ALTRON

Delfin Changelog

Version 8.108

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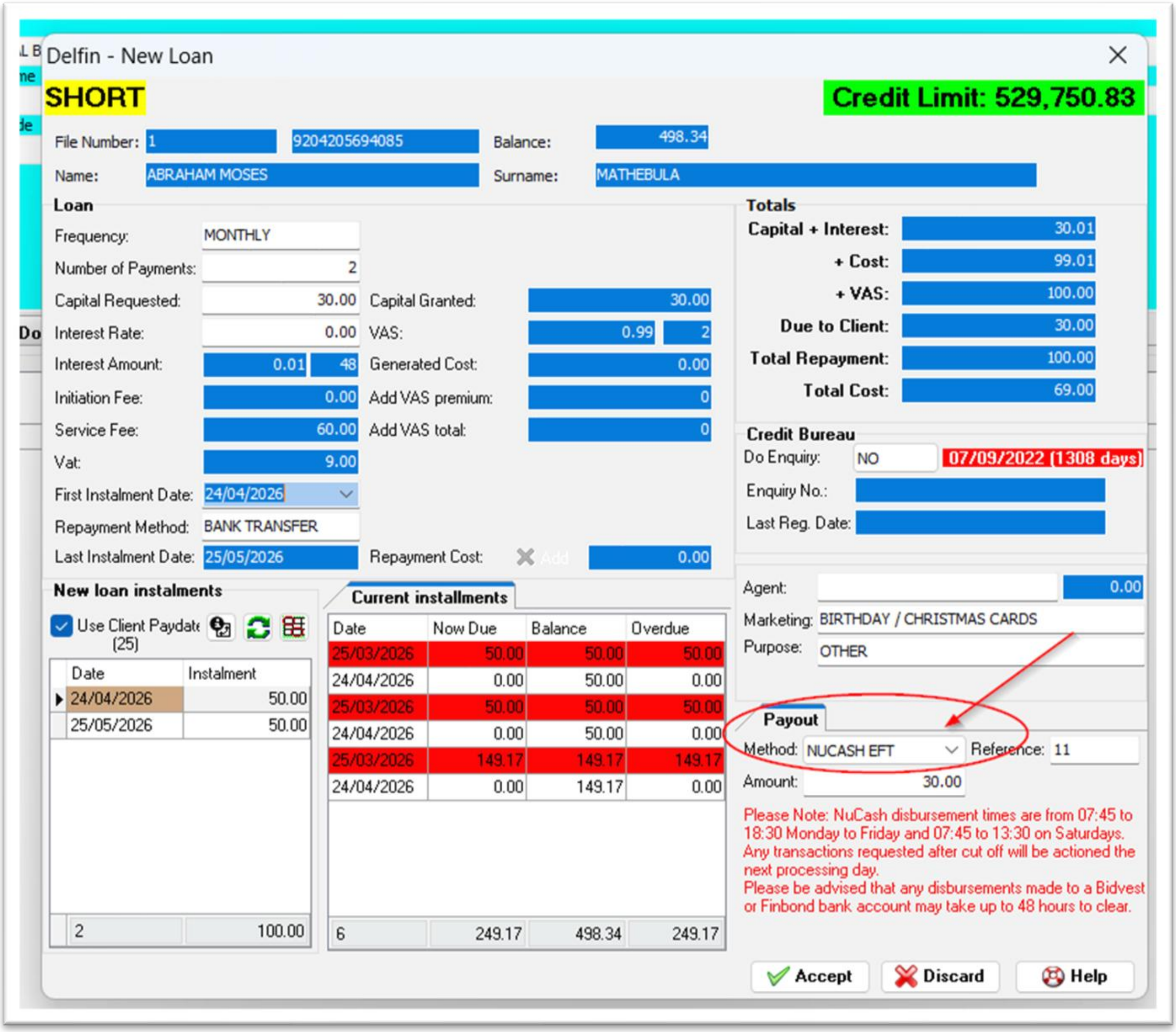
ALTRON
FINTECH

Contents:

1. NuCash Standalone for Delter Systems/PayShap



Purpose

- This feature will help customers that do not swipe on TT1 or TT3 or use MPS on NuPayments to be able to use NuCash as a payout option. The same as with NuCard.

Setup

- You need to make sure that NUCASH EFT is added as one of the available payout methods.

