



# Mobile bill presentation and payment.

## Extend your brand and customer relationships

Most of the credit card issuing banks have successfully extended its electronic statement service to its credit cardholders. Electronic statements provide flexibility, immediacy and convenience for our customers.

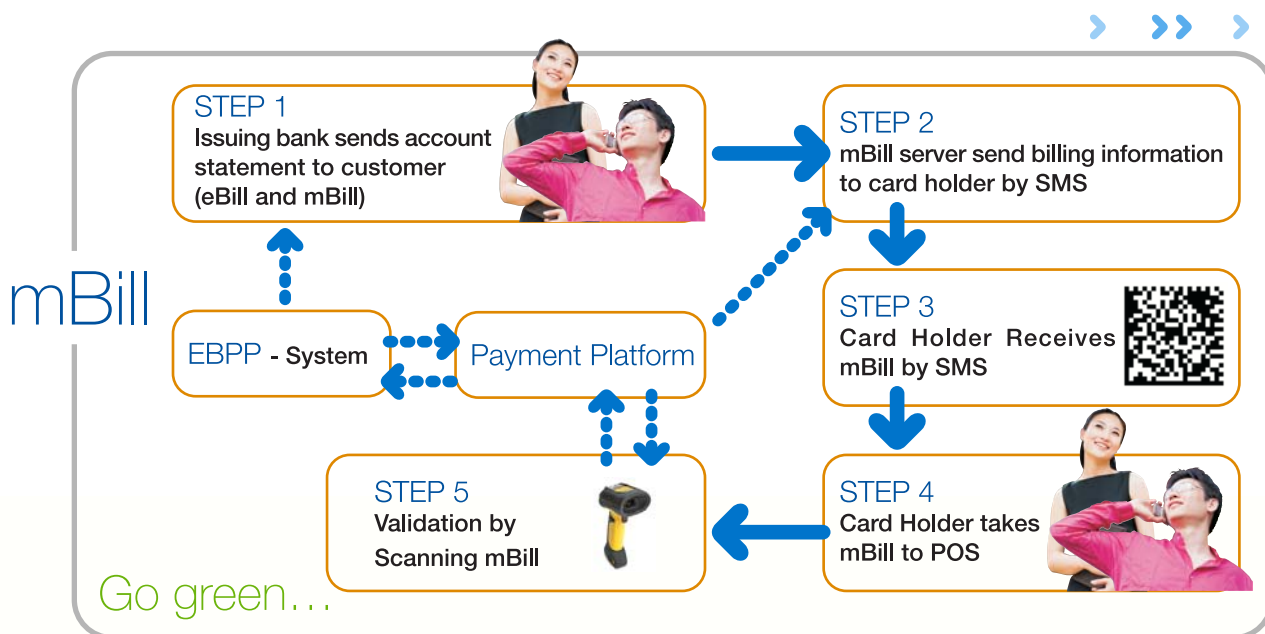
Nothing builds loyalty and drives new business better than a strong, ongoing connection with customers. But these days, as competition increases and technology continues to evolve, companies face new challenges that make it difficult to develop that connection. These challenges include rising customer expectations, security concerns, and the high cost of personalizing correspondence.

The application would enable issuing banks to send information directly to customers mobile phone through SMS. The mBill Client would receive the SMS and encode the SMS information into a Barcode.



Apart from the latest bill information, the mBill client would enable card holder to remember the payment deadlines through alerts and would provide the last five payment records. Banks will be able to use this connectivity to provide promotional information to the users also.

- *mBill can be deployed for FI's and any billing company like utilities, Telco's etc.*
- *The application provide ready reference to the pending payments*
- *Would enable payment at click of button*
- *Extends the relationship with the customer by providing add on services.*
- *Easy to use and intuitive user interface.*
- *Its green – environment friendly*





# Mobilize your business

*by empowering the agents on field with real time loan and Collection processing*

MicroFin provides a simple and powerful tool for Microfinance Institutions (MFIs) to drastically reduce time spent in manual collation, calculation, recording, and multiple data entry. It also contributes significantly by reducing errors in operations. Consequently, MFIs have a greater amount of time at their disposal for outreach activities, to expand their services both in volume and reach, and in the type and scope of their offerings.

At the other end of the chain, MicroFin helps provide critical input to MIS operations for greater monitoring and control, and facilitates faster and effective decision-making.

- The hallmark of the application is its extreme simplicity of usage with clean and consistent interfaces, secure communication channels and flawless logic to handle exceptions, all of which are available on the MicroFin platform.
- This allows for semi-literate or even illiterate users to be able to access and derive performance benefits from the application, driving down costs further.
- Complete solution for MFI to streamline their field and backoffice operations
- MicroFin comes with loan management system but can also be integrated with existing or 3rd party backend systems.



Financing

Customer Acquisition

Customer Approval

Loan/Product Servicing

Transaction process



**New Loan Application**  
- Document Images can be captured as collateral



**New Loan Application**  
- Status



**Loan Disbursement**  
- Print receipt (Auto)  
- Update back end database



**Loan Repayment**  
- Print receipt (Auto)  
- Update back end database

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