








Making Money Management Simple and Smart



Moneta is your cooperative's digital wizard to manage savings, loans for your clients, keeping their finances secured, organized and available on-Demand. Powered by Inobei, Inc.

WHY MONETA?

-  **Fast loan qualifying and approvals.**
-  **Seamless collection monitoring and tracking.**
-  **Real-time funds tracking for your member.**
-  **Minimize operational costs and maximize efficiency.**
-  **Ensure the Security of Information through data encryption.**

BENEFITS:

Efficient Workflow

- Streamlines the loan application process, reducing paperwork and manual effort.
- Automates tasks such as application verification, credit checks, and document processing, saving time and resources.

Monitoring and Reporting

- Provides comprehensive dashboards and reports for tracking loan performance, delinquencies, and repayments.
- Enables proactive monitoring of loans, allowing timely intervention for potential issues or defaults.

Flexible Loan Products

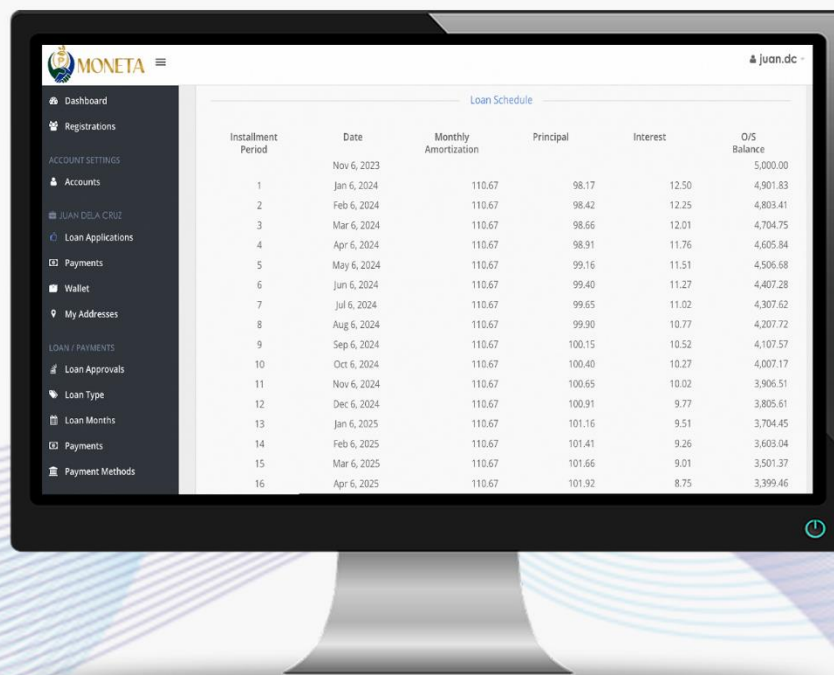
- Allows customization of loan products and interest rates based on market demands and borrower profiles.
- Supports the introduction of new loan offerings and modifications to existing ones with ease.

Streamlined Repayment Process:

- Automates loan repayment schedules and calculations, reducing the chance of errors in interest calculations.
- Offers multiple payment options, including online transfers and automated deductions, enhancing borrower convenience.

Cost Efficiency:

- Reduces operational costs by minimizing the need for manual intervention and paperwork.
- Optimizes resource utilization, allowing staff to focus on higher-value tasks such as customer service and relationship management.



The screenshot displays the Moneta web application interface. On the left is a dark sidebar with navigation links: Dashboard, Registrations, ACCOUNT SETTINGS (Accounts, JUAN DELA CRUZ), Loan Applications, Payments, Wallet, My Addresses, LOAN / PAYMENTS (Loan Approvals, Loan Type, Loan Months), Payments, and Payment Methods. The main content area is titled 'Loan Schedule' and shows a table with 16 rows of installment data. The table columns are: Installment Period, Date, Monthly Amortization, Principal, Interest, and O/S Balance. The user 'Juan Dela Cruz' is logged in, as indicated in the top right corner.

Installment Period	Date	Monthly Amortization	Principal	Interest	O/S Balance
	Nov 6, 2023				5,000.00
1	Jan 6, 2024	110.67	98.17	12.50	4,901.83
2	Feb 6, 2024	110.67	98.42	12.25	4,803.41
3	Mar 6, 2024	110.67	98.66	12.01	4,704.75
4	Apr 6, 2024	110.67	98.91	11.76	4,605.84
5	May 6, 2024	110.67	99.16	11.51	4,506.68
6	Jun 6, 2024	110.67	99.40	11.27	4,407.28
7	Jul 6, 2024	110.67	99.65	11.02	4,307.62
8	Aug 6, 2024	110.67	99.90	10.77	4,207.72
9	Sep 6, 2024	110.67	100.15	10.52	4,107.57
10	Oct 6, 2024	110.67	100.40	10.27	4,007.17
11	Nov 6, 2024	110.67	100.65	10.02	3,906.51
12	Dec 6, 2024	110.67	100.91	9.77	3,805.61
13	Jan 6, 2025	110.67	101.16	9.51	3,704.45
14	Feb 6, 2025	110.67	101.41	9.26	3,603.04
15	Mar 6, 2025	110.67	101.66	9.01	3,501.37
16	Apr 6, 2025	110.67	101.92	8.75	3,399.46

KEY FEATURES:

