



PRODUCT OVERVIEW

Xperia 360

The core banking platform for microfinance institutions, SACCOs and agency networks.

One platform. Every customer. Total control.

Deposits · Loans · Group savings · Agency & merchant banking · Mobile money · Compliance · Reporting



Run the whole institution on one platform

Xperia 360 is a complete core banking platform from Smartcode Technologies. It runs your customers and members, savings, loans, agents, merchants and general ledger on one governed system - so your teams stop reconciling spreadsheets, and your customers are served wherever they are: in the branch, with an agent, in the field or on their phone.

One ledger

Every deposit, loan, fee and commission posts to a real double-entry general ledger.

Four eyes

Maker-checker on every sensitive action. Nobody approves their own work.

Auto close

Interest, arrears, provisions, settlement and period close - run for you.

Any device

Responsive and installable as an app. Works on desktop, tablet and phone.

How it fits



THE PLATFORM

Every product you offer. One system.

Twelve integrated modules share one customer record, one ledger and one approval model - so you can launch a new product without launching a new system.

 Customers & KYC Individuals, businesses and groups with progressive KYC, authorised representatives, beneficial owners, relationships and status changes - all approved by a second person.	 Savings & Accounts A savings account opened automatically for every new customer. Multi-currency, products by account class, overdraft limits, scheduled statements.	 Transactions & Tills Receipting, withdrawals, transfers and journals with teller limits, till open/close and reconciliation, and an approval queue for large cash.
 General Ledger True double-entry accounting with a period-scoped chart of accounts. Every transaction updates the balance and the ledger in one step.	 Loan Management Products, instalment schedules, tiered approvals, real disbursement and repayment, guarantors, collateral, group loans and rescheduling.	 Recovery & Provisioning NPA and PAR classification, provisioning logs, recovery cases with officers and notes, and a controlled write-off workflow.
 Group & VSLA Savings Contribution sessions, signatories, withdrawal policies and approvals, and share-out runs that allocate savings and returns back to members.	 Dividends Configure rates, preview a run, route it through approval, apply deductions and produce the PDF report - purpose-built for SACCOS.	 Agency Banking Onboard agents, stores and tills with float, limits and pricing; automated settlement and a built-in dispute workflow.
 Merchant Banking Register merchants and outlets with their own settlement rules and pricing, separate from your banking agents.	 Mobile Money & Cards Mobile-wallet collections (STK push and customer-initiated), plus card inventory, issuance, activation and blocking.	 Compliance & Reporting AML watchlist screening, large-cash flagging, Report Central, live dashboards and a complete audit trail.

Also in the box

Field-agent commodity lending with GPS attendance and stock control · overdraft limits by account class · trade finance - facilities, collateral, letters of credit, guarantees and invoice finance · branch balancing.

Built around the way MFIs and SACCOS work

Group lending One loan, individually tracked per member, with shortfall and arrears reporting.	Share-outs Annual group savings share-outs, allocated and approved line by line.	Field reach Agents, merchants and field sales teams extend the branch to the village.	Member returns Dividend runs with rate tables, deductions and an audit-ready report.
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FEATURES IN DEPTH

Lending, savings and customers

Loan management

- ✓ **Flexible products** - rate, flat or reducing-balance, tenor and amount ranges, penalty rate and grace period.
- ✓ **Automatic schedules** - amortisation generated from the product's terms, with mid-term rescheduling.
- ✓ **Smart eligibility checks** - block a loan above a customer's approved limit or while another loan is in arrears.
- ✓ **Tiered approvals** - sign-offs by amount band; the person who booked a loan can never approve it.
- ✓ **Real money movement** - disbursement and repayment post to the account and ledger, and can never be double-disbursed.
- ✓ **Repayment waterfall** - penalty, then interest, then principal, applied per instalment.
- ✓ **Guarantors and collateral** with configurable minimum coverage.
- ✓ **Group loans** disbursed once and tracked per member.
- ✓ **Reminders** by SMS and email before, on and after the due date; loan statements on demand.

Recovery & portfolio quality

- ✓ **NPA and PAR classification** by arrears age, recalculated every day.
- ✓ **Provisioning** posted to the ledger, with a full provisioning log.
- ✓ **Recovery cases** - open, assign to an officer, add notes, resolve or close.
- ✓ **Controlled write-offs** routed through approval, with a recovery dashboard.
- ✓ **Portfolio dashboard** showing arrears, classification and provisioning at a glance.

