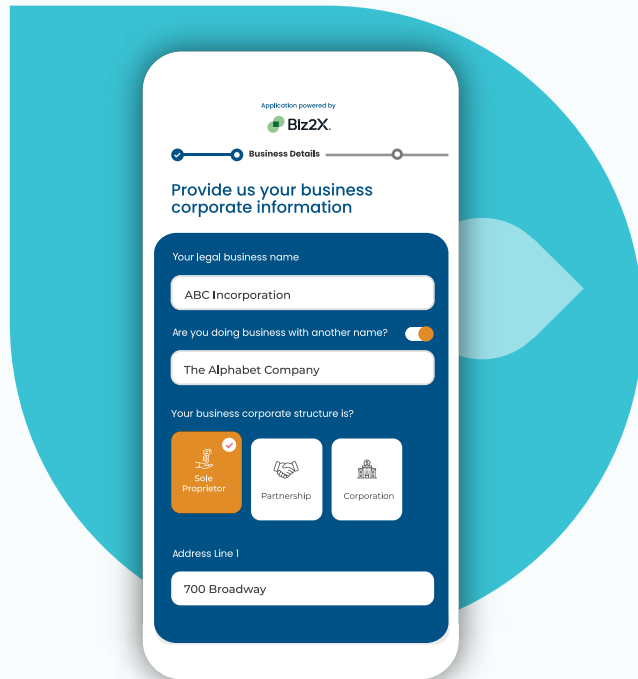


SME LENDING TRANSFORMED

Biz2X is the leading digital lending platform, enabling financial providers to power growth with a modern omni-channel experience and best-in-class risk tools.

Technology Built for Lenders Created by the Premier Online Business Lender

- ✓ **Omni-Channel Application**
Serve your clients anywhere at any time, with mobile, desktop and banker journeys
- ✓ **Implementation Speed**
Get up and running in as little as 90 days
- ✓ **Built-in Data Integrations**
Grow your lending portfolio with industry-leading data providers
- ✓ **Advanced Risk Control**
Take control with risk scorecards built to meet your unique credit policies
- ✓ **Configuration Flexibility**
Own your client experience, rules, and workflow
- ✓ **Lending Ecosystem**
Get access to the full Biz2X lending universe with our servicing programs



The Intelligent End-to-End Digital Lending Platform



From regional banks to global financial companies, top lenders trust Biz2X.



STRATEGIC ASSOCIATION

Qarar has entered into a strategic collaboration with Biz2X, a distinguished technology leader headquartered in the USA, committed to transforming the realm of business finance. With a global footprint spanning the USA, Australia, India, and the UAE, Biz2X brings its expertise through a meticulously tailored SME lending platform designed for Saudi Arabia. Biz2X, a pioneering global SaaS company, is dedicated to promoting financial inclusion for SMEs. Its platform, fortified by cutting-edge technologies and powered by AI-ML, disruptively enhances intelligence and efficiency within the lending domain. Positioned to become the foremost SME marketplace in KSA, Biz2X introduces the nation's pioneering cloud-based SME lending solution for banks and lenders. This visionary initiative seamlessly aligns with the Saudi Vision 2030 and the government's drive to amplify the SME sector's impact on the nation's GDP.

KEY BENEFITS



Biz2X's
International Presence
and Reputation



Biz2X Intelligent
Technology Platform
for SME Lending



Fully Modular
Cloud-Based Platform
in KSA with Local Support



Qarar's On-The-Ground
Presence and
International Expertise



Qarar's Direct
Relationships with
Leading KSA Banks



SIMAH's Reputation
as a World-Class
Credit Bureau



ABOUT QARAR

Qarar is the prominent digital lending platform provider in the Middle East, offering a range of specialised solutions for consumer and SME lenders. The company's expertise lies in advanced analytics and decision automation, empowering organizations to achieve their lending goals efficiently. With Qarar's comprehensive suite of services, lenders can enhance their operational efficiency, mitigate risks, and make informed lending decisions in a rapidly evolving digital landscape. Qarar's mission is to empower automation and digital enablement across financial institutions and FinTechs, revolutionizing the way they operate and make critical business decisions, while reshaping the landscape of consumer and SME credit decisions. Qarar assists clients in the following areas:

Develop and Deploy
Credit Scorecards

Collection Function
Automation

Credit and Regulatory
Advisory Services

Automated Credit Under-
writing and Decisioning

Portfolio Management
and Credit Strategies

Digital Onboarding