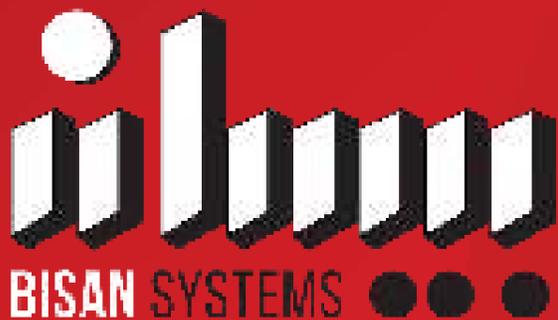


# BISAN LOAN TRACKING & MANAGEMENT



For lending and microfinance institutions, Bisan Loan Tracking & Management system manages the loan workflow as well as multiple loan calculation options. Our end-to-end software solution enables managers, loan officers, credit analysts and loan committees at all levels; to efficiently manage and track all loan information, provide stakeholders with financial and statistical data, in addition, to other reports and indicators on performance and evaluation.

The Loan Tracking & Management system is fully integrated with Bisan ERP Financial, Payroll and HR Solutions. It offers high flexibility in the implementation of the solution to adhere to the workflow and requirements of each institution.

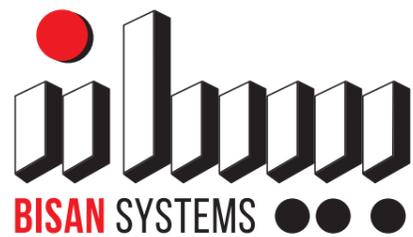


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O U R P U R P O S E

**WHEREVER WE GO,**

**WE IMPROVE  
MANAGEMENT  
DECISION MAKING.**

## **WHY BISAN? BISAN GENERAL FEATURES BISAN FINANCIAL FUNCTIONS**

Financial Management

### **BISAN LOAN MANAGEMENT**

Loan Products

Amortization Table

Branch Management

Field Employee Management

Interest Calculation Methods

Interest Calculation Based On

Loan Approvals & Controls

Commission Calculation Methods

Commission Handling Methods

Guarantors

Client Information

Loan Insurance

On Payment Saving Calculation Methods

Loan Transactions & Functionalities

Refinancing

Writing-off Loans

Penalty Handling

Rescheduling

### **LOAN MANAGEMENT REPORTS**

Detailed Reports

Summary Reports

Miscellaneous Reports

### **CYBERSECURITY & ACCESS RIGHTS**

# 35+ YEARS OF EXCELLENCE WHY BISAN?



Using Bisan Solutions



Available Anytime...  
Anywhere



Zero Investment  
in Hardware



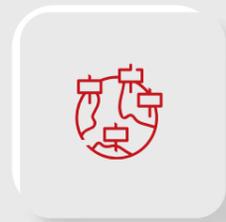
A Modular Seamlessly  
Integrated System with a  
Single Point of Entry



Adaptable to your  
own Business and  
Industry Needs



100% Secure Access to  
Real Time Information



International Market  
Presence



Licensed in Many  
Countries



Continuous Upgrades  
at No Additional Cost



Cloud Application



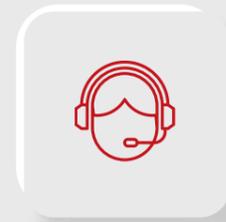
Redundant Sites



Multi-layer Security



Fast and Comprehensive  
Implementation



365 Days Support  
Availability



An ERP Specifically  
Designed to Meet  
Today's Challenges



Available in Eight  
Languages



Optimized Decision Making



Reliable

# BISAN GENERAL FEATURES

Bisan Loan Tracking & Management is continuously upgraded with enhancements and new features to improve efficiency and provide higher accuracy.



## TRULY MULTILINGUAL SYSTEM

A unique multilingual implementation providing the user the option to switch between desired languages at any given time during a session. An enhanced capability that allows entering sales vouchers in a certain language and printing it in another.



## CLOUD ERP

The main screen is designed to clearly differentiate the application from the browser. The system supports all internet and intranet functionalities. The system is accessible from any internet connection, providing high data security.



