

# MLAS System Version 15.06

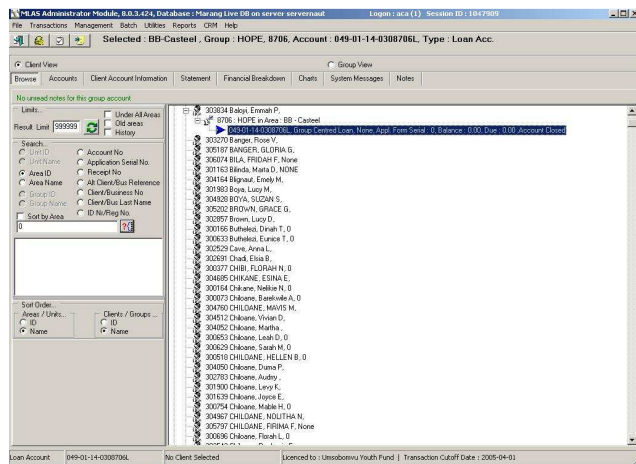
## Microloans Portfolio Administration System.

The Micro-Loans Administration System (MLAS) is a dynamic portfolio management information system that enables the micro-lender to disburse loans and to manage their loans effectively and timeously.

MLAS is a fully integrated system in that it works seamlessly with Pastel Evolution (Softline (Pty) Ltd) All transactional activity in MLAS is posted automatically in the general ledger and accounts receivable/payables in the accounting system.

The MLAS system specifically targets developmental lending. The MLAS system consists of the following Modules:

### 1. MLAS ADMINISTRATION MODULE.



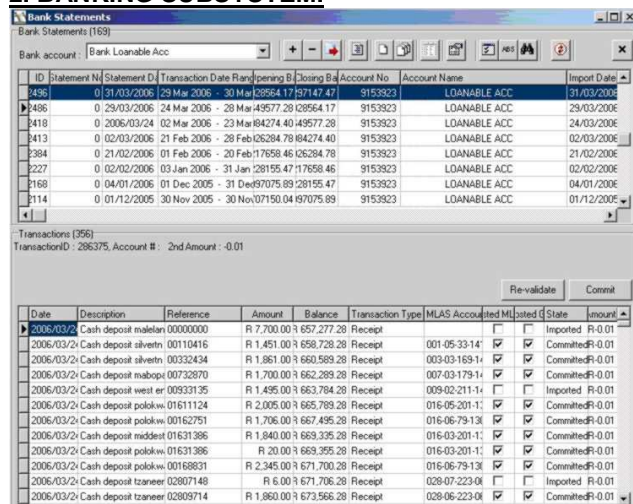
The administration module allows the user to manage the loan book and transact.

Some features include :

- Integrated chart of accounts. Transaction types.
- Comprehensive Reporting including user defined reports.
- CRM Notes facility at all levels.
- Integrated banking facility from any formatted source.
- Savings and loans.
- No built-in limits.

The system is fully integrated with Pastel Evolution accounting. The GL, AR and AP are fully synchronised and there is no duplicate capturing.

### 2. BANKING SUBSYSTEM.

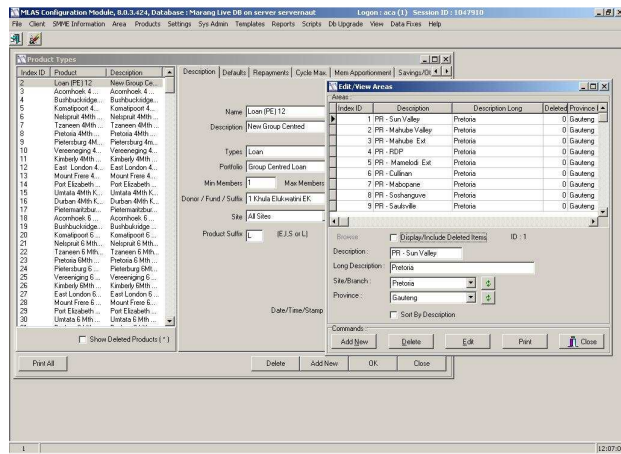


MLAS features functionality to process bank statements.

Specifically this allows for:

- Import of any formatted statement. User can control mappings and setup.
- Data capturers and advance users see different functionality.
- Allows for predefined and user defined transaction types.
- Split receipts with automatic allocation of receipts.
- Reconciliation of statements.
- Working with large numbers of transactions.

