

MiT Financial Solution™

True Online, Centralized & Integrated Financial Solution



Related MiT Financial Products

CRM

Credit/Loan Management

- Operation Lease
- Finance Lease
- Term Loan
- Housing Loan
- Factoring Finance
- Work order Finance
- Working Capital Finance
- Loan against TDR
- Mobile Credit

Treasury

- Loan & Borrowing
- Long Term Deposit
- Short Term Deposit
- Call Money
- OD Loan

Cash Management

- Saving Account
- Current Account
- Credit Account
- OD Account
- Group Account

General Ledger

Loan Recovery

Human Resource

Asset Management

Procurement

Custodian

Intelligent Customer Care

Central Bank Affairs (CBA)

Internet Banking

Mobile Banking

Teller & POS Banking

Share Management for PLC

AGM Management for PLC

MiT Financial Solution (FiS)

MiT Finance Solution (FiS) is a fourth generation financial solutions. This solution allows a financial institute (i.e. Bank, Leasing, Micro Credit, Cooperative Bank) to perform day to day operation of all department including CRM, Credit Administration, General Ledger, Human Resource & Treasury. This solution is very simple and user friendly. This solution is designed in such a way so that any user with very basic computer operating knowledge can operate the system and perform his/her daily task and speed up the work. The solution is capable to notify the end customer before the rental is due through SMS and also capable to response to customer query. Following are the main modules of this solution.

MiT has a very rich banking software specialist's team. Over the past few years, MiT has continued to evolve and expand its product portfolio both organically and via acquisition – from its base in core banking to interaction channels, private wealth management, and business intelligence.

MiT is consistently investing high amount in R&D for developing new financial solutions. MIT is constantly exploring new technologies and new techniques. Technologies and techniques that enable us to deliver products where state-of-the-art is a given. Such innovation enables MiT Customers to meet their strategic market challenges - and tactical business needs - compliantly and in full confidence. Today, tomorrow and beyond.

Our Solution

On-line banking

- Register on-line (optional registration agreement)
- Home (dashboard) page with status overview, quick access icons, message board
- On-line client profile (client information, images)
- Payments (normal, installments, scheduled, authorization levels)
- Payment request to mobile user (requires confirmation by SMS)
- Invoices
- Loans (view open closed loans, repay loan)
- Loan groups (micro finance)
- Account summary / history, print & export payments lists
- Personal alerts & notifications
- On-line request forms (e.g. loan request)
- Personal documents, group documents (managed by administrators or agents)
- Manage account operators (a user can create operators and give them permissions to do specific tasks)

Mobile banking

- Sign-up via mobile
- Payment to other users or administration
- Payment request (two-way payment)
- Retrieve account information / browse through transaction history)
- Info texts (texts managed in FiS can be retrieved by mobile)
- Notifications & alerts (personal alerts and general alerts & notifications)
- Mailings (from administration and agents)
- Bank and Telecom provider independent
- Optional OTP (One Time Password) for all commands
- Custom operations (programming interface that allows adding new operations)

Teller / POS (Point Of Sale)

- Debit / credit card support
- Different security options PIN, security card code
- On-line card management (activate/cancel/block card, reset/block PIN)
- POS (Point Of Sale) cash-in cash-out payments
- Daily transaction overview & print on POS
- Receipt printer support for WebPOS
- Print transaction reports for specific POS operators
- Manage POS devices on-line (activate, deactivate, block)

E-commerce

- Market place (offers & wants)
- On-line (rich text) editor
- Advertisement matching alerts
- Member directory
- Contact list
- Messaging module
- Brokering / agents module
- Business referrals and transaction qualifications