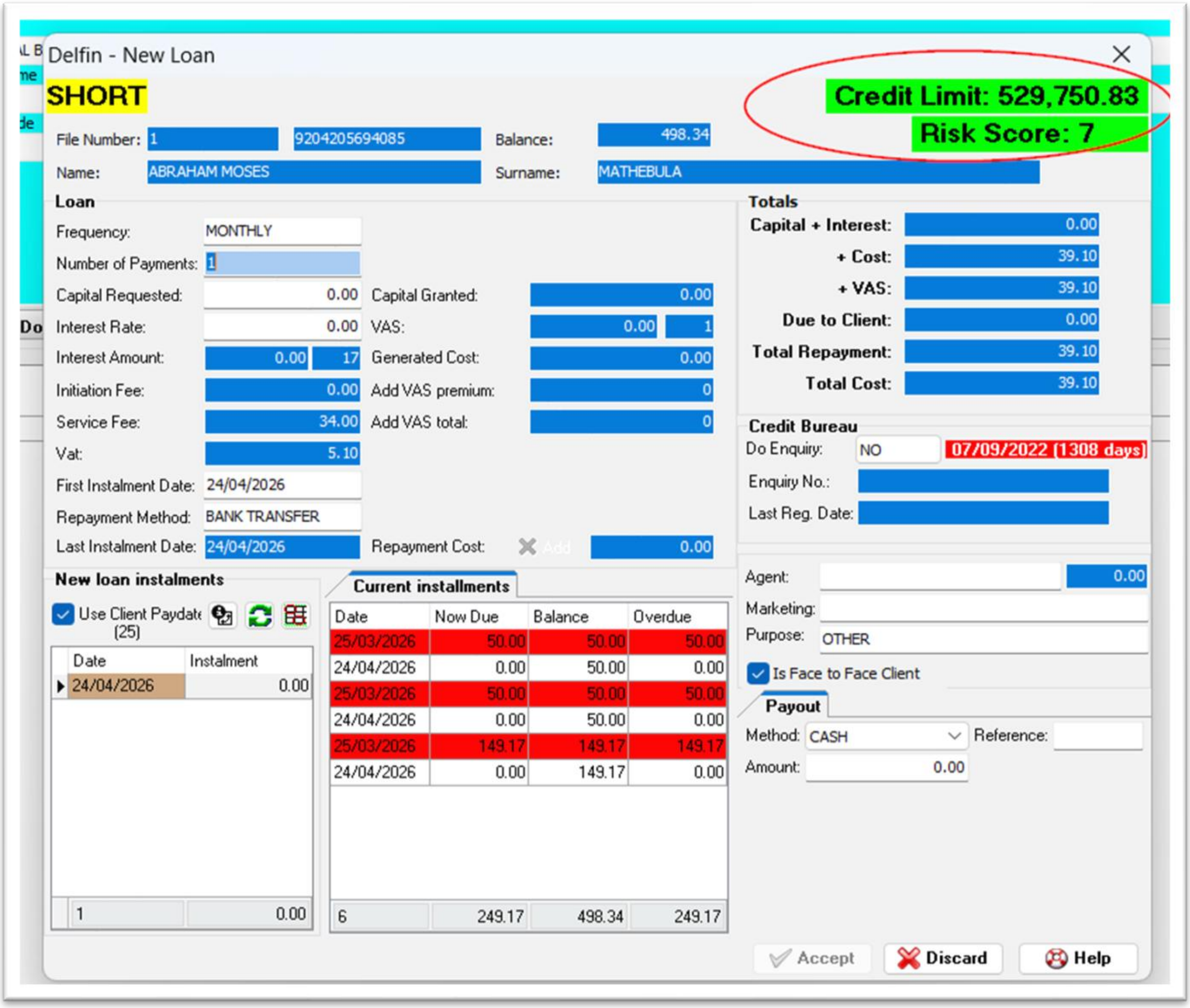
Where/How to access this program.

- This feature is accessible when you register a loan then go to the Payout Method dropdown.

Security

- Security is hardcoded, there is nothing else a user can do except using it when available in the system.

2. FSC Integration - FIC Compliance



Purpose

- This feature's purpose is to remove manual work to capture score on consumers to be aligned with FIC rules. This is a system enhancement so that the LMS software will calculate the scores for the Merchants aligned with the FIC Rules.

