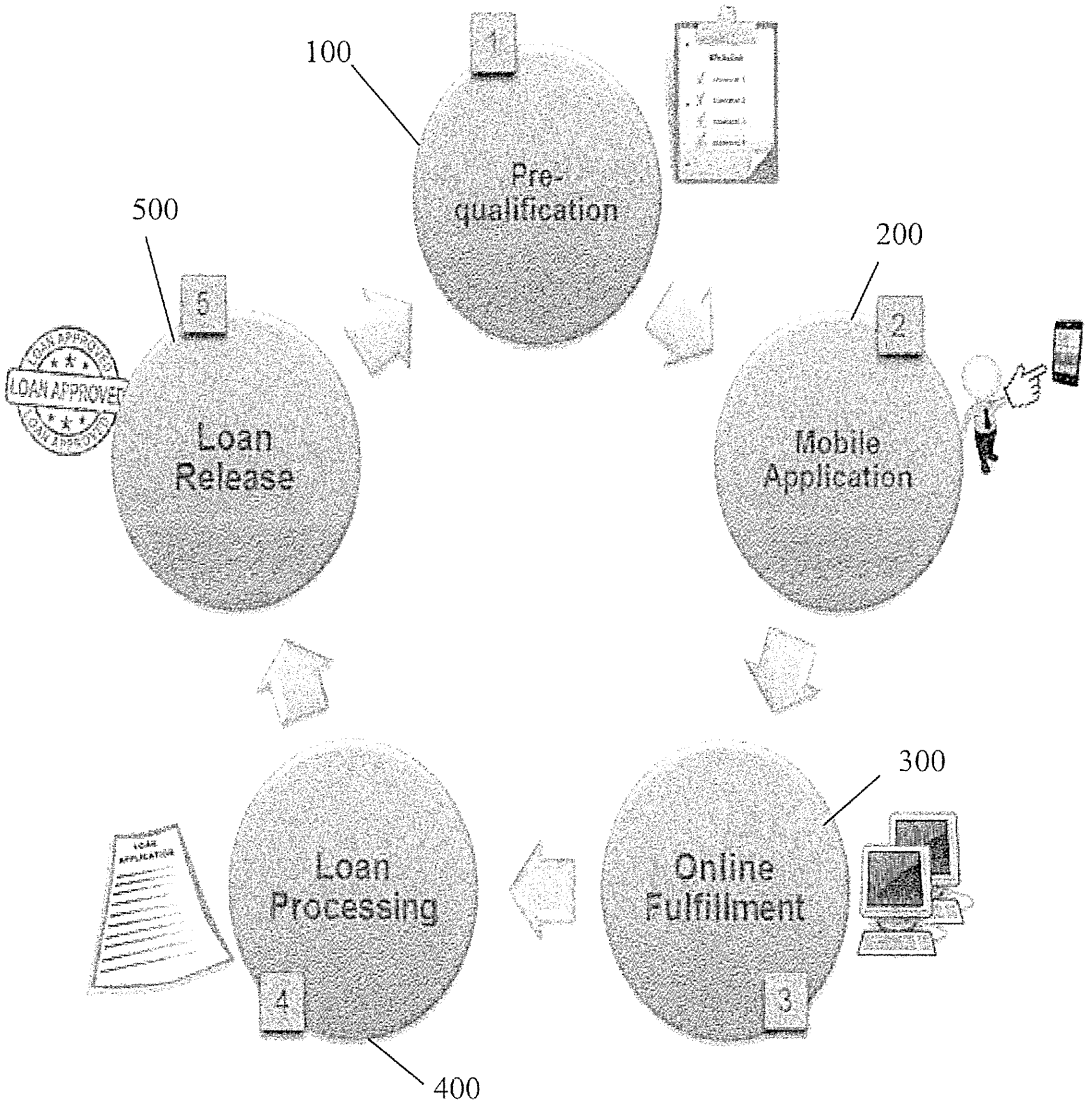

100
1
Pre-
qualification
200
2
Mobile
Application
300
Online
Fulfillment
3
400
Loan
Processing
4
500
5
Loan
Release
LOAN APPROVED

