Qarar Overview -

QARAR | Analytics. Software. Advisory.

Providing Data Driven Insight, Analytical Solutions and Automation to Support Businesses through the Entire Customer Credit Lifecycle

> **DARAR** Analytics | Software | Advisory

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QARAR OVERVIEW

Qarar is the region's leading decision analytics company specialised in offering consulting, decision analytics and software technology to deliver tailor-made customer management and process automation solutions. Headquartered in Dubai and serving customers across the Middle East and North Africa, Qarar helps its clients solve business challenges and achieve sustainable business outcomes. We achieve this across the customer lifecycle by employing the right mix of predictive analytics, market experience based advisory and decision technologies.

Our experienced team of Business Consultants, Data Scientists and Software Engineers will provide you with the best guidance and optimal decisioning technologies, enabling your organisation to leverage its data to capture latent revenue opportunities. In effect, we will set you on course to become an organisation where decisions are driven by data and predictive analytics and actions are optimised for the greatest return.

Reasons to choose Qarar



Middle East Expertise & Regional Track Record



Localised Decision Technology



International Know How



Agile & Responsive

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PRODUCTS & SERVICES

SOFTWARE

SmartSuite Credit Risk Management software improves profitability by streamlining processes, increasing efficiency and automating data-driven decision making along the credit lifecycle. Qarar provides a range of proprietary 'SMART' software tools for each phase of the customer credit lifecycle, from customer origination through to customer management, collections and recoveries.

ADVISORY



Qarar helps its clients to proactively embrace a datadriven culture, predict prospective and existing customer behaviour, and improve decision accuracy. We provide a new perspective on how a data-led approach can be utilised to deliver, protect and grow sustainable business performance. Our consultants have access to best-in-class resources, unparalleled local market insights, and research and expertise in the management of retail banking and consumer lending portfolios from local, regional and global markets.

ANALYTICS

Qarar helps organisations to embed data-driven analytics into its operations to enhance its understanding of portfolio performance and the drivers and levers that are contributing to this performance. Using the latest modelling techniques and tools, Qarar brings together a powerful combination of unrivalled regional and global modelling expertise and domain knowledge that deliver sophisticated data-driven strategies.

CREDIT BUREAU DATA-DRIVEN SOLUTIONS Qarar is the regional leader in providing data-driven credit bureau services that utilise the full potential of credit bureau data, including portfolio management, integration of credit bureau scores and proactive action through alerts and triggers. The use of credit bureau data in the development and execution of credit risk and customer management strategies across the customer lifecycle is becoming more widespread and important in times of macroeconomic pressure, when having a holistic view of a customer's circumstances is crucial in taking timely and appropriate actions.

AppSmart



Solution Second Seco

Despite growth challenges due to the recent regional slowdown, competition for new accounts with increased customer sophistication and diversity of channels means lenders increasingly need to manage new customers and accounts in an effective and profitable way. Qarar's App*Smart* allows you to manage your customer on-boarding process using the latest analytical techniques and software, meaning less time and cost in operational areas and more time on credit strategy. Qarar fully supports the design, implementation and support of the App*Smart* platform with any related scorecard and analysis.

App*Smart* from Qarar offers an industry best practice software platform that can be easily customised for your specific business needs to manage the processes required to establish a new customer account. It provides a workflow framework with the ability to incorporate multiple scorecards and the ability to easily integrate with your existing core software systems.

- What does AppSmart deliver?



Competitive Advantage: Consistent real-time decisioning for new customer applications and ease of new product introductions



Operational Efficiency: Implemented on-site or available as a hosted application with minimal impact on resources



Revenue Enhancement: The ability to set the right terms for each applicant



Automated Decisioning: Enhanced decisioning aligned with business objectives



appsmart For Customer Origination



Through AppSmart, lenders can ensure that they are effectively managing the levers that best control revenues, costs and losses. AppSmart is a market tested, flexible and modular customer originations platform that automates the customer on-boarding and credit evaluation process across all product portfolios. AppSmart contains an application fraud prevention capability that offers capture, storage and retrieval of fraudulent information.

App*Smart* allows you to manage your customer on-boarding process using the latest analytical techniques and software, which means less time and cost spent in operational areas and more time to dedicate to credit strategy.



Gecisionsmart For Analytically Driven Decisioning

Decision*Smart* from Qarar is a market leading strategic credit decisioning software solution, providing real-time decision outputs. Integrated with client's application workflow, billing or collections systems, the platform can be deployed inhouse or through a hosted processing service. It contains all the decisioning functions that a business needs, to manage application and customer decisions across the customer lifecycle. Decision*Smart* enables organisations to increase its decisioning sophistication and reduce its time to market.

Decisions on applications or accounts are made according to lenders' determined strategies. These are entered and easily maintained by the lender using the Decision*Smart* graphical user interface. As with any scoring and decision engine, Decision*Smart* allows the client to treat each applicant or customer as an individual and deliver fast, accurate, consistent and appropriate decisions. The speed with which new policies and strategies can be created or modified means the client can react quicker to a change in lending policy, macro-economic conditions or legislation.

• What does DecisionSmart deliver?



