OVERVIEW OF MAIN WINDOWS AND FEATURES
This presentation is very detailed ... a little too much to my liking!

But don't worry, you might not need all of the features presented here, but they will be available if you need them in the longer term.

Margill Loan Manager is a world-class solution accessible to all... It is constantly evolving to meet the needs of our users.

Our team, and myself personally, are available to assist you with your implementation, loan import and training!

Marc Gelinas, CEO
Clients

- Margill clients are located in over 43 countries
- Our typical clients:
  - Private lenders
  - Governments / Economic Development Agencies
  - Private and Publicly-traded companies
  - Banks
  - Accountants
  - Associations
  - Law firms
  - Lease companies

- Loan types:
  - Personal, Business, Inter-company, Employee/Shareholder, Auto, Student, Mortgages, Bridge, Construction, Agricultural, Factoring
  - Development loans (Corporate Community, Rural, Native and Energy Efficiency)
  - Legal (Judgment collection, Collection, Tax loans, Litigation loans)
  - Leases
Main window
- Sort / Search / Global changes / Record Highlight

Import your existing data
- Creditor
- Credit Report
- APR, Advanced

Record window
- Data
  - Compute / Results Table
  - Fees / Tax / Insurance (Escrow) Module

Posting payments
- Batch: Import new payments / post expected payments

Electronic Funds Transfer (ACH)

Alerts and automatic Emails to Borrowers

Reporting
- Custom reports
- Automatically generated reports
- Merge tool to create documents and bulk email / Investor statements
- Advanced Queries
- Mathematical Equations

Web interface for Borrowers and Creditors
Global database imports / changes / automatic data updates

Software customization (by the user)
  - Custom fields
  - Custom pull-down menus
  - Custom payment types
  - Custom currencies and exchange rates

Security / User Roles / Activity Logs

Other distinctive features

Some of our users...

Demo available
Import your existing data in minutes

Import Loans, Payment history, Borrowers, Creditors and Employers

- Using an Excel sheet with headers and your data, import to Margill in seconds.
  - Simply indicate what each Excel column corresponds to in Margill...

Import regular and irregular payments with Excel sheets
Main Window

- See all your loans in the Main window
- Display records according to certain criteria including custom fields
- Sort records as you wish
- Display according to your preferences from over 900 fields (name, email, loan type, loan amount, dates, balances, ageing, payment ratio, etc.)
- Customize the column titles displayed
- Even add color to each loan to emphasize specific needs or problems
- Send emails in bulk (right mouse click)
- For larger databases, use the powerful Search engine to display only the desired records
Main Window

- Even White label the Main window to your company
- Make **global database changes** in the database in seconds:
  - For example, change hundreds of loans from Active to Closed; add custom field data ...
- Instant view of all loan payments that are not properly managed
- Dashboard with Widgets
Record Window

All data is contained in this window and its various tabs:

- Compute (becomes Results Table)
- Data
- Borrower (Co-Borrower / Guarantor)
- Creditor
- Credit Report
- APR, Alerts, Advanced
- Detailed timestamped Notes may also be added

- Send the payment schedule by email, attach documents, print various reports in one click…
Data Tab

- Basic math data
  - A preliminary schedule can be completely customized after pressing on “Compute”
- Basic loan and identification information
- Payments can be monthly, twice monthly, quarterly, every week (7 days), etc.
- Attach any type of document
- Unknown variable computed
- Custom fields and custom menus
- Electronic Funds Transfer data
Compute / Results Table

A preliminary payment schedule is first created.

You adapt to just about any payment scenario:

- Principal and Interest (P&I)
- Interest-only
- Interest paid in advance or in arrears
- Fixed principal
- Principal-only
- Lump sum payments
- Unpaid payments
- Partial and late payments
- Extra payments
- Interest charged

Fees, Insurance, Tax:
- Recurring or occasional
- Added as lines or as columns
- Amount or percentage
- Amounts accrued, paid, balances
- Automatic fees

Add principal (Advance) any time
- Insert and delete rows
- Extend the loan and recompute the payments
- Add a Comment to lines
- Even add color to specific lines to emphasize specific needs or problems

Trick: Use the right mouse click!!!
Results Table

61 columns; 25 of which data may be changed and the others are automatically calculated.

Show, hide unnecessary columns, change order with

Information includes:

- **Accounting data**
  - Paid Interest versus Accrued Interest
  - Paid Principal

- **Alerts**

- **Line Comments + 9 other columns** (to enter other data – Escrow payments for example)

- **Outstanding amounts**

- **Multiple Balances**:
  - Total, Balance before payment
  - Interest, Principal, etc...

