



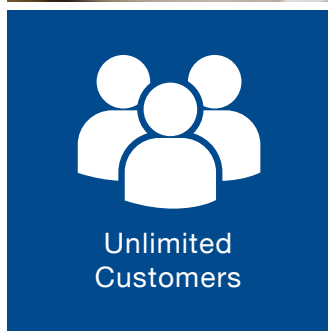
MANAGE MICRO-FINANCE WITH EASE!



Micro Finance



Customer Service
Management









Unlimited
Customers



THE TOTAL SOLUTION SYSTEM FOR YOUR BUSINESS

CONTENTS

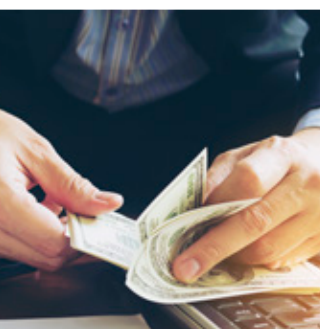
-  Introduction To Micro-Finance.....2
-  Loans Setup.....3
-  Loan Application.....4
-  Current Accounts.....5
-  Loans Management.....6
-  Customer Services Management.....7



Bi-Lingual
Arabic / English



Customer Service
Management



Manage All
Payments



MICRO-FINANCE

"Manage Micro-finance with Ease!"

Optimum Micro-Finance module is an integrated web-based system for management of small loans by micro finance banks. It supports the cloud based platform where the data would be hosted on cloud servers and then the system can be used over the internet.

Optimum Micro-Finance module provides a powerful Security and Workflow. Specific system and operational roles can be defined at user or user group levels.

A powerful document workflow ensures the smooth flow of documents within the organization.

Technologies:

- Intranet / Internet based
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Why Optimum?

Product Specific:

- Integration with Core Banking
- Manage All Loan Types
- Manage All Payments
- Loan Repayments
- Loan Schedules

Product General:

- Business Intelligence Reporting
- In-Built Document Workflow
- Bi-Lingual Arabic/English
- Powerful Security Control
- Fully Integrated ERP

Micro Finance Functionalities:

- Loans Setup
- Loan Application
- Current Accounts
- Loans Management
- Customer Services Management



Supports Document
Attachment



LOANS SETUP

The loans provided by Micro-Finance institutions are different from those offered by conventional banking institutions. Optimum **Micro-Finance Module** includes the setup for Micro-Finance loan applications where in any kind of form can be setup in system to be available online for loan application.

Unique Features

Product Specific:

- Unlimited Loan Types
- Easy Setup
- Electronic Interest Calculation
- Electronic Profit Calculation
- Sub Ledger
- User Friendly Interface

Product General:

- Supports Document Attachment
- Posting Alerts (Emails, sms..etc)
- Bi-Lingual Arabic/English
- Powerful Security Control

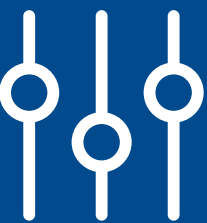
Any type of loan be it Islamic or Conventional can be setup easily in system with ease of use yet complete control over financials.

Technologies:

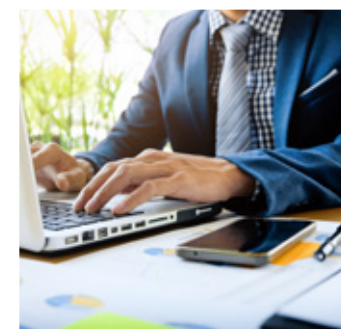
- Intranet / Internet based
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Loans Setup Functionalities:

- Multiple types of loans such as Islamic loans and conventional ones
- Multiple type of loan periods
- Multiple names of loans
- Create multiple loan formulae for loan terms
- Calculation of benefits, Murabaha and commissions
- Multiple types of current accounts
- Inquiries and reports
- Electronic alerts via e-mail



Easy Setup



Inquiries & Reports



Posting Alerts



e-Statements



LOAN APPLICATIONS

The **Micro-Finance** loan process starts with the filing of loan applications, both online and offline. Then it passes through different stages, until the loan is approved or rejected.

