



Enabling your field officers to **reach more clients** with the **Instafin Field Officer app**

Your field officers play an important role for your financial institution, your clients and financial inclusion in your community. Field officers are the intermediary between you and your clients. They are the face of your business and key to building strong relationships with your clients.

As the frontline of your financial services delivery, your team of field officers is one of your financial institution's most valuable assets. To boost financial inclusion and reach your growth goals, your field officers need the right tools, technology and training to perform at full capacity.

As a leader of a financial institution, you can empower your team to perform at a higher level and make a bigger impact on your community.

Working in hard-to-reach communities

Your field officers spend most of their time in the field, far from brick and mortar branches. Sometimes, they must travel for hours or days to get to the communities your financial institution serves. While they are in the field, your field officers have limited resources and need to:

- Meet with existing clients and build their relationship
- Collect payments for loans and document each transaction
- Create new loan accounts
- Collect deposits and create new deposit accounts
- Find new clients, verify their identities and onboard them



Using specialised technology to work more efficiently in hard-to-reach communities

With the Instafin Field Officer app, you provide your field officers with the tools they need to perform their jobs and make sure they are effective in the field.

The Field Officer app, which has offline capabilities, is part of the additional services of Oradian's core banking system, Instafin, that meets the needs of rural markets. The Field Officer app is designed to:

- Support field officers in their day-to-day operations
- Reduce inefficiencies and errors
- Streamline operations

With automated processes, in offices and in the field, your financial institution becomes more efficient, reduces high operational costs, reaches more clients and grows.

How your business becomes more efficient

1. Field visits are a few clicks away

Many financial institutions still follow cumbersome, multi-step processes to consolidate data before and after client visits.

Now, with just a few clicks, field officers using the Instafin Field Officer app can access and consolidate all the data they need to effectively plan and manage their field visits and day-to-day operations. The Field Officer app enables your team to spend less time in the office on administration and manual processes.

With simplified and automated processes, field officers can now spend this additional time reaching out to new clients and focusing on portfolio quality.

2. Reduce time spent on administration, data collection and consolidation

Before using the Instafin Field Officer app, field officers used pen and paper to consolidate information about their clients and then spent hours manually re-entering the data again at their branches. Now, they enter their clients' data directly into the app while they are in the field, not when they return to their branch or office.

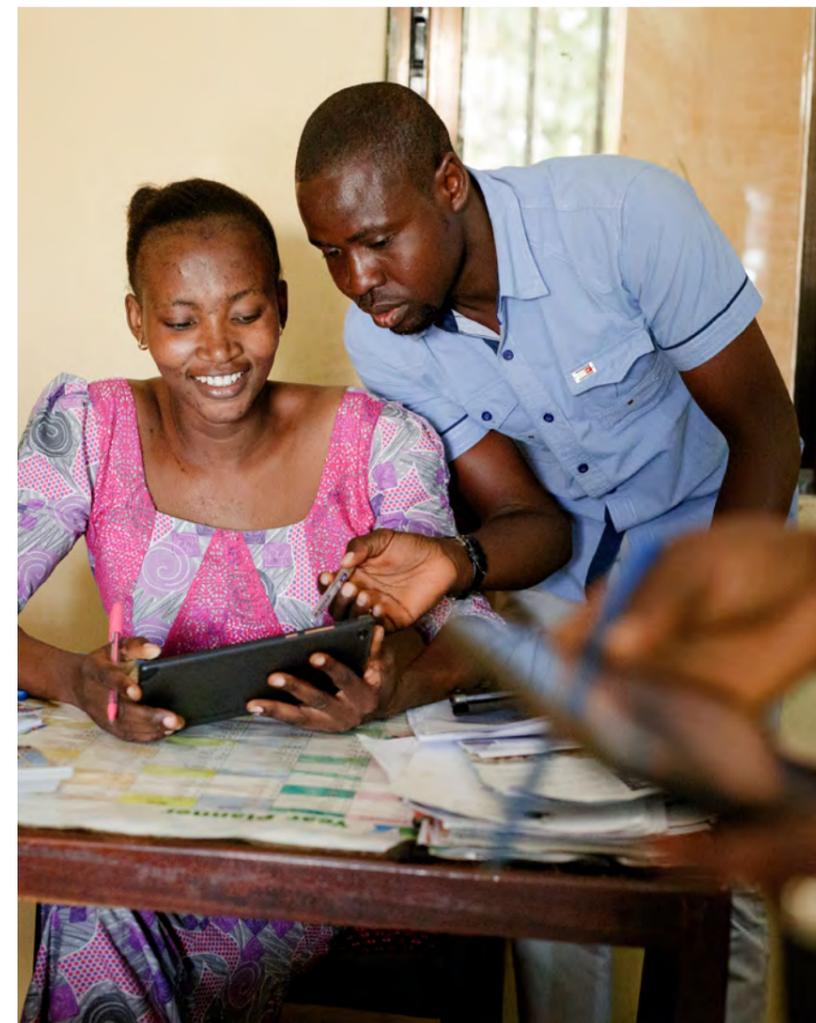
When the app can access an Internet connection, all the data is consolidated and synchronised, in real-time, with the rest of your financial institution's operations.

3. Leapfrog traditional processes and accurately manage data

Manual or pen and paper data entry can lead to human errors. This type of data collection and consolidation results in a higher degree of inaccuracy. Data accuracy is vital to the sustainability and performance of your financial institution. Reducing errors in transaction recording will improve your clients' experiences. They will not be troubled by incorrect balances or other similar errors. Incorporating automated and digitised processes reduces human error, which is crucial to enabling financial institutions to perform better and reach more clients.

In the case when field officers do not have access to the Internet, the consolidated data will synchronise when the connection – WiFi or mobile data – is available again.

The app's offline capabilities facilitate field officers to work efficiently in remote, rural environments, when and where an Internet connection is not available.



4. Improve your portfolio quality

Field officers are required to travel from their local branch deep into rural communities to meet with clients. Long, multi-day journeys drive costs up and prevent financial institutions from growing and reaching more clients. When your field officers arrive, the Field Officer app enables them to focus more on their clients.

They can spend more time face-to-face with your clients, dedicating more time to their growth and education. This additional support from your field officers can strengthen your client relationships, client loyalty and repayment rates.



How field officers are digitising their daily operations with the Instafin Field Officer app

Using the Instafin Field Officer app, field officers can:

- Access a collection sheet for the day
- Collect repayments and deposits
- Record transactions
- View client profiles
- View client transaction history
- View client loan applications
- Edit existing client profiles
- Edit pending loan accounts
- Enter new loan applications
- Enter client application
- Enter deposit account application
- View client deposit account applications

Now is the time to empower your field officer team with the Instafin Field Officer app.

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