

An aerial night view of a city skyline, featuring the CN Tower and various high-rise buildings. The sky is dark with some clouds, and the city lights are visible. A yellow horizontal bar is in the top left corner.

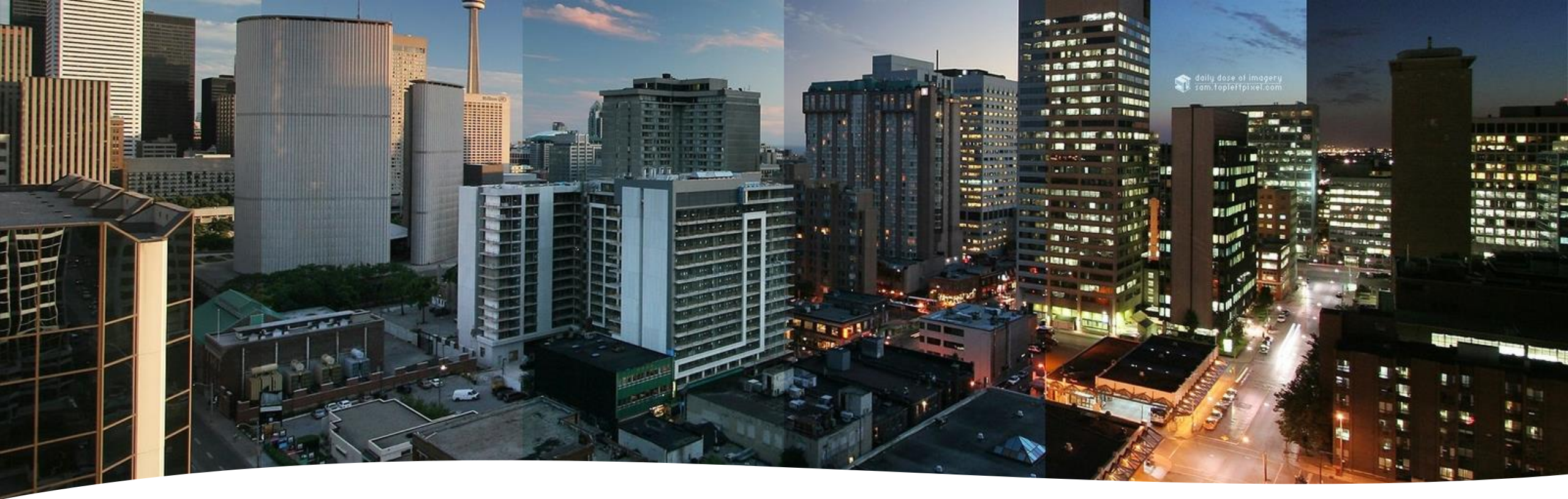
# MFI Digital Frontend Platform Proposition

By Blue Stone Solution

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# 1. Microfinance Business in Myanmar



Currently, MFIs in Myanmar are in challenging situation due to much unpredictable changes in their business environment. Restraints due to labor-oriented operation, competition from new MFIs, uncertainty of Post Covid-19 era, have negatively affected the market's socio-economic growth. As such, MFIs in Myanmar are faced to set critical strategies for business sustainability.



## CHALLENGES

Expanding Untact\* Sales

\*Untact is the new word which consist of UN + CONTACT(CO is dropped out) and means non-contact, no-contact or zero-contact, created due to covid19 situation

