Microfinance Software

Shared Platform

Slides Summary

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Detailed system capabilities and features

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Shared platform support and maintenance processes

ABOUT US

OUR PRODUCT OFFERING

Pathways Technologies
Data • Technology • Innovation

Apex SOFTWARES
Microfinance & Banking Solutions

Microfinance software, channels, hosting, support and technology partnership.

We specialize in providing comprehensive financial management solutions that encompass key transactional domains, including Front Office Services, Multi-Currency Accounts, POS Integrations, Multiple Delivery Channels, Back Office and General Ledger functions. Additionally, our expertise extends to critical non-banking applications, customer-facing mobile apps, mission-critical real-time systems, Artificial Intelligence, and advanced reporting capabilities, among other domains.

We offer comprehensive solutions for both retail and agency banking, covering electronic delivery channels such as ATM and POS management, reconciliation, and settlement. Our expertise extends to the development of robust Mobile Banking and Internet Banking Systems. Our full spectrum of software services encompasses everything from initial design and architecture to software development, rigorous testing, and, more specifically, migration, integration, deployment, and ongoing support, upgrades and maintenance.

HOW WE DO IT

Business Approach

Listen (hexagon diagram)

- Listen
- Learn
- Retain
- Customer Centric Culture
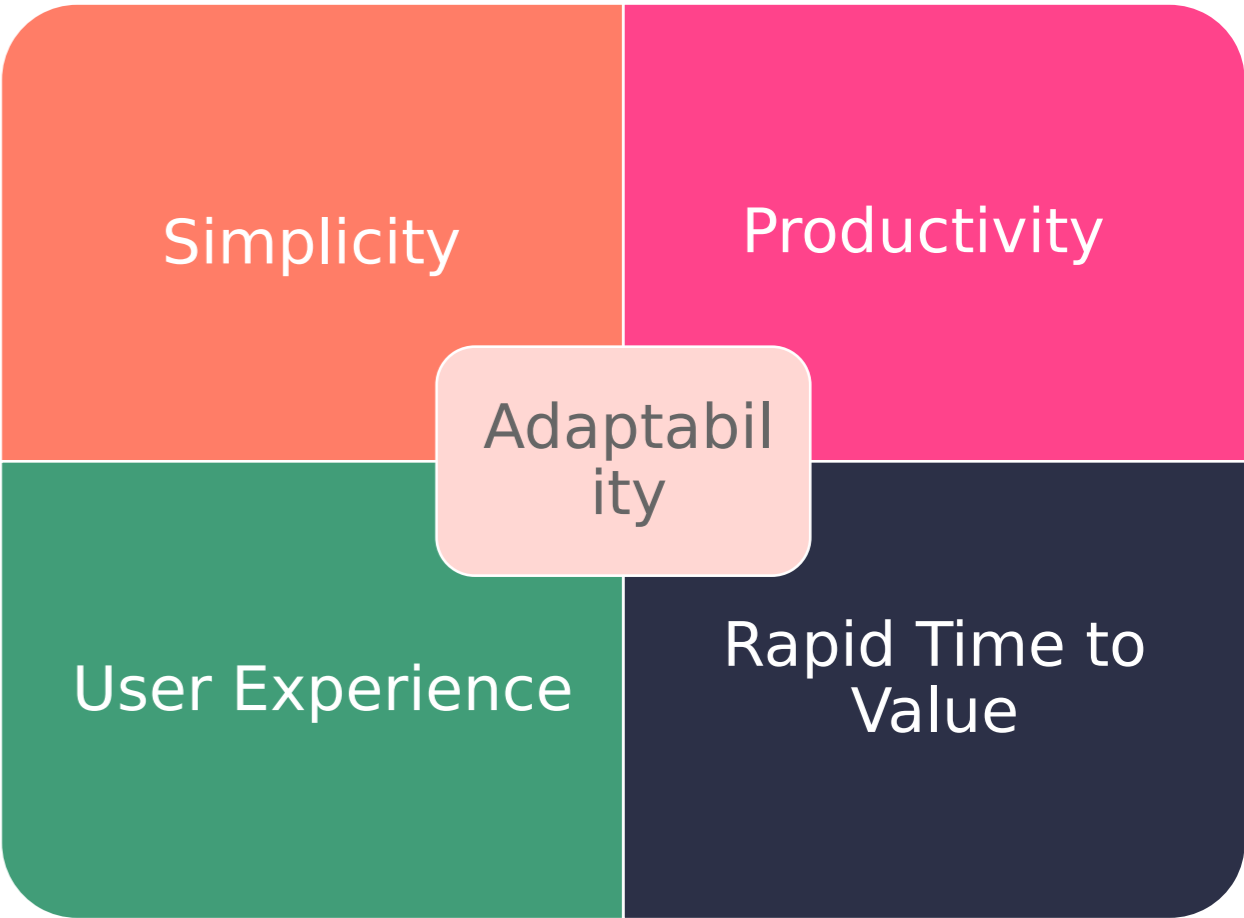- Innovate
- Deliver
- Improve

LISTEN

At the core of the business model, we listen to what the client really wants to achieve, previous and current challenges, and future outlook. With that we align the system to these goals and aspirations.

