

## SAVCO Software: Response to Questionnaires

GENERAL QUESTIONS	KEY	STATUS/TIME SPAN
1. Is there Integration of BOSA and FOSA and different reports on each?, <b>Yes</b>	YES	
2. Provide Supports for ATM Services, <b>Yes, Coop Card or Own</b>	YES	
3. Provide support for phone or internet banking? Does it require purchase of a separate module or it comes as a full package? Briefly explain, <b>Software from the bank will be required as in common use or Needs specific instructions and understanding with a selected bank for the interface to be created. However banks have ready software to do this.</b>	ENH-F	
4. Support collecting funds on behalf of external institution , <b>Yes</b>	YES	
5. Provide pricing per 1) branch 2) per user 3) other , <b>One non transferable License for the whole company. Software can be installed freely on any computer within the company and use the same license.</b>	YES	
6. Provide all quotes - pricing, implementation and maintenance costs in local currency (KES)? <b>Yes</b>	YES	
7. Provide license for other software installed 1) database 2) Operating system, <b>Yes</b>	YES	
8. Ability to route reports/statements to print server?, <b>Yes</b>	YES	
9. Ability to assign or limit user to network (shared) printer, <b>Yes</b>	YES	
10. Comprehensive charges/commissions and interest set up? Flexibility in creating commissions and charges to be attached to menus and transaction types?, <b>Yes, No limit to fees, commissions, interest rate, product types that can be created.</b>	YES	
11. Availability of standard enquiry module, <b>Yes</b>	YES	
12. Support Multi-branch, <b>Yes</b>	YES	

13. Supports Multi-value fields, <b>Yes</b>	YES	
14. Supports multi-language for staff user and customer user?, <b>Yes with an inbuilt translator.</b>	YES	
15. Supports multi-currency and automatic revaluation, <b>Yes, but no automatic revaluation. Automatic revaluation customization is to be done</b>	ENH-F	1 Weeks
16. Support for different functions like Input, Authorize, Delete. Reverse, Print etc, <b>Yes</b>	YES	
17. Can these functions be attached to a user level?, <b>Yes, all windows are attached to user groups and then at user level. There is no limit to the number of user groups you can create. There is no hard coded groups and you can decide what each set of users should view and work with.</b>	YES	
18. Availability of standard reporting tool (1) Crystal report (2) My Eureka (3) Other, <b>Yes, Crystal Reports</b>	YES	
19. Ability to import an excel file (or any other format e.g. from TSC, KTDA), post transactions into members accounts and deduct commissions automatically? <b>Yes</b>	YES	
20. Ability to automatically detect wrong accounts and post into a suspense account?, <b>Yes, but rejects them until corrected.</b>	YES	
21. Ability to fully integrate all modules in the system – for automatic postings, <b>Yes</b>	YES	
22. Provide user ability to create own reports, <b>Yes for those with the knowledge of crystal reports.</b>	YES	
23. Provide ability to save or export reports in (1) XLS (2) PDF, <b>Yes including word and html</b>	YES	
24. Store different sets of budget figures (Quarterly, Monthly) to project future needs and compare projections. <b>Yes</b>	YES	
25. Trial balance to show actual against budgeted figures automatically, <b>Yes, and this is usually the income and expenditure statement that is used for that.</b>	YES	
26. Automatic transfer processing i.e.: maintain min/max balance in accounts, <b>Yes</b>	YES	