Unique Features

Product Specific:

- User Defined Forms
- User Defined Validations
- Link Forms to Loans
- Electronic Approval Cycle
- User Friendly Interface

Micro Finance Module includes the management for loan applications with user defined forms and validations based on requirements of each loan type.

Technologies:

- Intranet / Internet based
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Product General:

- Supports Document Attachment
- In-Built Approval Workflow
- Posting Alerts (Emails, SMS..etc)
- Powerful Security Control

Loan Applications Functionalities:

- Online or offline loan application forms
- Data validation for mandatory fields
- Move the application electronically by approvals and authorizations from one department to another
- Follow-up applications
- Approval or rejection of application electronically
- Issue remittance advise for the loan
- Post accounting entries
- Inquiries and reports, and electronic alerts



CURRENT ACCOUNTS

Micro-Finance institutions provides both checking account and savings account facilities to its customers. **Micro Finance Module** eases the management for current accounts with full control over loan operations.

Unique Features

Product Specific:

- Current Accounts Management
- e-Statements
- Electronic Profit Calculation
- Electronic Interest Calculation
- Sub Ledger
- User Friendly Interface

Micro Finance Module provides total security and in-built document flow to manage the system with total control.

The e-Statement makes it very easy for the customers to know complete picture of transactions.

Technologies:

- Intranet / Internet based
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Product General:

- Supports Document Attachment
- In-Built Document Workflow
- Posting Alerts (Emails, SMS..)
- Powerful Security Control

Current Accounts Functionalities:

- Open all types of current accounts such as current accounts, Murabaha Current Account
- Calculate fees, commissions, interest and Murabaha automatically
- Send electronic statements automatically
- Inquiries and reports
- E-alerts



User Defined Validations



Electronic Profit Calculation



Post Accounting Entries



Microsoft SQL Database



Posting Alerts



Unlimited Customers



LOANS MANAGEMENT

The **Micro-Finance Loans Management** process deals with different stages of the loan, from application to repayment.

It involves the processing of documents, follow up of repayments, maturity of loans etc.

Unique Features

Product Specific:

- Full Loan Cycle
- Loan Register
- Electronic Installments Calculation
- Sub Ledger
- User Friendly Interface

Product General:

- Supports Document Attachment
- In-Built Approval Workflow
- Posting Alerts (Emails, SMS, etc.)
- Powerful Security Control

Loans Management includes the management for loans with complete control over financials and security.

Technologies:

- Intranet / Internet based
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Loans Management Functionalities:

- Opening loan & Calculating sales commissions, benefits and Murabaha
- Charge premiums according to the duration of the debtors account
- Follow-up of installment payment until maturity of loan
- Dealing with the repayment/extension/maturity of the loan electronically by documentary movement
- Follow-up collection electronically
- Electronic reports & inquiries, and electronic alerts



CUSTOMER SERVICES MANAGEMENT

Customer Services Management module automates your entire customer services and related activities. Customer Service areas can be pre-defined in system and limited or full access can be provided to customers based on customer type or services used.

Unique Features

Product Specific:

- Unlimited Customers
- Unlimited Service Categories
- Multiple Correspondence Types
- Customer Support Portal Update
- Customer Communication
- Management Level Dashboards

Product General:

- Supports Document Attachment
- In-Built Approval Workflow
- Posting Alerts (Emails, SMS, etc.)
- Powerful Security Control

A comprehensive yet easy to use Customer Support Portal is also available as part of the system.

Customer Services Module has built-in functionalities of e-mails and messaging which can be scheduled to be sent automatically to all or set of customers.