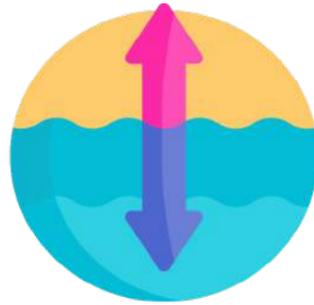
## SPLIT VIEWS

A feature to split the view to multiple screens of the open tabs of files, transactions or reports in the system.



## USER-FRIENDLY

The system provides user-friendly menus and graphics, a capability to hide, show and move columns around to customize screens per user. The menus and windows are designed in groups that deal with different cycles of accounting and management titles.



## DRILL DOWN FUNCTIONALITY

A complete drill down functionality showing all details of each transaction on every report.



## FILTERING CAPABILITIES

Capability to filter tables by excluding or including any criteria.



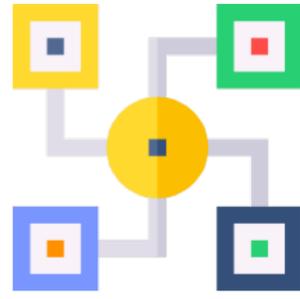
## MACRO RECORDER

A tool to record recurring transactions for higher efficiency and productivity.



## SMS INTEGRATION

Capability to send automated SMS notifications directly from the system per set configurable criteria for the accounts payable, accounts receivable, transactions and customer balances.



## FULLY INTEGRATED MODULES

The package is fully integrated where all the data is entered through conventional vouchers directly on the screen. The system will eliminate the use of all paperwork whereby all transactions are entered once and automatically posted to corresponding modules, accounts and files.



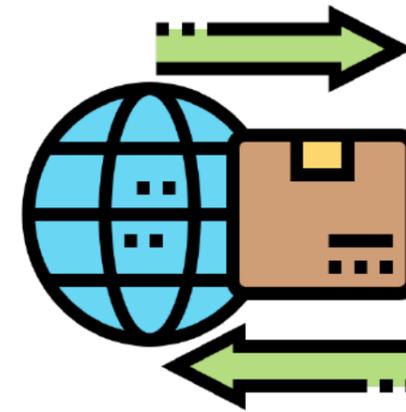
## ADVANCED SEARCH FUNCTIONALITY

A unique detailed search mechanism which enables search in any given database, regardless of its size by searching through keywords or any other requested field. The search utilizes the Soundex algorithm that is especially handy for Arabic keyword searches.



## REPORTS EXPORT

Capability to export all generated reports to Excel, JSON, XML, Text and HTML files, which can be opened by any other spreadsheet or word processing software.



## DATA IMPORT

Capability to import tables and lists from Excel, XML & Text with the appropriate account mapping and fields.



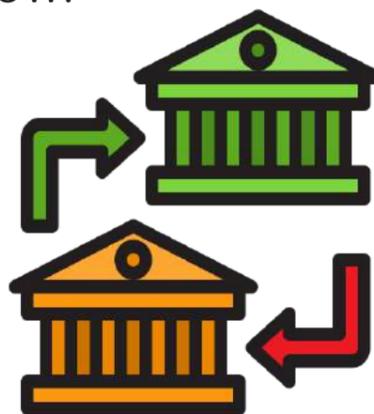
## DOCUMENT ATTACHMENT

Ability to attach any file type with the related record or voucher, such as attaching purchase or expense invoices with related payment or journal voucher or attaching item picture with item file or for catalog view.



## INTEGRATION WITH PERIPHERALS

Full integration with peripherals such as check readers and scanners, bar code readers, scales, document scanners and others.



## BANK TRANSFER FORMS

User-defined HTML bank transfer forms printed directly from the payment vouchers.



## MULTIPLE YEAR REPORTING

A full reporting capability per different periods and years allowing for multiple years reporting, overlapping years and cumulative periods.



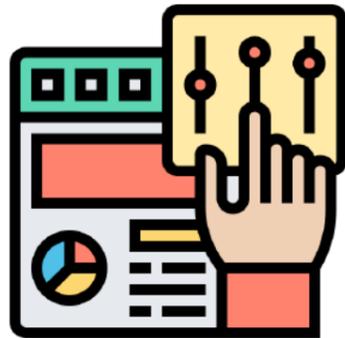
## BARCODE READING & PRINTING

Integration with barcode readers for easy inventory taking and adding items in an invoice, in addition, to direct barcode printing for labels.