Dividends for SACCOs

- ✓ **Rate configuration** by account product, with deduction rules.
- ✓ **Preview before you commit** - see every line of a dividend run first.
- ✓ **Approval workflow** - submit, approve or reject; then execute and attach supporting documents.
- ✓ **PDF run report** ready for the board and members.

Group & VSLA savings

- ✓ **Contribution sessions** opened, recorded and finalised per group meeting.
- ✓ **Group accounts with signatories** and an approval step for every new account.
- ✓ **Withdrawal policy** per group - requests are approved by the signatories before money moves.
- ✓ **Share-out runs** previewed, approved and allocated across members.
- ✓ **Group KYC** - members, beneficial owners and shortfall history.

Customers & accounts

- ✓ **Unique CIF** for every customer; look up by CIF, account, phone or national ID.
- ✓ **Progressive KYC** - open an account with the minimum, add photo, signature and next of kin later.
- ✓ **Business customers** with authorised representatives, and customer-to-customer relationships.
- ✓ **Status changes** are requested and approved by a second person, never silently edited.
- ✓ **Overdraft limits** set per account class, requested and approved.
- ✓ **Printable account cards** and scheduled, encrypted statements.

Transactions & General Ledger

- ✓ **Double-entry by default** - every posting updates the customer balance and its ledger contra leg together.
- ✓ **Receipting, withdrawals, transfers and journals** with transaction codes and reasons.
- ✓ **Teller control** - cash limits, large transactions held in a maker-checker queue before they post.
- ✓ **Till management** - open and close tills and reconcile against what was posted.
- ✓ **Period-scoped chart of accounts** by branch, currency, financial year and period.
- ✓ **Branch balancing** report with export.

FEATURES IN DEPTH

Channels, control and operations



Agency & merchant banking

- ✓ **Agents, stores and tills** registered and approved before they go live.
- ✓ **Float, transaction limits and pricing** assigned per agent.
- ✓ **Automated settlement** with commission calculated and posted.
- ✓ **Merchants** with their own outlets, tills, settlement rules and pricing.
- ✓ **Dispute management** for contested agent and merchant transactions.



Mobile money & cards

- ✓ **STK push** prompts the customer's wallet for payment.
- ✓ **Customer-initiated (C2B)** payments matched to the right account.
- ✓ **Card lifecycle** - inventory batches, issuance, assignment, activation, blocking and cancellation.
- ✓ **Delivery tracking** for cards from production to the customer.
- ✓ Connects to the operators and partners you choose through the SCAPI integration layer.



Field sales & commodity lending

- ✓ **Field agents** hired, approved and given their own login automatically.
- ✓ **GPS clock-in and out** with a map-linked attendance log for managers.
- ✓ **Stock-tracked catalogue** - stock falls the moment a sale is captured.
- ✓ **Goods on credit as real loans** - approval creates the customer and books the loan through the same engine as any other.
- ✓ **Instalment due report** filterable by employer, status and date.



End-of-day automation

- ✓ **One pipeline** for end of day, month and year: interest accrual, interest posting, NPA classification, provisioning, agent settlement, loan alerts and period close.
- ✓ **Fail-closed** - if a step fails, later steps do not run and postings stay frozen until it is fixed.
- ✓ **Monitor, retry and audit** every run, with downloadable audit files.
- ✓ **Encrypted statements** generated and delivered automatically.



Compliance, reporting & oversight

- ✓ **AML watchlist screening** with a screening log and hit clearance workflow.
- ✓ **Large-cash (CTR) flagging** with a flagged-transaction register and sanctions checks.
- ✓ **Report Central** - clients, accounts, transactions, agents, merchants and commissions.
- ✓ **Live dashboard** for management, plus branch balancing.
- ✓ **Exports** to PDF and Excel for statements, schedules and reports.
- ✓ **Audit trail** - who did what, when and from where, for every sensitive action.

