



IF ONE creates IT solutions for the financial services sector. The provided software supports the entirety of business processes related to lending, sale of insurance policies, supervision over repayments and debt collection. The company specializes in the area of microfinance and microinsurance. IF ONE provides loan institutions with support in the close integration of software with banking and accounting systems. It also helps to build scoring and rating models, both traditional – based on statistical correlations, as well as using neural networks. Among the partners and clients of IF ONE there are loan funds supporting the development of microenterprise and social economy entities.

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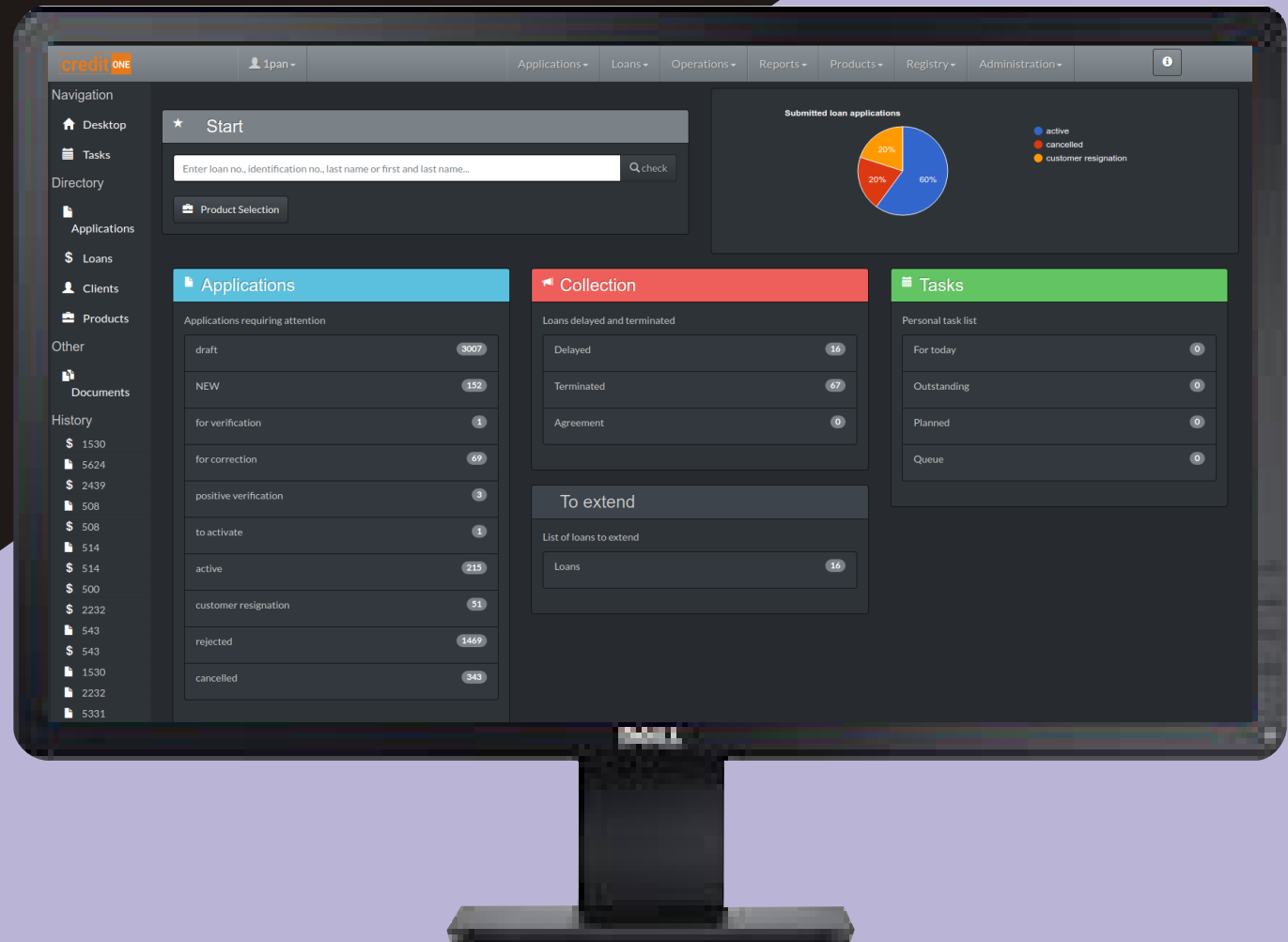
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CreditOne is an IT system that comprehensively supports the process of granting and processing micro-loans. The system covers the whole period of the loan's life – from the moment of submitting the loan application to the full repayment of the loan. It allows you to model the process of handling any type of loans that can be sent to the system from many sources – from websites, social networking sites, from brokers and agents, or from your own branch network. Depending on the adopted processing model, the loan application can be assessed based on embedded scoring and rating systems. In addition, the assessment of the application may be supported by down-loading a report on the borrower from credit registers, if such functions exist on a given market. CreditOne allows you to make payments and pay off the loan through any payment channel – bank transfer, micropayment systems operating on the local market, cash payment. The system supervises the timely repayment and if necessary, automatically starts the previously defined debt collection procedures. CreditOne standardizes integration with accounting systems and ensures full reporting as well as reporting for the needs of institutions that finance lending.