27. Availability of "drill-down" in enquiries, <b>Yes</b>	YES	
28. Automatically create budgets using prior-year information, or choose from other computation methods. <b>Yes</b>	YES	
<b>● Support</b>		
1. Where is the nearest software support office to our location? How many technical staff? How many programmers? <b>Nairobi, Staff of Three and two programmers. A dealer has opened an office in Meru and will be incorporated for quick physical support.</b>	YES	
2. Is your support department fully staffed 8 a.m. to 5 p.m. for customers? <b>Yes</b>	YES	
3. Do you have a guaranteed response time for answering customer problem calls? If yes, what is it? <b>Yes, immediately over the phone and 24 hours if a visit is required.</b>	YES	
4. How and when are known software problems (e.g. bugs, errors) resolved? Do you publish a list of known problems? <b>Immediate to the reporting unit and patch fix at a reasonable time to others depending on severity. A list of fixes accompanies the patches.</b>	YES	
5. How are monthly support fees billed (e.g. fixed amount, variable, hourly)? <b>Fixed Amounts</b>	YES	
6. Is travel time to our site billable? If so, at what rate? Briefly explain policy. <b>No, covered in support agreement.</b>	YES	
7. Will your company assume prime responsibility for all aspects of hardware and software implementation? <b>Yes</b>	YES	
8. Will initial training be performed at our offices or at your facilities? <b>At Your Offices</b>	YES	
9. What is maximum delivery time for custom programming jobs? Will you guarantee this in the contract? <b>One to two Weeks, Yes</b>	YES	
<b>● Database</b>	YES	
1. Support database used (1) Oracle (2) Sybase (3) MS SQL (4) My SQL (5) Other Specify <b>Oracle, IBM DB2 or MS SQL</b>	YES	

2. Does your system include any database reporting tools or special links to popular reporting products that run under Windows? Which ones? <b>Yes, Crystal reports and own developed SPYRA query manager.</b>	YES	
3. Will you provide a complete database dictionary that defines the contents and links for each record and field, and allow access to the database from other Windows applications? <b>Yes</b>	YES	
4. Are DDE (Dynamic Data Exchange) and OLE (Object Linking and Embedding) supported? Can other Windows programs query your data and obtain access to records and field? <b>Other Window applications can query database using direct read and modern techniques but DDE is old technology already abandoned by Microsoft</b>	YES	
5. Does the database include any functions that are designed to ensure integrity and fault-tolerance in a network environment? <b>Yes</b>	YES	
<b>● Hardware and Network</b>	YES	
1. On what hardware platforms and operating systems does the system run? Microsoft <b>Windows and any computer that run windows</b>	YES	
2. Briefly describe the system architecture (e.g. centralized, network, open systems, PC based, LAN, etc.). <b>This client/server software and therefore Supports all the architecture mentioned.</b>	YES	
3. What safeguards (e.g. fault tolerance, hardware redundancy) are included that eliminate unplanned downtime? <b>The server should use RAID which stands for Redundant Array of Inexpensive. RAID is a method of combining several hard disk drives into one logical unit (two or more disks grouped together to appear as a single device to the host system). Also use Daily Backups, UPS</b>	YES	
4. What is the Ideal memory (RAM) and processor speed required for file server? <b>Minimum of 2 GB and/or preferable of 4GB for every server that will host the main database.</b>	YES	
5. What is the maximum number of users or peripherals (e.g. printers, CRTs, workstations) that can be supported? <b>There is no limit to users or peripherals that are supported – if the network and server ram has the capacity then the system</b>	YES	

<b>can work with it.</b>		
6. If the system employs a network does it support TCP/IP? <b>It supports TCP/IP</b>	YES	
7. What items (e.g. cabling, air conditioning, backup power supply) are required that are not included in your proposal? <b>UPS (uninterrupted Power Supply) and stand by auto electric generator are very necessary</b>	YES	
<b>● Operations</b>	YES	
1. What personnel and qualifications do we need to support and operate this system? <b>Normal users as database maintenance will be automated and the preferable database will be self maintaining.</b>	YES	
2. Does the system require regularly scheduled (e.g. daily, monthly) down time for backups, system maintenance, etc.? Briefly explain. <b>The Database can be instructed to automatically shut down the system everyday at midnight for daily backup. Backups can also be scheduled for weekends.</b>	YES	
3. What are the data retention capabilities and recommendations for maintaining history on-line? <b>Many years of Online history can be available as long there is enough disk capacity to store, you can also have archived history or alternate computer that can store as much history as you want. External disks can also be used to store particular history files. With 120 GB external disk you can history of 80,000 customers for 10 years.</b>	YES	