### 3. MLAS CONFIGURATION MODULE.

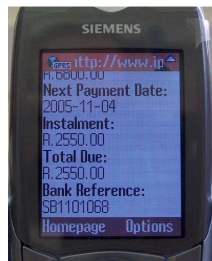


MLAS allows the user to customise their setup and site installation.

Some features include:

- Global system setup.
- Product and chart-of-accounts setup.
- All parameters and demographics setup.
- Report setup features.
- Access control, user maintenance and security policy.
- System maintenance and housekeeping.
- Report templates.

### 4. CELLPHONE INTEGRATION.



#### Other Modules :

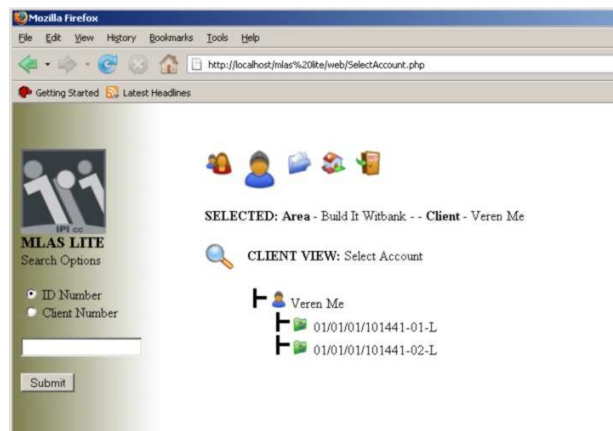
Cellphone Integration has been implemented to better help loan officers in the field to retrieve information faster.

Users can logon, search and retrieve basic loan information including payment and instalment information.

This solution uses GSM GPRS technology and costs less than 1c per transaction. A HTML enabled phone is required.

Capture of receipt information with customer pin in field. System sends a SMS thanking client for receipt information.

### 5. WEB CLIENT.



MLAS has a web client which is designed for agents and satellite offices to obtain live information.

Main Features :

- Browse and maintain client information.
- Browse and maintain applications.
- Capture receipt origination document.
- Notes facility.
- Printing of client statements.
- Reports Arrears and Loan Officer Action.
- In and Out box for user.
- Teller Functionality

**6. SMS FUNCTIONALITY.**

Time	Source Number	Received	ID number	Firstname	Surname	Score	Threshold	Result
2006/11/07 01:04:43 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	0	0	Error
2006/11/07 01:04:17 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	0	0	Error
2006/11/07 01:03:51 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	0	0	Error
2006/11/07 01:00:01 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	810	800	Approved
2006/11/07 12:59:48 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	810	800	Approved
2006/11/07 12:54:24 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	810	800	Approved
2006/11/07 12:54:12 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	810	800	Approved
2006/11/07 12:54:00 PM	+27828807032	2006/11/07 12:06:54 PM	7806059180080	NICK	HURTI	810	800	Approved
2006/11/07 10:05:26 AM	+27783059342	2006/11/07 09:48:43 AM	9512265034008	Chevisaan	Kausea	835	800	Approved
2006/11/07 09:01:32 AM	+27828807032	2006/11/07 08:44:49 AM	7806059180080	NICK	HURTI	810	800	Approved
2006/11/01 12:21:29 PM	421cf3f7029064	2006/11/01 12:07:13 PM	8312026482384	Grant	Twee	0	800 -315	No more Expiration Conc
2006/10/31 02:51:00 PM	ec03a18c69c17	2006/10/31 02:36:48 PM	3604110408081	betina	gunede	0	800 -315	No more Expiration Conc
2006/10/31 02:37:13 PM	ec03a18c69c17	2006/10/31 02:22:58 PM	3253245234524	Grant	dirigdirig	0	800 -325	Date of Birth not valid
2006/10/31 02:36:58 PM	ec03a18c69c17	2006/10/31 02:22:50 PM	4609050199086	Joyce	Ntso	0	800 -315	No more Expiration Conc
2006/10/31 01:56:43 PM	ec03a18c69c17	2006/10/31 01:42:36 PM	5909150703087	Nombuyiselo	Tshunungwa	0	800 -315	No more Expiration Conc
2006/10/31 10:15:10 AM	898b3714f53bc3	2006/10/31 10:00:50 AM	5909150703087	Nombuyiselo	Tshunungwa	562	800	Credit Score below 800
2006/10/31 10:10:54 AM	edd87714a39c3	2006/10/31 09:56:42 AM	3905040217082	Agnes	Matsoo	585	800	Credit Score below 800
2006/10/31 10:04:16 AM	888a4701998a	2006/10/31 09:50:09 AM	3452345234532	Dean	Waters	0	800 -325	Date of Birth not valid
2006/10/31 10:04:09 AM	1709a5b480989	2006/10/31 09:50:09 AM	1324123421342	Grant	Tweehuyssen	0	800 -325	Date of Birth not valid
2006/10/31 10:04:00 AM	1709a5b480989	2006/10/31 09:49:49 AM	1324123421342	Grant	Tweehuyssen	0	800 -325	Date of Birth not valid
2006/10/31 10:03:49 AM	1709a5b480989	2006/10/31 09:49:38 AM	1324123421342	Grant	Tweehuyssen	0	800 -325	Date of Birth not valid
2006/10/31 10:03:38 AM	1709a5b480989	2006/10/31 09:49:30 AM	1324123421342	Grant	Tweehuyssen	0	800 -325	Date of Birth not valid
2006/10/31 10:03:30 AM	a12ceab501566	2006/10/31 09:49:19 AM	3905040217082	Lucy	Lue	585	800	Credit Score below 800

