



MYCOMAX
INNOVATE • COLLABORATE • ELEVATE

BUSINESS PROFILE

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www.mycomax.com





INTRODUCTION

At Mycomax, we have proudly supported the microfinance industry for over 34 years by delivering innovative, user-friendly, and highly effective solutions. Our flagship product, MAXMONEY - a cloud-based Loan Management Software-as-a-Service solution - is designed to simplify and elevate the entire loan management process. Operating across South Africa, Botswana, Zambia, eSwatini, and Namibia, we're not just a software provider - we're a dedicated partner committed to transforming challenges into opportunities. With a rich heritage and a deep understanding of the Southern African regulatory environment, we continue to empower microfinance institutions by making the complex simple and the future accessible.

OUR LEGACY

Since our inception, Mycomax has consistently evolved to meet the ever-changing needs of the microfinance sector. From our humble beginnings to our position as a trusted industry leader, our journey is built on innovation, collaboration, and commitment to excellence.

OUR VISION

To be the most admired IT company in the microfinance sector globally, offering a single, integrated solution that drives financial empowerment and sustainable growth.

OUR MISSION

We aim to dominate the market as a one-stop provider for administration solutions in microfinance, achieved through timely innovation, quality product development, and superior client service. At Mycomax, we pride ourselves on building lasting partnerships and delivering technology that simplifies operations while keeping costs in check.



MAXMONEY
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INTRODUCTION

MAXMONEY offers a single, comprehensive platform that streamlines operations from client onboarding through to final repayment. Its intuitive design ensures that even the most complex processes are transformed into simple, efficient tasks. Our platform incorporates key modules – including MAXSMS, MAXMAIL, Credit Enquiries, Payroll, and more – that work together to optimise every stage of the lending cycle.

COMPLIANCE

FIC Compliance

- **Customer Due Diligence & KYC:** Built-in workflows guide your team through risk-based client identification, including beneficial-ownership checks.
- **AML & Sanctions Screening:** Integrated real-time checks against domestic and international watchlists (PIP/PEP), powered by our partner Bosch Marais & Associates. Automated alerts flag high-risk profiles immediately.
- **Risk Indicators:** Dashboard aggregates red-flag metrics – large cash deposits, rapid balance swings – so you can act before issues escalate.

SACRRA Reporting

- **Daily Submissions:** MAXMONEY automatically generates and dispatches your credit data file each evening, ensuring up-to-date bureau records without manual intervention.
- **Monthly Submission:** Consolidated monthly reports comply with SACRRA's prescribed file layout. Anomalies are highlighted for swift review, maximising data integrity.

NCR Regulation Compliance

- **Affordability & Budget Assessment:** Instant calculators apply NCR formulae (disposable income, living expenses) to verify each applicant's ability to repay – mitigating over-indebtedness.
- **Regulatory Reporting:** One-click exports (Forms 15, 30, 39, default notices), delivered in NCR-approved format. Auto-archive keeps historical submissions retrievable for audits.
- **Fee & Interest Governance:** System enforces NCR cap rates and initiates fee-adjustment workflows when caps change, ensuring you never slip out of compliance.

INTEGRATIONS & ECOSYSTEM COLLABORATORS

MAXMONEY's single-solution philosophy is powered by best-of-breed collaborators across payments, credit bureaux, insurance, and more:

Category	Partners	Benefit
Payment Collections	SureSystems, Amplifin, and NuPAY	Seamless disbursements & recoveries via multiple channels.
Credit Bureau Insights	Experian, VCCB, XDS	Real-time credit scoring & client risk profiling.
Insurance Solutions	GroupsRUs, Kepler, Aspis, Universal, DC Credit Protect	Integrated credit-life cover; automated premium flows.
AML & Sanctions Screening	Bosch Marais & Associates	Automated watchlist checks; risk alerts in-platform.

MAXMONEY MODULES

A modular toolkit that adapts to your needs - activate only what you require:

- MAXMAIL

Targeted email campaigns with built-in tracking, templates, and performance analytics.

Boost client engagement & transaction conversions.

- MAXSMS

Automated SMS notifications & OTP authentication. Increase repayment rates with timely reminders & secure client logins.

- MAXCOLLECT

End-to-end collections management, Regulatory-compliant workflows.

- MAXINSURE

Auto-calculations, premium deductions, claims reconciliation.

- MAXAVR

Real-time bank-account validation. Prevent fraud, reduce failed collections, enhance onboarding speed.

- Credit Enquiries (MAXConsumer)

Integrated with various credit bureaux: on-demand credit checks, bureau score retrieval, consolidated borrower reports.

- Payroll

Export deduction schedules to payroll systems; import payment receipts for reconciliation. Simplify salary-linked deductions.

- Business-to-Business Loans

Manage and track B2B loan products within your existing system.

- Lay-by Loans

Offer lay-by style lending products with flexible repayment tracking and simplified setup.

Each module integrates fully with the MAXMONEY core platform to help streamline your workflow, improve compliance, and enhance the customer experience.

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MAXAPP
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MAXAPP

Additionally, MAXAPP – our mobile application for loan origination – brings the power of MAXMONEY into your pocket. Designed for mobility, MAXAPP enables you to manage operations on the go, ensuring you remain connected no matter where you are. Underpinned by our robust, remote-first support structure and industry-wide reputation for excellence, MAXMONEY empowers microfinance institutions to focus on what matters most: growing their business and serving their clients.

- Fully Responsive.
- Onboarding Anywhere: Capture client details, snap ID photos, e-sign contracts.
- Real-Time Sync: Once connected, data syncs automatically.

Secure Access.

WHY CHOOSE MYCOMAX & MAXMONEY?

- **Single-Solution SaaS:** From applications through collections, one platform – no patchwork of tools.
- **Cloud Security:** Your data is protected with top-level encryption, secure user access, and 99.9% guaranteed system uptime.
- **Industry Expertise:** 34+ years serving Southern Africa – deep regulatory knowledge, trusted partnerships.
- **Scalable & Modular:** Pay only for what you need; easily add modules and countries as you grow.
- **Remote-First Support:** Six-day-a-week assistance via WhatsApp, email, and telephone. Instant training & troubleshooting without travel costs.

MEET THE TEAM



CHARL DE VILLIERS
CEO (DIRECTOR)



LOURENS BOSHOFF
IT DIRECTOR



LYDIA DE VILLIERS
CHIEF HUMAN RESOURCE OFFICER (CHRO)



SURETTE KIMBLE
CHIEF INFORMATION OFFICER (CIO)



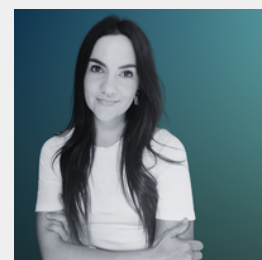
VANESSA VAN HEERDEN
CHIEF BUSINESS DEVELOPMENT (CBDO)



CHARMAINE JANSEN VAN NIEUWENHUIZEN
CHIEF FINANCIAL OFFICER (CFO)



LOUISE-MARI BORNMAN
CHIEF SUPPORT OFFICER (CSO)



CAROLINE VAN ZYL
CHIEF MARKETING OFFICER (CMO)

CONTACT US

www.mycomax.com

Opening Hours
07h00 - 17h00 (Local Time)

BUSINESS HOURS

Monday - Friday 07h00 - 17h00 (Local Time)
Saturday 08h00 - 12h00 (Local Time)
Public Holidays 08h00 - 17h00 (Local Time)

CALL US

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