FUNCTIONAL REQUIREMENTS	KEY	STATUS/TIME SPAN
<b>Customer and Account Information</b>		
1. Ability to create new field and use by the customer, <b>Yes</b>	YES	
2. Ability to attach the customer to a group or 2 groups, <b>Yes</b>	YES	
3. Provide for alternate account number, <b>yes, to some extent</b>	YES	
4. Provide for alternate customer number, <b>member can have several customer accounts with account reference link, but an individual customer can be identified by one number for each saving or banking products. Customers can open several account types.</b>	YES	
5. Provide for customer Centric Information in the system, <b>Yes</b>	YES	
6. Ability to block transactions/freeze for a customer, <b>Yes</b>	YES	
7. Ability to create CIF for individuals, groups, non-individual entities, <b>Yes</b>	YES	
8. Ability of search system by any character in any field, <b>Yes, but not any field but specific field related to customers</b>	YES	
9. Ability to admit individual, Group and partnership membership, Institution, <b>Yes</b>	YES	
10. Provide support for relationship management by credit and Field Officers, <b>Yes</b>	YES	
11. Provide for Registration fees, <b>Yes</b>	YES	
12. Provide ability to establish for income from each client, <b>Yes</b>	YES	

13. Limit production of statements according to the user level, <b>Yes</b>	YES	
14. Limit some users from accessing certain accounts/products eg. Staff accounts, directors. <b>Yes, each account can have authorized user.</b>	YES	
15. Support entry and tracking of applicant information with ability to automatically use demographic data upon membership, <b>Yes members are defined within companies, locations and sub locations</b>	YES	
16. Provide ability to search for and list members with specific feature. E.g. age, gender, region, loans above or below certain amounts, etc <b>Yes, Some features</b>	YES	
17. Provide member list by job business/employer including phone numbers, emergency contact, <b>Yes</b>	YES	
18. Provide member details by different groups, <b>Yes</b>	YES	
19. Provide report of employer remittances., <b>Yes</b>	YES	
20. Print report of members who have not submitted for e.g. 30 days 60 days 90 day, six months., <b>Yes</b>	YES	
21. Print list of members needing advice on various issues e.g. loans declined, approved, deposits maturing, <b>Yes</b>	YES	
22. Support Image Management i.e. member photo call up at Teller terminal for identification, <b>Yes and ID Number</b>	YES	
23. Support Signature management for individuals and groups, <b>Yes for all</b>	YES	
24. Print new members report showing name, id number, group membership, date opened. <b>Yes</b>	YES	
25. Provide for enquiries and amendment of guarantors with authorization, <b>Yes</b>	YES	
26. Provide for enquiries and amendments for Next of KIN details, <b>Yes</b>	YES	
27. Provide a single inquiry screen showing member's savings and loan account balances (Total value of products for a customer), <b>Yes</b>	YES	

28. Support a search within the entire membership by member number ranges when looking for a specific number. <b>Yes</b>	YES	
29. Provide ability to calculate and display a member's total available funds. <b>Yes</b>	YES	
30. Provide to lock transactions from being effected for specific transaction types - deceased, account frozen, dormant accounts, <b>Yes</b>	YES	
31. Provide ability to display or print selected member account transaction history for designated periods. <b>Yes</b>	YES	
<b>● Teller Processing</b>		
1. Support on-line help screens for tellers. <b>Yes</b>	YES	
2. Provide ability for tellers to perform multiple transactions without the need to re-enter the member's account again. <b>Yes</b>	YES	
3. Ability for the administrator to create teller transactions and attach to teller menu as need arises? <b>Yes</b>	YES	
4. Online tellers' balance inquiry per branch or company, <b>Yes and Reports provided</b>	YES	
5. Ability to block/freeze front office transactions for a customer and POP-up message appears when the teller inputs the customer's account? <b>Yes</b>	YES	
6. Ability to create transaction types, transaction charges and attach to teller menus? <b>Yes, in teller services you can define charges that are created to use rates, flat amount or simple and advanced lookup tables. Each service can be attached to a ledger account such that it is tracked separately.</b>	YES	
7. Automatically prompt the teller whether a referral is required and route the referral to the right manager/supervisor online. <b>Yes, customers can have a limit on amount that can be approved by the teller and the manager or designated.</b>	YES	
8. Provide adhoc report on number of transactions per teller and performance of each teller. <b>Yes and numerous customizable tellers' own analysis reports. A teller is not necessarily restricted to workstation but can work anywhere.</b>	YES	

