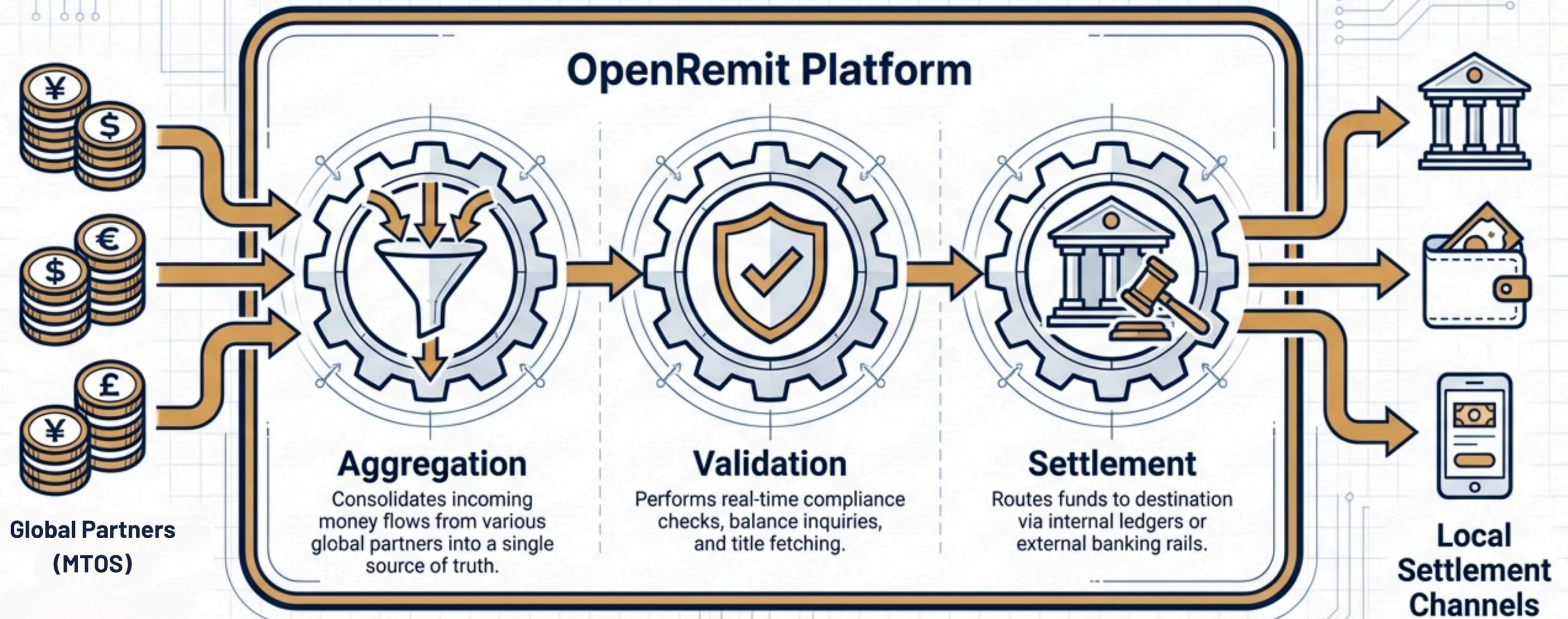


# Powering the Future of Global Remittance

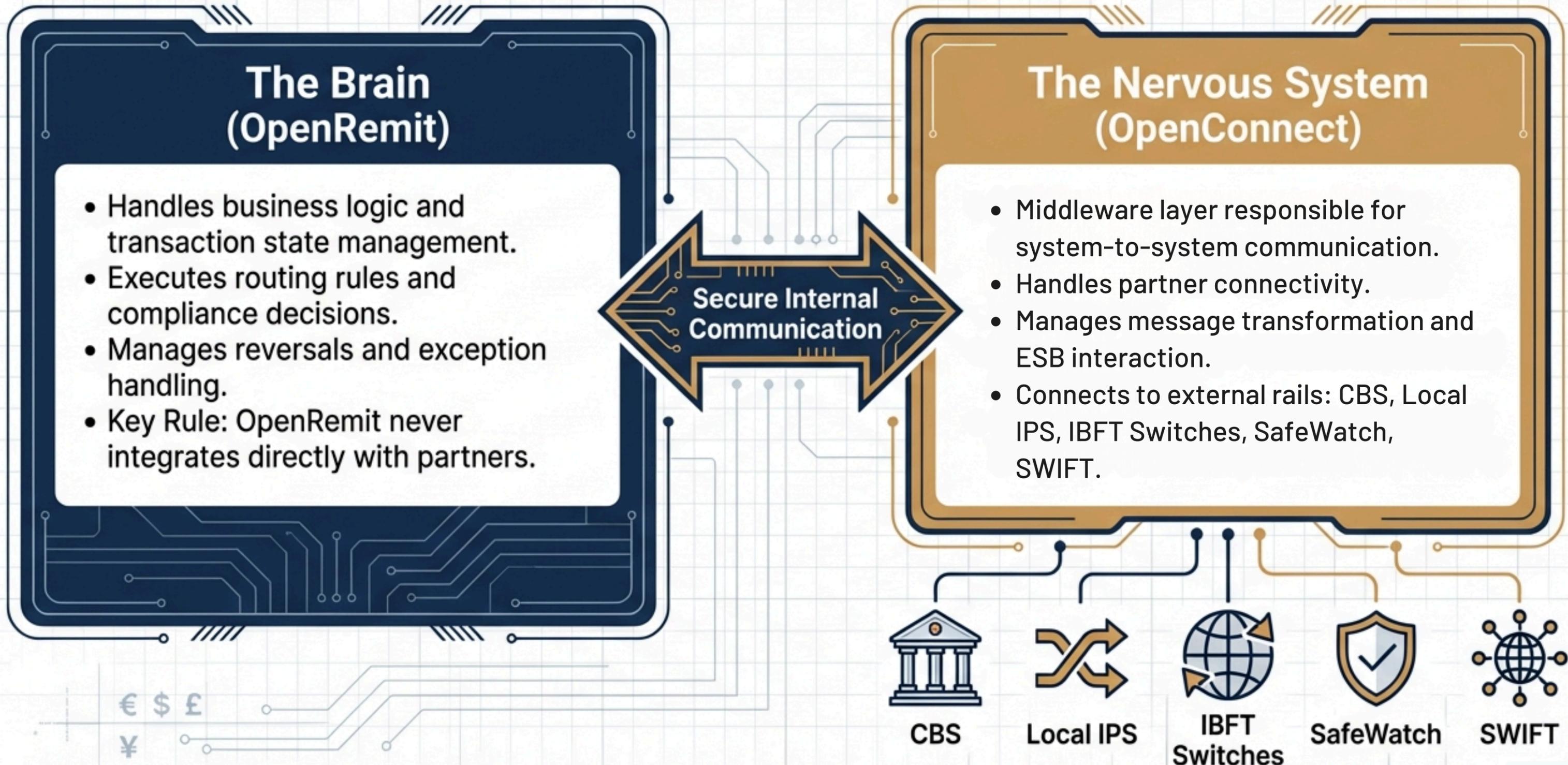
Platform Architecture, Transaction Logic, and Partner Integration Guide.

# The Central Engine for Remittance Processing

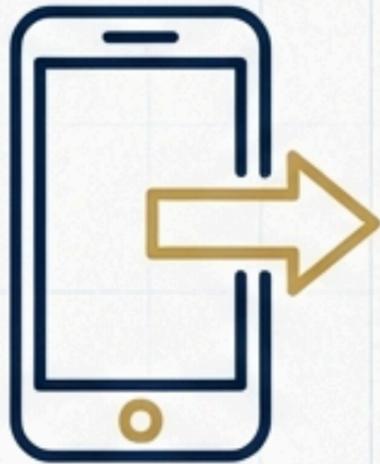


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# The Architecture: Brain vs. Nervous System



# Flexible Integration Ecosystems



## Push API

Partner drives the data. OpenRemit exposes REST APIs (Title Fetch, Balance Inquiry, Post Transaction). Partner initiates; OpenRemit validates.