Setup

- Application >> Setup >> Integration >> RMCP >> Risk Indicator.

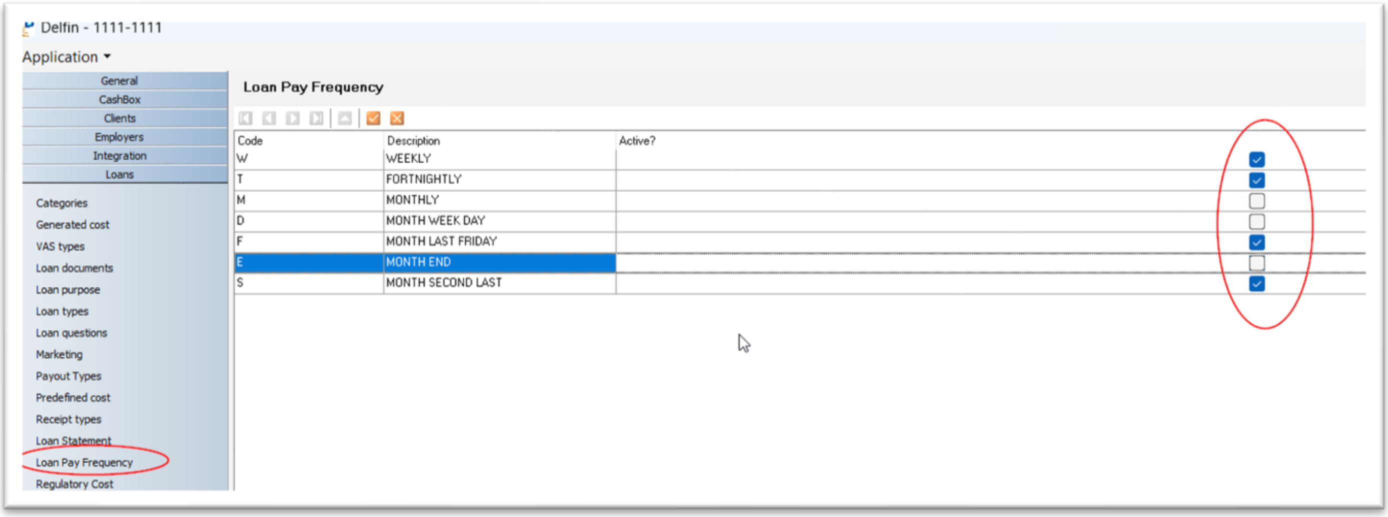
Where/How to access this program.

- This feature is accessed through the New Loan screen while registering a loan for a client.

Security

- There is no security setup directly associated with this feature.

3. Payment Frequency Removal



Purpose

- Some frequencies make instalments disputable, this feature add a functionality to make sure that they can be switched off and on, depending on whether the client wants to make use of it or not.

Setup

- Application >> Setup >> Loans >> Loan Pay Frequency. Here you can switch off or on payment frequencies.

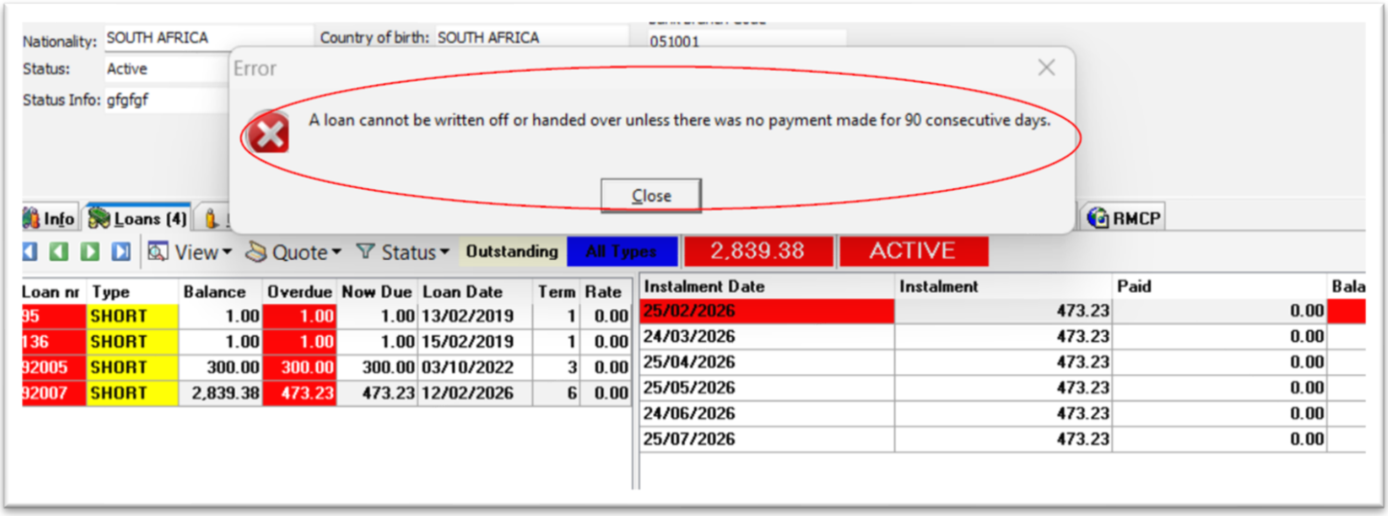
Where/How to access this program.