9. Provide adhoc status report on cash at the front office by teller, by branch. <b>Yes</b>	YES	
10. Provide for cheque/Sacco voucher payment , <b>Yes</b>	YES	
11. Provide for automatic charges if a customer withdraws more than the permitted frequency. <b>Yes, a restriction exists</b>	YES	
12. Provide a report listing teller transactions by type on a daily and monthly basis. <b>Yes</b>	YES	
13. Support for cash denomination management. <b>Not available</b>	N/A	
14. Allow dormant accounts cash deposit only. <b>Yes</b>	YES	
15. Ability to limit tellers not to check/access other tellers transactions or reports. <b>Partially implemented on Journals. Journal transactions can be restricted such that only the owner can view and change.</b>	YES	
<b>● Savings</b>		
1. Provide for Group Savings. <b>Yes</b>	YES	
2. User defined savings products. <b>Yes</b>	YES	
3. Interest computation and Bonus. <b>Yes</b>	YES	
4. Individual savings. <b>Yes</b>	YES	
5. Support for value dates (forward, back value) and automatic recalculation of interest and accruals. <b>Yes</b>	YES	
6. Closure of account with seven days notice. <b>Yes, Manual not automated</b>	YES	
7. Ability to check on overdrafts – system not to allow ODs unless with an override. <b>Yes</b>	YES	

8. Interest Computation (1) Minimum Daily Balances (2) Minimum Monthly (3) Balances (Minimum Quarterly Balances (5) Average Monthly Balances (6) User defined. <b>.Yes, all supported</b>	YES	
9. Support Black listing of errant members. <b>Yes, blocking of account</b>	YES	
10. Transfer group members from one group to another. <b>Not a single button click, can only be done manually</b>	ENH-F	1 Week
11. Provide group membership statement. <b>Yes, statements for all</b>	YES	
12. Standing order module? No time limitation or expiry to a standing order. <b>Yes, Standing orders have user defined date expiry that is not limited.</b>	YES	
13. Portfolio analysis report. <b>Yes and very detailed</b>	ENH-F	
14. Account dormancy. <b>Yes</b>	YES	
15. Provide for limit on withdrawals for different savings products. <b>Yes</b>	YES	
16. Provide for automatic charges if a customer withdraws more than the permitted frequency. <b>Yes.</b>	YES	
17. Provide closed, opened account report by period. <b>Yes</b>	YES	
18. Provide support for issue of Co-op Voucher/cheque. <b>Yes for Vouchers, No for Checks</b>	ENH-F	
19. Ability to change configuration of the savings products without vendor assistance. <b>Yes</b>	YES	
20. Provide support for ATM services. <b>Yes</b>	YES	
21. Provide for SMS banking service. <b>YES</b>	YES	

<b>● Time/Fixed deposit product</b>		
1. Provide ability for the Sacco to determine and change the duration and minimum opening amounts without vendor assistance. <b>Yes</b>	YES	
2. Provide ability to print a FDR certificate when opening the contract. <b>Yes</b>	YES	
3. Provide report on TDs by term, size, interest rate. . <b>Yes</b>	YES	
4. Provide for different interest rate calculations. <b>Yes</b>	YES	
5. Automatically generate pre-maturity notices. . <b>Yes, but not automated</b>	YES	
6. Provide ability to amend a contract – increase, decrease, closure, change. <b>Yes</b>	YES	
7. Provide ability to automatically calculate early withdrawal penalties. <b>Yes</b>	YES	
8. Provide support for call deposit. Recurring Deposits. <b>Yes</b>	YES	
<b>● Shares</b>		
1. Support dividend computation monthly, quarterly, semi-annually, annually or at maturity. <b>Yes</b>	YES	
2. Provide ability to compute share dividends automatically from the closing balances previous year end. <b>Yes</b>	YES	
3. Provide ability to automatically prevent a transaction if the account balance drops below the share pledge amount. <b>Yes</b>	Yes	
4. Provide ability to close out a share account automatically - with a notice of 6 months . <b>No, Manually</b>	ENH-F	
5. Allow for share transfer to loan offsetting. <b>Yes, Manual</b>	YES	