Technologies:

- Intranet / Internet based
- Accessible Through Any Browser
- ASP.NET & C# Development Tools
- Microsoft SQL Database
- Mobile Application

Customer Services Management Functionalities:

- Customer Support Portal
- Customer Service Levels
- Customer Support/Service Tickets
- Customer Communications



Supports Document Attachment



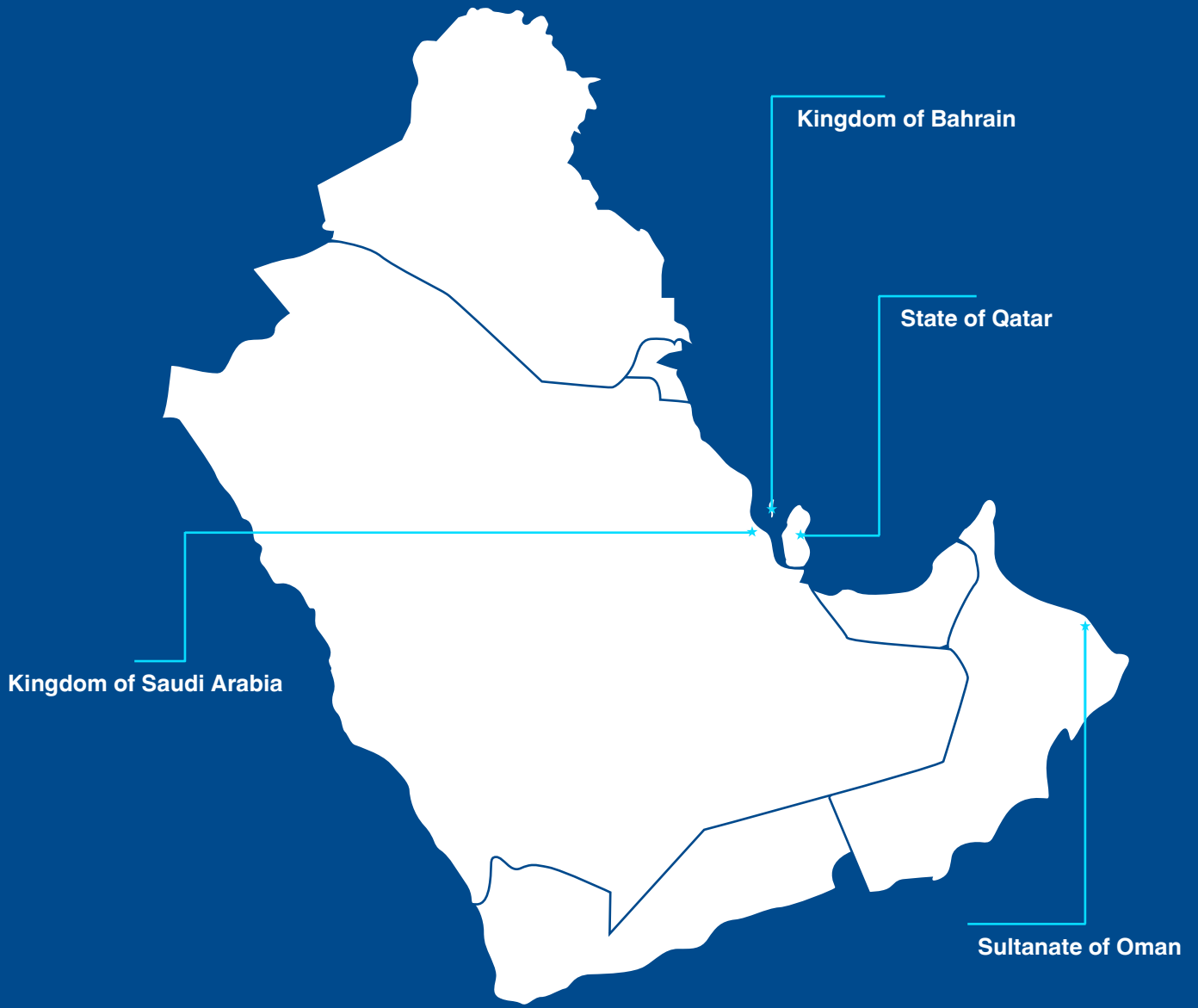
Electronic Installments Calculation



Supports Document Attachment



Customer Support Portal



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