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Mobile Agent Banking System

Product Benefits and Features

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maviance

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Introduction

This document provides at one glance all the features of maviance Mobile Microfinance System. It aims to provide customers with an easy and quick way to evaluate our product and educate themselves about the maviance Mobile Microfinance System.

It is provided as a checklist so as to quickly compare and understand the feature sets. Due to its checklist format, the feature descriptions are deliberately short. For more detailed information, please contact maviance through your maviance sales representative or by emailing sales@maviance.com.

Benefits and Highlights

1. Facilitates branchless banking/agency banking models: Highly efficient and cost effective approach in deploying and managing a network of partner agents
2. Provides financial transparency to microfinance: No unauthorized loans, no unreported collections, Head office and branch managers have real-time information on business transactions
3. Increased efficiency in operations: Less manual steps, no more double data entry, no lost documents, less errors, increased traceability
4. Convenient and secure for customers: receipt printing and SMS confirmation for every transaction
5. Works with your existing core banking system: No need for a new core banking system. Simply extend the geographical reach of your core banking system and prolong its lifespan. Get more out of your initial investments.
6. Provides real-time information on field officer: Allows you to know what your officer have collected or paid out on the field before they get to the office
7. Network agnostic: Works with all networks and is independent of mobile providers
8. Robust against disruptions in internet connectivity: Field officer can perform secure transactions with or without internet connectivity to the core banking system.
9. Extensible and customizable: A future proof solution that can be easily extended in the future to meet new business needs.

Mobile Client Features

1.	Customer management	Yes
	a. Customer product information	Yes
	b. Customer contact management	Yes
	c. Support signing up new customers (enter customer information, photograph required documents)	Yes
	d. Assign customers to dedicated loan officers	Yes
	e. Customer limit management to restrict amount withdrawn	Yes
	f. Customer identification via photograph	Yes
	g. Customer authentication via customer PIN	Yes
2.	Loan Management	Yes
	a. Manage multiple loans per customer	Yes
	b. Loan repayment collection	Yes
	c. Display payment plans for customers	Yes
	d. Track outstanding loan installments	Yes
	e. View customers complete transaction history and overview	Yes
	f. Track the number of attempts made to collect a payment for use in customer rating	Yes
3.	Saving and Deposits Management	Yes
	a. Support for different types of savings accounts	Yes
	b. Support multiple savings accounts per customer	Yes
	c. Collect payments for savings and deposit accounts	Yes
	d. Pay out savings to customers	Yes
	e. Collect payments for savings and deposits account	Yes
	f. Support open new accounts for existing customers	Yes
	g. View customers complete transaction history and overview	Yes
	h. Print customer account statement	Yes
4.	Provides communication to customers	Yes
	a. Customer notification for every transaction via SMS	Yes

	b. Customer notification for every transaction via mobile printer	Yes
5.	Robust communication and operational modes	Yes
	a. Online mode of operation (with Internet)	Yes
	b. Offline mode of operation (without Internet in remote areas)	Yes
6.	Optional extensible features	Yes
	a. Integration of mobile payment and mobile wallet systems	Yes
	b. Extension to support authentication via fingerprinting	Yes
7.	Communication channels	Yes
	a. Communication via GSM	Yes
	b. Communication via WIFI,	Yes
	c. Communication via GPRS and 3G (EDGE, HSDPA, UMTS)	Yes
	d. Communication via Bluetooth	Yes

Back Office Features

1.	Customer management	Yes
	a. Customer product management	Yes
	b. Customer contact management	Yes
	c. Assign customer to dedicated branches	Yes
	d. Create or update customer limit management to restrict amount withdrawn	Yes
	e. Customer identification via photograph	Yes
	f. Manage customer demographics	Yes
	g. Following up of customer communication history	Yes
2.	Loans management	Yes
	a. View loans history for each loan, customer, operator and branch	Yes
	b. Create or update customer payment plans based on payment frequency, amount, or duration	Yes
	c. Track outstanding loans	Yes
	d. Add notes and documents for each account	Yes
3.	Saving and deposits management	Yes

a.	Configure different type of savings/deposit accounts and the limits	
b.	View transaction history for each customer, operator or branch	Yes
c.	Manage account status: active, inactive, close, dormant etc.	Yes
d.	Support multiple deposit movements	Yes
e.	Support account transfer to a different type	Yes
f.	View customers complete movement history and overview	Yes
g.	Add notes and documents for each account	Yes
4.	Secure and auditable treasury management	Yes
a.	Provides real-time information on the amount of money to be paid in by each field officer at the end of day or week	Yes
b.	Provide real time overview of total amount of money in each branch or carried by each field officer	Yes
c.	Supports the secure and auditable paying in of collected money by the loan officer to the treasurer authenticated via personalized PINs	Yes
d.	Supports the secure and auditable disbursement of money by the treasurer to the field officer authenticated via personalized PINs	Yes
5.	Employee performance management	Yes
a.	Reports on start and end of work per field officer per day	Yes
b.	Reports on the number of visits performed and average intervals between visits	Yes
c.	Average duration of field visits and working days	Yes
d.	Additional performance indicators	Yes

Enterprise Class Features

1.	Device management	Yes
a.	Centralized provisioning and configuration of devices	Yes
b.	All device and server behavior can be centrally configured.	Yes
c.	Assign specific users to devices	Yes
d.	Remotely blacklist device or users on a device	Yes
2.	User and access management	Yes

a.	Clearly defined and restricted user roles and permissions	Yes
b.	Assign user to dedicated branches	Yes
c.	Remote user access revocation	Yes
3.	**Business intelligence engine for enterprise reporting**	**Yes**
a.	Powerful dynamic reporting engines	Yes
b.	Multiple standard reports, custom reports can be created on demand	Yes
c.	Reports can be printed or exported as Email, PDF, Excel, Word etc.	Yes
d.	Standard graphs (pie, bar etc available)	Yes
e.	Graph can be printed or exported as images or PDF document	Yes
f.	Data synchronization with central server provides a single picture for the entire company	Yes
4.	**SMS/email communication engine**	**Yes**
a.	Single or mass SMS/email communication to customers and users	Yes
b.	Create re-usable SMS/email templates for marketing, reminders, confirmation and notifications	Yes

Security Features

1.	**End-to-end encryption**	**Yes**
a.	Encrypted communication between head office and branches (including VPN support)	Yes
b.	Encrypted communication between server and devices (including VPN support)	Yes
c.	Sensitive data stored on devices is encrypted	Yes
2.	**Access Control**	**Yes**
a.	Password protection	Yes
b.	User role and permission: who does what on the system	Yes
3.	**Traceability, revision history and audit tracking**	**Yes**
a.	All changes in the system are documented (who did what and when)	Yes
b.	Data retention period for deleted data can be configured	Yes

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