6. Provide for share transaction listing, daily, monthly, other. <b>Yes</b>	YES	
7. Provide ability to automatically calculate early withdrawal penalties. <b>Yes</b>	YES	Controlled
8. Allow share to be received and posted concurrently with teller operations. <b>Yes</b>	YES	
9. Provide for central members share register with all member details. <b>Yes</b>	YES	
10. Provide report on share withdrawal, new members for a specified duration of time. <b>Yes</b>	YES	
<b>● Loans</b>	YES	
1. Provide loan application tracking/processing (appraisal) module with different approval levels before disbursement. <b>Yes</b>	YES	
2. Provide for alternate loan account number. <b>Yes</b>	N/A	
3. Ability for the loan application module to have check-lists for loan appraisals. <b>Yes</b>	YES	
4. Provide for capture of guarantors at the application level. <b>Yes</b>	YES	
5. Limit the number of guarantors i.e.: a member not to guarantee more than 3 loans simultaneously. <b>Yes</b>	YES	
6. Manage Guarantors: release when Loan is fully paid. <b>Yes</b>	YES	
7. Approved/declined loan reports. <b>Yes</b>	YES	
8. Appraisal tag comments from Loans Officer. <b>Yes</b>	YES	
9. Ability to separate accrued interest from interest received. <b>Yes</b>	YES	

10.Support 360- and 365-days interest calculation, daily, monthly average, quarterly. <b>Yes</b>	YES	
11.Provide ability to transmit and receive information from credit reference bureaus. <b>Yes</b>	YES	
12.Provide ability to process cash advance, open and closed-end loans. <b>Yes</b>	YES	
13.Support reversals of payments made on the same day and make all needed adjustments of interest, principal, due dates and late charges. <b>Yes, manually</b>	YES	
14.Ability to track overdue loans and automatically capture outstanding amount from other accounts. <b>Yes</b>	YES	
15.Ability to produce mail-merge due letters? . <b>No, unless letter specifications are known</b>	ENH-F	
16.Provide a report on installment, interest forecast for 1 week, 1 month, quarter, bi-annual, annual. <b>Yes</b>	YES	
17.Provide a report on installment, interest and other charges due . <b>Yes</b>	YES	
18.Provide a report on loan releases by period. <b>Yes</b>	YES	
19.Provide a report on loans by size, interest rate, loan type and loan status. <b>Yes</b>	YES	
20.Provide a report on analysis of recoveries by day, week, month, year. <b>Yes</b>	YES	
21.Ability to pay-off an overdue installment and pass over to a past-due module. <b>Yes</b>	YES	
22.Ability to generate loan repayments slips. <b>Yes</b>	YES	
23.Ability to generate a member's summary report on repayments on the loan account, amount recovered from savings account. <b>Yes</b>	YES	
24.Automatically generate pre-maturity notices. . <b>Yes</b>	YES	

