

LENDING IN AN OPEN BANKING WORLD

Qarar's Liability Account Credit Scoring Model has been used to score 30+ Million Consumers and SMEs. Our AI powered model consumes Open Banking data for a real-time perspective on your prospect's finances.

Why reinvent the wheel? Integrate with the best and lend at scale.



Open Banking
Data



Qarar's Open Banking
Credit Model



100% Digital, real-time
Credit Score



Instant Credit Decision
and Disbursement

THE END-TO-END OPEN BANKING DIGITAL LENDING PLATFORM

WHAT CAN QARAR'S OPEN BANKING MODEL DO FOR YOU?

- ◉ Construct a credit score of an applicant across all their bank accounts.
- ◉ Identify additional income beyond salary for enhanced credit limits.
- ◉ Create an up-to-the-minute view of your prospect's financial situation.
- ◉ Provide an alternate scoring model for Customers with thin credit files.

AN INTEGRAL PART OF QARAR'S DIGITAL LENDING PLATFORM

Our Open Banking Model is part of our Digital Lending Platform:

- ◉ Globally powers 25,000+ digital loans every month. 300,000+ loans to date.
- ◉ Integrates with Core Banking or Loan Management Systems for real-time disbursements and collections.
- ◉ Provides pre-built 100% Digital Customer Journeys for plug-n-play rollout.
- ◉ Includes an omnichannel Customer Engagement Platform to ensure your prospects can be digitally approached, engaged and serviced.

ABOUT US

Qarar is a leading data science and advanced analytics company focused on data-driven decisioning solutions.

Our vision is focused on enabling automation and digital transformation across financial institutions and FinTechs, transforming their operations and critical business decisions, and reshaping consumer and SME credit landscapes.

Headquartered in Saudi Arabia, Qarar has a strong presence in the Middle East, South Asia, and North Africa, providing local insights and tailored business solutions.

Contact:

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Visit us online at www.qarar.org