

CONSUMER

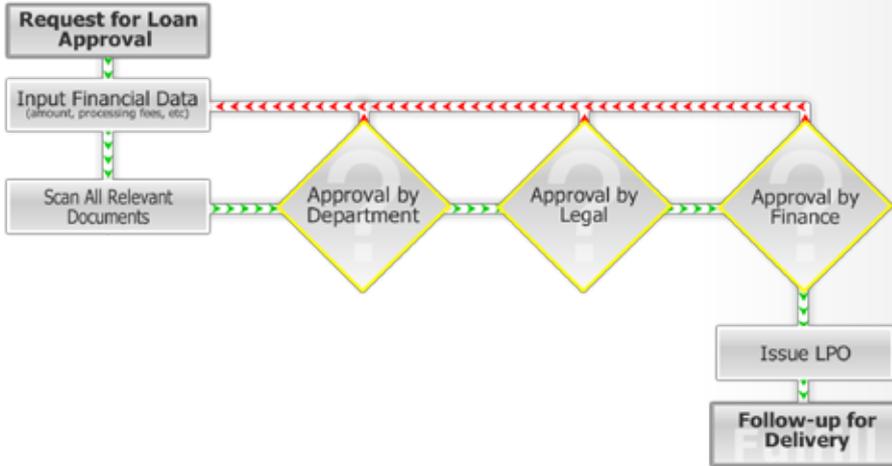
FINANCE SYSTEM



CFS

CFS has been specially designed for companies dealing in vehicle sales financing. However, the system is very generic and can be easily tailored for other types of business financing. E.g. A Company selling electronics on installments basis can use the system with minor or no modifications. The system can even be used as a normal loan management system to keep you ahead of your competitors as it provides you with the right information at the right time. CFS will prevent making wrong decision of giving loans to blacklisted clients.

Key Features



On-line Approval with Integrated e-mail and Workflow

Users responsible for reviewing and approving or rejecting loan applications can now do it online with CFS. The system comes with an integrated e-mail system which alerts the users when any action is required from their side. By double-clicking on the email message, the system automatically opens the appropriate window giving the user access to all the required information, including the scanned documents.

Cust#	Customer Name	CivilID Number	Home Tel No.	Customer Status
1	ALIYA HUSSAIN ALI ABDULLAH	258061700535	6745088	Active
2	KHAIRIAH MOHD AMMIN AHMED	228030500146		Active
3	Mezker Naser Theeb Al Harshary	225080700054	4870129	Black-Listed
4	Falah Mubarak Mdad Al Rashidy	270082400517		Active
5	Rashid Sultan Mohamed	249080800107	9155114	Black-Listed
6	AHMED ABDULLAH HUSSAIN MOHD	260010800029	2458426	Active
7	Ali Faraj Firas Al Inzy	258031502319		Black-Listed
8	ABDULLAH MALIK SALIM AL MALIK	266121100073	9661847	Active

Results exceed Maximum Query Records value. Records limited to 9999

Customer Database with Active /Blacklisted Customer List

CFS keeps a comprehensive customer database. Customer can be marked as normal or blacklisted customers. Such list can be imported from external agencies (such as credit bureaus) which provide this data. The system rejects any loan applications from blacklisted customers thereby reducing credit risks associated with financing such customers.

Automated Early-Settlement, Rescheduling, Transfers and Reporting

By using Rule-78 as its foundation, all transactions such as early-settlement, rescheduling etc. are automated. User only has to select the date of the transaction and the system determines the amount collectable from the customer.

Besides ensuring that the correct amount is collected from the customer, the system also allows you to view additional discount that may be possible. The system prevents you from giving discount greater than the maximum possible. This ensures that the system will not be abused.

CFS comes with many reports. All reports can be exported to MS-Excel®, dBase, text files etc. for further analysis and manipulation. The report function also allows the reports to be previewed on the screen and can be zoomed and formatted before printing. This flexibility means that the user need not print all the reports on paper.