25. Ability to handle Individual and group products i.e. Group Lending . <b>Yes</b>	YES	
26. Automatically generate loan repayment schedule, modifiable with change in date, principal, or interest Amount. <b>Yes</b>	YES	
27. Ability to bridge old loan with new one (refinancing) . <b>Yes, Manually</b>	YES	
28. Manage security / Collateral. <b>Yes, Collateral value and description</b>	YES	
29. Able to distinguish restructured loans/rescheduled loans from regular loans. . <b>Yes, loan type</b>	YES	
30. Provide for repayment history. <b>Yes</b>	YES	
31. Provide for open and closed contracts. <b>Yes</b>	YES	
32. Distinguish Delinquency management facilities Loan in arrears by 1 day 1week 1 month 3 months 6 months . <b>Yes to all and any period as it is not limited.</b>	YES	
33. Loan tracking(applied pending, approved, disbursed, rejected) . <b>Yes, for pending, approved, and rejected.</b>	YES	
34. Provide List of black listed Members (loans) . <b>Yes</b>	YES	
35. Management of loans written off?. <b>Yes, manually</b>	YES	
36. Support for value dates (forward, back value) and automatic recalculation of interest and accruals. <b>Yes</b>	YES	
37. Provide for portfolio analysis. <b>Yes</b>	YES	
38. Ageing Analysis. <b>Yes</b>	YES	
39. Support Interest type (1) Flat rate (2) Declining Balance (3) Fixed Rates (4) Discounted rates (5) Floating /Variable Rate (6) User Defined. <b>Yes, all are supported by at loan product level and also individual loan level.</b>	YES	

40.Support online appraisal based on shares, guarantors, past payments , <b>yes</b>	YES	
41.Lending Methodologies (1) Individual client (2) Group Lending (3) Partnership (4) Institution. <b>Yes</b>	YES	
42.Provide report All loans registered by product by branch by Loans officer. <b>Yes</b>	YES	
43.Loans status by product, branch, Loans officer. <b>Yes</b>	YES	
44.Investor funds tracking to report on fund management. <b>Yes, On specified requirement.</b>	ENH-F	
45.Generate slips for loan rejected, applications received. <b>Yes</b>	YES	
46.Generate slip to guarantors for defaulting loanee . <b>Yes</b>	YES	
47.Provide CGAP REPORTS. <b>Yes but not all</b>	YES	
<b>● Guarantor/Collateral module</b>		
1. Provide for guarantee by value and by number of guarantors. <b>Yes</b>	YES	
2. Allow for loans being repaid by guarantors. <b>Yes</b>	YES	
3. Revaluation of collateral, types of collateral, market value Per value, Depreciation of collateral. <b>No</b>	YES	
4. Membership of at least 6 months, 12months, user defined. <b>Yes</b>	YES	
5. Set Minimum and maximum level of guarantors. <b>Yes</b>	YES	
6. Release guarantors upon repayment. <b>Yes</b>	YES	

7. Block refund to guarantors on share deposit until guarantor replacement. <b>No</b>	ENH-FR	
8. Provide for Liability report per customer. <b>Yes</b>	YES	
<b>● Insurance</b>	YES	
1. Insurance/sinking fund management. <b>Yes, you define all accounts you require.</b>	YES	
2. Provide Deceased member management of expenses and payment to trustee or next of kin. . <b>No</b>	ENH-F	
3. Provide ability to set parameters for insurance premium charges for aggregate loan balance and payments. . <b>Yes, you define all accounts you require.</b>	YES	
<b>● ATMs</b>		
1. Support ATM processing. <b>Yes</b>	YES	
2. Support ATM card capture and negative files by designated parameters. <b>Yes</b>	YES	
3. Provide ability for the Sacco to restrict a member's ATM usage on a share account without hindering over-the-counter transactions. <b>Yes</b>	YES	
4. Support networked Point-of-Sale (POS) terminals. <b>Yes</b>	YES	
5. Provide ability to determine fee assessment based on ATM terminal ID.	YES	
<b>● Credit and Debit Cards</b>	YES	
1. Support VISA and MasterCard processing. Describe in comments. <b>Yes, COOP Card Does it automatically</b>	YES	
2. Support debit card processing. Describe in comments. <b>Yes, COOP Card Does it automatically</b>	YES	