- **Multiple Wallet Support**
 - Loans
 - Savings
- **Multiple Loan Plan Support**
 - Loan Types
 - Salary/Payslip Loan
 - ATM Loan
 - Other customized loan types
- **Financial Computation (BSP-Grade)**
 - Interest Diminishing
 - Custom Terms (Days/Months or Years)
 - Insurance Rate
 - Loan net-pay-out



- **Multiple Payments Support**
 - Bulk Payment Import
- **Client/Customer User Interface**
 - Loan Application
 - Payment Declaration/Deposits
- **Reports**
 - Loan Amortization Tracking
 - Delinquent Loan Tracking
 - Wallet Balance Report
 - Collection Report



Customization Inclusions:



Loan Computation and Approval Process



Collection Scheme / Schedule Process



Bulk Upload

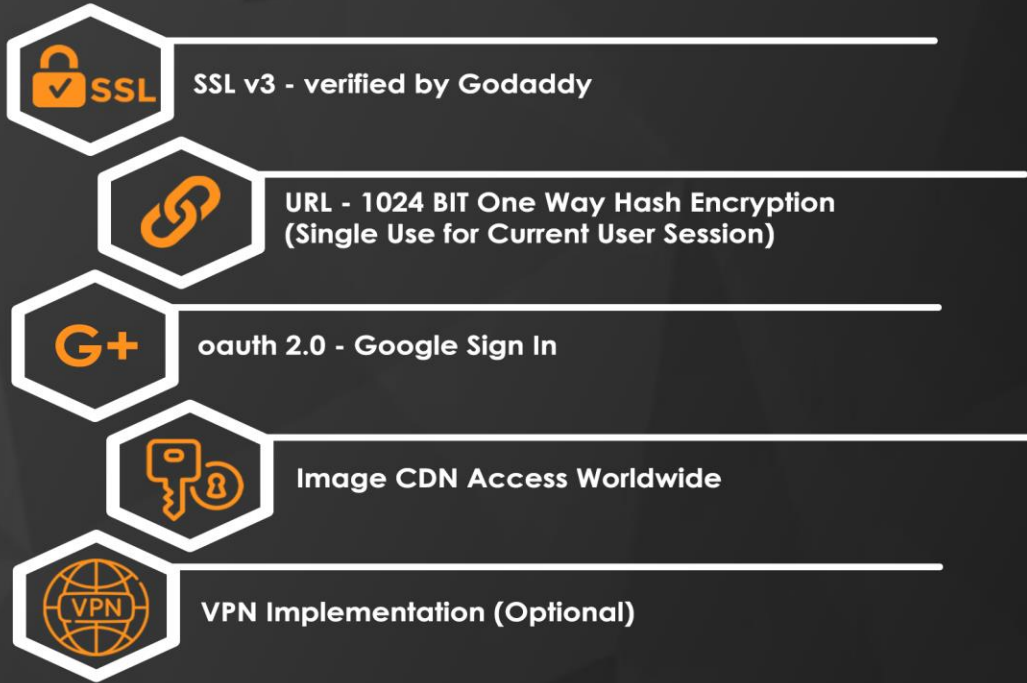
- Member Database
- Member Wallet Balances
- Loan History
- Collection/Payment History

Packages

PER BRANCH	ENTERPRISE		
SET-UP FEE	P250,000	P500,000	P1,000,000
Monthly Subscription (PHP)	VAT EX P20,000	VAT EX P25,000	VAT EX P35,000
Features	Cuidad	Región	Estado
Dashboard	✓	✓	✓
Mobile App			
Business App <small>(Play Store / App Store)</small>	Generic	Generic	Generic
Android	✓	✓	✓
iOS	✓	✓	✓
Customer App <small>(Play Store / App Store)</small>		Generic	Generic
Android		✓	✓
iOS		✓	✓
Whitelabel App <small>(Play Store / App Store)</small>	Custom	Custom	Custom
Android	Ask for Quotation		
iOS	Ask for Quotation		
Loan Approval Module			
Basic Approval Process	✓	✓	✓
Comment Threading		✓	✓
Customization <small>(may include Development Fees)</small>	✓	✓	✓
Notifications			
Email	✓	✓	✓
<div>New Loans Applications & Updates</div>	✓	✓	✓
Email (Client)	✓	✓	✓
<div>Payment Reminders</div>	✓	✓	✓
Client Login			
Google Sign-In	✓	✓	✓
Loan Application	✓	✓	✓
Loan Requirements Upload Module	✓	✓	✓
Photos and Images			
Storage Capacity	25 GB	100 GB	300 GB
Plus: P1,000 per 5 GB	✓	✓	✓
Reports			
Comprehensive Reports	✓	✓	✓
Branch Level Reporting		✓	✓
Regional Reports			✓
Server Specifications			
Types	Shared	Provisioned	Provisioned
CPU Cores		4	8
Security			
SSL	✓	✓	✓
Subdomain	✓	✓	✓
Own Domain <small>(Plus: P10,000)</small>	✓	✓	✓
VPN <small>(Plus: P10,000)</small>	✓	✓	✓
Support			
Self-Support <small>(Do-It-Yourself)</small>	✓	✓	✓
Resolution Time <small>(Business Days)</small>	24 Hours	24 Hours	24 Hours
Email	✓	✓	✓
Chat	✓	✓	✓
Phone	✓	✓	✓
Remote Support (Zoom)	✓	✓	✓

* Development is quoted separately.

Security features:



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