



MYCOMAX PRESENTS

THE POWER OF MYCOMAX & ALLPS



MAXMONEY
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INTRODUCTION



Since 1991, Mycomax has been at the forefront of the microfinance industry. In 2009, we launched MAXMONEY, our flagship Loan Management Solution as a Service (LMSaaS), onboarding our first partner in 2011.

We believe the path to market dominance is built on shared success. By working with our Ecosystem Collaborators, we elevate our clients' potential, collaborate to provide world-class solutions, and innovate through superior product development.

Our mission is simple: to be the global partner of choice in microcredit.

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1. PAYMENT COLLECTION AND PAYOUTS

THE POWER OF INTEGRATION

Our seamless ALLPS integration provides **comprehensive payment and collection possibilities for all users.**

AUTOMATED RECEIPTING

Seamless real-time data flow from ALLPS directly into MAXMONEY.



MODERN PAYMENT READY

We are fully PayShap ready and capable of managing e-Wallet payments effortlessly.

USER EMPOWERMENT

Users can easily reschedule installments, post receipts, and e-sign mandates directly through the platform.

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2. HASSLE-FREE VAT & INTEREST CALCULATIONS

TOTAL AUTOMATION

MAXMONEY features built-in, **automated VAT and Interest rate calculations**, removing the need for manual tracking.

INTEGRATED BUDGETING

VAT and Interest is automatically factored into both the budget and repayment schedules on a monthly and annual basis

3. PRECISION BUDGETING & AFFORDABILITY

ENSURING AFFORDABILITY

Our advanced budget calculating capabilities act as a **built-in affordability check**, ensuring every loan is responsible and sustainable for the client.

AUTOMATED ACCURACY

Let MAXMONEY handle the tedious task of budget calculations during client onboarding.



4. INTELLIGENT PAYMENT RESCHEDULING

FLEXIBILITY FOR LENDERS

Rescheduling missed payments is a seamless process within the system.

THE MICROLENDER EDGE

By allowing users to reschedule from within the platform, we help lenders **maintain healthy client relationships and improve recovery rates** without administrative friction.



5. STREAMLINED INSURANCE ALLOCATIONS

DIRECT SPLIT PAYMENTS

Insurance premiums are paid out directly to the insurer rather than the lender.

ZERO ADMIN HEADACHE

This split-payment functionality removes the administrative burden of manual allocations for the lender.



6. EFFORTLESS E-SIGNING

DIGITAL EFFICIENCY

We facilitate full e-signing capabilities to speed up the lending process.

TERMINAL INTEGRATION

Mandates can be signed quickly and securely through the ALLPS terminal directly within MAXMONEY.





7. DASHBOARD REAL-TIME INSIGHTS

INFORMATION AT A GLANCE

Our comprehensive new Dashboard offers a quick overview of crucial business data.

REAL-TIME INSIGHTS

Users can instantly view daily payments, new registrations, written-off loans, and credit check volumes and many more.

8. EXPANDING HORIZONS BUSINESS AS A CLIENT

DIVERSE LENDING

MAXMONEY isn't just for individuals, you can now facilitate and manage loans to businesses within the platform.



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9. THE STRONG ACCOUNTING BACKBONE

AUTOMATED BOOKKEEPING



MAXMONEY provides a robust accounting foundation with **automated bookkeeping capabilities to ensure financial accuracy.**



10. UNCOMPROMISING COMPLIANCE



NCR READY

Built around NCR regulations, MAXMONEY automatically generates Form 39 Regulatory Reporting for easy submission.



SMART INDICATORS

Built-in flags alert you if a loan or process is falling out of compliance.



RISK MANAGEMENT

Use our third-party integrations to assist with your RMCP and set up your specific Risk Matrix.



FIC INTEGRATION

Conduct Sanction, PIP/PEP, AML, and ID verification checks with ease.



DATA INTEGRITY

Automated daily and monthly data submissions to SACRRA.

11. CREDIT CHECK INTEGRATIONS

BUREAU PARTNERS

Access credit checks through our integrated bureau partners.

SPECIALISED SCORING

Benefit from the FREE XDS 30-Day MFI Score, now available directly through MAXMONEY.
(All clients – no matter the Bureau)



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12. SEAMLESS API CONNECTIVITY

END-TO-END FACILITATION

Our API enables seamless loan origination, and ALLPS payment collections.



REAL-TIME PROCESSING

Connect your mobile app or online lending platform to MAXMONEY via our API.

MAXINTEGRATE

Powering the direct synchronization of client interfaces with MAXMONEY for real-time financial connectivity.

13. MAXAPP – A FIELD HUB

MOBILE EMPOWERMENT

Turn any iOS or Android device into a complete field office with real-time loan origination and servicing.

FULL MOBILE SUITE

Includes ALLPS integration for collections, credit checks, document/photo uploads, e-signatures, and Biometric login.



14. INDUSTRY-LEADING SUPPORT

MULTI-CHANNEL ACCESS

Reach us via phone, email, or our dedicated WhatsApp support team accessible through MAXMONEY..

EVOLVING AI SUPPORT

Our built-in chatbot, called MAXAssist, is constantly learning to help you faster, though it still can't recommend a good restaurant in Pretoria without getting a bit confused!.



15. SECURITY & DEBT MANAGEMENT

SECURITY FIRST

We are deeply committed to privacy and information security.

DEBT RECOVERY

Manage bad debt, write-offs, and debtors' reports while generating automated letters and statements.



LAY-BUY

16. LAY-BUYS

INDUSTRY GAME CHANGER

Our new Lay-Buy feature allows microlenders to sell products via lay-buy directly within MAXMONEY.



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THANK YOU



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