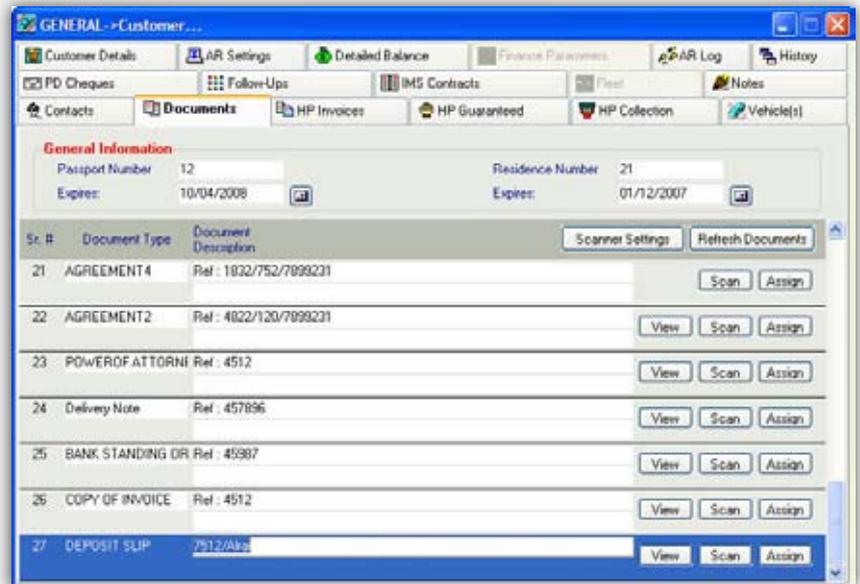
Customer Details		
Customer Name	KHAIRIAH MOHD AMMIN AHMED	Invoice # 131302
Plate Number	276464	Internal # 1
Settlement Details		
Settlement Date	30/05/96	Installments
Add Discount	.000	Installments Charged
Net Payable		Total Receivable 7,530,000
Remarks		Amtd Received 8,153,000
		Fees Waived
Approval Process		
Description	Person Responsible	Approval/Rejection Date
Approval		
Rejection		

Key Features

Document-Imaging Enabled

All relevant documents of the customer can be scanned and stored in the system. This gives an on-line access to view and print the documents when required. Another advantage is that when the customer comes for a repeat business operation, most of the documents are already available.

Storing scanned documents is not going to create load on CFS, nor is it going to inflate or slow down the system. CFS maintains short cuts to the physical location of the scanned documents. The physical location of these documents could be a different location on the computer hard disk, or a totally different computer or server or disk storage device.



Bill-Collector Module

CFS has an excellent bill-collector module designed for clients who need to manage bill collectors and the collections generated by them and ultimately compute their monthly commissions. Using a wizard-style interface, the system guides the users to create monthly targets for bill-collectors. Once targets are generated, the system generates a bill collector-wise report giving details of each customer and the amount to be collected. Receipts entered during the period are automatically assigned to the appropriate bill-collector. At the end of the month, a summary is printed giving each bill-collector targets, amounts collected and the percentage of target achieved. What makes the bill-collector module unique is the way in which it allocates customers to different bill-collectors. Based on an intelligent routine, the system plays fair and distributes equal number of normal & defaulter customers among various bill-collectors.



MORE Features

• Integration with other Systems

CFS can generate all the required journal vouchers to match a client's financial system and transfer the journal vouchers automatically for posting. JV's will be generated for new invoices, receipts, early settlements, rescheduling, fines, legal charges etc. This greatly reduces chances of errors.

• Integrated Rule-78

When a new installment schedule is generated, the interest component of the loan is split over all the installments using Rule-78 by integrating this data inside the installments transactions such as early settlement, rescheduling etc.

• Post-Dated conversion module

Post-dated cheque (PDC) management can become very complicated if you are dealing with a large number of customers who generally pay their installments by giving PDC's during the loan application. CFS assists you with its PDC module to reduce this tedious job.