the **Financial Industry Application** category and has been nominated in the **APICTA Award 2017** under same category. It was also nominated for **Excellence in Online Payment Service** in the **National Digital Innovation Award South Asia 2011**.

11.7 Virtual Recharge/Top-up (easy.com.bd)

For the first time in Bangladesh, SSL Wireless has introduced Mobile Airtime Recharge (Top-up) along with postpaid bill payment service for third parties through its Virtual Recharge Platform called "**Easy.com.bd**". Individual users can register into the Easy.com.bd portal and instantly recharge and pay

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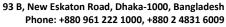**Web: www.sslwireless.com**

bills of any Prepaid and Postpaid mobile number of Bangladesh conveniently from anywhere, anytime by using their preferred payment methods, such as bank accounts, debit/credit cards, Internet Banking and Mobile Banking (MFS/Wallet) through **SSLCOMMERZ** payment gateway. Users can also recharge their 'Qubee' and 'Banglalion' WiMAX internet connections, "RealVU" DTH recharge etc. They don't need to pay any extra charge for any recharge amount. Since SSL Wireless has strategic partnerships with all the 5 Telco operators of the country, it is possible to recharge/ pay bill of any mobile numbers of Bangladesh through Easy.com.bd. Besides the web-based portal, Easy.com.bd is also available as smartphone apps for both **Android** and **iOS** devices.

SSL also has a special platform called **Easy Corporate** for corporate houses or resellers who wish to send mobile airtime recharges to a group of mobile phone subscribers in bulk through online. Corporate users of this platform can purchase airtime from us and allocate balance to their employees and clients.

11.8 Enterprise Solutions

Enterprise Solution of SSL Wireless is comprised of various services that are specially designed for enterprises. Our service & solutions include various types of solution to support different segment of a business, such as Mobile Messaging Solution, Consumer Engagement (Campaign Promotion and Activation), Corporate Top-Up Solution, Call Center Solution, Voice Message Broadcasting, Technology for Promotional Campaigns, and Field Force Management, etc. Some highlights of SSL Enterprise Solution are: Developing Customized Solutions, Software and Website Development, E-Commerce-site Design & Development, Mobile Application Development, Business Intelligence & MIS Tools Development, FinTech Tools Development etc.

11.9 Card-on-File Service

SSL Wireless has developed the first and Card-on-File platform in Bangladesh in the name of EASY. It uses QR Code technology to send payments to businesses. Customers can use the mobile app for storing multiple card data and make payments using any of them as and when needed without needing to reenter them during a transaction. Customers can initiate payment transactions from merchant's website or physical store using their smartphones. EASY has been integrated with the **SSLCOMMERZ** payment gateway, which is compliant to **PCI DSS V3.2.1** data security standard.

11.10 Digital Wallet, Digital Banking & Insurance Platforms

In tune with its continuous efforts of bringing innovative technology solutions, SSL Wireless has developed advanced Digital Wallet, Digital Banking and Digital Insurance apps, the first of their kinds in Bangladesh. SSL's mobile application-based Digital Banking solution is a platform that enables its users to store funds, money transfer (P2P), make secure payments to government (P2G), merchants and businesses (P2B) with less effort securely. With SSL's Digital Wallet & Banking Application solution, the customers of bank can access their bank accounts anytime from any place using their smartphones and make secure cashless transactions. It also enables government payments and other organizations to pay employees' salaries and other payments (G2P and B2P). Besides, SSL's insurance app lets its users to conveniently perform their insurance policy related tasks from anywhere, anytime.

SSL Wireless has developed and launched a Digital Wallet platform under the brand name of 'FastPay' in Kurdistan, autonomous region of Iraq by partnering with NGC. This is first time in Bangladesh that a local Software company has developed a Digital Wallet platform which is used abroad. FastPay has been certified as Payment Application Data Security Standards (PA DSS), the highest industry rating an application can attain for payment data security.

11.11 Online Music Portal (eTunes)

eTunes.com.bd is the first ever legal online music portal in Bangladesh, developed by **SSL Wireless**, which enables people to buy songs and albums online. eTunes provides high quality MP3 songs/ musical contents with Album Art and free preview facility. Users can purchase their desired songs with a minimal charge by paying from their debit/credit cards or using Internet Banking or Mobile Banking through the **SSLCOMMERZ** Gateway. With **eTunes** smartphone app, users can add songs to Wishlist to buy later or add them to Favorites to listen anytime later or download songs from anywhere, anytime.

