



# MFI EXPERT

## CORE BANKING PLATFORM



**TOTAL DIGITAL TRANSFORMATION FOR MFIs, CREDIT UNIONS, SAVINGS & CREDIT COOPERATIVE SOCIETIES**



# Modules

01

Customer Relations Management (CRM)

02

Core Banking Module (FOSA & BOSA)

03

Mobile Applications (Digital Field Application, Self Service)

04

Mobile Wallet & Integration with Banks

05

Documents Archiving

06

Requisitions Processing

07

Integrated Reconciliations

08

Business Intelligence



# Overview

MFI Expert is a comprehensive core banking system purpose-built for Microfinance Institutions (MFIs) and SACCOs. It enables institutions to efficiently manage end-to-end financial operations, including loan disbursements and repayments, savings accounts, and general ledger accounting.

Designed to address the unique operational needs of MFIs, MFI Expert supports both individual and group lending models, allowing effective management of loan portfolios and repayment schedules. The system also provides robust client data management, reporting, and accounting capabilities to support informed decision-making and regulatory compliance.

MFI Expert is user-friendly and highly customizable, allowing each institution to tailor the system to its specific processes and requirements. By digitizing and automating core operations, MFI Expert helps MFIs streamline workflows, minimize manual errors, and significantly improve operational efficiency.







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# Core-Banking



## BOSA

(BACKOFFICE SERVICES)

SHARES & DIVIDENDS  
INVESTMENTS  
LOANS PROCESSING  
COLLATERAL MANAGEMENT  
COLLECTIONS MANAGEMENT



## FOSA

(FRONTOFFICE SERVICES)

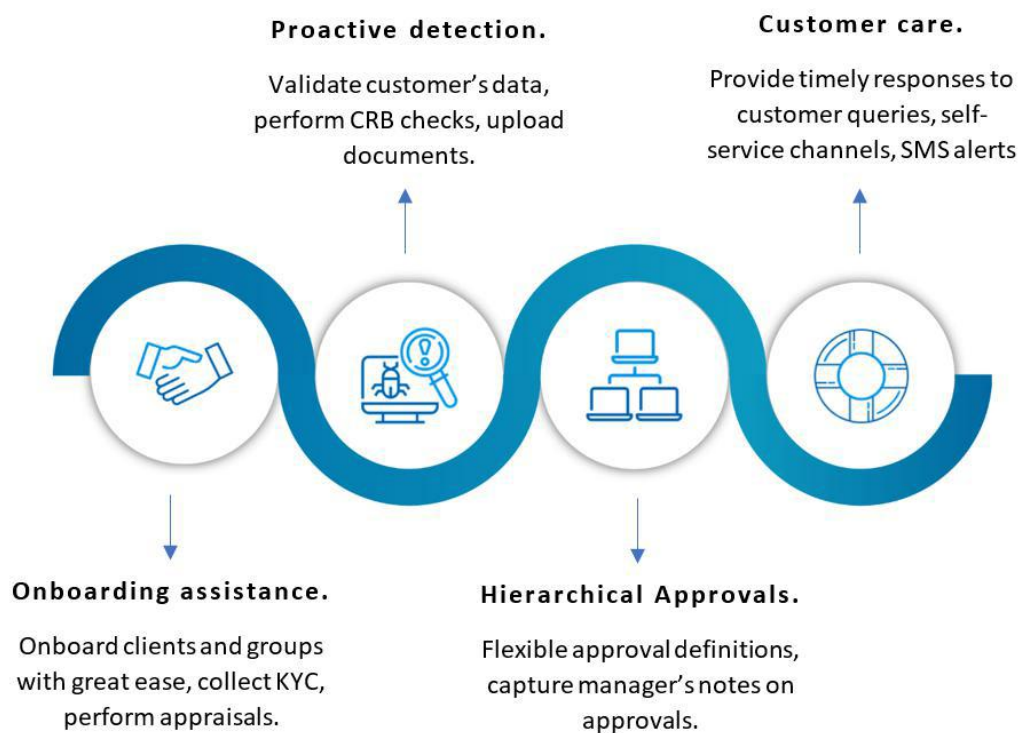
KYC MANAGEMENT  
DEPOSITS  
WITHDRAWALS  
TRANSFERS  
STANDING INSTRUCTIONS  
INSTANT LOANS  
SELF SERVICE MOBILE APP  
SELF SERVICE VIA USSD