## Pull API

OpenRemit fetches data. Used by partners exposing their own APIs. OpenRemit initiates requests to retrieve pending transactions.



## File-Based

Batch processing for high-volume legacy partners. System parses predefined files, validates structure, and processes internally.



## SWIFT

Standardized messaging. Accepts SWIFT files, performs auto-conversion with rate sheets, and executes AML checks before routing.

# Key APIs for Partner Integration

REST APIs exposed by OpenConnect for "Push" partners.

Endpoint	Description
<b>POST</b> /transaction	Submit a new remittance (OTC, LFT, IBFT).
<b>GET</b> /title-fetch	Validate beneficiary account details before sending funds.
<b>GET</b> /balance-inquiry	Check the partner's settlement account balance.
<b>GET</b> /transaction-inquiry	Check the status of a previous transaction.
<b>GET</b> /participant/ind	Fetch bank codes and participant details.

# Transaction Flow: Cash Over Counter (OTC)

Solving the 'Unknown Sender' problem with Intelligent Mapping



## Customer Visit

Customer presents Reference # to Teller

## Input & Auto-ID

Teller enters Ref #.  
System automatically identifies the originating MTO Partner

## Data Pull

Transaction details fetched via Pull API.

## Payout

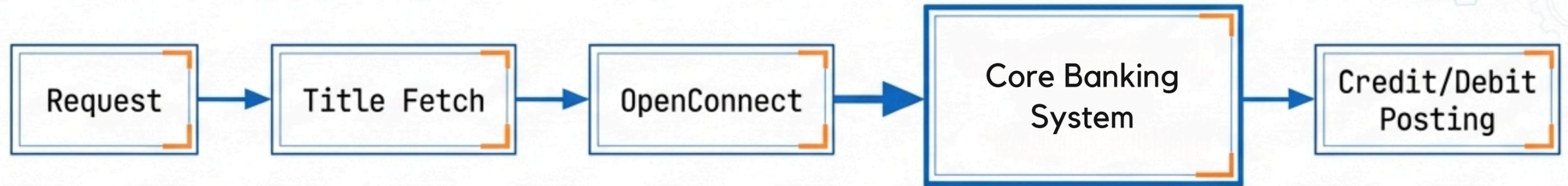
Cash released after successful screening

## Sync

Real-time confirmation sent to Partner.