Developing Digital Channel

Improving Payment and Collection

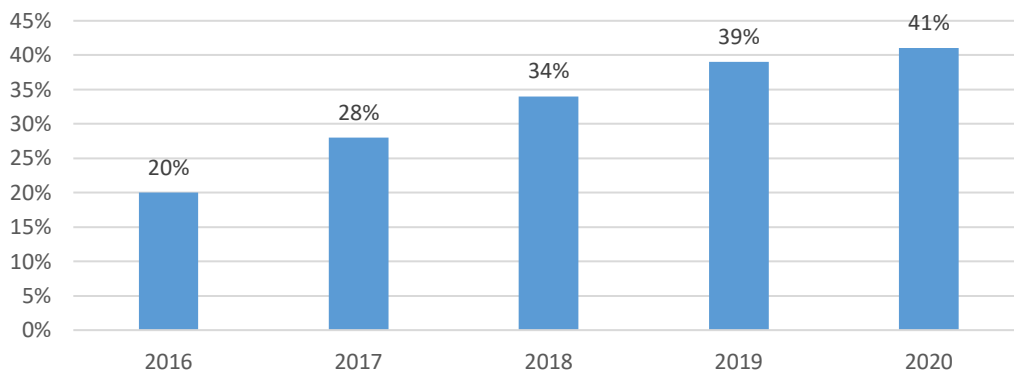
Supporting Loan Officer Activities

# 1. Microfinance Business in Myanmar : IT Environment

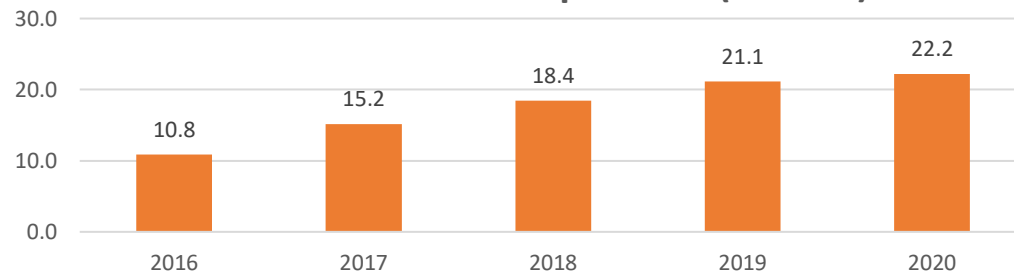


ICT (Information and Communication Technology) in Myanmar still falls behind other countries worldwide; and Digital Transformation readiness may still be early for country-wide adoption. However, due to efforts by local regulators Myanmar is quickly showing drastic improvements to lay strong foundations for Digital Transformation and Insurtech.

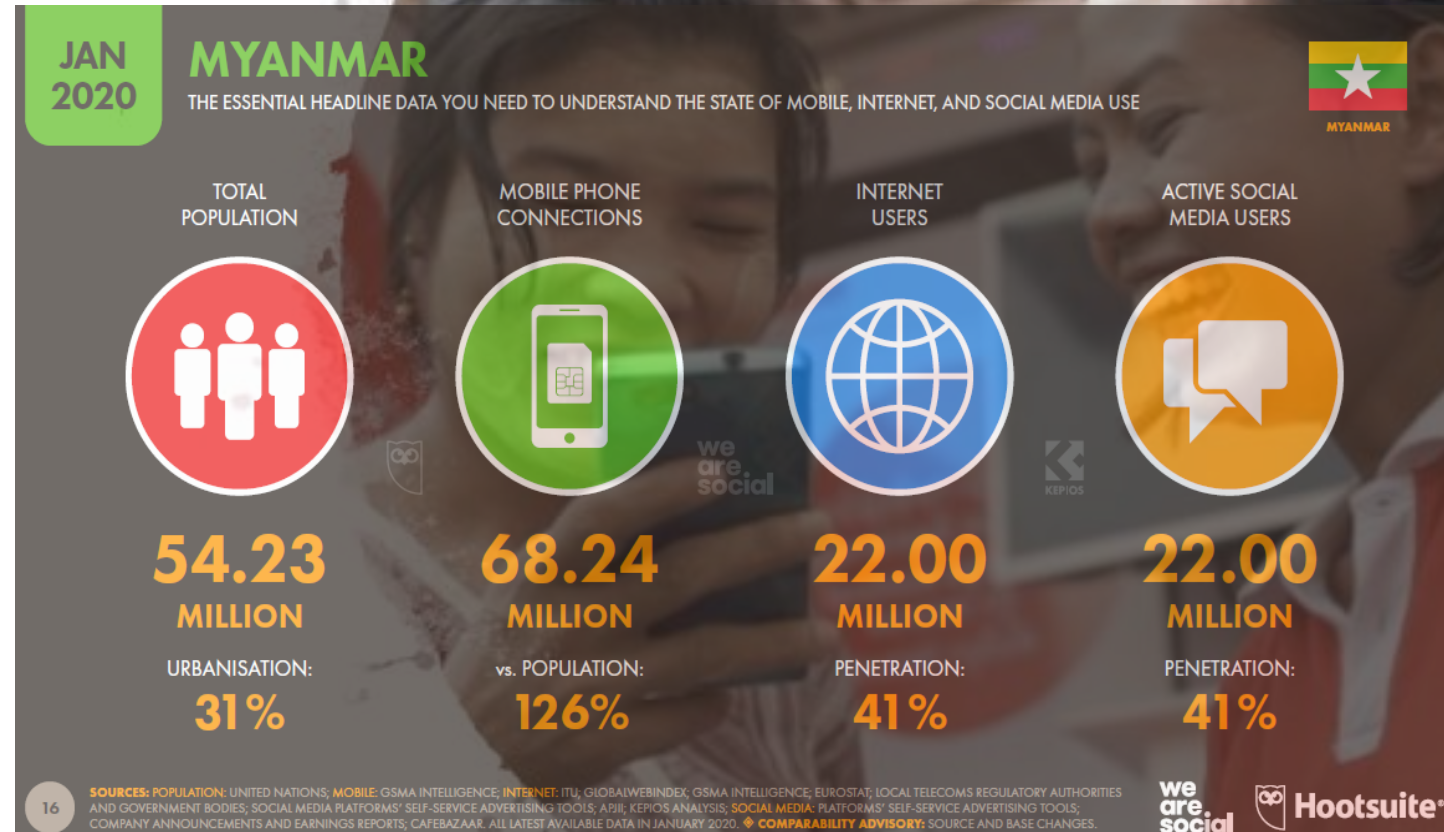
Internet Penetration (%)



Internet Users - Population (Million)



