



MLAS System

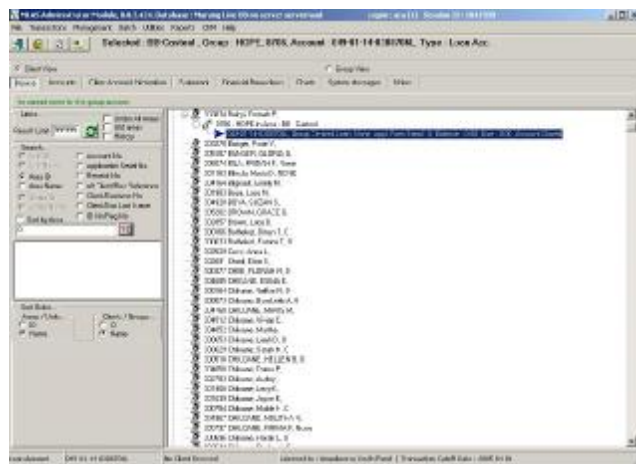
Microloans Portfolio Administration System.

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.



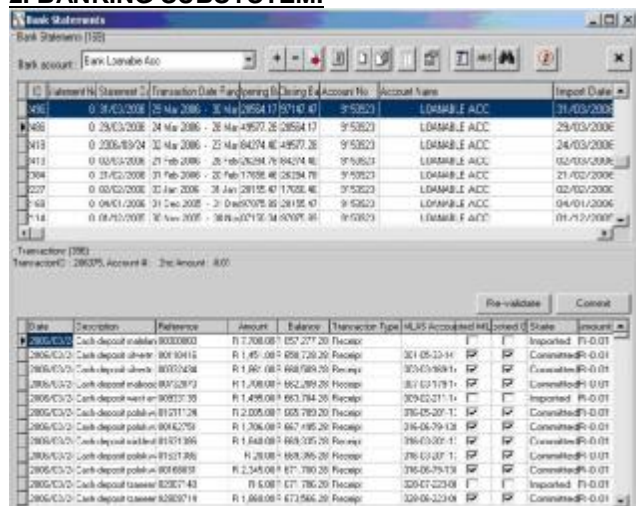
The administration module allows the user to manage the loan book and transact.

Some features include :

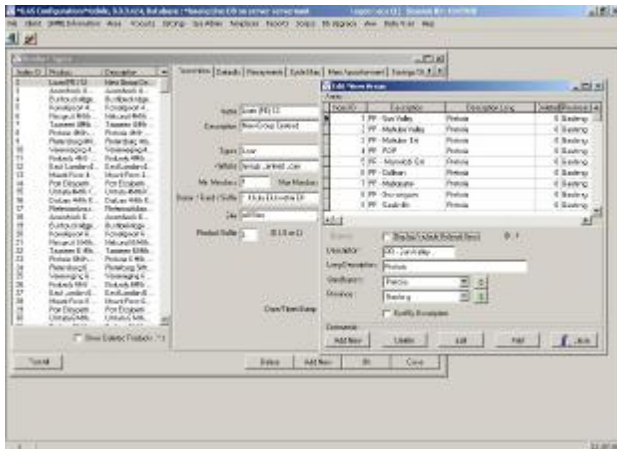
- Integrated chart of accounts. Transaction types.
- Comprehensive Reporting including user defined reports.
- CRM Notes facility at all levels.
- Integrated banking facility from any formatted source.
- Savings and loans.
- No built-in limits.

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.



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.

Other Modules :

4. CELLPHONE INTEGRATION.



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 installment 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

