

QARAR 



# DATA SCIENCE AND ADVANCED ANALYTICS

CONSULTING • ADVISORY • SOFTWARE TECHNOLOGY



**Qarar is the region's leading data science company specialising in data-driven decisioning solutions — empowering automation and digital enablement across financial institutions and FinTechs.**

Through the team's in-depth knowledge and domain expertise in strategy, pricing, credit risk management, embedded finance, and marketing, Qarar guides clients towards being fully data-driven, utilising the power of advanced analytics to drive business performance.

Headquartered in Dubai, with offices in Riyadh, Qarar services customers across the Middle East, South Asia, and North Africa, and helps clients achieve their goals through the development of models that predict credit risk, improve portfolio management, integrate compliance, manage collections, and identify cross-sell opportunities.

Qarar's Software Technology — together with Expert and Empirical Scorecards, Turnkey and Hosted Solutions, Advisory, Professional Services and Training Programmes — means our clients are assured of the full benefits of Qarar's dedicated products and services across their business operations.

## Software Technology

Qarar's SmartSuite software family is built to support lenders throughout the entire customer credit lifecycle.



SmartSuite automates data-driven decision-making to streamline processes, increase efficiency, and ultimately improve profits in each phase — whether it be onboarding customers, customer management, lending decisions, collections or recoveries.



## Digital Lending Made Easy

OnboardSmart is the latest product from Qarar's SmartSuite software family — enhancing our longstanding reputation for assisting companies throughout the customer lifecycle. OnboardSmart is a new digital onboarding gateway that enables company's omni-channel journeys so they can go-to-market more quickly, while reducing operational costs.



## Advisory

Qarar's Advisory team provides a new perspective on how a data-led approach can be utilised to deliver, protect, and grow sustainable business performance — capitalising on best-in-class resources and local market insights. Our in-depth independent advisory addresses all business areas which are pivotal in delivering an efficient portfolio management and credit risk environment — including Healthchecks, RiskMentor Services, and Training.

## Data Science and Advanced Analytics

Qarar helps organisations embed data-driven analytics into their operations to enhance their understanding of portfolio performance, and the drivers and levers that are contributing to this performance. Our data science team are highly skilled in descriptive, prescriptive and predictive analytics, utilising the latest modelling techniques and tools to enhance our clients' risk, operational, business and compliance performance.

## Hosted Solutions

We have successfully integrated our offerings to a Credit Bureau Hosted Platform. Qarar's Hosted Program allows lenders to rapidly deploy credit underwriting capabilities without the added capital costs of installing infrastructure or developing software. By adding a Hosted solution, Credit Bureaus and other large data providers are able to not only generate revenue through the added service, but also increase cross-sell penetration of their existing data products.

## Turnkey Solutions

Qarar has launched Q+, a family of plug-and-play products — including Microfinance Turnkey Solution. Driven by our quest for innovation, we are anticipating our clients needs — helping them grow and support their own customers — as well as responding to the evolving market demands, and integrating data-driven analytics and technology.



# CLIENT INSTALLATIONS AT-A-GLANCE

## MIDDLE EAST AND AFRICA



"Qarar's solutions  
generate over  
**ONE MILLION**  
decisions a day"

# INDUSTRY RECOGNITION



# MORE INFORMATION



## OFFICES

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