Source : <https://www.statista.com/>

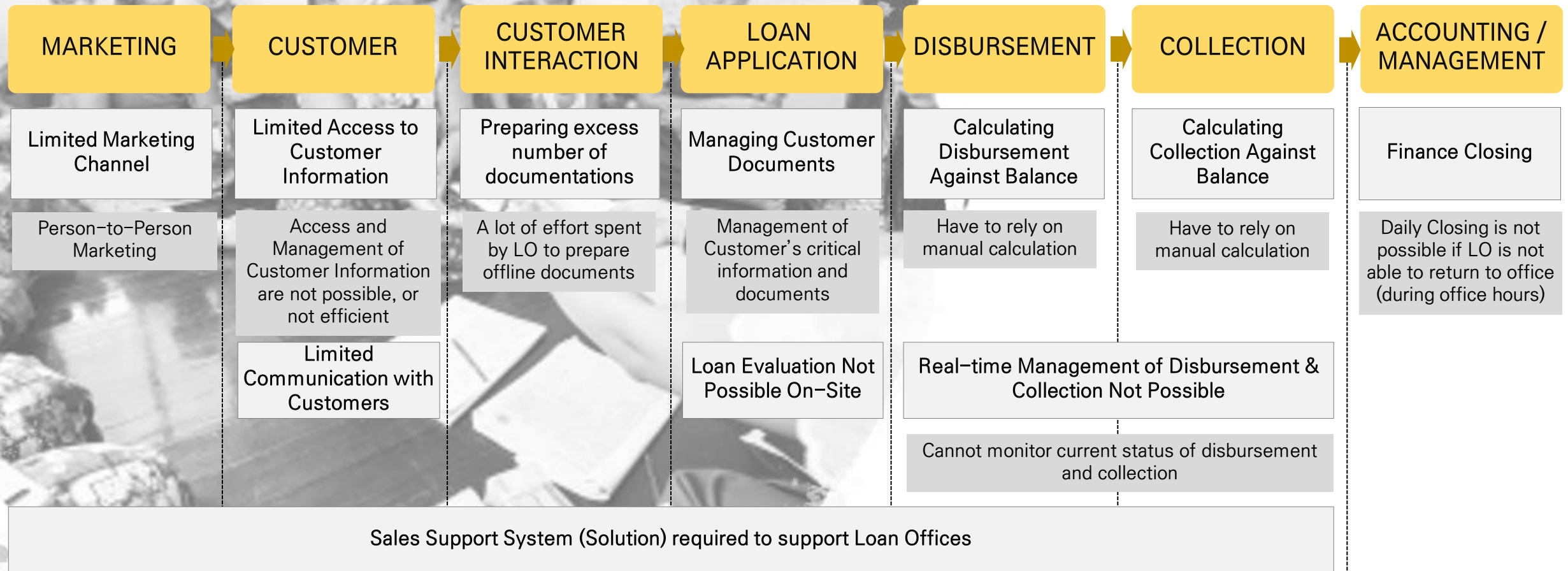




# 1. Microfinance Business in Myanmar : Business Challenges



Myanmar's MFI market still has various Business Challenges and Improvements. From Marketing & Sales, Customer Management & Communication to General Business Operations; innovative solution for these challenges are critical for Business Practice Enhancement, Sales Performance Improvement and Market Expansion.



## 2. MFI Digital Frontend Solution : Sales Mobile App (1/2)



Digital Frontend Solution (Sales Mobile App) is designed to support one of MFI's most critical business aspect : On-Site Human Resources' sales/marketing and operations.

With Digital Frontend Solution, Sales Agents and Loan Officers are able to do Customer Management, process Loan Applications, control Cash Management; at the same time, communicate real-time with HQ/Branch for reporting, work support and guidance.

### Digital Frontend Solution (Sales Mobile App)

- Customer Account
- Group Account
- Loan Account
- Prepayment
- Disburse / Collection
- Overdue Collection
- Write-Off
- Cash Management
- Home Visit
- Loan Application
- Loan Agreement
- Approval
- Market Research
- Chat / Phone Call / Messaging
- Sales Lead
- Offline Mode (No Network)

Blue Stone  
Creativity & Innovation

Aawlamyine

Tint Tint Cho



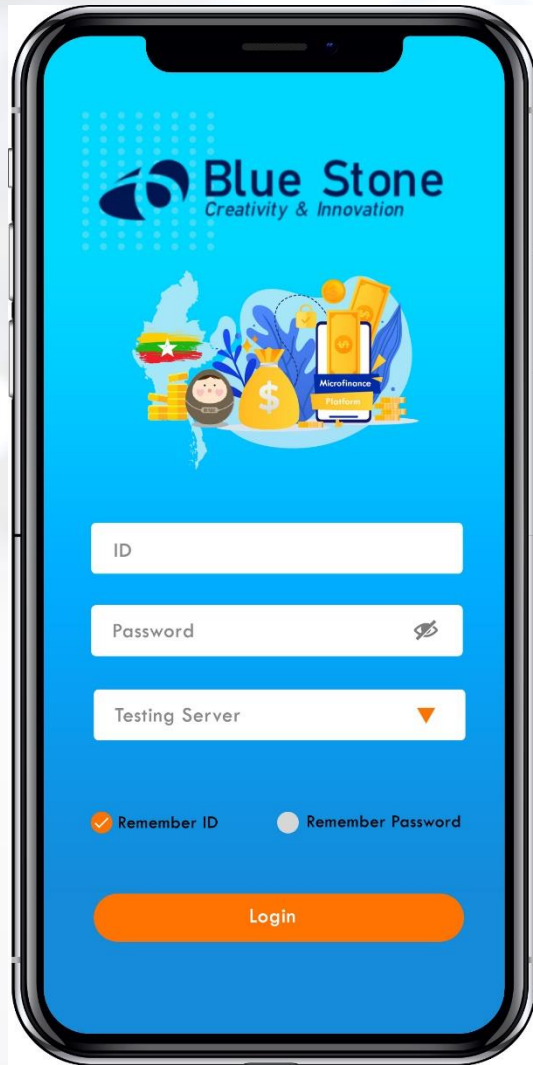
Today's Cash in Hand (Ks)



