



UNLOCKING CREDIT MANAGEMENT SOLUTIONS

Premier Lending Software for the Financial Services Industry

*The **CreditEase** application suite combines the latest technologies with a wealth of experience to enable 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.*

The workflow enabled role-based inbox coupled with a flexible self-service rules engine ensures 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 coupled with the scanned images of all supporting documents upon which to make informed decisions.

The ability to record, manage and relate any number of counterparties to a deal provides lenders with the ability to review exposure and other contract information across multiple entity dimensions such as funder, surety, agent, supplier or administrator. Facility management is a key feature in managing exposure and provides a credit limit umbrella under which a portfolio of products can be offered and managed. Collateral and asset information can also be recorded and tracked as part of the contract lifecycle process.

There is no limit to the number of contracts a customer can have and lenders can implement as many debtors books as required within a single installation. An event driven and flexible status engine lets each of the typical departments such as accounts, tax, operations, collections and legal view the debtors book from their specific perspective. CreditEase also caters for early settlement quotes and receipting processes. All documents and agreements that have been related to the debtor or deal can be viewed at a click of a button.

***CreditEase includes a powerful set of calculators** that provide unprecedented flexibility to lenders in structuring their deals to suite their clients' requirements.*

FEATURES INCLUDE:

- A calculation period of either 360 or 365 days;
- An optional disbursement schedule that incorporates any number of cash-flows across any dates;
- The ability to set one or more capitalized fees, deposits and residuals;
- Flexibility to set the first payment date or have a predefined business rule set it;
- Catering for any frequency from weekly to annually across any payment date;
- Setting the deal term or have it derived from the termination date;
- Cater for any number of cyclic fees that can be escalated;
- An optional ability to escalate cash-flows by a predefined percentage on an anniversary or specified date;
- Setting up optional interest grace periods;
- Adding capital or interest moratoriums or both;
- Provision of fixed, linked or tiered interest rates or any combination thereof with unlimited base rates;
- The production of various type of amortisation schedules dependent on the selected calculator;
- Ability to discount any series of cash-flows to a present value at a specified date using a discount rate.

WWW.KE.CO.ZA

t. 27 11 514 5900 | f. 27 11 514 5922 | e. sales@ke.co.za

Address. Block F | Coachman's Crossing Office Park | 4 Brian Road | Bryanston | Sandton

Postal Address. PO Box 4018 | Cramerview | 2080



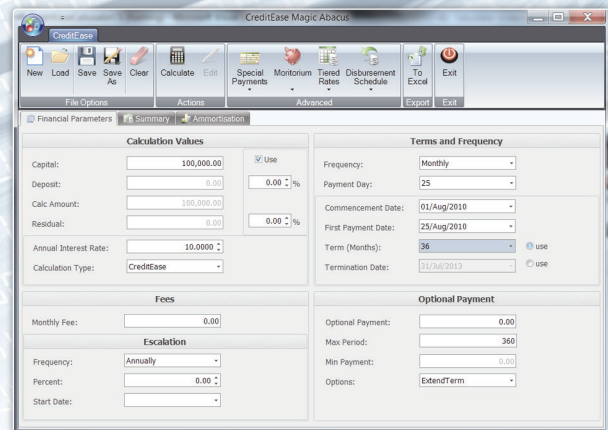
THE APPLICATION SUITE OVERVIEW

The suite includes fifteen integrated modules that provide cradle-to-grave functionality across the entire lending and credit management lifecycle. "Out-of-the-box you get a set of proven business processes that streamline and manage functions such as origination, risk assessment, disbursement, cash management, client services, receipting and rehabilitating of delinquent debtors".

The application caters for a broad range of financial instruments or products such as micro-loans, structured loans, installment sales agreements, leases, rentals, consumer finance arrangements, mortgages, pension and provident backed home loans, mobile handset finance and community or village based lending schemes.

The suite has been tailored to deliver solutions to micro-lending organisation, retail and commercial banks, vehicle finance entities, equipment leasing companies, development organisations and government parastatals. The scalability of the software has been proven with installed sites ranging from those who deal with a handful of contracts to multi-national sized organizations managing several million clients.

The state-of-the-art Microsoft™ technologies incorporating workflow and document management capabilities enable 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. They recently introduced offline capabilities allowing organisations to penetrate new markets by delivering a full business capability in remote territories that do not offer stable connectivity.

The screenshot shows the 'CreditEase Magic Abscus' application window. It features a menu bar with options like New, Load, Save, Clear, Calculate, Edit, Special Payments, Monitor, Tiers Rates, Disbursement Schedule, To Excel, and Exit. Below the menu is a toolbar with icons for these functions. The main area is divided into several sections: 'Financial Parameters' (with tabs for Financial Parameters, Summary, and Amortization), 'Calculation Values' (input fields for Capital, Deposit, Calc Amount, Residual, Annual Interest Rate, and Calculation Type), 'Terms and Frequency' (input fields for Frequency, Payment Day, Commencement Date, First Payment Date, Term, and Termination Date), 'Fees' (input field for Monthly Fee), 'Escalation' (input fields for Frequency, Percent, and Start Date), and 'Optional Payment' (input fields for Optional Payment, Max Period, Min Payment, and Options).

CreditEase is a modular, n-tier service orientated application that is distributed over a number of technology layers that leverages Microsoft's leading technologies. CreditEase delivers both a web and desktop user interface operating against a common business service façade accessing a Microsoft® SQL Server Database. CreditEase virtualisation credentials are already proven in enterprise production environments.

***Do not gamble with
your loan management
solution needs***

REQUEST YOUR FREE CALCULATOR TODAY!

WWW.KE.CO.ZA

t. 27 11 514 5900 | f. 27 11 514 5922 | e. sales@ke.co.za

Address. Block F | Coachman's Crossing Office Park | 4 Brian Road | Bryanston | Sandton

Postal Address. PO Box 4018 | Cramerview | 2080