- **Fees (insurance, taxes)** accrued, paid, balance (Escrow)

- **Check and Returned check information**

- **And many others, for maximum information**

![Results Table Example](chart.png)
### Results Table

<table>
<thead>
<tr>
<th>Payment Method</th>
<th>Amount 1</th>
<th>Amount 2</th>
<th>Amount 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,500.00</td>
<td>$929.10</td>
<td>$803.80</td>
<td>$119.67</td>
</tr>
<tr>
<td>12.500%</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>$570.90</td>
<td>$917.78</td>
<td>$912.04</td>
<td>$91.87</td>
</tr>
</tbody>
</table>

**Right mouse click** offers multiple options including:

- Change multiple payment amounts at once
- Re-compute (adjust) payments for a final balance = 0.00 or other amount
- Change interest rates
- Re-compute interest rates
- Add or change Column Fees
- Change Fee repayment priority
- No interest on new Principal, Fees, Insurance or other
- Special advanced calculation methods
- Interest-only payments for part of the loan
- Add color codes
- Export table to Excel
- And many more...
Fees / Tax / Insurance & Escrow Module

Powerful module to add regular and occasional fees

- Column Fees (6 types)
- Line Fees (6 types)

- **Column Fees** for recurring amounts (or occasional fees)
  - Amount or as a percentage of the balance, of the principal balance or of the accrued interest
  - Included in the payment
  - Can also be used for insurance or taxes
  - Automatically added for unpaid / late / partial payments

- **Line Fees** for occasional fees
  - Paid separately from the payment itself

- All names may be customized by the user

- For Escrow: Tax and Insurance paid by borrower and then paid by Creditor (obtain Escrow account payments and balances)
Automatic Fees

Payment is missed, late or partial? A checked bounced? Fees are charged for each cash advance?

- Create your own rules so fees are added automatically in such cases
- Charge set amount or percentage of balance, accrued interest or amount that SHOULD have been paid
- Charge interest on these fees or not
- Dozens of rules may be created based on payment type and fee type
- Fees based on days late
- Fees can apply based on financial instrument Type or a Custom field
- Leases: Payment is unpaid so sales tax automatically set 0.00
Borrower Tab

- Borrower data
- Co-Borrower data
- Guarantor data
- Employer
- Custom fields
- Borrower Notes / Attached documents
- Borrower Maximum credit
- Multiple Co-borrowers and Guarantors
- Compulsory fields determined by administrator

A Borrower/Co-Borrower/Guarantor can also be created independently of a loan
Creditor Tab

- Creditor/Investor data
- Syndicated loans (multiple co-creditors for a loan)
  - on a percentage basis
  - amount
  - return for creditor
- Custom fields
- Compulsory fields determined by administrator
- Creditor's Loan officer associated to loan
- Optional complex syndicated loans module available
Credit Reporting Tab

- Report to Credit agencies: Equifax, Experian, Transunion...
  - Metro 2 reporting fields
- For United States and Canada
- Most fields are automatically updated based on payments
- Module to be used with Credit Manager software from The Service Bureau
- Quick data entry for compulsory Metro 2 data
APR (Annual Percentage Rate)

APR / APY
- Extremely sophisticated Annual Percentage Rate calculation
- Up to 5 types of fees with custom names
- Fees can be:
  - Paid up front
  - Financed (added to the principal)
  - Paid subsequently
- Recurring fees can be factored in
- APR and APY are automatically calculated
- Rate up to 9999%
- Compliant with the majority of jurisdictions
  - Including, US Truth in Lending
Advanced Tab

- Payment method:
  - Compound interest
  - Simple interest
  - Simple interest capitalized

- Day count:
  - Actual/Actual
  - 30/360
  - 30/360 U
  - Actual/360
  - Actual /365

- “Short” periods special method and interest Adjustment date

- Payment on last day of month

- Automatic Fees or not on this Record

- InterestAdjustment Date (mostly for mortgages)

- And many others to obtain truly precise calculations
**Post Payment Tool**

- Very powerful tool that allows you to see which payments are Due and to update these
- Update Due payments to Paid, Unpaid, Late, Partial, Customized payment status
- Also allows to change Paid payments to Unpaid, Late, Partial...
- Add Fees, Expected payment amount, Grace, Comment, Check number, etc.
- Display only desired payments with an Excel sheet or manually select loan numbers to display
- Even add color to problem loans
Update payments in batch via Excel