- This feature can be accessed from the Employment tab. On the Payment Frequency option, the switched off Payment Frequencies will not appear.

Security

- There is no security setup directly associated with this feature.

4. Prevent Write off/Hand over on overdue loans with nonpayment of three consecutive instalments



Purpose

- This feature helps to prevent users writing off a loan unless there was no payment for three consecutive months. This forces the process to follow NCR Regulation.

Setup

- There is no setup requirement for this feature.

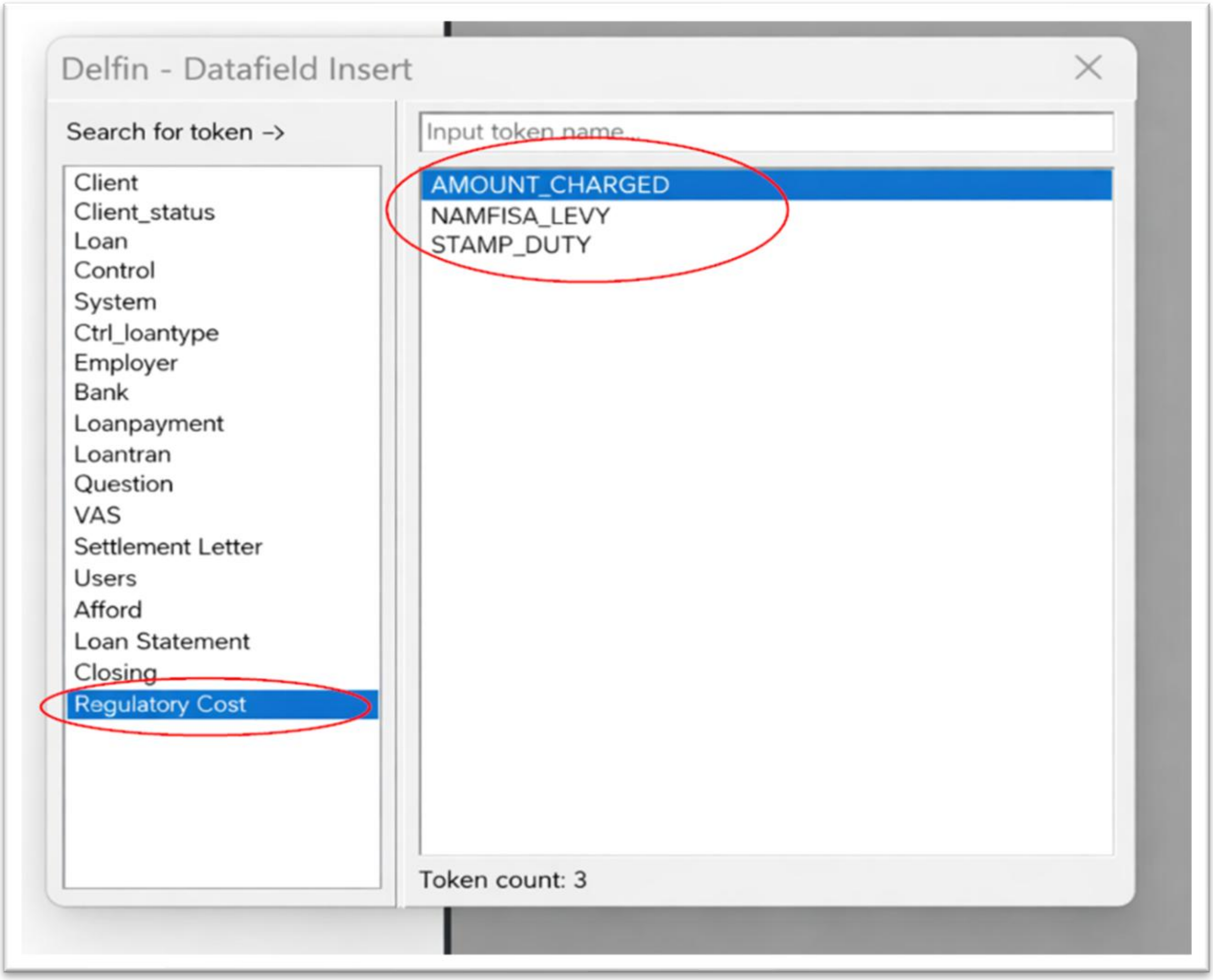
Where/How to access this program.

