



UNLOCKING CREDIT MANAGEMENT SOLUTIONS



Premier Loan Management Software for the Micro-Lending Industry

*The **CreditEase Micro Loans Edition** has been tailored to address the specific requirements of micro-lending organisations. Developed by Microsoft® Silver Partner **Ké Concepts**, and tempered with years of insight into the local lending environment, the solution offers cradle to grave functionality across the entire lending and credit management lifecycle. Out of the box, CreditEase provides your enterprise with a set of proven business processes that are easy to deploy and ideally suited for the South African environment*

The solution has several modules which covers the three broad areas of Origination, Debtors Management and Collections.



The Front Office (origination) is designed to streamline, automate and manage origination, risk assessment and disbursement processes. CreditEase exhibits a set of truly best-of-breed origination processes evidenced by the fact that our solutions are currently deployed within a number of leading credit providers.

The application is extremely flexible and caters for a broad range of financial products including personal loans, education, mobile and consumer finance. It enables customers to select the most convenient manner to interact with the lending organisation, be it in a self-service mode across the internet, in-store, telephonically, via SMS, or in the comfort of their place of employment or residence.

Within the risk assessment module, a workflow enabled role-based inbox is coupled with a flexible self-service rules engine to ensure that all applications can be assessed timeously in a single or multiple step approval process. Assessors have a holistic integrated view of all the application information including Credit Bureau data coupled with scanned images of all the supporting documents upon which to make informed decisions.

Disbursements are authorised and processed in a near real-time manner simultaneously to one or more beneficiaries. The Front Office incorporates a full enquiry capability which manages customer facing activities and delivers unparalleled service levels to your clients.



The Back Office manages the entire lifecycle of the loan, focussing on the raising, tracking and receipting of instalments and associated fees collected from financial and third party organisations.

Offering a limitless number of contracts, CreditEase allows you to implement a number of debtor's books within a single installation. An event-driven, flexible status engine lets each of your departments, such as accounts, tax, operations, collections and legal; view the debtor's book from their specific perspective. All documents and agreements that relate to the debtor or loan can be viewed at a click of a button.

At the core of the application is a robust rules-based multi-currency transaction engine that records each journal processed against the debtor's account. The automation of transactions dramatically reduces associated administration overheads.

A powerful diary caters for typical follow-up requirements. Activities can be escalated or re-allocated depending on the

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Microsoft Partner



Silver Independent Software Vendor (ISV)

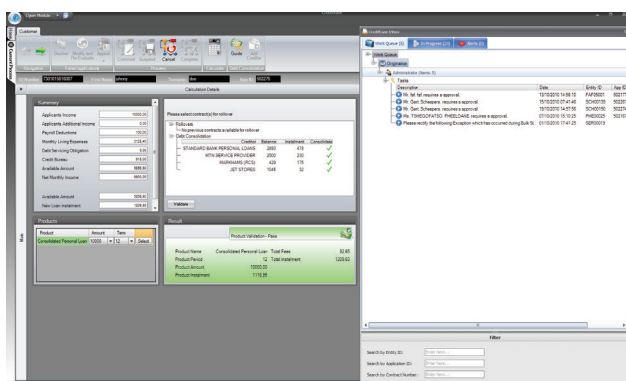
operator's security profile. A full audit trail of all activities is logged and is typically used to identify process bottlenecks.



Soft Collections (arrears management) uses embedded iterative processes to successfully rehabilitate defaulting debtors. The module accommodates both inbound and outbound calls and can be integrated into telephony and voice recording systems.

Matters are allocated to specialised 'collection inboxes', where tailored rehabilitation strategies can be applied. Intelligent filters segment defaulting debtors into priority-ordered work queues. These queues then initiate an SMS, call, letter, or combination thereof to the debtor. User interfaces associated with each queue ensure that the operator has access to all relevant information while dealing with the debtor and a scripting engine guides operators through the call process.

The system offers a comprehensive set of operational, performance and management reports that can be delivered using popular tools such as Microsoft Excel®.



THE APPLICATION SUITE OVERVIEW

CreditEase Micro Loans suite is a modular, n-tiered service-oriented application distributed over a number of technology layers. It effectively leverages leading Microsoft technologies in a loan management context.

Ké Concepts have successfully converted loan books from several systems enabling a smooth transition from existing solutions. Ké Concepts also offers flexible deployments options including onsite or, through its virtualisation and cloud services expertise, as an outsourced service. Regardless of how you choose to receive the solution, the product is fully supported through enhanced service offerings and ongoing developments to ensure maximum optimisation and continued peace of mind.

The CreditEase Micro Lending suite combines the latest in Microsoft technologies with a wealth of experience.

It enables lending organisations to grow market share by empowering them to exploit the most effective routes to market across the widest range of financial products utilising the most appropriate business process.

Now in its 5th release, the CreditEase Loan Management suite has proven itself again and again, assisting scores of micro-lenders across South Africa and into the African continent.

FEATURES INCLUDE:

- Multi-lingual support
- A set of proven business practices, honed and perfected over 10 years of customer engagements and deployments
- Incorporates automated rollover and debt consolidation functionalities
- A single, holistic approach to credit management, available through one service provider
- Excellent scalability, proven repeatedly through multiple deployments. Installed sites range from those that deal with a just a handful of contracts to multi-national organisations managing several million
- Enhanced business agility is provided through flexible, easily modified models that empower your business to react appropriately to prevailing trends
- Flexible, rules-based architecture helps you balance your capacity for new business against your appetite for risk
- Increase your market penetration into rural and remote areas by utilising the recently introduced offline functionality
- Streamlined collection capabilities integrated with numerous financial institutions and government and private payrolls across Africa
- Ability to disperse funds to multiple beneficiaries on any one deal
- Virtualisation credentials proven in enterprise production environments for stable cost effective cloud-based deployments
- Familiar, Microsoft-based look and feel makes the solution easy to use, quick to train and easy to adopt
- Role-based design routes the right information to the right personnel, quickly and accurately in near real time

Do not gamble with your Micro Lending solution needs.

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