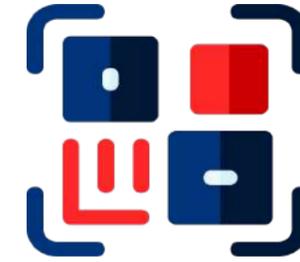
## EMAIL INTEGRATION

Full integration with email systems, where single vouchers, such as purchase orders, invoices or receipts, could be sent. Also, bulk actions, such as pay slips or statements of accounts, are sent in PDF format as attachments to the e-mail and all transactions are logged and stored in the system for review.



## CUSTOMIZED VIEWS

User customized views for all tables, to set preferences for certain criteria and they can be saved for future retrieval.



## QR CODE FOR DELIVERY LOCATION

The ability to print a QR code on store issues and invoices indicating the contact's location for accurate and error free delivery.



## USER PREFERENCES

An ability to define each user's language preference, setting default fields in transactions and customized views for tables.



## RECORD CLONING

To accelerate the data entry and to save time and effort, you can clone any record available, whether it is a file or a voucher. Thus, providing a powerful feature for using any available voucher as a template, rather than building a separate template per voucher.



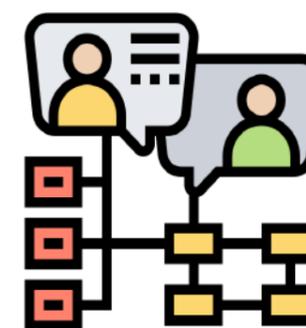
## CHECK PRINTING & READING

Fully user-defined easy-to-use setup per bank account for check dimensions and available fields for any check format.



## NOTIFICATION ALERTS

A feature to automatically generate customizable alerts from the system. These alerts include SMS messages, email notifications or pop-up messages on the screen.



## CONTACT LANGUAGE PREFERENCE

Regardless of the default language the user is working with, a language preference for each contact may be defined; for sending invoices and SMS messages in a preferred different language.



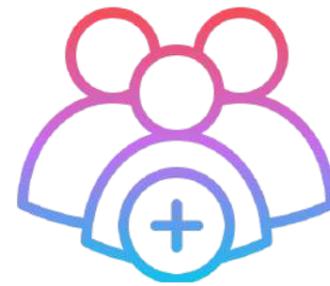
## MULTI-TAB INTERFACE

The system allows the user to open different menus and tables at the same time, to add new records and modify existing ones without having to interrupt the transaction you are working on.



## DASHBOARD & WIDGETS

A dashboard including various widgets for easy reading of data and reports in the system.



## MULTIPLE USERS DEFINITION

Multiple users are each defined with assigned access rights up to the field level.

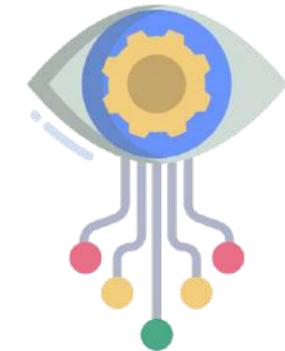


## CUSTOMIZING USER SHORTCUTS & ICONS

The system provides consistent use of function keys and icons that are clearly defined. In addition, it provides a customized definition of shortcuts and icons per user.

## WORKFLOW & ELECTRONIC TRANSACTION APPROVAL

To save time and ensure accuracy, the system offers a multi-level electronic approval structure per document. Thus, providing a paperless, fully tracked, automated and audited transaction processing based on your own set policies and procedures.

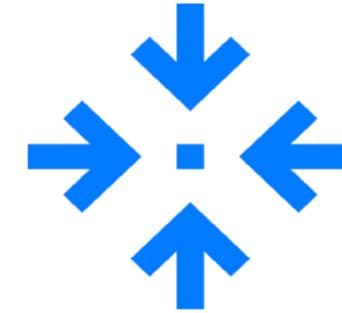


# ADDITIONAL FEATURES



## FULL AUDIT TRAIL

Every change in the system is audited on the field level, giving authorized users access to view all historical changes of any piece of data with who/what/ where/and when information.