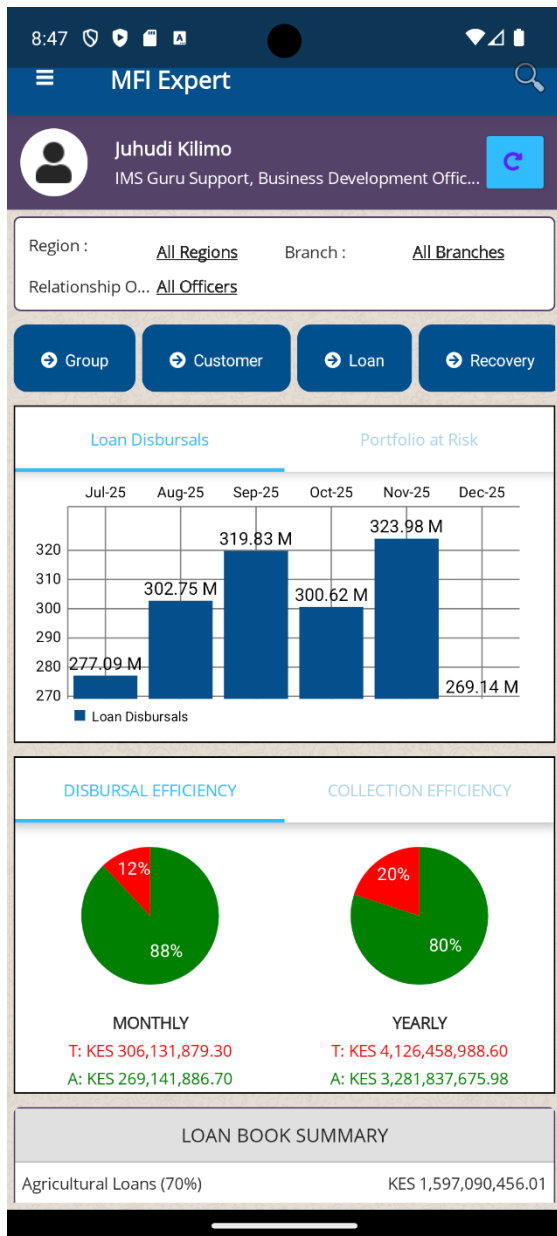
MFI Expert includes a comprehensive Customer Relationship Management (CRM) module that supports the onboarding and management of individual clients and self-help groups. Relationship or loan officers can initiate the onboarding process, capture detailed KYC information, conduct credit appraisals, and submit applications for the required approval workflows.

To enhance accuracy and security, the system offers specialized features such as biometric identification and mobile number verification, ensuring reliable client authentication and data integrity. In addition, clients are kept informed through automated SMS notifications, providing real-time updates on account balances, transactions, and other key activities.





# Mobile Apps



## Digital Field Application



The **Digital Field Application Mobile App** digitizes field and management operations by enabling staff—including field officers, branch managers, regional managers, and top management—to perform key tasks on a single platform. It supports customer and group onboarding, loan origination, document capture, collections, refunds, account inquiries, and loan calculations, all complemented by simple, role-based dashboards for quick and informed decision-making.

## Customer Self Service



Enable customers to conveniently access essential banking services through the **Self-Service Mobile App**, including balance enquiries, loan applications, guarantee confirmations, loan eligibility checks, and loan calculations, providing a seamless and user-friendly self-service banking experience.

Feature phone users can conveniently access essential banking services through **USSD and Interactive SMS**, enabling them to perform key transactions and enquiries without the need for a smartphone or internet connectivity.



# Mobile Wallet Integration

## C2B (Customer to Business)

MFI Expert supports seamless automated collections from customers via mobile wallets, enabling MFIs and CO-OPs to receive payments efficiently and securely. All transactions trigger real-time SMS notifications, keeping both the institution and customers informed.

The system includes payment validation controls that verify payment requests before acceptance. Institutions can configure whether to accept or reject payments from unknown or unregistered customers, ensuring strong reconciliation and fraud prevention.

MFI Expert also supports STK Push transactions, allowing customers to initiate payments directly from their mobile phones through secure, guided prompts, resulting in faster collections and improved customer convenience.

## B2C (Business to Customer)

MFI Expert provides a fully automated digital lending solution through B2C Paybill integration, enabling institutions to disburse loans instantly to customers' mobile wallets.