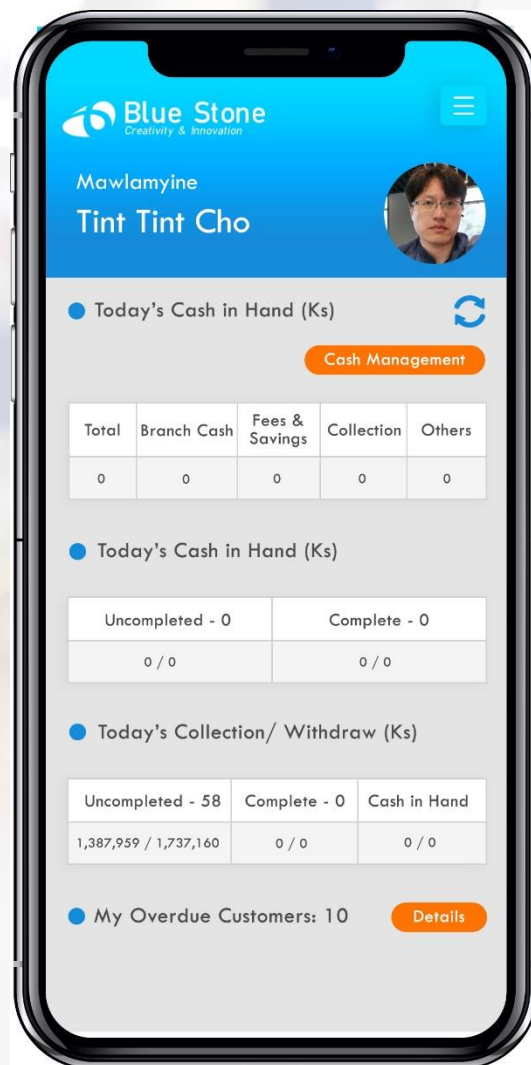
Cash Management



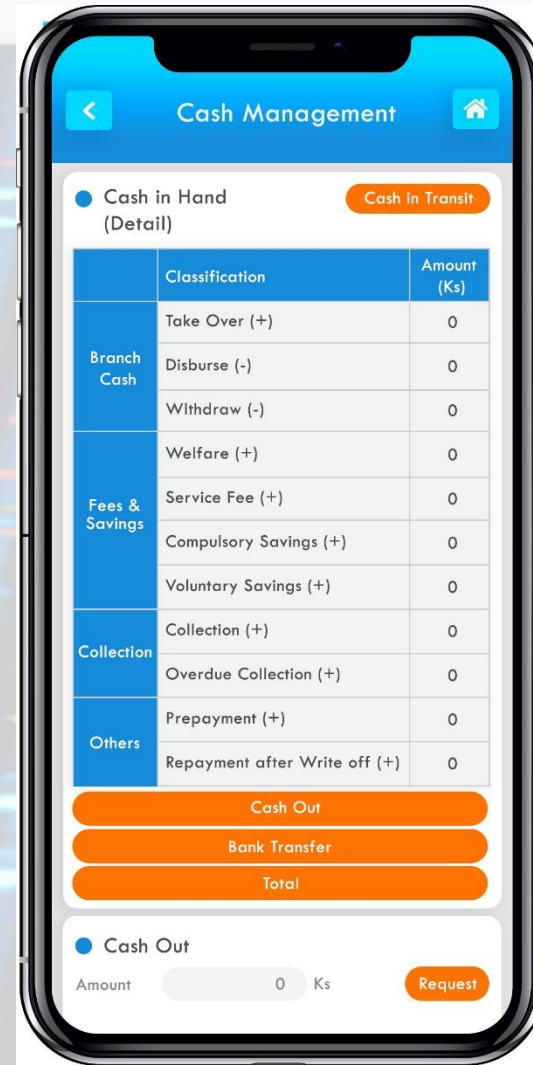
## 2. MFI Digital Frontend Solution : Sales Mobile App (2/2)