# Digital Transfers: LFT and IBFT Logic

## Local Fund Transfer (LFT) - Internal



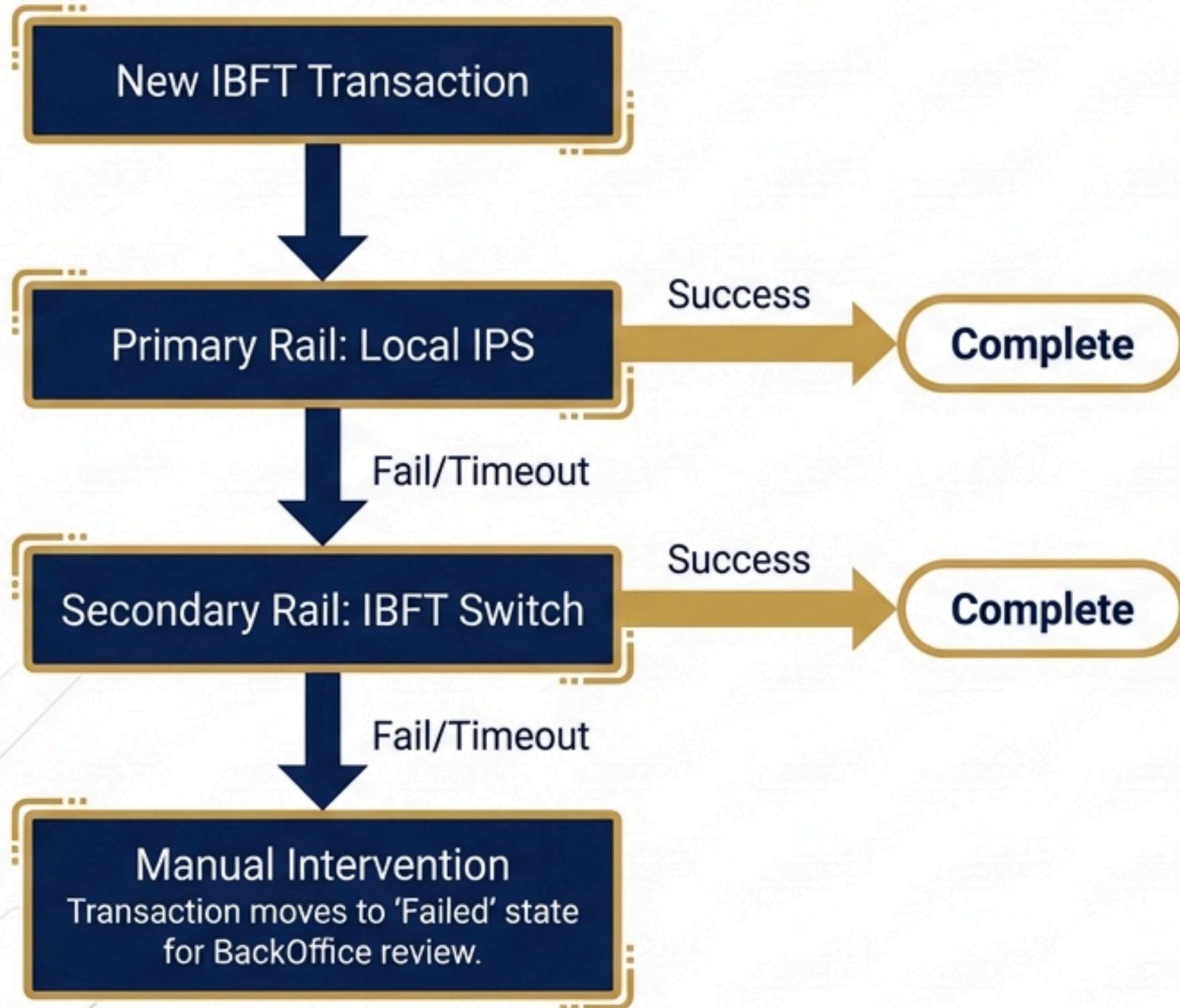
Straight-through processing within the same bank.

## Inter-Bank Fund Transfer (IBFT) – External



Exits internal systems to national rails. Triggers Smart Routing Logic.