Before disbursement, the system performs mobile number ownership verification to confirm that the registered mobile line belongs to the borrower, reducing the risk of fraud and misdirected payments. An additional approval layer can be configured to ensure governance and compliance before funds are released.

Withdrawal charges are fully configurable, allowing institutions to include or exclude transaction fees from the disbursed amount based on their product policies.



# Requisitions

The MFI Expert Requisition Management module provides a centralized solution for Microfinance Institutions to manage requisitions across the entire organization. Staff members can initiate requisitions that are routed through configurable approval workflows, with quotations collected and stored digitally, and purchase orders generated automatically where required.

Date :	14-Mar-2022	PO. No. #	<b>1000432</b>
Supplier :	Ace Technologies Ltd	Ship to Branch :	Head Office
Valid Until :	14-Apr-2022		

Quantity	Description	Estimated Cost (KES)
1	Samsung phone charging cable	1,740.00
Total Estimated Cost (KES)		1,740.00
Remarks		

NOTE: Juhudi Kilimo will accept responsibility for payment for goods and/or services and invoiced in its name ONLY where the provision of such goods and/or services has been covered by our official order signed by an authorised person. It is the suppliers responsibility to establish the identity and credibility of the recipient of the goods. Please return the Duplicate of this order with the goods.

### Approvals

Authority	Date & Time	Signature
Procurement Officer	<b>APPROVED</b> 15-Mar-2022 10:07:00	
Chief Finance Officer	<b>APPROVED</b> 15-Mar-2022 16:53:00	

- User Initiated
- Digital Signatures
- Flexible Approval Workflows
- Email Notifications
- Purchase Orders
- Documents Storage





# Documents

MFI Expert provides a comprehensive Document Management System that enables financial institutions to securely store and manage a wide range of documents, including customer and group KYC, loan application forms, insurance records, collateral documents, and other related information. Documents can be captured and uploaded directly from the Mobile App using the device camera, eliminating the need for manual scanning and ensuring complete, accurate data capture at the point of origin in the field.

Documents are securely attached to Group, Customer, or Account records, making them easy to search, retrieve, and trace. Once uploaded, access is restricted to authorized users only, ensuring strong data security. Documents are viewed directly on the server without being downloaded to user devices, supporting data privacy and regulatory compliance.