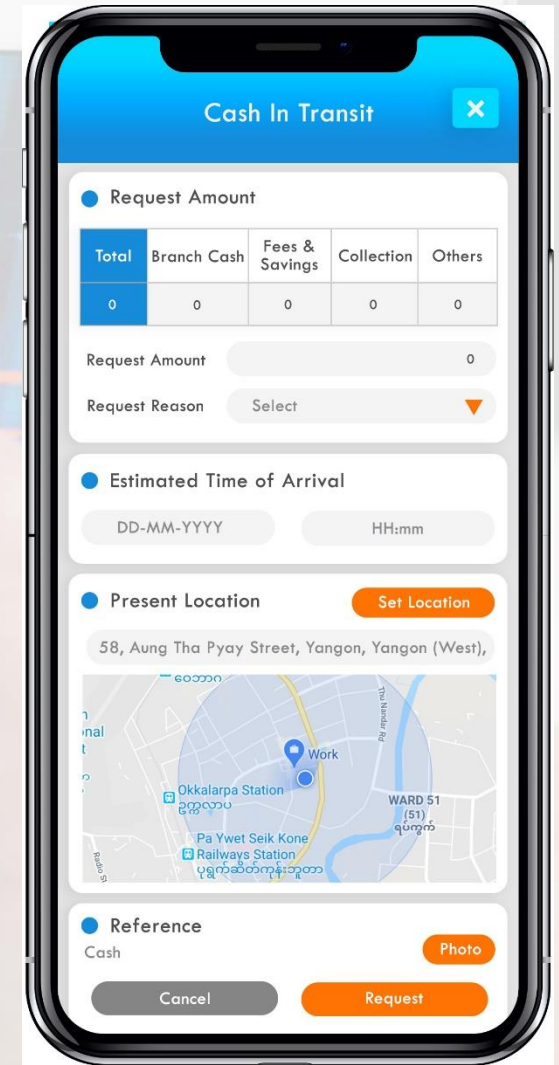
Agent Log-In Screen



Agent's Personalized Screen



Cash Management Screen



Cash In Transit Screen

## 2. MFI Digital Frontend Solution : Customer Mobile App (1/2)



Digital Frontend Solution (Customer Mobile App) is a specially designed for Customers. To provide seamless and convenient Customer Service, the solution is customized to contain features and functions for customer's digital experience.

From Smart Alarm/Notice (News, New Products, Promotions), Communication with Agents (SNS, Email, Live Chat, etc.), Repayment Management; Digital Frontend Solution aims to enhance Customer Satisfaction throughout.

### Digital Frontend Solution (Customer Mobile App)

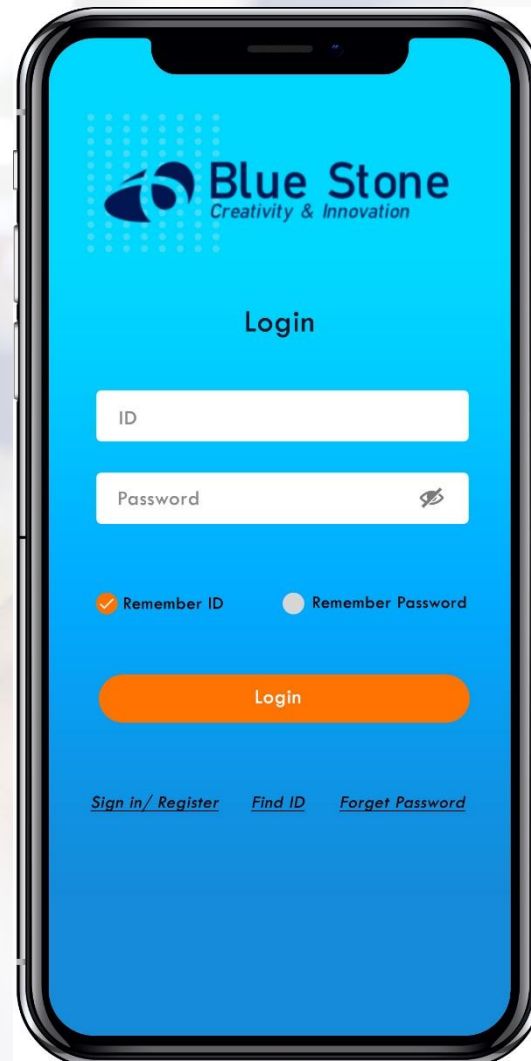
- Loan Product Catalog
- My Loan
- Loan Application
- Loan Calculation
- Loan Payment
- Agent Chat/Message
- Campaign/Notification
- Claim/Complaint



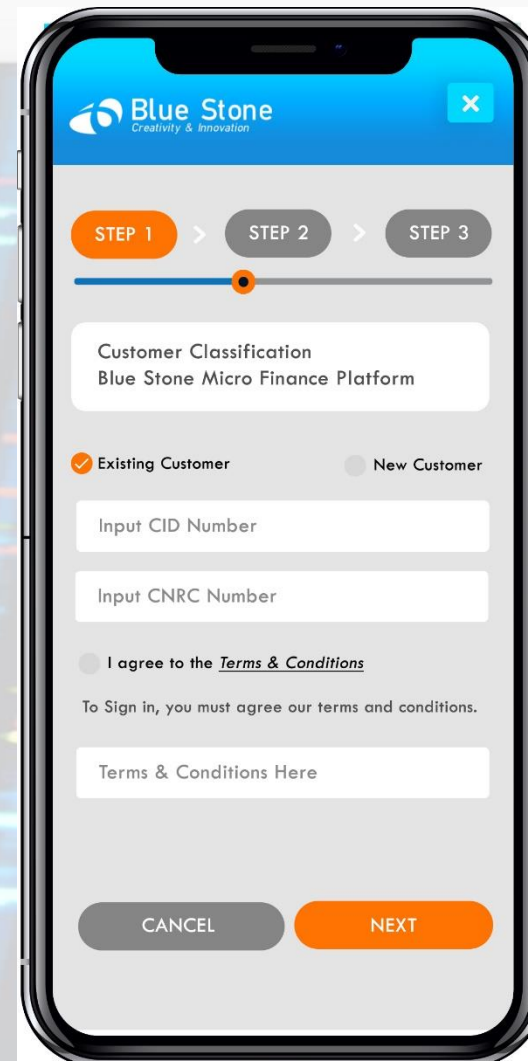
## 2. MFI Digital Frontend Solution : Customer Mobile App (2/2)