Presently, eTunes is also working with producing and promoting new songs and music videos. eTunes has become a one-stop music solution for singers, composers, lyricists and music lovers. eTunes aims to empower all the stakeholders related to music industry by establishing a transparent means of music

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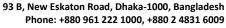**E-mail: info@sslwireless.com**
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distribution through digital media while satisfying the thirst of music lovers by introducing quality songs of different genres. eTunes ensures the royalty of singers, composers, lyricist and/or other stakeholders related to the music.

eTunes, at large, is to benefit the music industry of Bangladesh by creating a legal online music distribution channel. The key objective of eTunes is to stand against piracy. For its innovative and outstanding efforts, eTunes has won the **BRAC Manthan Digital Innovation Award 2016** as well as **The Manthan Award South Asia 2016-17**.

11.12 Digital Marketing (Ngage 360)

Ngage 360 Limited (briefly '**Ngage**') is a digital marketing and creative services wing, a sister concern of **SSL Wireless**. **Ngage** works with Digital Marketing, Content Development, Media Buying and Management. **Ngage** aims to provide branding services in the most accurate and effective way. Understanding online market and social media, **Ngage** provides strategy, development, consultation and execution to bring all aspects of social media and traditional marketing efforts into alignment with unified goals and purpose.

Ngage is providing **360-degree solutions** to brands and organizations, assisting them to build a strong market value and accelerate a better brand position by marketing of products & services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium. The work scope of **Ngage** includes the followings:

- **Social Media Marketing/Management** (Facebook, YouTube, Instagram, LinkedIn etc.)
    - Content Strategy
    - Creative Content Creation (Jpeg, GIF, 360 Degree Image, 3D Image)
    - Engagement Campaign
- **Search Engine Optimization (SEO)**
- **Apps Store Optimization (ASO)**
- **Search Engine Marketing (SEM)**
- **Email Marketing**
- **RDC Making**
- **Video Making**
    - 2D Video
    - AV making
    - Animated Video
    - Motion Graphics
- **Media Buying**
    - Local Impression (Prothom Alo, NTV online, BDNews24 etc.)
    - Google Display Network (GDN)
    - Facebook (Like, Engagement, Impressions, Reach)
    - YouTube
    - Instagram
    - LinkedIn
    - Viber
    - Radio
    - Television
- **Print Ads (Magazine, Newspaper etc.)**
- **Facebook Page Verification**
- **Online and Offline PR**
- **Newsletter Making**

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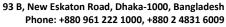E-mail: info@sslwireless.com
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Ngage is the best at improvising with clients' resources to provide them with the most optimized solution based on their needs. **Ngage** is built with a breadth and depth of strategy services - across business, brand, experience, channel and technology. **Ngage** helps brands to build strong equity, figuring out their positioning, USPs, and objectives, for their desired specific goals. Defining the space, a brand should occupy in the minds of the Target, determining what emotional and communication levers will drive the business strategy. By bringing these perspectives together, **Ngage** creates a comprehensive strategic vision for clients' brand's engagement through digital channels.

11.13 Field Xpress – Field Force Management Application

Field Xpress is a cost effective, easy to use solution that will unleash the full potential of your field force. Field Xpress is an On-Demand mobile-based solution that makes managing field sales or distribution teams very efficient and easy. The portfolio of these solutions has been developed with years of industry specific research, experience and knowledge. With features such as call management & scheduling, lead management, time & location reporting, Travel & Expense capture, Field Xpress provides valuable field insights to management, ensures effective deployment of field personnel and empowers them to complete their activities and report the same through their mobiles. As a result, our products foresee the specific needs of mobile users including Sales Reps, distribution reps, insurance claims processors and warehouse operators.

11.14 Mobile Application Development - Android/iOS/Windows/Java

If you're wondering where to reach your customers these days, we have two words for you: mobile apps. According to a recent study by Flurry, US consumers are spending more time on mobile apps than they are browsing the web. That's a huge leap and it happened in just 3 years. The implications for businesses are huge. It means that mobile apps for the tablet and Smart Phones are here to stay, and mobile applications development can provide you with a powerful platform to engage your customers. Mobile apps let your customers interact with your company anytime, anywhere, and on any device, even without an Internet connection. Our mobile apps development services make any customer interaction easier – from shopping and payment to finding information or placing an order.