3. Support production of special statements for credit card transaction activity <b>Yes, COOP Card Does it automatically</b>	YES	
4. Provide ability to adjust credit card payment grace periods without vendor assistance. <b>Yes</b>	YES	
<b>● Branch Processing</b>		
1. Provide ability for a member to perform all transactions at all branches. <b>Yes</b>	YES	
2. Provide ability to designate departments in the main office such as Accounting and/or branches for reporting purposes. <b>Yes</b>	YES	
3. Provide off-line processing of transactions at each branch when there is breakdown of comms link and automatic uploads of branch transactions when link is restored. <b>Yes</b>	YES	
4. Provide totals on individual branches, several branches, or all branches. Does this include information on the general ledger. <b>Yes</b>	YES	
5. Provide ability to run the system's start-of-day programs from a branch. <b>Yes, any computer for the designated person.</b>	YES	
6. Provide ability to report totals for multiple, remote, dial-in branches which are operating concurrently. <b>Yes</b>	YES	
<b>● Limits/Collateral</b>		
1. Provide for Liability report per customer. <b>Yes, statement</b>	YES	
2. Limit change authorization. <b>Yes</b>	YES	
3. Provide for user defined limits per product and per account. <b>Yes</b>	YES	
4. Provide for Definition of collateral ownership. <b>Yes</b>	YES	
5. Provide for collateral values with time and details. <b>Yes</b>	YES	

<b>● Enquiries and Reports</b>		
1. Report and enquiry tools. <b>Yes</b>	YES	
2. Provide for Cash flow report. <b>Yes</b>	YES	
3. Provide for Detailed and Summary trial balance. <b>Yes</b>	YES	
4. Provide for Income statement, P and L. <b>Yes</b>	YES	
5. Provide for Loan Activities report. <b>Yes</b>	YES	
6. Provide graphical online reports. <b>Yes</b>	YES	
7. Provide for Portfolio report. <b>Yes, not all</b>	YES	
8. Provide for Contract Movement report. <b>Yes</b>	YES	
9. Provide Enquiry overdue items loans and shares including variance. <b>Yes</b>	YES	
<b>● General Ledger/ Accounting</b>		
1. User definable GL account structure. <b>Yes</b>	YES	
2. Support a standard, multi-tiered Sacco G/L chart of accounts. <b>Yes</b>	YES	
3. Provide for alternate GL account numbers. <b>Yes</b>	YES	
4. Provide ability to limit branch access to the G/L. <b>Yes</b>	YES	

5. Use of graphical representation in production of reports. <b>Yes</b>	YES	
6. Provide statistical, budgetary and managerial reports by branch or all branches. <b>Yes</b>	YES	
7. Support a moving average on G/L account balances (e.g. report of balances from the 15th of one month to the 15th of the next). <b>Yes, manually controlled</b>	YES	
8. Has in-built payroll. <b>No, but a full blown payroll as separate software with all human resources and is available free.</b>	N/A	
9. Has in-bulit Asset module. <b>Yes</b>	YES	
10. Has in-built budget module. <b>Yes</b>	YES	
11. Cash Flow processing. <b>Yes</b>	YES	
12. Reports on liquidity calculations. <b>No</b>	ENH-F	
13. Reports on ratio analysis. <b>Yes, depending on what ratios</b>	YES	
14. Reports on PEARLS. <b>Not Fully/Partially</b>	ENH-F	
15. Processes bank reconciliation. <b>Yes, manual comparisons</b>	YES	
16. Provide for Extensive comparative and historical data. <b>Yes</b>	YES	
17. Auto-reverse entries to eliminate manual tracking of accruals. <b>Yes</b>	YES	
18. Lock periods to prevent unauthorized changes. <b>Yes</b>	YES	
19. Print consolidated statements, or print statements for any accounting division represented by an account number segment code. <b>Yes</b>	YES	