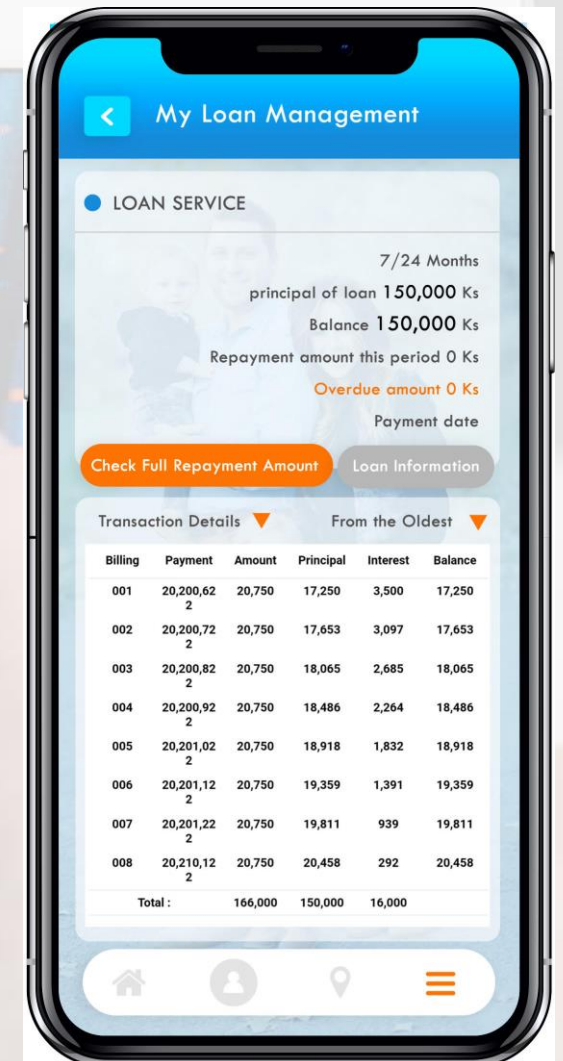
*Landing Screen*



*Customer Log-In Screen*



*Customer Registration Screen*



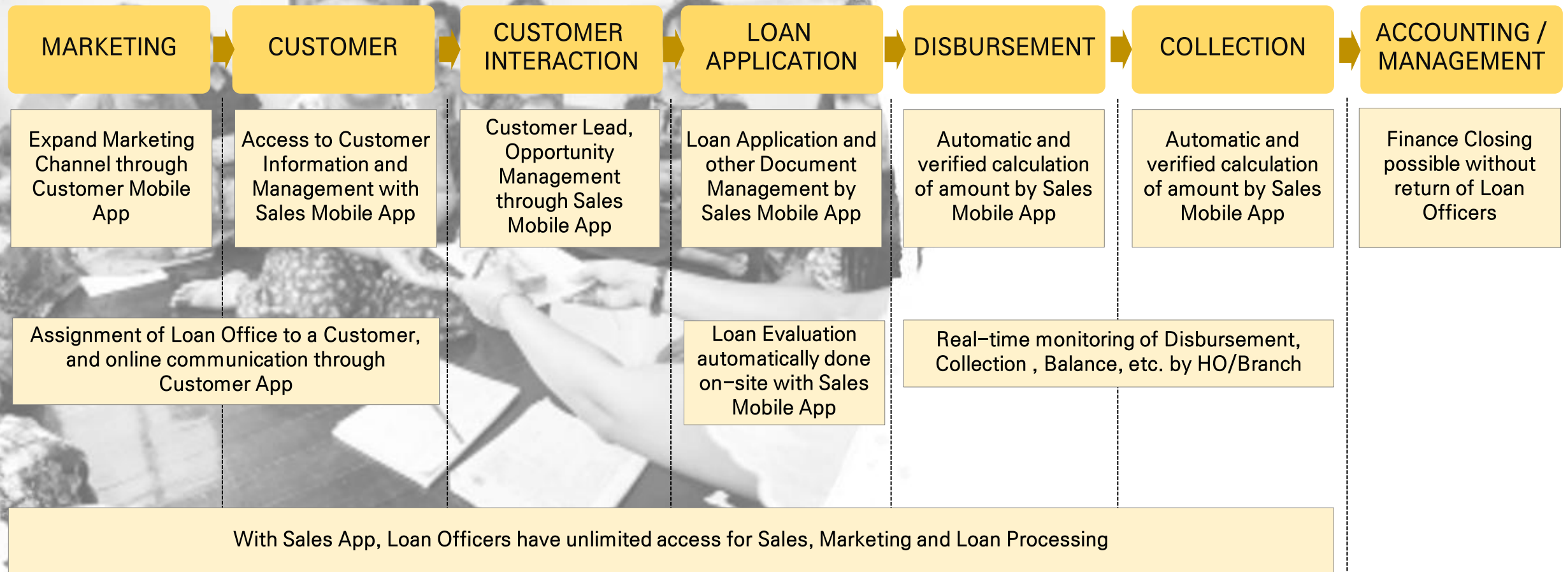
*My Loan Screen*

### 3. Overcoming Challenges with MFI Digital Frontend Solution (1/4)



To overcome current challenges in Myanmar's MFI market, Blue Stone would like to propose as follows.