11.15 IVR & Call Centre

We can provide complete **Call Center Solution** in both hosted and in-house module. We can also provide call center Telephony Software as per your requirement. We also offer consultancy on and any kinds of Call Center, IP Telephony related issues. IVR solutions have **used pre-recorded voice prompts** and menus to present information and options to callers, and touch-tone telephone keypad entry to gather responses. Modern IVR solutions also enable input and responses to be gathered via spoken words with voice recognition. IVR solutions enable users to retrieve information including bank balances, flight schedules, product details, order status, movie show times, and more from any telephone. We can design total Interactive Voice Response systems as per your organizational requirement.

11.16 Web Design & Web Application Development

SSL Wireless is well experienced in designing and developing **static and dynamic websites**, including **e-Commerce websites**, for businesses of all sizes. We are also capable to develop WAP enabled sites, especially suited for the use by mobile phones. Our concept is simple: we create the absolute best place on the web for your company. Before anything else we do, we learn who you are and how you do it. Our amazing custom design team goes to work sun up or sun down to bring that same allure, personality and success to your online home. We can work on **PHP, Java, .NET, Cold Fusion** to meet the complex requirements and high expectations of our valued clients.

11.17 Digital Security (SSL) Certificates

SSL Wireless has been working as a valued partner of **Symantec Inc.** (previously VeriSign Inc.), **DigiCert**, **Thawte**, **GeoTrust**, and **GlobalSign** to sell their SSL Certificates in Bangladesh.

Symantec Web Server Certificates

Symantec Website Security Solutions, formerly available from VeriSign, include industry-leading SSL, certificate management, vulnerability assessment and malware scanning. The Norton Secured Seal (previously known as VeriSign Seal) and Symantec Seal-in-Search assure your customers that they are safe from search, to browse, to buy.

DigiCert SSL Certificates

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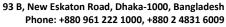**Web: www.sslwireless.com**

DigiCert Inc. is the world's premier provider of high-assurance digital certificates – providing trusted SSL, private and managed PKI deployments, and device certificates for the emerging IoT market. Since their founding, they've been driven by the idea of finding a better way to provide authentication on the internet. By adding Symantec's experience and talent to their legacy of innovation to find a better way to lead the industry forward, DigiCert builds greater trust in identity and digital interactions. DigiCert delivers certificate management and security solutions for the majority of the Global 2000.

Thawte SSL Web Server Certificates

Thawte SSL Web Server Certificates secure confidential information exchanged online and confirm your site's identity to employees, business partners, and other users. When users click the Thawte Trusted Site Seal or view certificate details, your organization name appears and shows that Thawte, a trusted certificate authority, has verified the site's identity.

GeoTrust SSL Certificates

The **GeoTrust** brand, with over 100,000 customers in 150 countries, has the second largest user base in the internet security industry after VeriSign. This brand has been characterized as a source for convenience, fast certificate issuance and very competitive prices. They offer an automated authentication process which, depending on the type of certificate requested, may achieve certificate delivery within minutes of receiving an order.

GlobalSign

GlobalSign is a WebTrust-certified certificate authority and provider of Identity Services. Founded in Belgium in 1996 the company offers a diverse range of Identity service solutions. SSL Wireless has partnered with GlobalSign with a view of improving on the overall service and efficiency of certificate management. GlobalSign is one of the largest and most trusted Certification Authority and supplier of inherently trusted digital SSL, Client and PDF signing certificates. They provide solutions to well-known corporate brands, e-Commerce and financial institutions globally including the BBC, Vodafone, Siemens, BT, Virgin Atlantic, Yahoo, Emirates, Al Ain Holdings and various financial and Govt. bodies.

11.18 SISA Information Security

SSL Wireless has been partnering with **SISA Information Security** – a Qualified Security Assessor (QSA) Company that can provide high quality services that can realize business objectives and achieve information security requirements for Banks & FIs. SISA Information Security is a global Information Security Governance Risk Compliance Company. SISA is a pioneer in Synergistic security, a powerful idea of mixing specialist advice, products and services.