- When you try to write off a loan with less than three instalments that are not paid, Delfin will return validation message stating that you cannot do that.

Security

- There is no direct security setup associated with this feature.

5. "Stamp Duty" and a "NAMFISA Levy" COMPLIANCE



Purpose

- This will allow clients in Namibia to remain compliant with NAMFISA regulations by accurately calculating and displaying mandatory charges (such as the NAMFISA Levy and Stamp Duty) on loan agreements.

Setup

- You will find the NAMFISA_LEVY and the STAMP_DUTY tokens when you setup a document in Delfin. Navigate to Application >> Setup >> General >> Document Manager. Here you will select a document then select the button Dokman, on the document header, select the 'show data field' button and go to Regulatory Cost.

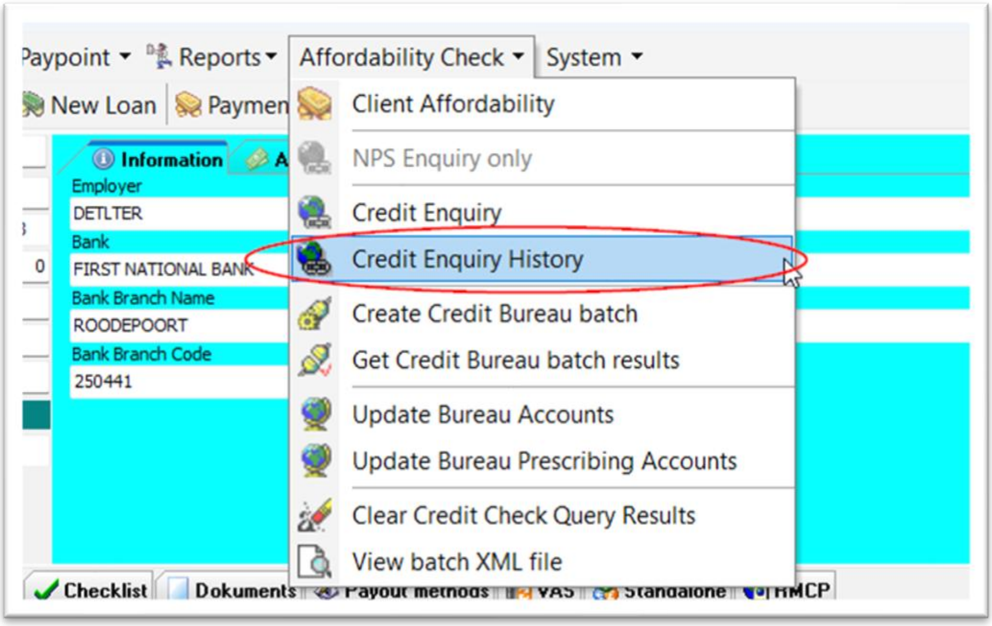
Where/How to access this program.

- This can be accessed on loan documents after registration of a loan.

Security

- There is no direct security setup associated with this feature.

6. Credit check report



Purpose

- Benefits of the NLR Reports Summary Feature is Data-Driven Decision Making. For example, Compliance monitoring, Resource allocation, Performance tracking.

Setup

- There is no setup requirement for this feature.

Where/How to access this program.

- This can be accessed via the Affordability Check dropdown options.