– Please refer to next slide for details –





# 3. Overcoming Challenges with MFI Digital Frontend Solution (2/4)



## Access to Customer Information

AS  
- IS



Before/after Customer Interaction, accessing Customer Information is limited or not possible during after work hours



## Preparing Sales Documents and Document Management



1



2

A lot of offline documents need to be prepared before Customer Interaction; chances of mistake and mismanagement are increased



## Collecting and Storing Customer Information



1



2

After collecting Customer Information, LOs must return to office and re-enter into system or manually manage



## Anytime, Anywhere Access to Customer Information

TO  
- BE



Based on LOs given access rights, Customer Information can be accessed by Mobile App anytime; also allowing unpredicted Sales and Marketing



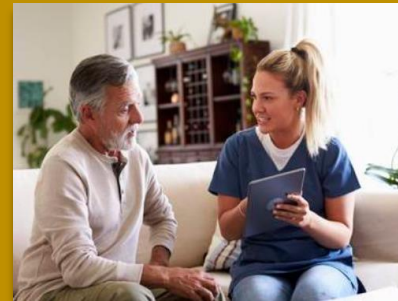
## Easy Preparation of Document & Collection of Customer Information



All documents are prepared and systematically offered by the Mobile App; preventing human error



## Automatic and Secure Storage of Customer Information



All Customer Information are stored securely in Mobile App, real-time basis

# 3. Overcoming Challenges with MFI Digital Frontend Solution (3/4)



## Access to Disbursement / Collection Status

AS  
- IS



As Disbursement and Collection status are not aggregated real-time, LOs need to return to office and report (additionally, HO/Branch Managers are not able to monitor status real-time)



## Loan Officer Not Able to Return to Office



When LOs are unable to return to office during work hours, Collection/Disbursement data cannot be aggregated; making Daily Closing inaccurate



## Calculation of Amounts



Disbursement / Collection Amounts against Balance, are calculated manually



## Real-time Statistics

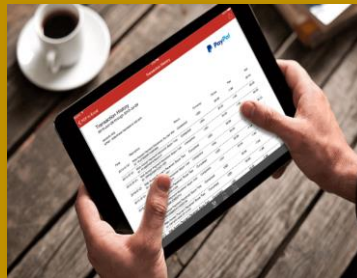
TO  
- BE



LOs activities are captured and stored by Mobile App on real-time basis; allowing LOs and HO/Branch Managers to monitor status and retrieve statistic reports real-time



## Cash-in-Transit Feature



Even though LOs are not able to return to office, all Collection/Disbursement data are managed by the Mobile App. Cash-in-Transit allows Daily Closing to be possible and accurate



## Automatic Calculation and Verification of Balance



Disbursement / Collection against Balance, and actual Cash-on-Hand is systematically compared for verification



# 3. Overcoming Challenges with MFI Digital Frontend Solution (4/4)



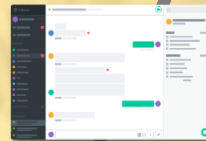
**“No Internet / No Network” Area**



In “No Service Area” Mobile App automatically activated “OFFLINE MODE” to enable all On-Site features and functions (ex. Loan Application, Home Visit, etc.)



**Seamless Communication between LO and Customer**



Customer is able to communicate with his/her LO anytime by Live Chat, SMS, Email, etc.



**Convenient Online Repayment**



Mobile App is integrated with 3<sup>rd</sup> Party PGs like KBZ Pay, Wave Pay, etc. to support Customer's convenient choice of payment



**Alarm and Notice for Customers**



Mobile App sends alarms and notification that benefits Customers (repayment due date, promotions, news)