20. Produce monthly, quarterly, semi-annual and annual comparative statements. <b>Yes</b>	YES	
21. Provide Multi level budgeting. <b>Yes</b>	YES	
22. Provide for Resource re-allocation in asset module. <b>Yes, manually</b>	YES	
23. No of Standard reports and enquiries. <b>Currently 300 but there is no limit as report and query files are stored in the computer disk and a link defined in the database through click and browse. You can have user modified reports that are sent to you without the need of a vendor to be onsite as you will simply copy into your disk storage.</b>	YES	
24. Store different sets of budget figures to project future needs and compare projections. <b>Yes</b>	YES	
25. Capability to Store historical data – e.g. reports for different periods. <b>Yes</b>	YES	
26. Automatically create budgets using prior-year information, or choose from other computation methods. <b>Yes</b>	YES	
<b>● Security</b>		
1. Provide ability for security levels to be assigned by position and by task. <b>Yes</b>	YES	
2. Provide ability to authorize/approve a transaction by more than 1-2 users at higher levels. <b>Yes</b>	YES	
3. Provide security levels for loan transactions that are different than those for other accounts. <b>Yes</b>	YES	
4. Record and report unsuccessful sign-on attempts to a teller station. <b>No, but can disable profile if more than permitted number of retries is done.</b>	ENH-F	
5. Provide ability to combine the activity of one teller working at multiple workstations in the course of the day into one teller balance report. <b>Yes</b>	YES	
6. Support security access to the field level. <b>Yes, but not all fields</b>	YES	

7. Provide for tamper proof system audit. <b>Yes</b>	YES	
8. Is there audit-trail by transaction? <b>Yes, in all transactions and master file changes.</b>	YES	
9. Is there an audit function of the internal and external auditor per transaction? . <b>Yes, queries and reports can be provided</b>	YES	
10. Provide Support referrals. <b>Yes</b>	YES	
11. Track inputter authorization per activity. <b>Yes</b>	YES	
12. Provide comprehensive adhoc report of user activity per transaction and also even for history. <b>Yes</b>	YES	
13. Provide journaling of all transactions to enable automatic recovery in case of system crash. <b>Yes, Oracle and IBM Databases</b>	YES	
14. Provide ability for a supervisor in the main office or in one branch to override a transaction taking place in another branch. <b>Yes</b>	YES	
15. Available Online Help. <b>Yes</b>	YES	
<b>● Help Desk</b>		
1. Available Help desk for support. <b>Yes</b>	YES	
2. Support by E –mail, Phone travels. <b>Yes</b>	YES	

<b>Cost Items</b>		
<b>● Hardware and Network</b>		
1. Main computer, CPU, or file servers. <b>Yes</b>	YES	
2. Optical disk storage. <b>Yes</b>	YES	
3. PC workstations. <b>Yes</b>	YES	
4. Printers. <b>Yes</b>	YES	
5. Network and data communication software. <b>Yes</b>	YES	
<b>● Software</b>		
1. Application software. <b>Yes</b>	YES	
2. System performance monitoring and utility software. <b>Not a cost item</b>	YES	
3. Custom programming. <b>Not a cost item</b>	YES	
<b>● Interfaces</b>		
1. Interfaces Hardware and Software. <b>Yes, if it is a special customization and No if it is for general use to all our customers</b>	YES	
2. Interface programming, installation and testing. <b>Not a Cost item if part of the implementation</b>	YES	
<b>● Implementation</b>		

1. Hardware installation. <b>Yes</b>	YES	
2. Cable and network installation. <b>Yes</b>	YES	
3. Data conversion. <b>No, it is included in overall cost for the implementation</b>	YES	
4. Training. <b>No, it is included in overall cost for the implementation</b>	YES	
5. Travel and expenses. <b>No a cost item</b>	YES	
6. Documentation. <b>Not a Custom item</b>	YES	
<b>● Discounts</b>		
1. Hardware discounts. <b>Yes</b>	YES	
2. Software discounts. <b>Yes</b>	YES	

**KEY**

AVB/YES      AVAILABLE  
 ENH-F      REQUIRES ENHANCEMENT AT NO COST (AND STATE TIME FRAME)  
 ENH-C      REQUIRES ENHANCEMENT AT A COST (AND STATE TIME FRAME)  
 N/A         NOT AVAILABLE (CANNOT BE PROVIDED)