## API DATA EXCHANGE

A capability to integrate with third party systems by utilizing the API data exchange module, thus, saving time and effort in data entry and ensuring accuracy.



## SEGMENTED ACCOUNTS

You could tailor accounting segments like departments, cost centers, projects and others to follow management requirements for posting accounting entries and reporting.

# BISAN FINANCIAL FUNCTIONS

# FINANCIAL MANAGEMENT

## GENERAL LEDGER

A flexible chart of accounts with a multi-level file structure and multi-level segments; capturing all vouchers and financial transactions and providing flexible reporting capabilities for any specified period, including detailed information and a drill down functionality. A double-entry voucher system that is fully integrated to maintain all your financial entries in an accounting ledger.

## ACCOUNTS RECEIVABLE & ACCOUNTS PAYABLE

A fully real time integrated module with the GL. It includes multi-currency accounts management with consolidated reports; for easy accurate comprehensive view for all customers and vendors balances, in addition, to detailed transactions with full analysis of your customers' and supplier's activities such as aging, periodic collections and maximum credit reports.

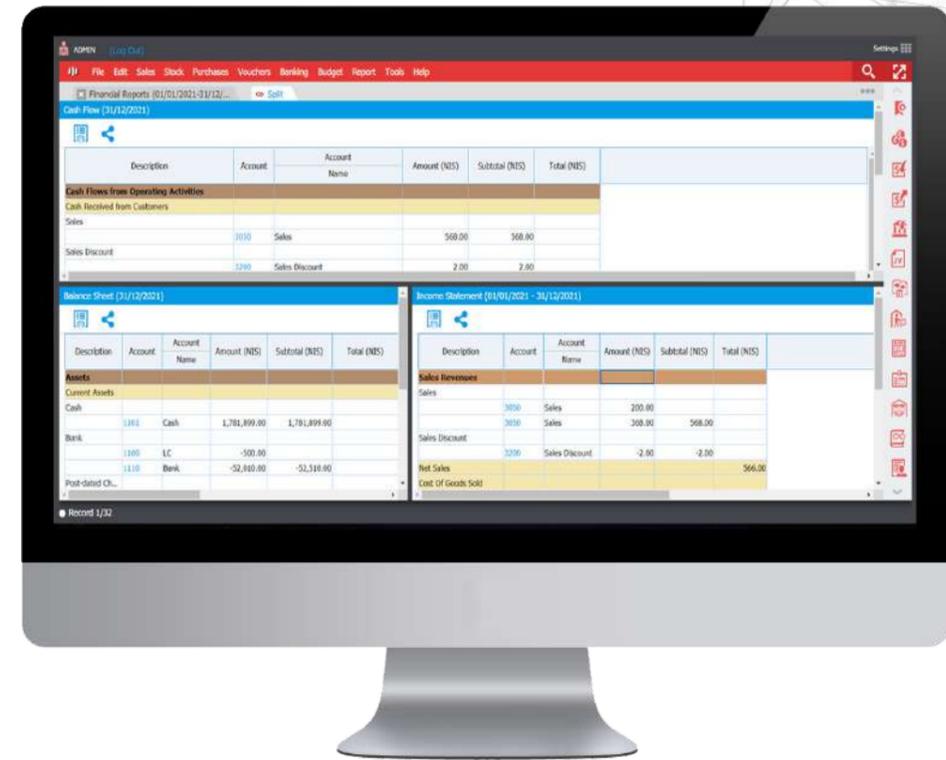
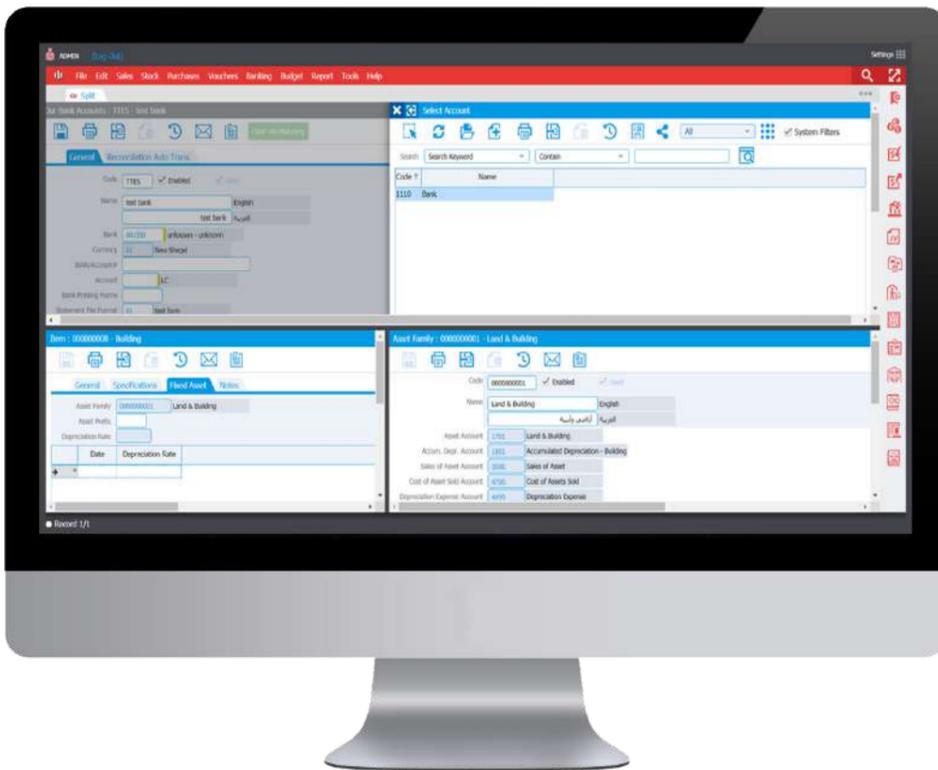