Competitive Advantage: Enterprise-wide decisioning across the credit risk lifecycle



Operational Efficiency: Enables automation of manual decisioning process by providing a sophisticated multi-user environment



Revenue Enhancement: Reduce costs by re-deployment of key resources on strategic challenges



Automated Decisioning: Delivers user functionality to create, amend and deploy scorecards, policy rules and lending strategies individually or grouped into decision categories for easy maintenance



decisionsmunt For Analytically Driven Decisioning

Features include:



Qarar's **Decision***Smart* is an advanced modular scoring and decision engine that is built to offer management capability at an account or customer level across the entire customer lifecycle.

Decision*Smart* provides a fully integrated intuitive and easy to use desktop studio to create and manage policies and strategies. The easy to use desktop combines a consistent view of the elements needed for strategy design, as well as useful editing techniques like pre-defined statements to deliver ultimate flexibility and usability. **Decision***Smart* has been designed to help clients create, maintain and improve strategies with simplicity, consistency and clarity. The integrated strategy design elements within **Decision***Smart* allow a client to perform calculations and create new data items, as required, using an easy to grasp scripting language. Whether the client creates new variables for analytical or operational purposes, the **Decision***Smart* design elements enable the client to react and adapt to an evolving business requirement.



bureausmart For Data Optimisation

Bureau*Smart* is a purpose built tool developed to optimise the use of bureau data and facilitate the operational integration of previously acquired bureau data, as well as the real-time batch acquisition of bureau data from multiple sources. Today's competitive consumer financing landscape requires successful lending organisations to effectively manage and maximise the opportunities afforded by the use of bureau data. Bureau*Smart* software is designed to deliver flexibility with minimal impact on your resources and systems.

Bureau*Smart* from Qarar is a market leading software system that is designed to enable you to extract the most value from credit bureau and third party data across your business. It facilitates the online realtime acquisition of data, can apply filters to these requests based on the recency and availability of recent enquiry requests and serves as a best practice interface for acquiring bulk data as part of a batch service.

What does BureauSmart deliver?



Competive Advantage: Timely and cost effective ways to manage and extract more value from your bureau data



Market Responsiveness: Innovative and responsive to market demands with ease of operational access and retrieval





Organisational Wide Distribution: The ability to distribute bureau data across the organisation for multiple business uses, thus limiting duplication cost

Sophisticated Interface: Allows access to one or more credit bureaus



bureausmart For Data Optimisation

Features include:

Collect and collate data received from all bureaus that you subscribe to



Log data requests and submissions for audit and invoicing purposes



A sophisticated web interface that allows a system administrator to configure the required bureau access (web) services, configure the optimisation parameters for both online and batch data, and run queries against existing records



Batch bureau database to facilitate the loading and operational use of acquired bulk bureau data



The ability to retrieve data from multiple bureaus via web service or bulk import Transform data structure received from web services to allow for effective aggregation of data from multiple bureaus



Transform and format collected data according to each bureau's local requirements

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Scalable for consumer and commercial data requests



Online bureau data archive containing the most recent bureau record acquired per customer



Data access web service enabling easy operational access to batch bureau data

BureauSmart is specifically designed to enable you to maximise the use of bureau and third party data. Using BureauSmart helps you to achieve a number of objectives and manage costs, while ensuring that each customer interaction is backed up with effective and reliable data on which to base sound financial decisions.



Sollectsmart For Enterprise Wide collections

As new credit growth opportunities become ever more difficult to source due to increased customer sophistication and diversity of channels, competition for new accounts has increased. Lenders have increasingly relaxed lending policies to grow credit portfolios, which has led to increased risk and delinquency in credit portfolios.

In part due to this increased risk, the collections and recoveries function is moving from being a cost centre to a more strategic function, as lenders seek to minimise the impact of their non-performing loans. Understanding customer behaviour to gain insight into customer payment and spending habits from both internal and external data sources is essential, but accessing and managing delinquent customers remains challenging – that's where Collect*Smart* comes in.

Collect*Smart* is a market-tested, flexible, fully configurable, modular, enterprise-wide collection and recovery solution. The core components cover both strategy and segmentation in the operational environment. It incorporates industry best practice, and applies collections policies and actions in an automated and structured way. The business user is in full control via an intuitive interface where strategies are set and managed. It enables flexible segmentation of customers into homogenous groups for appropriate and differentiated actions. Through Collect*Smart*, lenders can ensure that they are effectively managing the levers that best control revenues, costs and losses, securing a fast return on investment.



Improved Profit: Effective automation and implementation of strategies increases collections and recoveries.



Cost Reduction: Effective staff deployment through improved automation to better manage delinquent customers

What does CollectSmart deliver?





Better Cash Flow: Prioritise customers, achieve earlier collections and recovery followed by increased customer rehabilitation

Enhanced customer service: Know your customers better by applying the most appropriate strategies through the right channels at the right time



Collectsmart For Enterprise Wide collections

Features include:

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Real-time allocation of collectors to work queues

Controlled and flexible segmentation strategy

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Real-time work status monitoring and MIS reporting

User-friendly collector screens

Straightforward integration and interfacing to core software systems

System controlled, fully secured and



Queue flexibility

full audit capability

Automated communications management



Easy interface and real-time integration to internal and external databases like predictive diallers and billing systems



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Customisable for local markets and language

and commitments to pay

CollectSmart is a powerful and modular collections system that easily integrates to support your strategic collections objectives. **CollectSmart** allows you to proactively manage your collections process from early to late arrears through to recoveries.

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CONTACT

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