Used by the MLAS System to :

- Send scheduled and prioritised SMSes.
- Processes responses accordingly. e.g. Bank references, balance enquires, requests for contact etc.

This requires the purchase of a GSM USB phone SAMBA 55 or equivalent.

**7. Pastel Interface**

MLAS is fully integrated with Pastel Evolution. This means that the general ledger is updated automatically by MLAS.

Synchronisation sub-system supports:

- ✓ Accounts Receivable
- ✓ Account Payable
- ✓ General Ledger
- ✓ Debtors
- ✓ Creditors
- ✓ Account Periods
- ✓ Budgets

MLAS does not support Pastel Partner. A minimum of a single user of Pastel Evolution is required.

Advantages of this approach include:

1. No recapturing in accounting system.
2. Real-time updates.
3. MLAS financial entries come from copies of GL/AR/AP.
4. MLAS interfaces with proven accounting software.

**8. Reports.**

- Management Reports.
- Batch report.
- Audit reports.
- Loans Officer Management.
- Drop-out and Prompt reports.
- Portfolio management and portfolio quality reports.
- Reconciliation Reports.
- Various other reports.

Many others available with custom reporting

## **9. HELP DESK**

Using the help desk is easier than ever. You are encouraged to use our help desk tel. Nr: ☎ +27 12 345 4161\*\*, 083 260 8515 or email address: [support@ipi.co.za](mailto:support@ipi.co.za) for all support calls.

\*\*All calls received are logged directly to help desk.

## **10. MINIMUM HARDWARE RECOMMENDATIONS :**

### **Server**

- TCP/IP based Windows network installed and running. The network must be stable.
- Windows Server 2003 or better is recommended.
- Windows 2003 or 2008 Server R2 should be used for systems larger than 6 users.
- Server to have a minimum 2GB memory and a 80 GB hard drive or better. A good quality ATA/SATA 3 Gb/s or better or even SCSI II drive should be considered.
- For server machines, INTEL based systems are a prerequisite.
- Should have a standard external modem.
- Must be a configured Uninterruptible Power Supply (UPS), which is controlled from Server.
- A DVD writer or tape streamer as a back-up mechanism is also advised.
- IIS and relevant connectivity is required for some modules.
- Server requirements depend on throughput and database sizes. Please ask for advice and an audit of you infrastructure.

### **Client machines**

- TCP/IP based Windows network installed and running.
- Workstations to have minimum of 2GB memory and a 80 GB hard-drive.
- All workstations must be stable, running Windows XP Professional or better,
- However, Windows XP Professional Windows 7 Professional is preferred.
- For all client machines, INTEL based systems are a prerequisite.
- 800 x 600 SVGA is a minimum but 1024 x 768 True colour or better is the recommended standard.
- Services packs/patched system must be used.

## **Contact us:**

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## **IPI VISION:**

Our vision is to be the best by reputation and deed in the ICT sector for providing high quality microlending portfolio management solutions.