Security you can show your board

- Two-factor login: password plus a one-time code
- Second-session takeover detection
- Google reCAPTCHA v3 bot screening, invisible to real users
- Roles enforced on the server for every action
- Account lockout and enforced password policy
- Strict content-security policy and TLS
- Passwords stored hashed, never readable
- Full audit trail with user, action, time and IP

Modern, dependable foundation

.NET 10 / ASP.NET Core

MySQL 8

Nginx + TLS

Linux services

Installable web app (PWA)

Responsive on any device

SCAPI ESB & API gateway

Dedicated instance per client

THE ADVANTAGES

Why institutions choose Xperia 360

01

One source of truth

Branch, agent, field and head-office numbers agree because they all come from the same double-entry ledger - not from five spreadsheets.

02

Control without friction

Maker-checker, tiered approvals and server-enforced roles keep error and fraud out without slowing honest staff down.

03

Reach beyond the branch

Agents, merchants, field teams, groups and mobile money carry your services to customers who will never queue in a branch.

04

Books that close themselves

Interest, arrears, provisions, settlement and period close run automatically - and stop safely if anything goes wrong.

05

Compliance built in

AML screening, large-cash flags, PAR classification, provisioning logs and a full audit trail are part of the platform, not add-ons.

06

Yours, not shared

A dedicated instance with your own database, branding and credentials - set up for your institution, run for you by Smartcode.

The difference day to day

Area	Typical today	With Xperia 360
Customer records	Scattered across forms, files and spreadsheets	One CIF, one KYC record, one approval trail
Loan approvals	Paper sign-offs with little visibility	Tiered digital approvals; a loan's maker can never approve it
Collections	Late payers chased by hand	SMS and email reminders; arrears classified automatically
Agents & field staff	Cash and paper in the field	Float, limits, GPS attendance and settlement inside the system
Group savings	Ledger books and manual share-outs	Contribution sessions, approvals and share-out runs on the platform
Period close	Days of reconciliation	Automated end-of-day, month-end and year-end pipeline
Reporting	Built by hand in Excel	Live dashboards and exports straight from the ledger

Proven the right way

Verified live

Every feature is proven end to end on a real system and checked against the database before it is accepted - not signed off on a passing build.

Smartcode behind it

Built by a company that has delivered software to financial institutions since 2013, across 11 African countries.

Connected by design

Runs on the SCAPI integration foundation, so new channels and partners plug in without rework.

BUILT TO EXTEND

Grows with **your institution**

Xperia 360 is a core you build on. Smartcode delivers these extensions as part of an engagement, scoped to your institution, regulator and customers.

01

USSD banking

Balance, deposit, withdrawal and loan application on any mobile phone - no smartphone or data needed.

02

Android and iOS apps

Native apps for customers, members and field agents, published under your name.

03

Offline field capture

Capture customers, sales and collections without a signal; everything syncs without duplicates when back online.

04

Automated credit scoring

Score customers from repayment history and alternative data such as group and cooperative activity.

05

Cooperative & VSLA linkage

Bring informal groups into the formal system with remote deposits, withdrawals and loan applications.

06

Regulatory returns

Reports configured to your regulator's formats, traceable to the underlying transactions.

07

Automated savings collection

Recurring savings contributions collected on schedule and reconciled against what was expected.

08

Multi-branch growth

Branch-scoped access for staff, with consolidated views for head office as you expand.

How we **engage**

STEP 01

Discovery

We map your products, branches, channels and regulator, and agree what success looks like.

STEP 02

Configure and pilot

Your own instance is stood up with your branding, products and roles, and proven with a live pilot.

STEP 03

Roll out and train

Branch by branch, with training for your IT team, tellers, officers and field agents.

STEP 04

Run and support

Monitoring, SLAs and named support from a local team, with on-site help as you scale.

Why **Smartcode**

- **Specialised in financial services** - software for banks, insurers and investment managers since 2013.
- **Proven across Africa** - live deployments in 11 countries, from Liberia to Nairobi.
- **One stack, two layers** - start with the core, then add the channels your customers ask for.
- **Low-risk start** - begin with a focused pilot and scale once it proves itself.
- **Breadth when you need it** - 26 specialised platforms that plug into the same foundation.
- **Local support** - named contacts, SLAs and on-site support from a Nairobi base.

See Xperia 360 **running your products**

Book a 30-minute walkthrough with the Smartcode team. Bring your product list and branch structure; leave with a clear view of fit, scope and a pilot plan.

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