CO-CREATE

We then co-create with the client to ensure that what is delivered is what is envisioned. Client participation also allows for a shared goal and journey.

SUPPORT

Upon realization of the product, we don't fall back, rather we engage on supports functions and let the client lead and grow.

(quadrant diagram)

- Simplicity
- Productivity
- Adaptability
- User Experience
- Rapid Time to Value

System Features

A S u m m a r y o f f e a t u r e s a n d f u n c t i o n a l i t i e s

- **Multicurrency capability**, allowing financial institutions to operate seamlessly across different currencies. This feature enables efficient handling of transactions, conversions, and reporting, facilitating international operations and expanding business horizons.

- **Multilingual support**, breaking language barriers and catering to diverse customer bases. This functionality ensures smooth communication and engagement with customers, regardless of their preferred language, fostering inclusivity and strengthening customer relationships.

- **Multi-tenure** feature allows multiple financial institutions to handle multiple loan and deposit products with different terms and conditions. This flexibility accommodates the unique needs of different customers, facilitating personalized financial services and enhancing customer satisfaction.

- **Real-time transaction processing, robust security measures, comprehensive reporting and analytics, automated workflows, and seamless integration with third-party systems.** Such features empower financial institutions to optimize their operations, improve decision-making, and stay ahead in a rapidly evolving industry
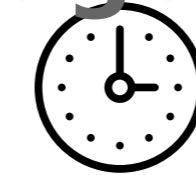
OFFERING

System Features and Offering

Financial and Integrated General Ledger

robust Financial and Integrated General Ledger capabilities, ensuring accurate and comprehensive financial management for your institution

Realtime transaction management

Immediate and accurate processing of transactions, enabling efficient fund transfers, payments, and account updates for seamless banking operations.
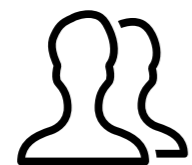
Customer and Account Management

Customer and Account management capabilities, enabling efficient and seamless management of customer relationships and account operations.
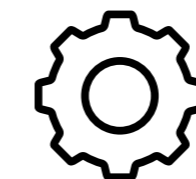
Advanced System security

protocols and encryption techniques to safeguard sensitive customer and account data, protect against unauthorized access.
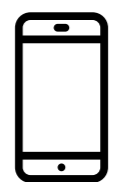
Loan workflows and Management

loan workflows functionalities, facilitating streamlined loan processing, efficient management, and comprehensive tracking of loan portfolios

Mobile banking

conveniently access their accounts, perform transactions, and manage their finances on-the-go through secure and user-friendly mobile applications.

Customer relationship Management

(CRM) capabilities, empowering financial institutions to effectively manage customer interactions, track customer preferences, and enhance overall customer satisfaction

Internet banking

conveniently access and manage their accounts, perform transactions, view statements, and utilize a wide range of banking services securely through a user-friendly online portal.

