

FIRSTMIDAS MICROFINANCE BANK LIMITED

OPERATIONAL PROGRAMMES AND FEATURES ON BANKONE CORE BANKING APPLICATION

❖ Account Management

Ability to:

- Create and modify Account Categories
- Create and modify GL Accounts and GL Accounts by Branch
- Create and modify Fixed Assets
- Create and modify Amortization

❖ Account Lien Management

- Ability to add and modify lien on Accounts and also Batch Lien Placements

❖ Account Officer Management

Ability to:

- Create and modify Account Officers
- Upload Batch Account Officer Creation
- Reassign Account Officer to all Accounts under a particular Account Officer

❖ Business Management

Ability to process:

- End of the year operation
- Open and Close Branch and obtain history
- Till/Vault Balance Reports
- Open and Close Business and obtain history

❖ Business Operation Management

Ability to:

- Create and modify Accounting Operations
- Add and modify correspondence Bank Operations
- Create and modify Cash Operations
- Create and modify E-channels Operations
- Create and modify Fund Transfer Operations, Inter-Branch Operations
- Set Posting Limits to each authorized user
- Create and modify Treasury Operations

❖ Charge Management

- Ability to create and modify transaction charges

❖ Customer Management

Ability to:

- Create and modify individual customers' profiles, including batch creation
- Create and modify group Customers' profiles, including batch creation
- Create and modify Organization Customers' profiles, including batch creation
- Valiate and update BVN

❖ **Fee Management**

Ability to:

- Create and modify different fees such Loan Fees, Overdraft Fees etc.

❖ **Interest Management**

- Ability to create and modify interest

❖ **Loan Portfolio Management**

Ability to:

- Create and modify different types of Loan Accounts
- Modify payment schedules
- Restructure Loans, write-off Loans
- Manage Loan affordability assessments
- Provision Loans, Relink Loan, Refinance Loans etc.

❖ **Overdraft Management**

Ability to:

- Add and Modify Overdraft
- Generate Overdraft Account Reports

❖ **Payroll Management**

Ability to:

- Configure Statutory Deduction, Custom Deduction, Tax Rate etc.
- Create and Manage Payee Information
- Create and Manage Salary Grade
- Process Salary Payment, Manage Posted or Deferred Payments
- Add and Modify Staff information and mandate

❖ **Penalty Management**

Ability to create and modify penalty on Loans and Overdraft

❖ **Posting Management**

- **Account Posting Management**
 - Single GL Posting and statement List
 - Batch GL Posting and statement List
 - Batch Customer Account Posting and statement List
 - Batch GL Backdating Posting
 - Interbranch Suspense Posting
- **Account Closing Posting Management**
- **Branch Change Posting Management**

- **Batch Upload Posting Management**
 - Batch Upload Account Charge Posting and list
 - Batch Upload GL and Customer Backdating Posting and list
 - Batch Upload GL Backdating Posting and list
 - Batch Upload GL Posting and list
 - Batch Upload GL and Customer Posting and list
 - Batch Upload Cash Deposit Posting and list
 - Batch Upload Payment Posting and list
 - Backlog Post and list
- **Cash Posting Management**
 - Buy Cash/Vault Out Posting and List
 - Sell Cash/Vault In Posting and List
 - Cash Deposit Posting and List
 - Counter Deposit Posting and List
 - Shortages And Overages Posting and List
- **Withdrawal Posting Management**
 - Cheque Withdrawal Posting and List
 - Counter Cheque Withdrawal Posting
 - Cash Withdrawal Posting
 - Special Withdrawal Posting Report
- **Fund Transfer Posting Management**
 - Account to Account Transfer
 - Account to Commitment Savings Account Transfer
 - Commitment Savings Account to Account Transfer
 - Agent In-Branch Deposit Posting and List
 - Inter-Branch Agent Cash Offload Posting
 - Till Account Posting and List
 - Till to Mobile Till Posting and List
 - Till to Till Posting and List
 - Cheque Deposit Posting and List
 - In House Cheque Deposit Posting
 - Manage Cheque Payments
 - Batch Cheque Deposit Posting and List
- **Loan Repayment Posting Management**
 - Make Loan Repayment Posting and List
 - Batch Upload Loan Repayment Posting and List
- **Posting Approval Management**
- **Reversal Posting Management**

❖ **Product Management**

- Create and modify Fixed Deposit Products
- Create and modify Savings and Current Products
- Create and modify Loan Products
- Create and modify Mortgage Loan Products
- Create and modify commitment Products

❖ **Reports Management**

- **Activity Reports**
- **CBN Reports**
- **Call-Over Reports**
- **NDIC Reports**
- **Credit Bureau Reports**
- **Customers Account Reports**
- **Customer Reports**
- **Financial Reports Management**
 - Balance sheet Report
 - Chart of Accounts Report
 - Profit and Loss Report
 - Trial Balance Report
- **Fixed Deposit Reports**
- **GL Account Reports**
- **IFRS Reports**
- **Inter-Branch Reports**
- **Loan Account Reports**
 - Disbursed Loan Report
 - Delinquent Loans Report
 - Loan Balances Report
 - Loan Collection Report
 - Credit Risk Exposure Report
 - Loan Due Report
 - Loan Repayment Report
 - Loan Provision Report
 - Loan Recovery Report
 - Loan written Off Report
 - Mature and Defaulting Loan Report
 - Portfolio At Risk
 - Loan Restructure Report
 - Total Risk Asset Report
- **Management Reports**
 - Account Officer CABAL Report
 - Account Officer Daily Report
 - Account Officer Profitability Report
 - Account Ratio Analysis Report
 - All Account Report
 - Anti-Money Laundering Report
 - End of Day Transactions Report
 - Interest Rate Structure Report
 - NFIU Report
 - ICAD Report

- Security Deposit Report
 - VAT and WHT Schedule Report
- **Tellers Transaction Reports**
- ❖ **Standing Order Management**
 - **Customer Standing Order Management**
 - **GL Standing Order Management**
- ❖ **System Configuration Management**
 - System Configuration Details
 - Account Validation Configuration Details
 - Working Day Configuration Details
 - Loan affordability Default Parameters
 - SMS/EMAIL Configuration /Details
 - Mobile Teller Email Configuration Details
- ❖ **Data Migration Management**
- ❖ **Utility Management**
- ❖ **Card Management**
 - **Card Request Management**
 - **Card Delivery Management**
 - **Instant Issuance Management**
 - **Batch Issuance Management**
 - **Card File Management**
 - **Card/Cash Dispute Management**
 - **Reports Management**
- ❖ **Mobile**
 - **Mobile Teller Management**
 - **Mobile Wallet Management**
 - **Reports**
 - **USSD Management**
- ❖ **Bills Payments and Transfer**
 - **Transfers**
 - **Bills Payment**
 - **Institution Management**
 - **Transfer Fee Management**
 - **Reports**

ADMIN ESSENTIALS

- ❖ **Online Loan Management**
- ❖ **Digital Banking Management**
- ❖ **Approval Management**
- ❖ **Audit Trail Management**
- ❖ **User Role Management**
- ❖ **User Management**
- ❖ **Token Management for Two-Factors Authentication.**