## FINANCIAL STATEMENTS

Comprehensive financial reports for any period of time including (DD-MM-YY TO DD-MM-YY), giving flexibility for cross period and multiyear reporting, in addition, to providing currency translation for extracting the reports in any desired currency defined in the system.

## ASSET MANAGEMENT

In addition to automatic depreciation calculations, full tracking of assets locations and custody providing easy to use full control on assets inventory taking.



## MULTI-LEVEL FILE STRUCTURE

Providing grouping on any set of files whether general ledger accounts, A/R, A/P, assets, cost centers to simplify data entry and provide flexible comprehensive reporting options.

## FULL BANKING & CHECKS MANAGEMENT

Management for multiple bank accounts and multiple currencies, full management and tracking for received and issued checks and bank transfers with full details including due dates and endorsed checks. This provides an easy automated bank reconciliation processing and a cash flow forecast for each bank account and the capability to track the full check cycle from when it is written till it is cashed or canceled.



## CHECK PRINTING & BANK TRANSFER FORMS

Fully user-defined ease to use setup per bank account for checks dimensions and available fields for any available check format; in addition, to user-defined HTML bank transfer forms.

## AUTOMATIC DEPRECIATION CALCULATIONS

Fully integrated with financial reports providing detailed depreciation schedules per asset or group of assets at any period of time with management of assets, new additions and discarding. In addition, to providing detailed managerial reports for assets related expenses.

## PROJECTS MANAGEMENT/MULTIPLE SEGMENTS/ COST CENTERS/BRANCHES

Featuring unlimited number of account segments of any size, with sub ledgers giving you the flexibility of tracking transactions to the smallest detail according to the type of institution. Clients could tailor segmented accounts to cope with management requirements, was it per branch, department, project, cost center, fund, currency or other.

## PREPAID & ACCRUED EXPENSES

For accurate financial and managerial reporting, Bisan Loan Tracking & Management provides automated calculation and management for accrued and prepaid expenses with easy-to-use user-defined setup.