- Advanced option
- "Due payments" become:
  - Paid, Partial, Late, Unpaid, Additional, etc.
- Process:
  1. Export your payments from Margill to your ERP or banking system
  2. Update these payments by re-importing an Excel sheet with the banking results
    - Or: Precise date and amount import to generate a "Paid Pmt" without the need for an initial export to other system
- Each of the Payment schedule lines includes its unique identifier (to tie in to third-party software)
Extra Payment Import Tool

- Import irregular payments in batches with Excel
  - Add regular/irregular payments to any existing loan:
    - Due (upcoming) payment
    - Paid payment
    - Principal
    - Include Line Comments, Check no., Grace Date, and other data …
  - Add with a simple Excel sheet or enter your data manually
  - Ideal for loans that do not include regular set payments
Electronic Funds Transfer

- Submit loan payments on a monthly (daily, weekly or other) basis
- Automatic management of paid and unpaid payments in the Results Table
- Direct deposit to your account
- For US and Canada (other countries on a need basis)
  - For the US, ACH (electronic check) via our NACHA file that can be used with most banks
  - In Canada, via Perceotech (preauthorized debits or Credit card payments)
    - Rejected payments report and management
Alerts / Reminders

- Reminders advising you that something must be accomplished
  - These tasks are then managed: accomplished or "To do"
- Five (5) types of alerts are available:
  - General
  - Linked to a Record
    - Example: ask client for financials
  - Linked to a Line status
    - Example: advise me when a payment is 3 days late
  - Added on a payment line in the schedule
  - Based on mathematical conditions
- Add Notes to Record Notes or Borrower Notes directly in Alerts
- Send email or SMS to client
- Create new alerts
## Automatic Reminders to Borrowers by Email or SMS

**Alerts / Reminders to Borrowers and Co-Borrowers by email**

- Automatically sent by email
- Before payment, after payment, for late or unpaid payments, etc.
- E-mail template with subject, message and merge fields
- Sent at the desired time by Windows Task Scheduler or sent immediately after a change in the payment schedule
- Carbon copy
- Email to SMS (depending on mobile phone carrier)

### Example E-mail Template

```
[110], First name  

Amount  Date

Please be advised that an automatic debit of [538] will be drawn from your account on [536].

If the funds are not available, please advise me immediately in order to avoid $25.00 in fees.

Jean-Luc Picard  
212-555-1234  
Future Financial Corp.
```

### Alert Management - Line Status

**Add/Modify a Line Status Alert**

<table>
<thead>
<tr>
<th>User</th>
<th>Alert - Task to accomplish</th>
<th>Line status</th>
<th>Alert Time</th>
<th>Automatic Email</th>
<th>Email Template</th>
<th>Borrower Email</th>
<th>Co-Borrower Email</th>
<th>Other Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>EN</td>
<td>Automatic debit in 5 days - Email to Borrower</td>
<td>Due Pmt</td>
<td>Day(s) before: 5</td>
<td>✔️</td>
<td>Reminder 5 days before account debit</td>
<td>✔️</td>
<td>✔️</td>
<td><a href="mailto:support@mergil.com">support@mergil.com</a></td>
</tr>
<tr>
<td>CR</td>
<td>Insufficient funds auto email</td>
<td>Unpaid Pmt</td>
<td>On Day</td>
<td>✔️</td>
<td>Returned payment (NSF)</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
</tbody>
</table>
Reporting

Multiple reports
- Standard reports
- Amortization tables
- Reports you customize:
  - Executive Dashboard
  - Record List
  - Transactions report
  - Transactions report with split periods
  - Accounting report
    - Export to various accounting packages including QuickBooks and Sage
  - Data merges for your letters, contracts, invoices, and statements – merge to Docx, PDF, and RTF
- Creditor / Investor statements
- Print, export to Excel or PDF
- Spreadsheets available directly in most reports
- We can create highly sophisticated reports based on your very specific needs

Reports

Personalized Reports
- Executive Dashboard
- Record List
- Record List with Period Breaks
- Transaction Report
- Document Merge: (Letters, Contracts, Invoices, Statements)
- Accounting Entries
- Creditor/Investor Statements
- Special Events Reports

Standard Reports
- Detailed Schedule(s)
- Global Summary
- Record List Summary
- Credit Agency Report
- Doubtful Accounts