CREDITOne LOAN MANAGER

WORLD-CLASS LOAN SERVICING SOFTWARE



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Loan management software that supports various loan types including personal, corporate, litigation, mortgages and lines of credit.



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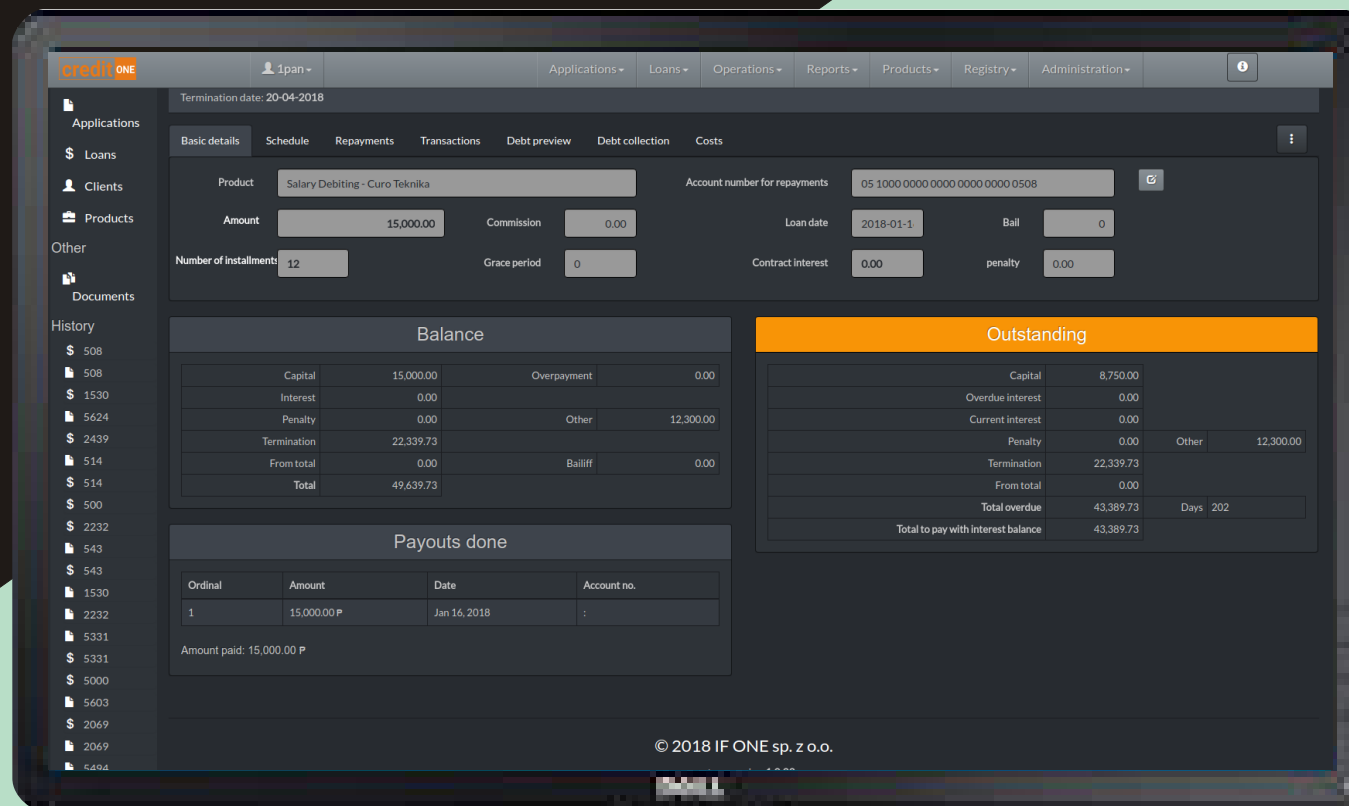
Loan history is maintained in the database and can be retrieved at any point in time.

Built in Credit Score and Risk assessment.

The User history and series of audit trails are maintained by default in the solution.

Loan Decisions can be made faster and better.

Reporting capabilities provides early warning.



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Loan Process Management solution for all types of financial institutions right from small credit unions, micro financial institutions to big Banks



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