Payment Card Industry Data Security Standard (PCI DSS)

SISA is a pioneer in Security Standards and is a Global Security Audit firm recognized by MasterCard, VISA, Amex, JCB and Discover for Payment Card Industry Data Security Standard through PCI SSC.

SISA performs PCI DSS Gap & Risk Assessment, Audit and Certification along with Consultation, Training and Solutions.

Vulnerability Assessment & Penetration Test (VAPT)

SSL Wireless has partnered with **SISA Information Security Pvt. Ltd.** (SISA), which provides world's most renowned and reputed Information security risk assessment solution through its SISA SecureScan. SISA SecureScan is a specialized non-intrusive ASV solution for external vulnerability assessment. SISA's vulnerability assessment solution offers fast, non-intrusive and comprehensive ASV scans. It helps organizations around the world meet Requirement 11.2.2 of PCI DSS. Addition to identifying vulnerabilities SISA SecureScan offers prioritized risk driven remediation plan facilitating the customer to mitigate identified vulnerabilities and to attain full PCI compliance.

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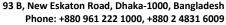**Web: www.sslwireless.com**

SISA with the state of the art Application Penetration Testing Laboratory (TSS Labs), internationally trained security services staff, and proprietary testing methodology. SISA Technical Security Services offers world-class service and support, empowering organizations to defend against ever increasing cyber criminals by identifying, evaluating and prioritizing remediation to reduce risks. Hundreds of organizations across the world ranging from government entities, banking and financial services, e-Commerce, manufacturing, and various technology companies, among many others rely on SISA's expert solutions in application penetration testing to secure their application infrastructure.

11.19 Digital Warranty

This service will eliminate the need to issue paper-based warranty cards. The customers will send an SMS with the unique code affixed on the product. Once they do that they will be registered for the warranty service and the customer's mobile number will be stored in a database. Whenever the customer makes a warranty claim they will send an SMS to a specific short code which will give an automated response will the warranty status for that product.

11.20 AlienVault

SSL Wireless has started working in partnership with **AlienVault** - a developer of commercial and open source solutions to manage cyber-attacks, including the Open Threat Exchange, the world's largest crowd-sourced computer-security platform with more than 26,000 participants in 140 countries that share more than one million potential threats daily. AlienVault Labs threat research team maps out the different types of attacks, latest threats, suspicious behavior, vulnerabilities and exploits they uncover across the entire threat landscape. They leverage the power of OTX, the world's largest community-powered repository of threat data to provide global insight into attack trends and bad actors. With the resources and support from AlienVault, SSL is working to address and provide proper solution to the Banks & FIs, complying with the Circular issued by the Bangladesh Bank about Cyber Security Management in Finance/Banking Industry.

11.21 IVAC Payment

SSL Wireless has developed the **Online Indian Visa Application Processing Fee Payment System** for the **Indian Visa Application Centre (IVAC)** in collaboration with the **State Bank of India (SBI)**. This has eased the Indian visa application process from Bangladesh. The applicants can now pay their Indian visa application processing fees online using multiple payment options such as Debit/Credit Cards, Internet Banking, Mobile Financial Services (MFS) etc.

Following the success of the web portal (payment.ivacbd.com), SSL Wireless developed **IVAC Pay** smartphone app to make the process more convenient. IVAC Pay gives the applicants of Bangladesh the freedom of paying their visa application processing fees from anywhere, anytime on the go. They just need to enter their personal and visa application information in specific fields, select options from the drop-down menus and proceed to make the payment. It is also possible to make bulk/multiple payments in a single transaction. One user can add up to 7 Visa applicants' Web File Numbers and pay the fees (total amount) with one transaction from a single account.

11.22 Customized Solution

Looking for competent custom software solutions? We create it for you. Rising competition in IT industry has given rise to desire of custom software development that requires an in-depth proficiency of developers and flexible yet structured methodology to create high quality software development solutions with tactical differentiation and operational superiority. We believe in increasing competitiveness in the global scenario by offering:

- Experienced, skilled, highly qualified and technically proficient staff dedicated to your project.
- Full cycle software development process, right from product design and offshore software development to outsourcing application support, maintenance and enhancement.
- Cutting down and integration of multiple process initiatives.
- Unparalleled speed of execution.
- Reduction of development costs.
- Compression of development time.

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