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# Business Intelligence

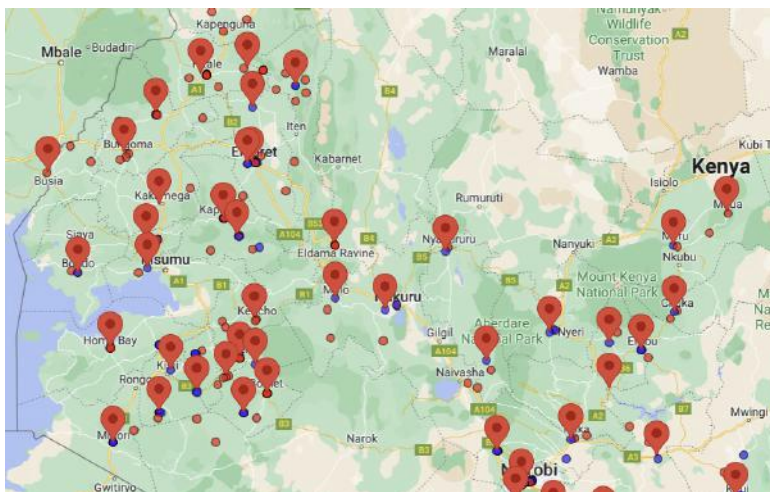
## Key Performance Indicators



Region	Branch	Loan Officer	No. Of Cust.	Possible Drop Outs	%	Possible PAR
CENTRAL RIFT	Molo	Hilary Kipgetich	885	455	51	42,451.79
CENTRAL RIFT	Molo	Mercy Cheptoo Mitali	164	96	59	10,704.59
CENTRAL RIFT	Molo	Christopher Sargon Kiptul	483	447	97	0.00
CENTRAL RIFT	Molo	Collins Kiprotich Koech	4	4	100	0.00
CENTRAL RIFT	Molo	Gloria Jerop	338	336	99	0.00
CENTRAL RIFT	Molo	Bernard Koggel	1,607	1,114	69	0.81
CENTRAL RIFT	Molo	MFI Expert System Admin	631	630	100	0.00
CENTRAL RIFT	Molo	Joyceline Jeptoo	767	311	41	211,320.77
CENTRAL RIFT	Molo	Kiptul Chenuyot	7	7	100	0.00
CENTRAL RIFT	Nakuru	Moses Kipkorir Kimutai	439	188	43	78,186.50
CENTRAL RIFT	Nakuru	MFI Expert System Admin	140	140	100	0.00
CENTRAL RIFT	Nakuru	Fridah Nalaka Nandasaba	159	106	67	0.00
CENTRAL RIFT	Nakuru	Mathew Kipchumba	1,015	620	61	105,382.62
CENTRAL RIFT	Nakuru	Edina Kemunto Nyakangi	484	235	49	133.64
CENTRAL RIFT	Nakuru	Grace Njoki Kinuthia	2	2	100	0.00
CENTRAL RIFT	Nakuru	Stephen Muryoki Muliwa	554	365	66	28,568.52
CENTRAL RIFT	Nakuru	Eliah Muriya Mairigi	393	371	94	0.00
CENTRAL RIFT	Nakuru	Edwin Osodo	1	1	100	0.00
CENTRAL RIFT	Nyahururu	Margaret Wambui Thairu	17	16	94	0.00
CENTRAL RIFT	Nyahururu	Lucy Wangui Chege	814	441	54	31,430.24
			228,623	155,521		31,174,537.66

Track key performance indicators such as **borrowers per loan officer, average loan size, average savings size, client drop-out rates, and loan turnaround time**. MFI Expert provides timely insights into **Portfolio-at-Risk, delinquent accounts, disbursements, collections, onboarding trends, loan officer performance, customer service requests, user roles and responsibilities, and a complete audit trail**, enabling informed management decisions and effective operational oversight

## Interactive Graphical Dashboards



## Geo-Tracking of Employees & Customers



Visualize your **customers and groups on an interactive map**, with loan portfolios and savings deposits plotted geographically to provide in-depth insights into your customer base, outreach coverage, and serviced areas.



# Reconciliations

Reconciliation is a critical process for financial institutions, ensuring that internal records accurately reflect actual financial transactions. MFI Expert's reconciliation module enables fast and automated reconciliation of bank accounts by automatically importing bank transactions and matching them against system records. The platform provides advanced matching capabilities based on transaction date, amount, and reference number, significantly reducing manual effort, errors, and reconciliation time.

One of the key benefits of the bank reconciliation feature is its ability to help financial institutions quickly identify and resolve discrepancies. The system clearly highlights unmatched transactions, enabling users to investigate and take corrective action efficiently. In addition, MFI Expert provides advanced reconciliation reports covering both reconciled and unreconciled transactions, supporting transparency, audit trail requirements, and regulatory compliance.

Recon ID : 1005

Account :

Recon. Opening : 0.00

Get Data

Recon Date : 02-Jun-2022

Period : 01-May-2022 31-May-2022

Stat. Closing : 0.00

Auto Recon

Reco. Closing : 0.00

Save

CB Force Match

Unmatch

Match

Note

Locate Matched

Locate Matched

Note

Match

Unmatch

BS Force Match

Tran No	Date	Tran Ref	Description	Debit	Credit	Recon	BS Matching
Enter text to search							

Tran No	Date	Tran Ref	Description	Debit	Credit	Recon	CB Matching
Enter text to search							

Number of Cash Book Transactions :

Number of Matching Entries :

Verify

Record as Completed

☐ Include Reconciled Entries In the Report (May take long time)

Number of Bank Statement Transactions :

Number of Matching Entries :

Reset

Delete

Generate Recon Statement



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## CORE BANKING PLATFORM

### **ULTIMUS SOFTWARE PVT. LTD.**

#501, RAJESWARI TOWERS,  
DWARAKAPURI COLONY, PANJAGUTTA,  
HYDERABAD, TELANGANA  
INDIA - 500 082.  
+91 98482 18507 / +91 95502 58182  
INFO@ULTIMUSSOFTWARE.COM  
ULTIMUSSOFTWARE.COM

### **IMS GURU LIMITED**

LANGATA LINK ROAD  
NAIROBI, KENYA  
+254 722 554455  
INFO@IMSGURU.COM

### **ERP SOFTWARE TECHNOLOGIES**

KASANCHES  
ADDIS ABABA, ETHIOPIA  
+251 91 186 9222  
INFO@ERPST.COM