Security

- There is no direct security setup associated with this feature.

7. New Registered Mandates

This functionality has its main operations happening in CPRAS

Purpose

- This feature adds a new function to register mandates without consumer authentication.

Setup

- There is no setup requirement for this feature.

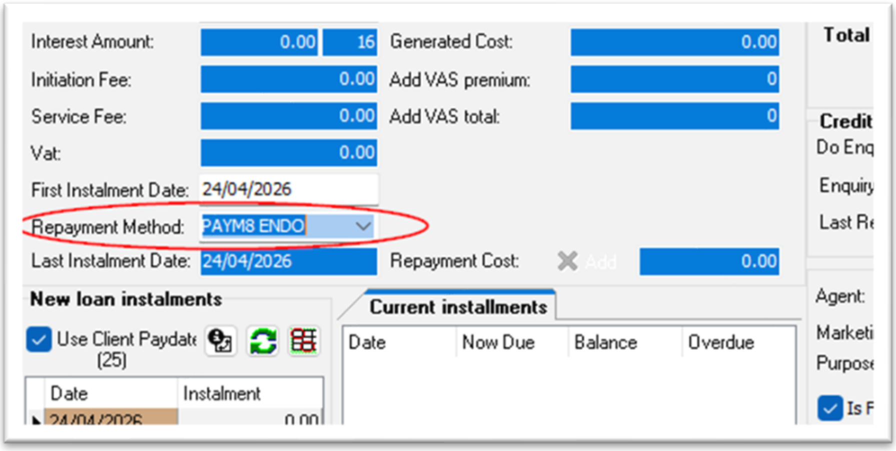
Where/How to access this program.

- This can be partially accessed via CPRAS.

Security

- There is no direct security setup associated with this feature.

8. Paym8 Processing ENDO in Namibia



Purpose

- Pym8 integration, this integration will allow Delfin merchants to process payments on Paym8.

Setup

- There is no setup requirement for this feature.

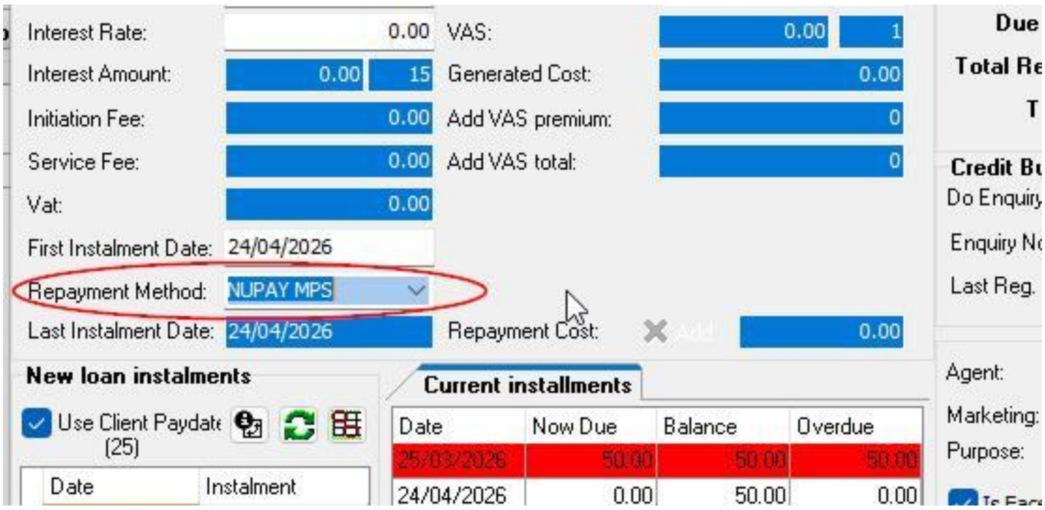
Where/How to access this program.

- This can be accessed while registering a loan on the Payment Method dropdown options.

Security

- There is no direct security setup associated with this feature.

10. Modify Delfin to use MPS through CPRAS2



Purpose

- MPS integration, this integration will allow Delfin merchants to process payments using MPS payment method.

Setup

- There is no setup requirement for this feature. However, this must be available in CPRAS, if not, it can be added.