Custom Reports

<table>
<thead>
<tr>
<th>Principal and Interest</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Records displayed: 7
Records accessible to the User: 1067
Records selected: 1

Active Records
Records displayed: 6
Records accessible to the User: 985
Records selected: 1

Records in Database: 1067
Reports produced automatically

- Reports produced automatically every night or at another frequency
- Allows import of the reports by third-party systems
- Report formats: Text, CSV, Excel and other formats
  - Customization of the final format
Executive Dashboard

- Create your reports using over 475 fields easily accessible by theme
- Quick portfolio overview
- Quickly obtain number of Records, amounts and averages based on multiple criteria the user decides
- Socio-economic reporting using your own custom fields and scroll menus
Transactions Report

Transactions

- List all desired transactions (payments, returned checks, fees, etc.), for some or all Records in seconds
- Transactions for a day, week, month, etc.
- Export to Excel or other format
- Quick totals
Create your reports using over 1000 fields easily accessible by theme.

Obtain monthly, quarterly, yearly, etc. reports...

Examples:
- Record List
- Total monthly payments
- Total fees
- Ageing of accounts
- Outstanding amounts
- Balances
- And hundreds of others you create
Record List (Results)

- Choose the dates you want
- Convert currencies
- Compute totals
- Export to Excel, CSV, etc.
- Sort by any criteria and add sub-totals
- Even predict the future based on the set future payments
Financial Projections

Projections

- Produces a list of all selected Records and splits the totals or balances by:
  - Year, Quarter, Month
- Customize yourself with hundreds of fields to choose from
- Specify your fiscal year and even odd start of month date
- Four formats to choose from:
  - Detail, Summary, Vertical, Horizontal
- Export to Excel and other formats

<table>
<thead>
<tr>
<th>Report Name</th>
<th>Projections EN</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>Smith</td>
<td>Lucy</td>
<td>£580.82</td>
<td>£318.05</td>
<td>£594.36</td>
<td>£304.51</td>
<td>£575.27</td>
<td>£32</td>
</tr>
<tr>
<td>S</td>
<td>Rodriguez</td>
<td>Sophia</td>
<td>£583.88</td>
<td>£586.92</td>
<td>£586.92</td>
<td>£589.97</td>
<td>£58</td>
<td></td>
</tr>
<tr>
<td>S</td>
<td>Brown</td>
<td>Mike</td>
<td>£102.30</td>
<td>£101.48</td>
<td>£101.48</td>
<td>£100.65</td>
<td>£10</td>
<td></td>
</tr>
<tr>
<td>S</td>
<td>Thatcher</td>
<td>Marina</td>
<td>£1850.71</td>
<td>£1852.52</td>
<td>£1852.52</td>
<td>£1854.35</td>
<td>£185</td>
<td></td>
</tr>
<tr>
<td>S</td>
<td>Ross</td>
<td>Joe</td>
<td>£0.00</td>
<td>£0.00</td>
<td>£0.00</td>
<td>£0.00</td>
<td>£0.00</td>
<td>£0.00</td>
</tr>
<tr>
<td>S</td>
<td>Chapin</td>
<td>Charlie</td>
<td>£541.87</td>
<td>£261.69</td>
<td>£556.30</td>
<td>£247.26</td>
<td>£543.87</td>
<td>£25</td>
</tr>
<tr>
<td>S</td>
<td>Rodriguez</td>
<td>Sophia</td>
<td>£1032.61</td>
<td>£1012.61</td>
<td>£1012.61</td>
<td>£1032.61</td>
<td>£1032.61</td>
<td>£5</td>
</tr>
<tr>
<td>S</td>
<td>Salvatore</td>
<td>Miguel</td>
<td>£456.45</td>
<td>£379.78</td>
<td>£456.45</td>
<td>£379.78</td>
<td>£456.45</td>
<td>£379.78</td>
</tr>
<tr>
<td>S</td>
<td>Brown</td>
<td>Mike</td>
<td>£340.85</td>
<td>£344.18</td>
<td>£96.75</td>
<td>£342.40</td>
<td>£9</td>
<td></td>
</tr>
<tr>
<td>S</td>
<td>Monroe</td>
<td>Marilyn</td>
<td>£275.95</td>
<td>£275.95</td>
<td>£270.73</td>
<td>£270.73</td>
<td>£265.45</td>
<td>£26</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Split Period</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>Period first day</td>
</tr>
<tr>
<td>Monthly starting day 1</td>
<td></td>
</tr>
<tr>
<td>Quarterly starting day 1 of January</td>
<td></td>
</tr>
<tr>
<td>Annually starting day 1 of January</td>
<td></td>
</tr>
</tbody>
</table>
Export directly to General Ledger

