MYCOMAX

PROFILE 2026



ROOTED IN CONNECTION - DEFINED BY INNOVATION

ABOUT

EMPOWERING AFRICA'S MICROFINANCE EVOLUTION

For more than three decades, Mycomax has been a trusted technology partner to the microfinance industry – delivering innovative, compliant, and user-friendly software solutions that simplify complexity and drive sustainable growth.

Founded in South Africa and now proudly serving Namibia, Botswana, Zambia, eSwatini, Mozambique, Zimbabwe and soon the Democratic Republic of Congo, Mycomax continues to pioneer digital transformation across the continent.

At the heart of our success lies MAXMONEY, a cloud-based Loan Management Software-as-a-Service (SaaS) platform designed to manage the entire loan lifecycle – from onboarding and disbursement to collections, compliance, and reporting – all within a single, integrated ecosystem.

We're not just software developers; we're partners in progress. Our mission is to make financial empowerment accessible, compliant, and future-ready – helping our clients *Innovate, Collaborate, and Elevate.*



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VISION

To be the most admired IT company in the microfinance sector globally, offering unmatched solutions that drive financial empowerment and sustainable growth.



MISSION

To dominate the microfinance market as a single-solution provider, fostering superior brands and client-centric services.
By nurturing innovation and ensuring quality at every step, we aim to be the partner, employer, and solution of choice – locally and internationally.

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MAXMONEY

INNOVATE • COLLABORATE • ELEVATE

OUR ECOSYSTEM: THE POWER OF ONE PLATFORM

MAXMONEY forms the foundation of the Mycomax ecosystem - a fully modular and scalable platform built for microfinance institutions that demand efficiency, compliance, and control.

Each component integrates seamlessly, allowing you to tailor your setup for maximum operational performance.

Core Platform: MAXMONEY

- Cloud-based SaaS with end-to-end loan management
- Automated reporting, real-time data access, and intuitive dashboards
- Scalable architecture supporting multi-country, multi-branch operations.



MAXAPP: Mobility Without Limits

Put your loan book in your pocket. Available on Android and iOS, MAXAPP brings loan origination and servicing to the field.

- Capture client details, take ID photos, and e-sign contracts on the go
- Real time updates with MAXMONEY.
- Real-time updates ensure every action reflects instantly in MAXMONEY

MAXUP: Recurring Products, Managed Cleanly

MAXUP allows microfinance institutions to sell and manage recurring, non-loan financial products — such as premiums, instalments, or subscriptions — without affecting the loan ledger.

- Dedicated mandates (RSA) and collection streams
- Ideal for cross-selling insurance, airtime, funeral cover, and more

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MAXINTEGRATE: Seamless API Integration

Turn your website or app into a loan hub. With MAXINTEGRATE, financial institutions can embed the full power of MAXMONEY directly into their own systems via API.

- Originate and service loans from any digital channel
- Maintain brand consistency and client ownership
- Enable partner ecosystems without manual processing

SUPPORTING MODULES:

- MAXMAIL – Targeted, automated email ca with analytics
- MAXSMS – Automated messaging, OTP authentication, and payment reminders
- MAXCOLLECT – End-to-end collections management
- MAXAVR – Real-time account verification for fraud prevention
- MAXINSURE – Automated premium deductions and claims reconciliation
- Credit Enquiries – Integrated with leading credit bureaus for real-time checks
- Payroll – Export deduction schedules and reconcile receipts

Together, these modules transform MAXMONEY into a dynamic, all-in-one operational hub for lenders of any size. Please note that not all supporting modules are available in all countries. Please check with your Business Development Consultant for more info.





BUILT FOR AFRICA: COMPLIANCE, REGULATION & DATA INTEGRITY

Mycomax understands that compliance is not optional — it's foundational.

Our platform embeds country-specific regulations to ensure you remain aligned with national frameworks and international standards:

South Africa

- FIC Act & AML: Integrated customer due diligence, KYC, and sanctions screening.
- SACRRA Reporting: Automated daily and monthly submissions with NCR-approved layouts.
- NCR Compliance: Built-in affordability calculators, fee governance, and audit-ready exports (Forms 15, 30, 39).

Namibia

- Data Sharing: Automated credit data sharing.
- FIC Namibia: Risk-based client identification.

Zambia

- Adaptable compliance workflows.

Botswana, eSwatini, Mozambique, Zimbabwe and DRC (Upcoming)

- Adaptable compliance workflows that localise easily for evolving regulations and credit reporting standards.
- Partnerships in progress with bureau and payment networks for region-specific integration.