Fig. 1

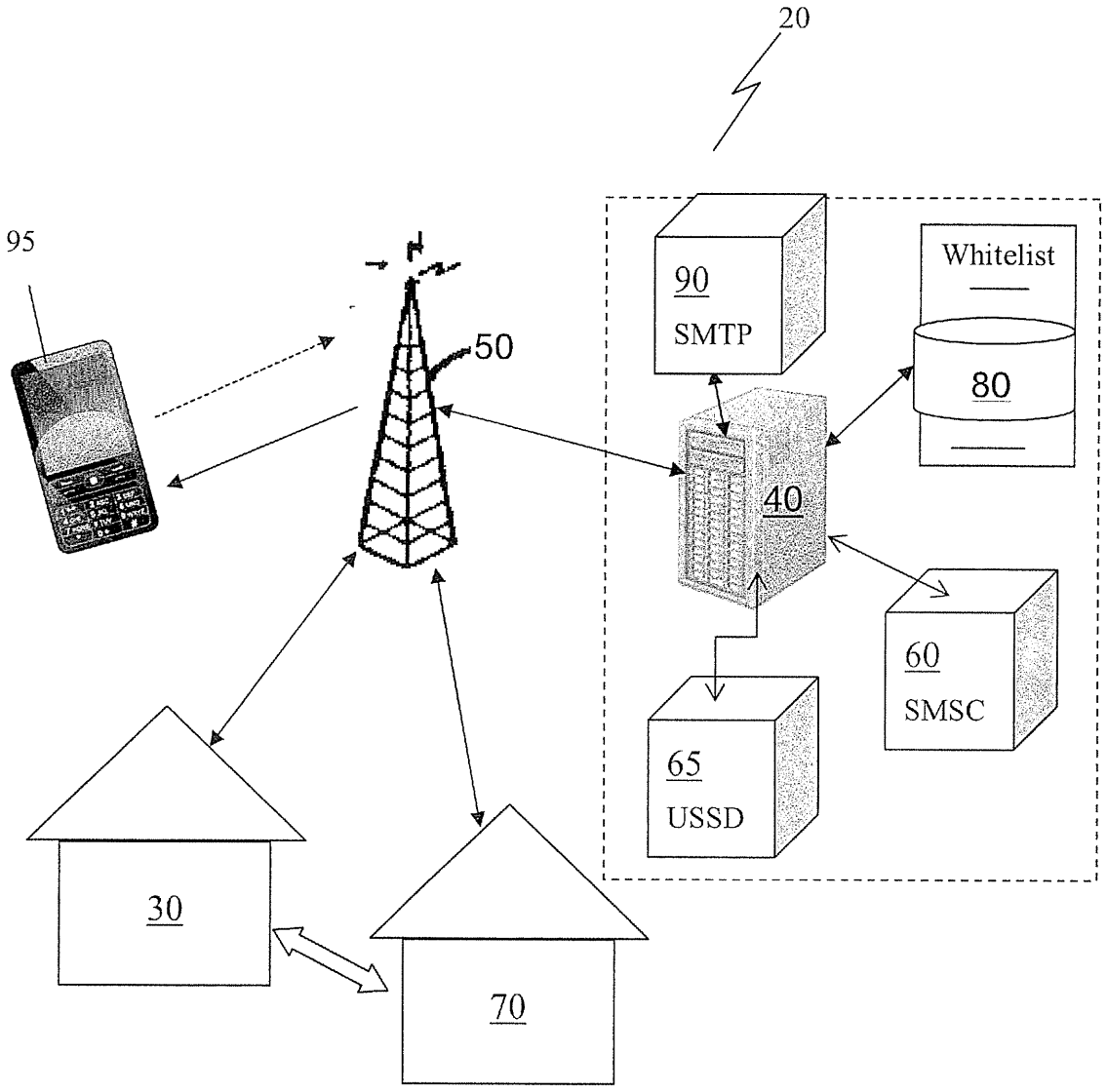


Fig. 2

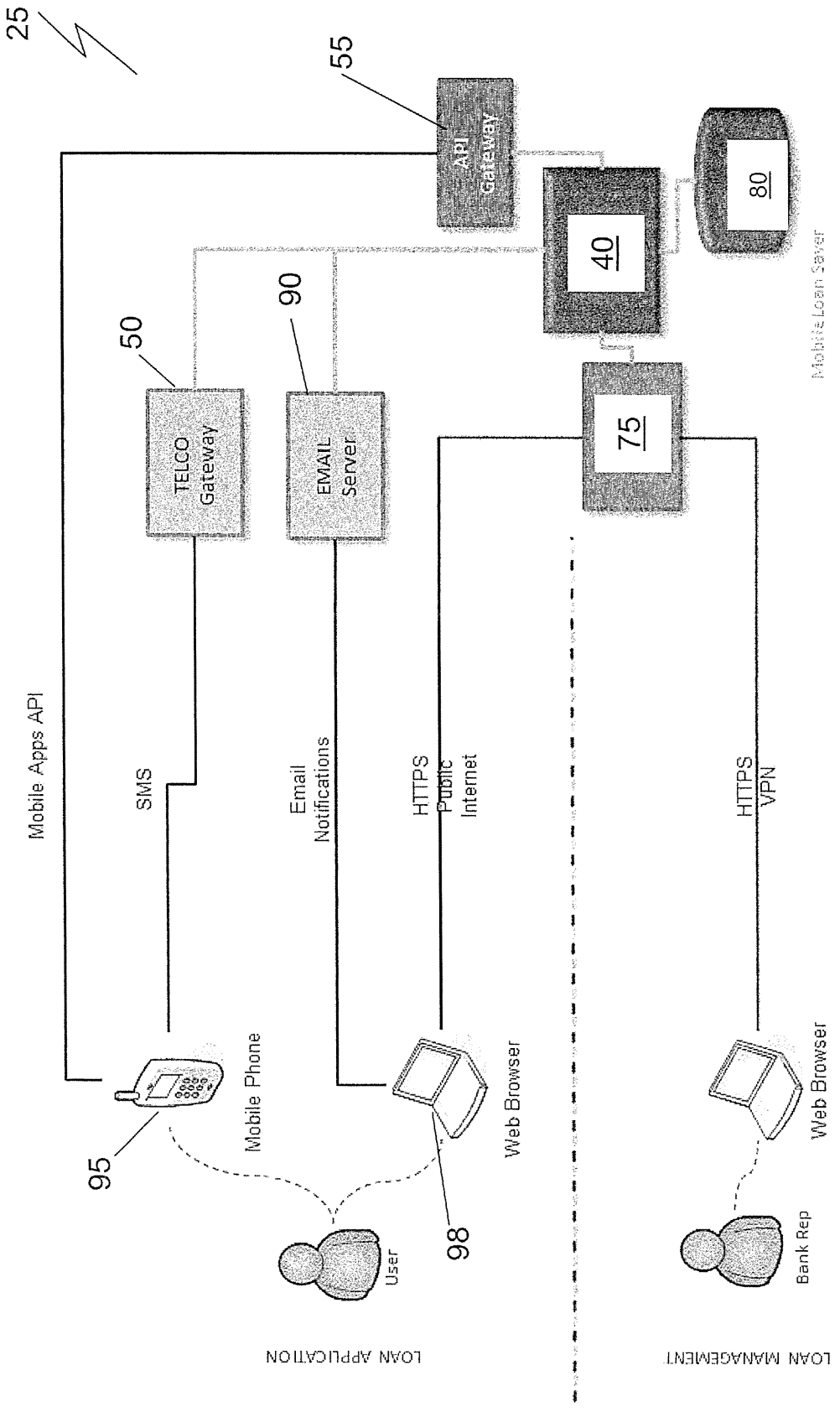

25
55
API Gateway
40
80
Mobile Loan Server
50
90
TELCO Gateway
EMAIL Server
75
Mobile Apps API
SMS
Email Notifications
HTTPS Public Internet
HTTPS VPN
95
Mobile Phone
Web Browser
Web Browser
98
User
Bank Rep
LOAN APPLICATION
LOAN MANAGEMENT

Fig. 3

Features	Description
Loan Payments	Bi-monthly, his loan is paid thru an automatic debit from his payroll account and applied to his loan in the SLS system. The loan processor can process payments singly or in bulk.
Auto Save Updates	This is the process to update his Auto Save mandatory account, which is also deducted monthly from his payroll account.
Balance Inquiry	At any point in time, the employee can simply text to a dedicated access number to check his balances – for the AutoSave and for the Loan Outstanding Balance.
SMS Withdrawal Request	Option to withdraw from his AutoSave account via SMS/text and proceeds will be transferred to his payroll account in 1-3 days.
Change Pin	Facility to Change the MPIN at any point in time.

Fig. 4