

VALCOORES

in'Payment



EXCELLENCE
in'EXECUTION

IN SHUBERT

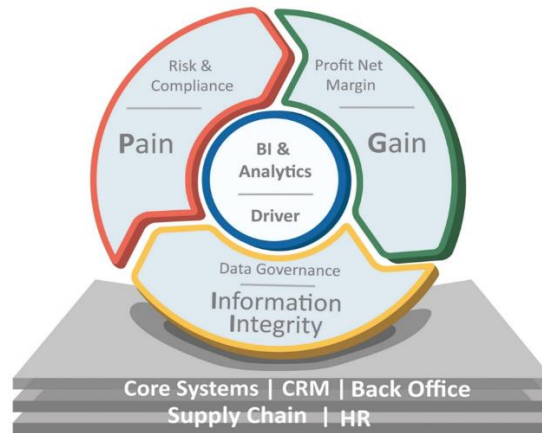


VALOORES in'Payment

VALOORES, is the Dominant Player in this Category.

We Deliver our Advanced Payment Engine to Financial Institutions, Banks and Central Banks...It's been a Success for over a decade now.

VALOORES - A Brief Summary in 3 Lines



VALOORES empowers decision making, helping people and businesses around the globe reach their targets. Founded in 1989 in France, the Company is a pioneer in Master Data Governance, **Payments Life Cycle**, Retail & Merchandising, Supply Chain Optimization, KYC, Regulatory Compliance, Financial Crime - AML & Fraud, Predictive Analytics and Data Science to improve their on-going operations, executions and decisions.

VALOORES in'Payment ...in a time of Change and Evolution

THE VALOORES

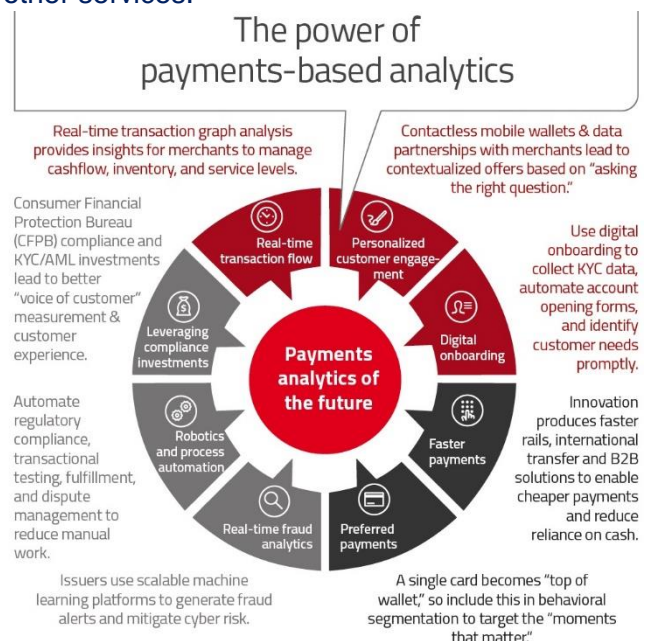
GLOBAL PAYMENT SCHEME

VALOORES' in'Payment solution equips multi-jurisdiction institutions with a Payment Management vehicle powered by a Dynamic Rule Based Engine to accommodate an ever changing payment landscape, an ever growing business footprint, and an ever diversifying customer base. That is on top of a robust Data Governance foundation, extended to a BI and an AI enabled capability.

VALOORES in'Payment specializes in Service Oriented Payment Streams alongside Money Transfer life cycle Management.

in'Payment has a proven track record with widespread multi-format service providers;

it caters for multi-purposed business models such as Government, Banks, Investment Banks, Insurance Companies, Credit Card companies and a myriad of other services.

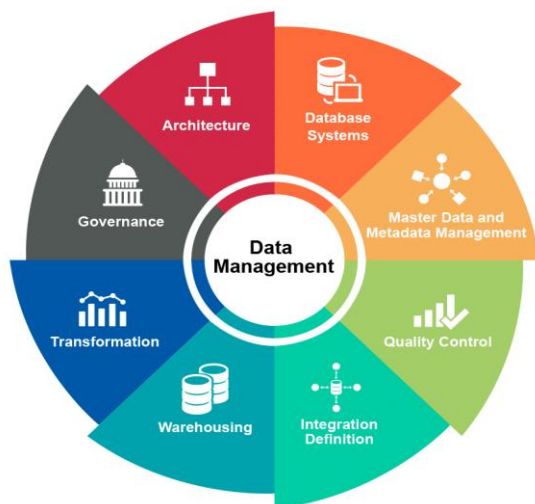


VALOORES Financial Services has embraced the metamorphosing business models to offer a basket of services that lies over a solid Master Data Governance foundation, securing data integrity, security, and quality (customers, products, locations, corporates...). Master Data Governance is a business-growth enabler that facilitates augmenting services with a minimal cost, effort, and time span.