# 4. Blue Stone's MFI Digital Solution : Frontend VS Backend



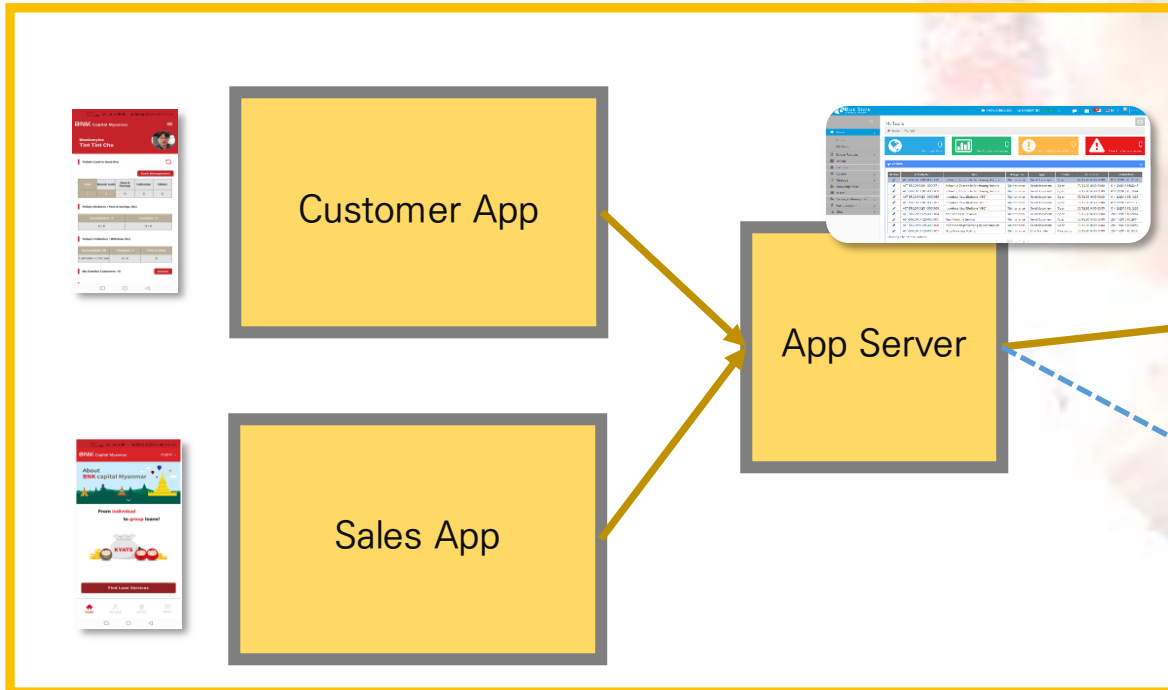
Blue Stone's MFI Digital Solution consists of two areas: Frontend Solution and Backend Solution.

Based on customer requirements, each area can be implemented Standalone, or as a Package.

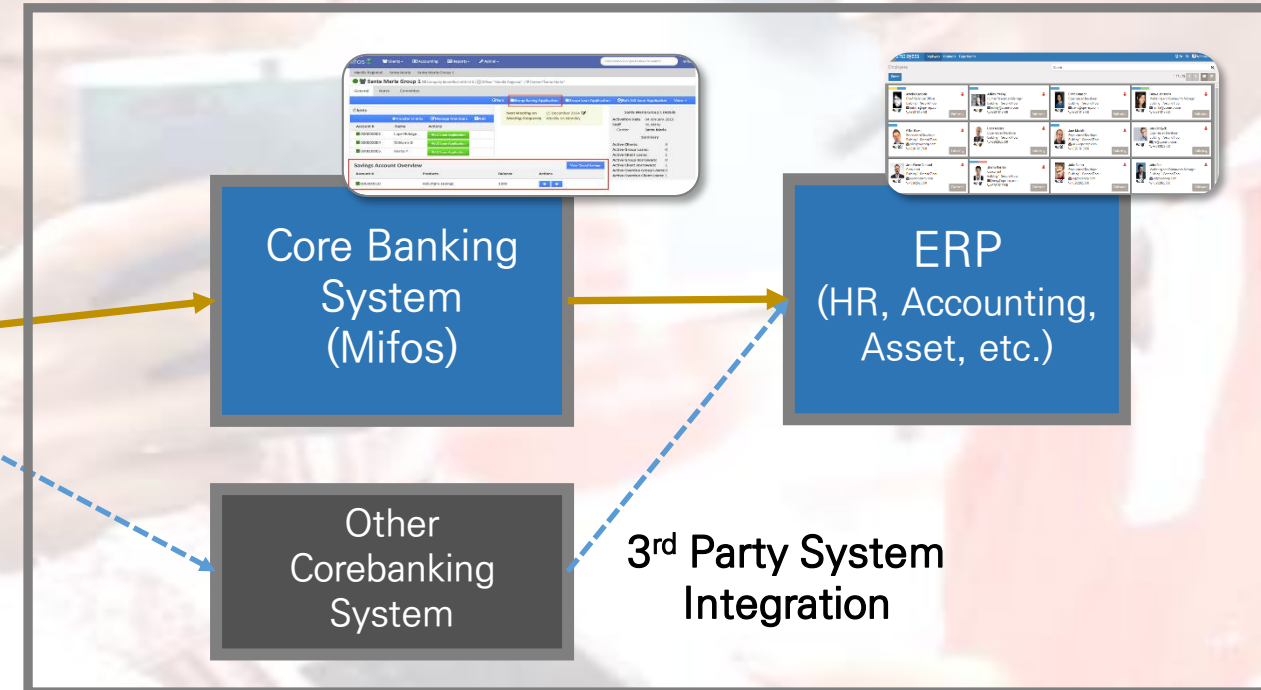
1) MFI Digital Frontend Solution (Sales, Customer Mobile App), 2) MFI Digital Backend Solution (Core-Banking, ERP)

Regardless of Package or Standalone, our solution is designed to allow flexible integration to other systems (3<sup>rd</sup> Party Solution), and module-by-module implementation is also possible.

## 1) MFI Digital Frontend Solution



## 2) MFI Digital Backend Solution







# Thank You Very Much

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