Whether your operations are national or cross-border, Mycomax ensures your compliance is seamless, consistent, and auditable – everywhere you operate.

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INTEGRATIONS & PARTNERSHIPS

Mycomax's strength lies in its open, collaborative ecosystem.
We work with trusted regional and international partners across the financial and technology landscape to deliver integrated, future-ready solutions.

Category	Example Partnerships & Integrations	Benefit
Payment Collections	Integrated EFT, debit order, DebiCheck and Endo	Secure, automated disbursements and recoveries across multiple channels
Credit Bureaus & Data Services	Connections with leading credit and risk data providers	Real-time credit scoring, affordability assessment, and portfolio insights
AML & Sanctions Screening	Integrated compliance and due diligence providers	Real-time watchlist checks and risk flagging to meet FIC/AML standards
Insurance & Recurring Products	Links to partner insurers and product aggregators	Seamless premium collection, reconciliation, and policy management
Cloud & Hosting Infrastructure	Enterprise-grade hosting and data protection partners	High availability, data redundancy, and encryption for secure operations
API & Integration Tools	MAXINTEGRATE and partner APIs	Extend MAXMONEY capabilities into your own systems and customer channels

WHY CHOOSE MYCOMAX?

At Mycomax, we don't just develop systems – we design ecosystems that empower growth. Our technology brings together compliance, scalability, and everyday usability in one streamlined experience. That's why leading microfinance institutions across Southern Africa choose Mycomax as their trusted digital partner.



Single-Solution SaaS

From loan application to final repayment, MAXMONEY centralises every process on one intelligent platform. Forget scattered systems and manual reconciliations – one login gives you total visibility, consistency, and connects you to our collaboration partners, your teams, branches, and products.

Regulatory Confidence

Every element of MAXMONEY is built around compliance.
Automated workflows, affordability assessments, bureau submissions, and AML screening all run seamlessly in the background. Whether you're reporting to FIC, NCR, SACRRA, or NAMFISA or NBFIRA, Mycomax ensures full alignment with national regulations – reducing risk, audit stress, and human error.

Cloud-Based & Secure

Your data is protected through encrypted communication, secure access controls, and continuous system monitoring. Our infrastructure is designed for reliability and 98% uptime, ensuring that your operations stay uninterrupted, even as your business scales.

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Mobile Freedom
With MAXAPP, your loan origination and servicing teams are free to work anywhere. Capture applications, take ID photos, collect signatures, and update instantly with the MAXMONEY core. Real mobility means real productivity.

Scalable Architecture
As your institution grows – across branches, regions, or borders – MAXMONEY grows with you. Add modules, integrate new services, and expand your client base without costly rebuilds or downtime. Our flexible design adapts to your strategy, not the other way around.

Dedicated Support
Our remote-first support network spans multiple countries, offering six-day-a-week assistance via WhatsApp, email, and phone. From onboarding to optimisation, we deliver fast, knowledgeable help that keeps your business running smoothly.

Proven Legacy
With 34+ years of experience, Mycomax has evolved alongside the microfinance sector – understanding its demands, regulations, and opportunities better than anyone. We've helped hundreds of institutions transform operations, expand reach, and serve clients more effectively.

Mycomax is more than a service provider - we're a strategic partner in your success.
Together, we create the digital foundation for financial inclusion, transparency, and sustainable growth across Africa.



OUR IMPACT: BUILDING A STRONGER FINANCIAL FUTURE

Across Southern Africa, thousands of financial professionals rely on Mycomax to:

- Increase loan origination speed
- Reduce compliance risk
- Improve repayment rates
- Launch new revenue streams through recurring products
- Scale sustainably without increasing administrative load

By simplifying technology and compliance, we allow institutions to focus on what matters most: serving their clients and strengthening financial inclusion.



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VISION TEAM



Charl de Villiers
Chief Executive Officer



Lourens Boshoff
IT Director



Lydia de Villiers
Chief Human Resource Officer



Charmaine Jansen van Nieuwenhuizen
Chief Financial Officer



Caroline van Zyl
Chief Marketing Officer



Surette Kimble
Chief Information Officer



Louise-Mari Bornman
Chief Support Officer



Vanessa van Heerden
Chief Business Development Officer

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CONTACT

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Mon-Fri: 07h00–17h00 | Sat: 08h00–12h00 | Public Holidays: 08h00–17h00



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