Products

Product List

Reports and Analytics

Machine learning capabilities for BI reporting and analytics

Channels

Mobile Banking, Internet Banking, USSD and other banking channels

Integrations

Core banking integrations to marketplaces

Core Banking and Microfinance

The Core Banking and Microfinance Solution which is robust and multi tenant

Core Microfinance System

Offering

1

Web Based

The System fully runs on the web. It is cloud ready.
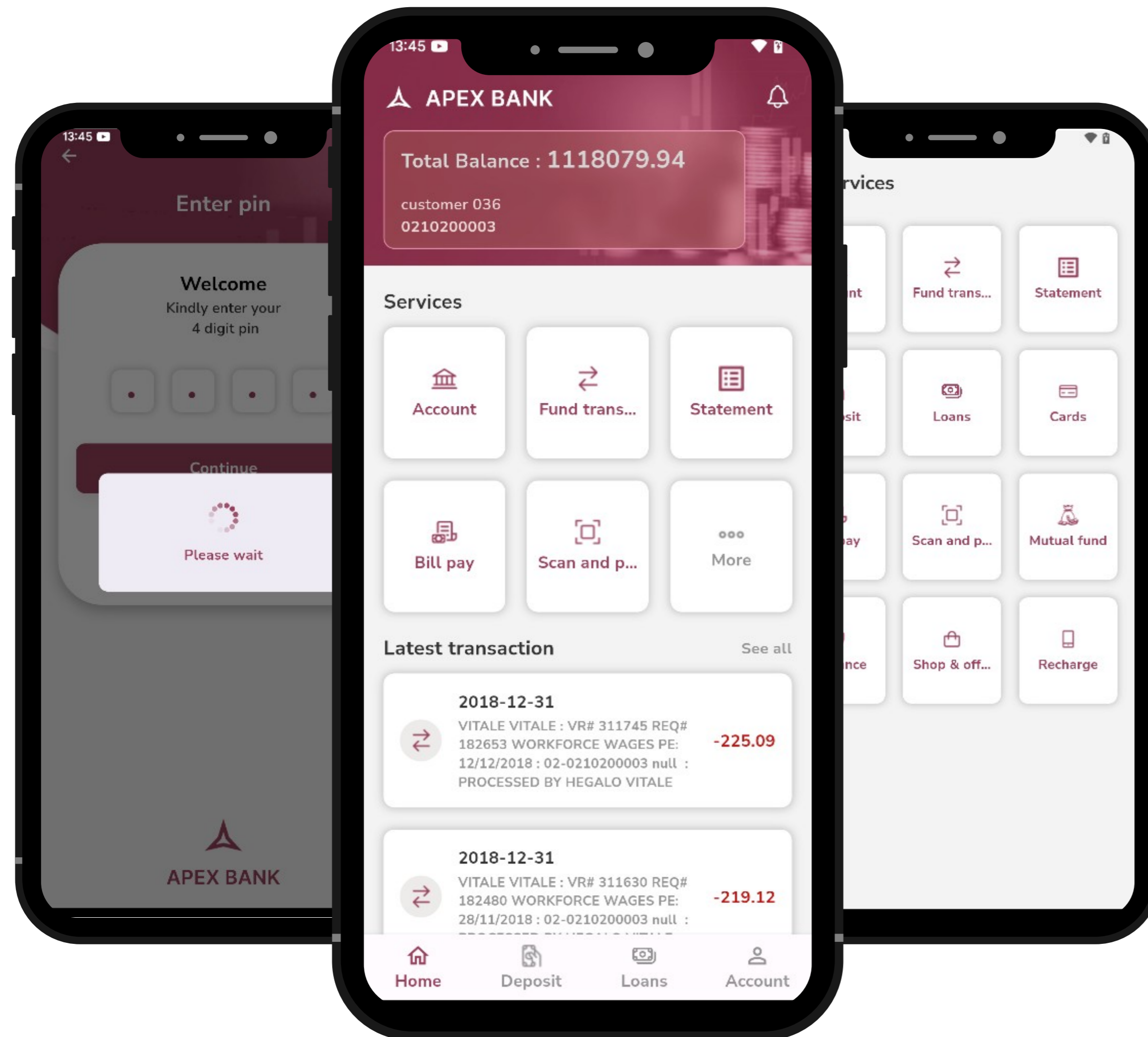
2

Multi-Branch

The System allows for unlimited Number of Branches

3

Multi-Tenant

The cloud environment allow for multiple agencies to be hosted in shared platform model. And each having unique features and ledgers

MOBILE APP

Integrated Mobile App

1
Android and IOS Compatible
App runs on both Android and IOS

2
Customer and Loan Officer Management
Allows for self registration and/or through loan officers. Groups and Group Management, Group Collections among others

3
Transactions
Realtime Transaction processing

DETAILED FEATURES

Customer Maintenance Module	Products Module
1. Individual Customers Module	1. Loan Products Maintenance Module
- Customers registration Workflow	- Loan Products Maintenance
- Customer Maintenance	- Loan Arrears Settings Module
- Address Maintenance	- Loan Recovery Order Module
- Customer Notes Maintenance	- Loan Product Eligibility Module
- Next Of Kin Maintenance	- Loan Product Fees and Charges Module
- Documents Maintenance	- Loan GL Interface Module
- Images and Photos	- Loan Product Notes
- Collateral maintenance	- Loan Products Accounting Rules
2. Corporate Customers Module	2. Savings and Current Product Maintenance Module
- Corporate registration Workflow	- Products Maintenance Module
- Corporate Customer Maintenance	- Dormant Account Settings Module
- Corporate Address Maintenance	- Accounting Rules Interface
- Corporate Customer Notes Maintenance	- Product Eligibility Module
- Corporate Directors Maintenance	- Product Fees and Charges Module
- Corporate Documents Maintenance	- General Ledger Interface Module
- Corporate Images and Photos	- Product Notes
- Corporate Collateral maintenance	3. Fixed Deposits Product Maintenance Module
3. Customer Query Module	- FD Products Maintenance Module
- Customer Portfolio Graphs	- FD Dormant Account Settings Module
- Account Statements	- FD Accounting Rules Interface
- Interest Schedules	- FD Product Eligibility Module
- Account Documents Maintenance	- FD Product Fees and Charges Module
- Account Collaterals	- FD General Ledger Interface Module
- Account Images Maintenance	- FD Product Notes
4. Group Customers Module	
- Group Schemes	
- Group Maintenance	
- Group Client Workflows	
- Group Posting Formats	
- Group Collection/Allocation	