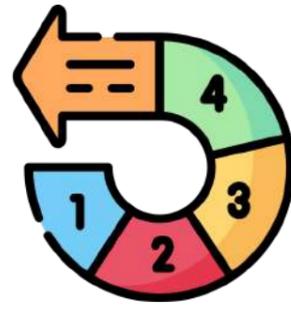


## MULTI-CURRENCY MANAGEMENT

Full multi-currency management with user-defined currencies and currency rates tracking, ability to use multiple currencies per voucher, with automated currency conversion and currency variance calculations vouchers allowing the management of as many currencies as needed, keeping track of account balances, customer statements and financial reports in the standard currency, as well as, any other defined currency. The system provides a multi-currency reporting and value translation for all available reports.



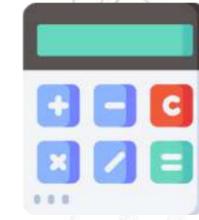
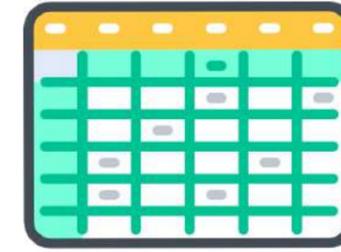
# BISAN LOAN MANAGEMENT



## LOAN PRODUCTS

- Fully user-customized loan amount methods.
- Unlimited number of user-defined loan products and families.
- World standard loan methodologies embedded in the system.
- Individual and group loans.
- Group guarantee loans tracked by groups.
- Tracking clients as individual borrowers and guarantors.
- Loan applications are validated to check for the involvement of any member in any other active loan or as a guarantor or as part of a company or group.
- Client's loan amounts are evaluated based on "cyclic loan levels methods," where the loan amount is selected from a list of stepped amounts defined for the different products. Also, the available amount can be changed on the client cycle's timeline in the different cycles based on the rate and fees of the loan. These changes are based on the customized amount methods set by the user and are fixed into the account client history.

# LOAN MANAGEMENT



## AMORTIZATION TABLE

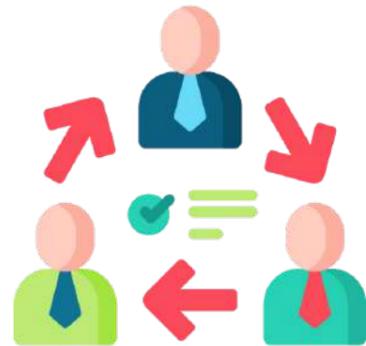
- The system supports flexible payment schedules. payment schedules can be created with constant intervals based on multiples of days, weeks or months.
- Monthly installments can be scheduled on a certain day in a month.
- Monthly installments can be scheduled for a certain day of the week in a specific week of the month.
- Supports grace periods.
- Supports holidays and weekend handling.
- Supports payment rounding.
- Supports different Interest and commission methods.
- Supports mandatory on payment saving.
- Supports mandatory on payment Insurance.

## BRANCH MANAGEMENT



The system allows an unlimited number of branches to be defined in the system, with grouping options for branch management and financial reporting.

## FIELD EMPLOYEE MANAGEMENT



The system supports hierarchy employee levels with comprehensive employee personal information and employee monthly, quarterly and annual reports.



## INTEREST CALCULATION METHODS

- Flat rate.
- Flat rate declining interest.
- Declining interest.
- Fixed payment amount.
- Declining interest stepped amount.

## INTEREST CALCULATION METHODS BASED ON

- Monthly calculations based on the number of installments of the loan.
- Daily calculations based on the loan preference of the specified number of days in a fiscal year.
- Handles interest free grace periods.
- Interest handling methods.
- Straight forward discounted handling.
- Accrual interest handling, monthly accrual transfers and limiting monthly accrual transfers based on parameterized number of late days late.
- Islamic Murabaha profit handling based on Islamic Bank preference.



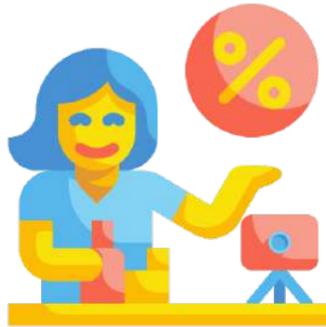
## LOAN APPROVALS & CONTROLS

- For maximum flexibility, loan controls and approval parameters are defined and set on the product level based on client loan history.
- Previous loan products the client took.
- Loan amount approval method.
- Current active loans based on the product.
- Repayment history.
- Black list history.
- Loans guaranteed by client.
- Client's personal data such as age, gender, education and work experience.
- Loan collaterals.