Export to your accounting system’s GL

- Export to
  - Quick Books
  - Sage
  - CSV, TXT or Excel
  - Others on a custom basis
- Create your own custom reports in seconds
- Enter GL Credit and Debit account numbers
- Static and dynamic GL numbers
- Debit and Credit totals by account
- Reports may include a fixed GL number or unique numbers for each Record
- Summary by account
- Reverse exported entries (in case of error)
Contracts, Letters, Invoices & Statements

- **Merge to PDF, Word, RTF**
  - Produce contracts, letters, statements or invoices
  - Draft your documents in Word and copy/paste to Margill
  - Insert any of the 900+ data merge fields available.
  - Add logos and images, payment schedule, etc.
  - Add totals, subtractions, etc. with Mathematical Equations that you create
  - Data, totals and balances for current month (year or other), previous period, year-to-date and start-of-loan to date

- **Option to create finely tuned PDF formats**
  - You send us your PDF, we create the personalized document
Contracts, Letters, Invoices & Statements

Document merge, multiple operations in one click (maybe two…)
- Save as Word (DOCX or RTF) document or in PDF format
- Email the document
  - Batch along with subject and borrower customized Message
- Attach merged documents to the Record
- Print
Creditor / Investor Statements

MONTHLY PORTFOLIO STATEMENT

September 10, 2019
FUND XYZ
11 Main Street, Suite 222
London, England
G1W 3D4

Please find below your loan portfolio from August 1, 2019 to August 31, 2019

<table>
<thead>
<tr>
<th>Loan ID</th>
<th>Total Loan Amount</th>
<th>Interest Paid</th>
<th>Principal Paid</th>
<th>Principal Balance</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000</td>
<td>50 000.00</td>
<td>19 322.33</td>
<td>41 922.04</td>
<td>8 077.96</td>
<td>North</td>
</tr>
<tr>
<td>1001</td>
<td>0.00</td>
<td>4 960.25</td>
<td>6 677.85</td>
<td>16 272.95</td>
<td>North</td>
</tr>
<tr>
<td>1002</td>
<td>250 000.00</td>
<td>70 760.72</td>
<td>27 092.08</td>
<td>222 907.92</td>
<td>West</td>
</tr>
<tr>
<td>1004</td>
<td>10 000.00</td>
<td>0.00</td>
<td>10 000.00</td>
<td>0.00</td>
<td>West</td>
</tr>
<tr>
<td>1005</td>
<td>150 000.00</td>
<td>53 113.82</td>
<td>138 910.15</td>
<td>11 089.84</td>
<td>East</td>
</tr>
<tr>
<td>400 000.00</td>
<td>148 157.12</td>
<td>224 601.33</td>
<td>238 348.67</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please contact Ebenezer if you have any questions about this statement:

ABC Financial Group
Phone: 1-888-555-3698
Email: ES@abcfinancialgroup.com

Creditor / Investor statements

- Create your own statements from hundreds of fields
- Loans in the portfolio are shown in table format (usually up to 9 columns of data – depending on paper size)
- Participation loan data (percentage and amounts) are calculated automatically in table for each creditor
- Multi-currency conversion
- Can be sent to creditors/ investors by email in bulk with PDF, DOCX or RTF attachments
Mathematical Equations

- Create your own Mathematical Equations using hundreds of fields.

Used for:
- Reporting special data not included in the regular fields
- Totals in invoices or statements
- Portfolio analysis (ratios...)

![Mathematical Equations](image-url)
Advanced Queries

- Create your own queries using hundreds of fields.
- Set very specific criteria for selecting Records when producing reports.
- Only Records that meet the criteria set out in the query will be used to produce the report.
Web interface for Borrowers and Investors

Web interface to data
- User-defined fields presented to Borrowers and/or Creditors including:
  - Balances
  - Next payment date and amount
  - Total interest and principal paid
  - Any of over 1000 fields
- Live data pulled from client Margill software to the Margill Web site
- User customized logo and texts (white label)
- Creditor participation (syndicated) loan portions
Loan Applications – Bulk Import