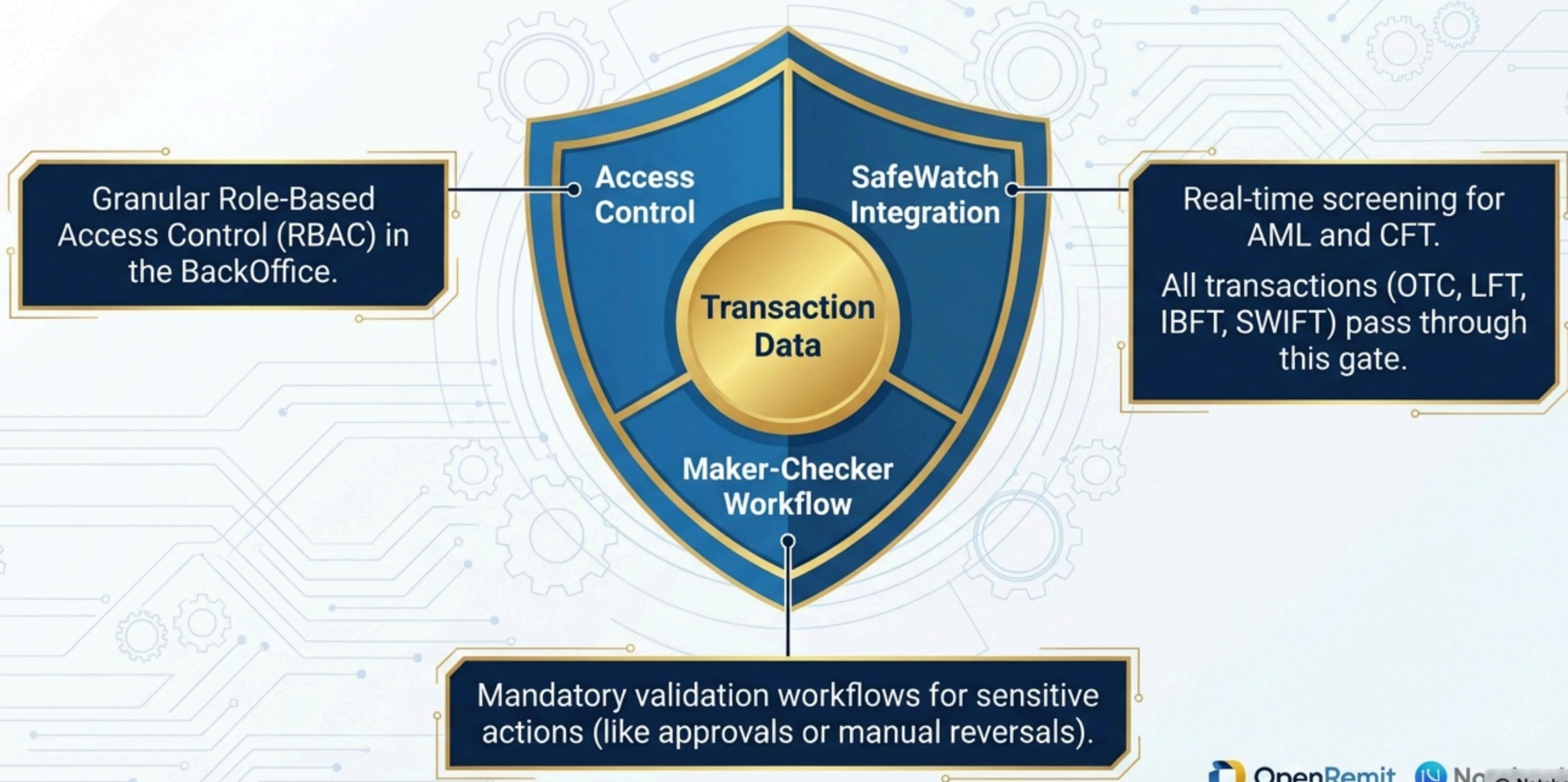
# Intelligent Routing & Failover Mechanisms



## Recovery Tools

- **Re-Push Mechanism:** Retry at exact point of failure.
- **Audit Trail:** Full logging of every attempt and switch.

# Security & Compliance Framework



# Why OpenRemit?



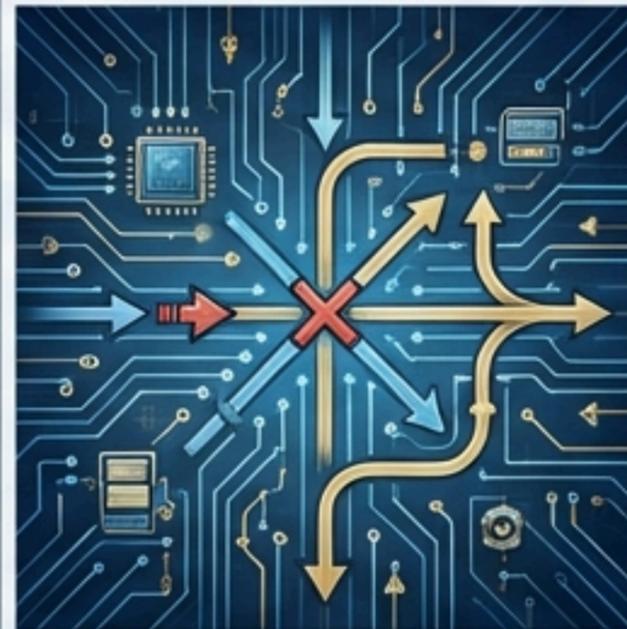
## Centralized Control

A single platform for all remittance types (Domestic & International).



## Regulatory Confidence

Built-in **SafeWatch** screening and full **audit trails** for every action.



## Operational Resilience

Automated fallback routing ensures high success rates even when default rail is down.



## Flexibility

Agnostic to integration method—supports **Push, Pull, File,** and **SWIFT** equally.



**openremit**

# Ready to Process.

Seamlessly connecting the  
world to local settlement.