## COMMISSION CALCULATION METHODS

- Flat rate monthly commission calculation based on the number of installments of the loan.
- Daily commission based on the loan preference of the number of days in a fiscal year.
- Handles interest free grace periods.
- Commission calculation as a percentage of the loan amount is independent of the loan period.
- Fixed amount.



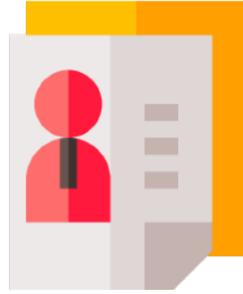
## COMMISSION HANDLING METHODS

- Straight forward discounted handling fees.
- Flat rate fees.
- Percentage of loan amount and is independent of loan period.
- Fixed amount.



## GUARANTORS

- Multiple guarantors per loan.
- Client guarantor handling.
- Comprehensive guarantor personal information.
- Comprehensive guarantor historical data.
- Transferred salaries.
- Notary deeds.
- Promissory note.
- Group guarantee.
- General guarantee.



## CLIENT INFORMATION

- The system supports different personal ID type's validation methods.
- General personal Information.
- General client business Information.
- Supports black listing of clients for a specific time range.
- Comprehensive tracking of client's activities and history per loan.



## ON PAYMENT SAVING CALCULATION METHODS

- Calculated as a percentage of the loan amount.
- Fixed amount.



## LOAN INSURANCE

- Loan insurance pool to cover outstanding payments for clients with a defined set of criteria. Insurance can be scheduled with payments or handled as a stand-alone fixed amount.
- Insurance calculation methods include a preset fixed amount, or a percentage of the loan amount.
- The system supports a comprehensive loan collateral handling for the different types of collaterals, where multiple collaterals can be defined for each loan.



## LOAN TRANSACTIONS & FUNCTIONALITIES

- A comprehensive range of loan transaction functionalities are supported such as partial and over payments.
- Multilevel security transaction process.
- Multiple loan disbursement installments.
- Tracking of canceled loans.
- Closing of incomplete loans.



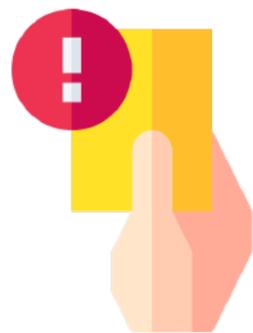
## WRITING-OFF LOANS

- Writing-off loans with a number of late days payments based on product defined parameters.
- Clients with written-off loans can be automatically black listed based on a period defined at the write-off level.
- Written-off loan repayments can be tracked and reported.



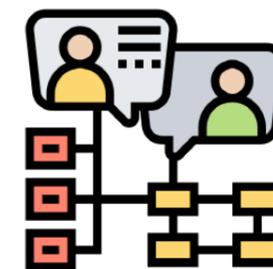
## REFINANCING

- Refinancing functionality for all loan types.
- All defined interest and commission methods for the new payment schedule.
- Interest commission can be refinanced in the new loan amount.
- Interest and commission balances can be taken into account for calculating new interest and commission values.
- Fixed pre refinancing charge amount.
- Handling historical data of refinanced loans.



## PENALTY HANDLING

- Parameter driven penalty methods are definable based on two general methods: A fixed percentage per day with the flexibility of choosing the amount and a fixed amount per day for late payments. The user has the option to set up to five different ranges of days late criteria.
- Automatic penalty deduction with payments or at the end of the loan.
- Supports penalty exemptions.
- New loans are validated against overdue penalties.