Module Detail

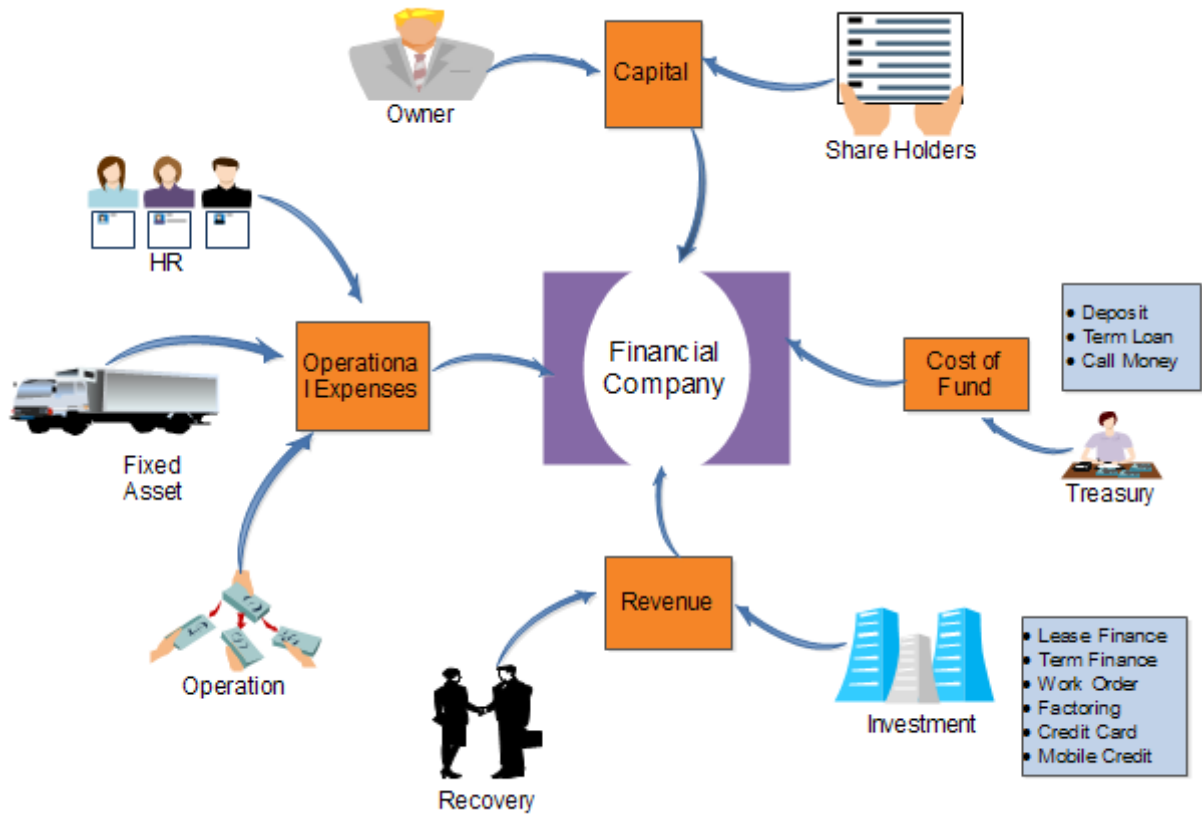
MIT Finance Solution (FIS) is one of our unique financial solutions. This solution is a modular solution and allows our end financial customer's staff to perform day to day operation of all department including CRM, Credit Administration, General Ledger, Human Resource & Treasury. This solution is very simple and user friendly. This solution is designed in such a way so that any user with very basic computer operating knowledge can operate the system and perform his/her daily task and speed up the work. The solution is capable to notify the end customer before the rental is due through SMS and also capable to response to customer query. Following are the main modules of this solution.

- CRM
- Credit Management
- Cash Management
- Treasury
- General Ledger
- Human Resource
- Asset Management
- Custodian,
- Central Bank Affairs (CBA)
- Online/ Mobile Banking Customer self Care
- Internet Banking
- Share Management

FIS Foundation							
CRM	Credit Management	Cash Management	Treasury	General Ledger	Human Resource	Asset Management	
Customer Information	Lease Finance Term Finance Work Order	Saving Account	Fixed Deposit	Daily Transaction Tracking	Organ gram	Procurement	Custodian, 88 Reporting & CIB
Credit Appraisal	Factoring Credit Card	Current Account	Term Deposit	Voucher Tracking	HR Policy	Asset Register	
Application	Amortization Schedule	OD Account	Term Loan	Petty Cash	Employee Register	Asset Insurance & Maintenance	
Approval	Rental Collection	L/C	Call Money	Account R/A & P/A	Attendance	Asset Addition & Deposal	Online/Mobile Banking Customer Self Care
Sanction	Legal Action	Mobile Wallet		Income Statement	Overtime & Leave	Depreciation	
Disbursement	Closing			Cash Flow Statement	Payroll	Lease Asset Management	
Execution	Client Status			Balance Sheet Statement	Provident Fund		Share Management
	Central Bank Reports			Portfolio	Employee Loan		
				Budgeting	iRequirement		

MiT Approach to Financial Solution

MIT holistic approach to Financial Software captures more value from an integrated Financial Management synergized solution – a step up to Financial Risk Management:



MIT Financial Product Facts / Features

Centralized and decentralized operation

- Multi Branching operation from single system
- Auto consolidation between GL & other department
- Group & Syndicate Finance
- Parameterized Investment Product
 - Operation Lease
 - Finance Lease
 - Term Loan
 - Housing Loan
 - Factoring Finance
 - Work order Finance
 - Working Capital Finance
 - Loan Against TDR
 - Mobile Credit
- SMS alert for upcoming installment & overdue installment
- Auto Classification Report
- Auto CIB report (according to Bangladesh Bank guideline)
- Agreement split & merge
- Merchant/Agent Management for Mobile Banking



1 Best Practices Toolbox

- Modularity (modular architecture and scalability) - FiS platform is an agile, easy manageable, flexible, modular system that can be seamlessly implemented as a total solution or component-wise and integrated easily into any financial landscape

MIT Clients & partners



Zone	Country	Client	Industry
Asia Pacific	Bangladesh	Robi (An AXIATA Company)	Telecommunication
Asia Pacific	Bangladesh	First Lease & Finance Ltd	Financial Services
Asia Pacific	Bangladesh	Mercantile Bank Limited	Financial Services
Asia Pacific	Bangladesh	IT Consultants Ltd (QCash)	ATM & Financial Services Provider
Asia Pacific	Bangladesh	Brac ICT	Development Organization (NGO)

□ Why MiT?

NEXT LEVEL PERFORMANCE

systematically tackling financial transaction

REVENUE LIFECYCLE - MAXIMIZING REVENUE

Revenue maximization approach that allows overcoming the geographical barriers

MIT END-TO-END UNDERSTANDING AND APPROACH TO MOBILE BANKING SERVICE

M2B works on top of both telecommunication & banking domain to assure earned revenue

SUPERIOR TECHNOLOGY ADVANCEMENT

coextending with business excellence

www.bdmitech.com



Contact Us

For more information about how MiT's distinctive solutions and services can help you achieve high performance by creating, developing, delivering and managing innovative services more efficiently and effectively, please find us as following in following address:

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