

# SCORECARD FOR LIFE

**Resolve the biggest challenge in Scorecards**  
**— consistent predictive power**



**Scorecards optimise financial institutions' lending decisions.** They are a crucial tool for credit risk strategies built using complicated mathematical models that constantly have to be monitored to ensure sustained risk mitigation. Not only are scorecards important for the purpose of managing risk but play a major role in portfolio management and collection management.

With the increasing dependence of organisations on decision models to support their everyday business activities and with an ever-increasing competitive landscape, Model Risk has become one of the key business risks that risk practitioners need to manage and mitigate. Risk practitioners understand that models have a shelf life and recognise the significant impact an underperforming scorecard will have on both provisions and lending decisions.

Risk strategies rely on having sophisticated data models in place to manage decision risk quickly and effectively manage.

Deploying models quickly is a challenge. Organisations need technology that supports simplified rapid deployment that enables them to effectively deploy credit risk strategies, drive business growth, and maintain agility.

That is why next-generation scorecards are built as holistic systems, rather than scorecard documents, and optimally function as an intelligent bundled package of products.

It is for this reason that Qarar created **"Scorecard for Life"** in response to the challenges posed by traditional scorecard implementations.

Qarar's **"Scorecard for Life"** is a holistic service that integrates scorecards and monitoring in a subscription-based end-to-end solution.

The bundle comprises:



## SCORECARD DEVELOPMENT



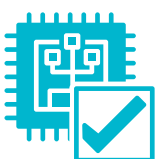
## DEPLOYMENT TECHNOLOGY

using Qarar's DecisionSmart Solution (hosted or on-premises)



## MAINTENANCE MONITORING

Regular maintenance and monitoring of Scorecard



## MODEL RECALIBRATION

finetuning, adjustment and redevelopment (when required)

Lenders pay a fixed annual subscription amount for the complete service, based on a minimum 3-year commitment.

With full access to the product and service bundle provided by Qarar, including the software licencing, **"Scorecard for Life"** is a package that combines every tool a customer needs when they want to adopt and deploy an advanced predictive model solution.

Built on robust foundations and technology, Qarar undertakes the development and fine-tuning of the scorecards based on a variety of data sources.

Re-developments and scorecard reconfigurations take place on a regular basis and are dependent on performance data provided by the lender.





## Why choose Qarar's "Scorecard for Life"?

### ONE-STOP-SHOP

- "Scorecard for Life" combines all the core tools to deploy your scorecard
- Fully supports effective credit risk strategy and lending decisions

### SUPPORTING THE LENDER'S CORE BUSINESS

- Qarar manages the end-to-end scorecard lifecycle so lenders can focus on their core business of lending and customer service

### PEACE OF MIND

- The scorecard is always performing and functioning by being monitored, maintained, or re-developed
- Qarar ensures the scorecard is calibrated, fine-tuned, up-to-date, and score-to-odds is intact

### QUALITY ASSURANCE

- Assurance for regulators that your scorecard is continuously improved upon
- Mature and proven product for any lender's most critical underwriting tool
- Configured in a state-of-the scoring engine
- Qarar's reputation as a leading regional partner for lenders

### FIXED ANNUAL SUBSCRIPTION

- Complete transparency in pricing – annual subscription fee, with no hidden costs
- Price point is fixed for 3 years, thus allowing for better budget control

For an exploratory discussion on "Scorecard for Life" and how Qarar's software, solutions and advisory services can help your credit risk strategy, please contact us:

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