Website Applications

- Bulk import loan applications via Excel or JSON files
- Imports any custom data on the Borrower or Loan
- Identifies existing Borrowers
- Accept or decline the application
- Keep a history of all applications in a separate Margill database
- By approving an application, the information entered is automatically imported into a loan where the user simply completes the necessary information, such as the interest rate, the number of payments, etc.
Real-time, seamless Borrower creation and Borrower data updates

Automatic data updates

- A Borrower changes addresses, email or other,
- Updates data in real-time as new files (JSON or Excel) are pushed on a network drive from your internal system (CRM or other)
- Easy mapping to your file
- Log of all activity including error logs that can be sent by email or SMS
Global Database Changes

Changes dozens, hundreds, thousands of data elements in seconds:

- Change or update data
- Enter new data in various fields or custom fields
- Activate features such as Automatic fees
- Change Loan status
- Add loan number (IDs)
- Change calculation methods
- And many more...
- Import data via simple Excel sheet
- Update data in the payment schedule in bulk

Example: 45 Records changed from "Active" to "Closed" (paid off loans at end of fiscal year)
Customize by yourself

**Custom financial instrument type**
- Personal loan, Business, Auto, Mortgage, Line of credit, Lease, etc.

**Custom fields**
- Create custom fields for
  - Loan itself
  - Borrower / Co-Borrower / Guarantor
  - Creditor
- Various formats (text, monetary, date, drop-downs, etc.)
- Unlimited number of fields

**Custom Menus**
- Create custom drop-down menus in seconds for:
  - Custom fields
  - Other fields

Import / Update menus via simple Excel sheet
Payment Type Line Statuses

**Line Statuses**

- Over 90 Line statuses allow you to customize how your payment is applied and reported in accounting:
  - Paid, Unpaid, Partial Pmt, Fees, Penalties, Insurance, Tax, Additional Principal, Investment, Adjustment, etc.
  - Name your own type of Payment (Paid Cash, Visa, ACH, Write-off...), Fees (Admin, NSF...) and Additional Principal
  - Isolate non-cash payments: bad debt, transfer...
  - Hide and move the Line statuses based on YOUR needs (not ours)
  - For special cases, even create your own "Due payment" – Due Cash, Due Check, etc.
  - Charge and pay interest (in advance)
Custom Currencies and Exchange Rates

Currencies:
- Multi currency system
- Create as many currencies as you wish
- Update exchange rates any time
- Convert any currency to another in multiple reports
User Roles and Permissions

User roles:
- Administrator
- Power User
- User
- Draft User
- Read-only user

"Strong" passwords if required

Multiple permissions may be given or restricted
Activity Logs

Logs of changes and extraction to a JSON file to be retrieved by a third-party activity management system:
- Loan activity
- User management
- “Overnight” tasks and reports
- Activity reports
- User activity sessions
- Automated imports
Other Distinctive Features (1)

- Easy borrower, loan and transaction import via Excel
- Multi-Currency
- Fixed or variable interest rates
  - Change interest rates for multiple loans in one operation
  - Interest rates from 0 to 6 decimal points
- Multi-User (Network) or single user
- Server/computer install or on the Cloud
- Unparalleled mathematical flexibility
- Unparalleled user customization
- Encrypted data
Other Distinctive Features (2)

- Salesforce (CRM) API (data import/export)
- Extra columns in payment schedule to include complementary data (Escrow payments to third parties for example)
- Blocking changes to historical transactions in payment schedule
- Direct scan documents (attach files to Record or Borrower)
- Send personalized emails in bulk to Borrowers with email templates 💌
- Test environment before updating to the latest version (parallel Sandbox version)
- Overnight auto backup
- Learn the basics in less than an hour
- Quick Start User Guide and the BIG User guide!
- Custom font size in tables (we’re all getting older…)
- Ultra high resolution (4K) and small very high-resolution screen (>1080p) optimization
- Our pretty excellent, fantastic customer support ;-). We are there for you!
- Custom development (reports and others)
Some of our clients

TOYOTA

Strada

lendable

Ascension

Deloitte

Southern Interior Development Initiative Trust

Falkland Islands

Rush

TenBrook Orthodontics

FCM

Dominica Social Security

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EASY Legal Finance Inc.

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COSMO

The Central Bank of the Bahamas

Kuujjuamiut Inc.

forward

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The BROE Group

Rocky Mtn Chocolate

INSWORTH Experience Counts

Texas Mortgage Finance

Toronto: Lucas County Port Authority

MONTRÉAL

CBDC

Cardinal Glass Industries

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