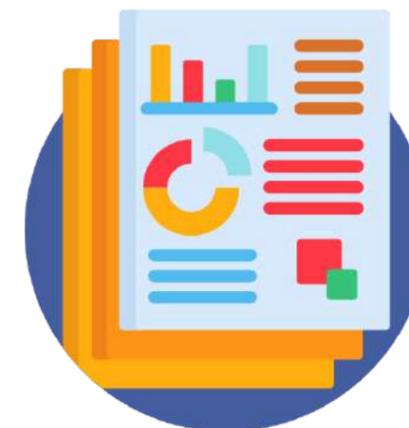
## RESCHEDULING

- Preset rescheduling parameter driven methods may be defined.
- Rescheduling for most loan types.
- Interest and commission balances can be taken into account for calculating new interest and commission values.
- Fixed pre-rescheduling charge amount handling.
- Historical data regarding rescheduled loans.

# LOAN MANAGEMENT REPORTS

A whole range of reports for day-to-day transactions, comprehensive managerial reports and performance indicators are available in the system with different levels of details:

- Single point in time summary reports.
- Single point in time detailed reports.
- Range in time summary reports.
- Range in time detailed reports.



## DETAILED REPORTS

- Active loans.
- Loans issued in range.
- Loans actual payment delinquency at a certain point of time.
- Loans delinquency report "historical."
- Rejected loans in range.
- Loans pending status in range.
- Payments in range "detailed by transaction type."
- Detailed loans transactions by type.
- Amount due in range by type payments late at least X days inputted of loans and amounts.
- Payments on the written of loans.
- Detailed repayment rate.



## MISCELLANEOUS REPORTS

- Client/Guarantor history report including personal information, loan and repayment history, client activity and sector history through the different loans, black list history and loan guarantee history.
- Loan payments schedule.
- Loan payments receipt book.
- Loan statement of account.
- Loan transactions.
- Detailed loan days late and penalty report.
- Detailed loan payments, delinquency and penalty.
- Detailed loan collaterals and guarantors information, including detailed information about the collaterals status.
- Client income statement.
- Client balance sheet.



## SUMMARY REPORTS

- Summary of the total transactions by type in range.
- Aging Report "where preference days late ranges and percentage of reserves are set by product."
- Outstanding portfolio.
- Portfolio in arrears "1 and 30 days late."
- Portfolio at risk "1 and 30 days late."
- Amount of loans disbursed in range, taking in account approved amounts.
- Number of active clients.
- Number of loans awarded.
- Interest paid in range.
- Payment quality aggregated percentage.
- Comprehensive indicator reports for income statement, balance sheet, outreach indicator, portfolio quality, productivity and efficiency indicators.

# CYBERSECURITY & ACCESS RIGHTS





## ACCESS RIGHTS SECURITY

Users are organized in a tree fashion similar to that of the company's administrative tree, each user can be assigned specific access rights on any option, module and functionality in the system.



## THIRD PARTY LOGIN OPTION

A feature that allows users to incorporate verified third-party applications as a login option to the ERP system.



## PASSWORD SECURITY

Controls for assigning password strength and requests to change it periodically.



## TWO-FACTOR AUTHENTICATION

A two-factor authentication for additional optional security that sends an SMS to the mobile number defined in the user's file. Users should enter the code sent in SMS to verify login and it can be defined to verify every login or only when trying to log in from new stations.



## LOGIN SCHEDULE

Definable time schedules to permit users to log in to the system at specific schedules or times.





## ADVANCED SECURITY

Permitting authorized users' access in permissible fields, sub-fields by defining criteria and rules per voucher or record field providing a high level of user access control.



## STATION LOGIN SECURITY

In addition to usernames and passwords, a security option is defined for permitting specific stations to access the system.



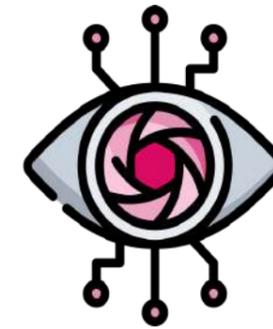
## DOCUMENT PRINTING

User-defined document printing options allowing or denying access to print and post vouchers.



## CONTROL DATES

User-defined set of controls for data entry security and control, such as: maximum and minimum allowed document dates from system date; per bank account lock date for reconciled bank statements; data entries lock date for last audited or reporting period. These controls guarantee unintentional data entry that will affect audited or submitted reports.



## ELECTRONIC SIGNATURES

Assigning required signatures for approvals per voucher based on criteria and rules for fields such as voucher amount, branch, department and/or supplier.