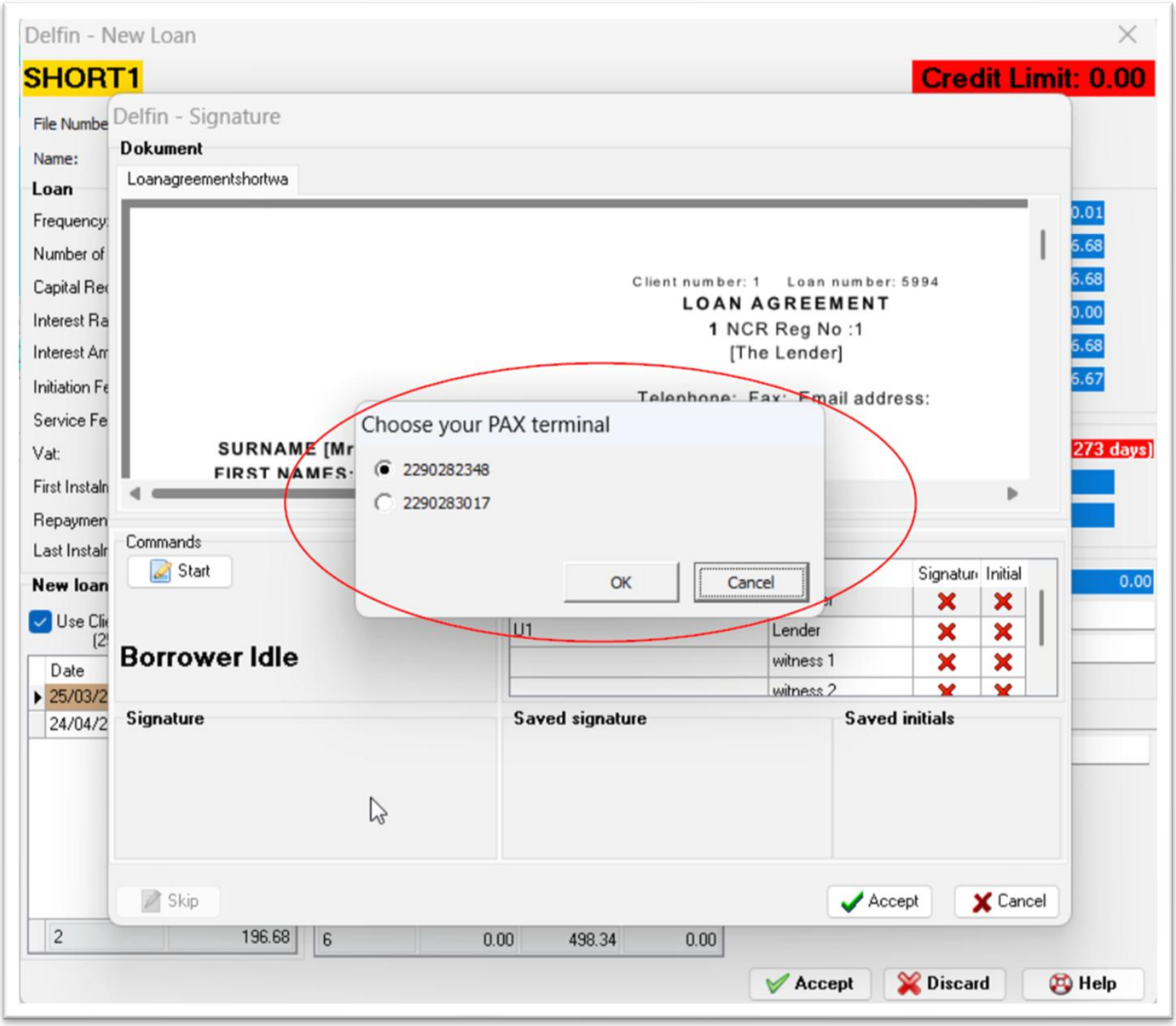
Where/How to access this program.

- This can be accessed while registering a loan on the Payment Method dropdown options.

Security

- There is no direct security setup associated with this feature.

11. Enable PAX terminal device to sign all Delfin Documents



Purpose

- This feature enables the PAX device/terminal for signatures to sign all Delfin documentation.

Setup

- Application >> Setup >> Control >> Paysystem settings >> Nupay Paysystem settings >> Use PAX terminal signing

Where/How to access this program.

- This can be accessed while registering a loan and you are prompted to sign as a lender or a borrower or a witness.

Security

- There is no direct security setup associated with this feature.

