



ASPECT FINANCIALS INTERNET BANKING



INTRODUCTION

This document aims to delineate the features of the Aspect Financials 360 Internet Banking (referred to as AF360 IB), an integral component of the AF360 suite developed by Angle Dimension Limited utilizing cutting-edge web-based technologies hosted within our premier cloud infrastructure.

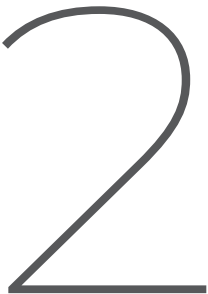
Please note that the information contained herein regarding the features of AF360 IB is subject to change between the publication of this document and the system's implementation on your premises. However, diligent efforts will be exerted to ensure that all features outlined in this document are accessible within the system.



OVERVIEW

Introducing the Aspect Financials 360 Member Portal, an essential component of the Aspect Financials 360 suite crafted by Angle Dimension Limited. This intuitive portal serves as a gateway for customers to effortlessly access their financial transaction data with ease and efficiency.

Developed as a complimentary module to the Aspect Financials 360 Core Banking System, this integrated solution offers seamless navigation and comprehensive insights into customers' financial activities. Whether it's checking savings account balances, reviewing transaction histories, or loan application, the Aspect Financials 360 Member Portal empowers users with the tools they need to stay informed and in control of their finances. This document outlines major features of AF360 member portal.





SYSTEM FEATURES

3.1 Self-Registration

This feature allows the member to self-register with existing customer details in order to access information. Two-factor authentication is also implemented within the process through SMS or email to avoid unauthorized registration.

3.2 Current/Savings Accounts

This is also known as CASA, allows the member to have access to account information on how the account is performing. The following are the features under this module:

3.2.1 Account Details

This feature allows the member to view account information such as closing balance, available balance, account type, account currency etc.

3.2.2 Account Statement

This feature allows the member to generate statement listing all transactions (debits and credits) performed against the selected account together with account balances. The members can also download account statement in PDF format

3.2.3 Account Credit Interests

This feature allows the member to view the generated credit interest transactions associated with the selected account

3.2.4 New Account Opening

This feature allows the member to open new current/savings accounts of their preference without visiting the SACCO/MFI branch

SYSTEM FEATURES » CONTINUED

3.3 Share Accounts

This module allows the member to have access to account information on how the account is performing in terms of member contributions. The following are the features under this module:

3.3.1 Account Details

This feature allows the member to view account information such as closing balance, available balance, account type, account currency etc.

3.3.2 Account Statement

This feature allows the member to generate statement listing all transactions (debits and credits) performed against the selected account together with account balances. The members can also download account statement in PDF format

3.3.3 Dividends

This feature allows the member to view all dividend transactions realised/paid against the selected share account



SYSTEM FEATURES » CONTINUED**3.4 Loans and Repayments**

This module allows the member to have access to loan information and its associated repayments. The following are the features under this module:

3.4.1 Loan Details

This feature allows the member to view loan information such as remaining balance, loan borrowed etc. with its associated repayment schedule

3.4.2 Loan Statement

This feature allows the member to generate statement listing all transactions performed against the selected loan account together with account balances

3.4.3 Loan Application

This feature allows the member to apply loan online to be approved by internal SACCO/MFI staff and two-factor authentication is also implemented within the process through SMS to avoid unauthorized loan application. It also provides list of all applied loans with their statuses

3.4.4 Loan Calculator

This feature allows the member to calculate the expected net loan to be borrowed with associated schedule on loan products defined

SYSTEM FEATURES » CONTINUED

3.5 Fixed Deposits

This module allows the member to have access to loan information and its associated repayments. The following are the features under this module:

3.5.1 Fixed Deposit Details

This feature allows the member to view fixed deposit information such as invested amount, expected net investment upon maturity etc.

3.5.2 Fixed Deposit Payouts

This feature allows the member to view all payments cashed out with their details against the fixed deposit contracts

3.5.3 Fixed Deposit Calculator

This feature allows the member to calculate the expected net maturity amount to be invested with on fixed deposit products defined

3.6 Funds Transfer

This module allows the member to transfer funds from their SACCO/MFI accounts to any bank account or mobile money or within SACCO/MFI. Every transaction will have associated SMS notifications and the auto-reversal feature has been implemented in case of something goes wrong during the funds transfer process/flow.

The members can also download proof of payments when the transfer is successful and at any point in time when needed by the members

3.7 Dashboard

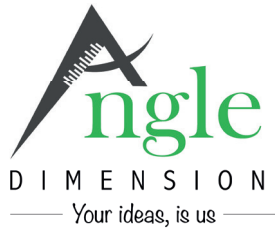
This module allows the member to view summarized information for all services subscribed to such as total funds in CASA, shares etc.

3.8 2FA (Two Factor Authentication)

The following flows/processes have 2FA implemented to safe guard member's data through SMS or email:

- Member self-registration
- New current/savings account opening
- Applying for new loan
- Transferring funds from member's account to bank account
- Transferring funds from member's account to mobile money wallet
- Transferring funds from member's account to another SACCO/MFI beneficiary account





Contact Us

Private Bag B416, Lilongwe 3. Malawi.

E: sales@angledimension.com

W: <https://angledimension.com>

P: +265 994 444 455

