

decisionsmart
Analytics Driven Decisioning

About DecisionSmart

DecisionSmart 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 on premise or hosted at a preferred third party provider.



Credit Risk Features

- Access to out-of-the-box best practice credit decision logic
- Host bespoke business rules and scorecards in compliance with your credit policy
- Perform "what-if" analysis confirming expected strategy outcomes
- Enable strategy logic audit trail providing compliance assurance
- Minimise risk and maximise learnings through the design and deployment of champion-challenger strategies



Analytics Features

- Enhanced data access and bespoke transformations
- Apply pre-defined metrics for enhanced modelling
- Interface with alternative models i.e., machine learning, artificial intelligence
- Enables easy scorecard monitoring models



Technology Features

- Multiple source integration with access to predefined API's
- Deployment flexibility through on premise or hosted configurations
- Advance release management ensuring organisational IT governance



Assurance Features

- Role based security and access controls
- Adhere to international data and reporting practices
- Assess and confirm policy changes through user friendly audit trails
- Decision logic deployment governance
- Decision monitoring enablement

DecisionSmart contains all the decisioning functions that a business needs, to manage applications and decisions across the customer lifecycle. It enables organisations to increase its decisioning sophistication through analytically enabled decision logic.

Benefits



Reduced costs and streamlined processes

business users can test and manage business strategies before deployment across the organisation



Complete control

you can reduce external checks and deploy key resources to concentrate on strategic, rather than tactical challenges



Increased sales and customer loyalty

by developing and deploying consistent strategies/actions, and up-selling/cross-selling opportunities



Reduced bad debt and overall risk exposure



Quicker reaction to change and faster strategy implementation

Guide Your Business Across Every Detail Of The Entire Customer Credit Lifecycle



**Acquisition models
and strategy**



**Origination
strategy**



**Credit limit
management**



**Behavioural
scoring**



**Customer
engagement**

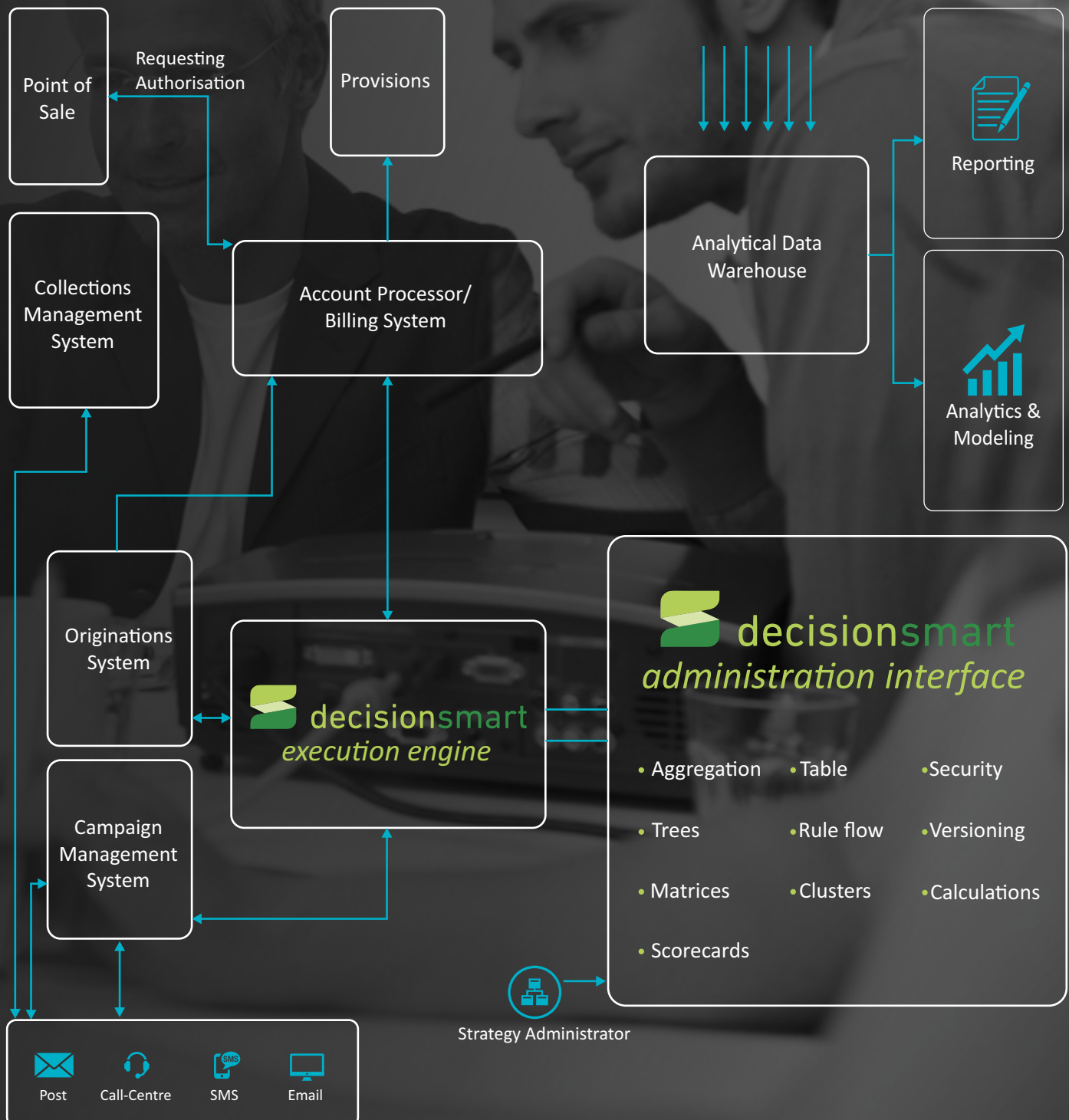


**Provision
models**



**Authorisations,
collections
and recoveries**

DecisionSmart secures timely release of credit strategies in a user-friendly and controlled manner, providing companies with governed assurance. The modular framework within DecisionSmart also considerably reduces the cost of credit decisioning.





***Helping You Make Informed
and Profitable Credit Decisions***

Contact us to learn more

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