DETAILED FEATURES

Transactions Module	General Ledger Module
1. Till Maintenance Module	1. General Ledger Grouping Module
- Till GL Mapping Module	- GL Groups
- Teller Declaration Module	- GL Sub Groups
- Till/Vault Transactions Statement	2. GL Accounts maintenance Module
2. Fees and Charges Payments Module	- General Ledger Accounts
3. Cash Transactions Module	- Account Statements
4. Transfer Transaction Module	3. GL Formats Module
5. Fees and Charges Payments Module	- Balanced Sheet Items
6. Transaction Supervision Module	- Off Balance Sheet Items
7. JV Posting	4. GL Branch Module
8. Forex Transactions	- Branch GL Statement Module
9. Instant Online Supervision Module	- Block / Unblock Module
10. Cost Center Items Module	5. General ledger Parameters Module
11. Branch Cost Centers Module	- Profit And Loss GL Accounts
	- Teller Cash Deficit GL Accounts
Reporting Module	- Teller Cash Excess GL Accounts
1. Default System reporting engine	- Forex Transactions GL Accounts
2. Default Graphical reporting engine module	- Mobile Money GL Accounts
3. Management Reports auto generation and email engine	6. GL Inter Branch
4. Custom client specific reports generation module	- Multi-currency Inter branch GL Module
5. Credit reference bureau reporting Module	7. GL Formats
Other Modules	
1. File Gateway Interface module	
2. Dashboards	
3. Loan Calculators	
4. Deposit Calculators	
5. Data Migration Module	

Loan Workflows	SMS Banking
1. Loan Application Management	1. SMS Banking Module
- Loan Applications Management Module	- SMS alerts Integration Module
- Loan Application Notes	- SMS Banking Services
2. Loan Eligibility Module	
3. Loan Credit Committee Module	Mobile Banking
3. Loan Origination Module	1. Mobile banking interface
- Loan Credit Scoring Module	- Android and Java phones Apex Mobile application.
- Loan Application Workflow	- External Mobile money/wallet service providers' integrations.
4. Loan Approval/Sanction Module	
5. Loan Disbursement Module	Overdrafts Module
6. Loan Maintenance Module	1. Overdrafts Maintenance
- Loan Maintenance and Monitoring Module	- Overdraft Application module
- Loan Payoff	- Overdraft maintenance
- Loan Write Off	- Overdraft workflows
- Loan Reschedule	
- Loan Guarantors	Fixed Deposits Module
- Loan Collaterals	1. Fixed Deposits maintenance
- Loan Statements	- FD Interest Payment Module
- Loan Schedules	- Mark Lien Module
- Loan Interest Worksheets	- FD Closure - Renewal Module
- Manual Loan Schedules	- FD Account Statements Module
	- FD Interest Accrual Module

DETAILED FEATURES

Savings and Current Accounts	Switching Technologies
Savings and Current Accounts Module	- ISO 8583 Switching
- Account Limits	
- Block / Unblock	Soap Services Integration
- Freeze / Unfreeze	- Secure Soap API Methods
- Account reminders	
- Account Photos and Documents	
- Account Statistics	
- Account Notes	
- Account Statements	
- Debit / Credit Interest Worksheets	
- Shares management Module	
- Dividends management Module	
- Check book maintenance module	

IMPLEMENTATION

D E L I V E R Y   M E T H O D O L O G Y

With years of experiences in different projects, the team at Apex Softwares have always delivered projects on time, within the scope and the budgets provided. This is due to structured and established methodologies of project implementation and strict adherence to the project management methodologies as instituted by the PMI institute best practices.

The Apex team will deliver the project in phases of which each phase will be an iteration of the tasks required to get each module up and running. For each of the phases, there are a set of work streams which occur throughout the project life cycle. The tasks in these phases are:

Requirements gathering, Software customization/development

Testing, Prototyping, Application installation, Master Data Upload

Delivery and installation of solutions and third-party tool, required, Training, Change Management, Go LIVE, Hand Holding support

Support

Project Initiation

Requirement Gathering

Final Data conversion and Go Live

Gap fit Analysis

End User training

Development

User Acceptance Testing

Core team Training

Sample Data Migration