VALOORES in'Payment Master Data Governance

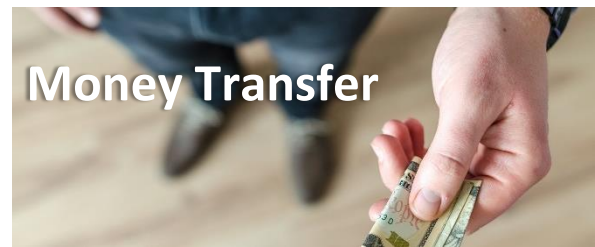
MASTER DATA GOVERNANCE & THE DYNAMIC BUSINESS RULE ENGINE

Master Data Governance is designed around a powerful Dynamic Business Rule Engine, empowering business processes with powerful insights, all through a homogeneous universal configuration foundation for all services; one consolidated platform on top of which all payment services are plugged in, and all emanating future services are seamlessly introduced to the framework and the solution set.



in'Payment - Sample Services

in'Payment caters for a myriad of services, to name a few and give the flavor of its capacity.



- Remittance to allow customers send money transfers (C2C, B2B, C2B, and C2G service providers)



- Bill Payment for Telecom companies
- Ticketing Box-Office: A full range of integrated ticketing services designed to enable entertainment, theaters, clubs, sports and concert promoters with the capacity of selling tickets to consumers
- Global Com: Global Communication services such as bill collection for Corporates
- Government Fines: Customers pay their Park Meter fines for instance
- Tuition Fees: Students pay their education fees



- Electronic payment services such as Recharge Cards to help businesses execute online transactions (companies selling products or services without restrictions, setup fees, or bureaucracy)



- Syndicates and organizations: Membership subscriptions and Insurance payments



- Citizens pay Government bills, memberships, retirement fees, declare Taxes...

Pay Taxes

- Individuals and corporates settle their taxes and dues to authorities

Key Benefits

- Universal Platform: UI made natural and seamless to users
- Business Continuity: Flexible solution using Master Data Governance Information pooling
- Homogeneous platform for all the services - one consolidated dashboard whereas all the services are pluggable
- Unified and systemic solution built for Data Variability (customer, product, location, corporates, ...)
- Information scalability based off certified components
- Dynamic Business Rule Engine: enabling business process evolution
- Performance aware for a better Customer Service: Transactions processed in less time and better quality

Key Features

- Easy to scale up and onboard new business services
- Data Cleansing: All services over one single pool of robust information, with real time synchronization
- Back End and Front End services subject to an exhaustive authentication and authorization vehicle
- Seamless and fast upgrade with new services and ease of efficiently integrating with new service providers
- Next Gen Technology used for User interfaces and Secure Online Business Transactions.

The VALOORES Innovation & Added Value

THE VALOORES BI captures heterogeneous and scattered information, through a progressive secure, configurable, multi-divisional, intuitive, and flexible Business Model. It also provides a secure & quick access to real-time information. VALOORES BI enhances the business decision making precision while increasing performance and productivity levels.



VALOORES has natively embedded a Forecasting & Optimization “Analytics” engine, in its Financial Services Suite. The Analytics Engine is designed around the latest statistical modeling & optimization techniques to bridge the scientific results with operational requirements.

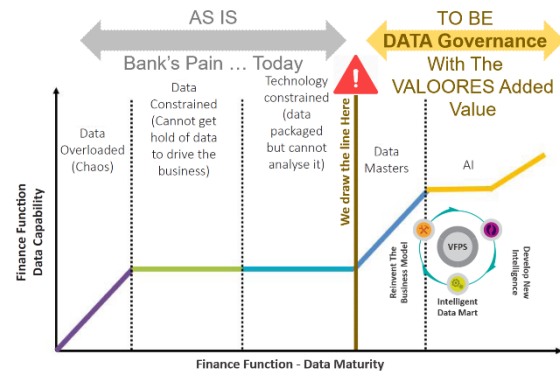
... WITH ANALYTICS



On a daily basis, Payment Systems generate and store massive amounts of data. Accordingly, thousands of decisions are taken. With such a volume, the manual analysis of data is inefficient if not impossible, especially if the velocity, the variety, and the veracity of data are taken into account. The in'Payment Analytics engine can unveil implicit relationships, trends, patterns, and exceptions that are hidden to human analysts and payment experts. It's tailored to the enterprise's experience: In fact, its algorithms are trained on the historical databases, and not on generic data.

VALOORES - Future Outlook

VALOORES is proud of the VFS success achieved till now; a myriad of solutions implemented in multiple lines of business so far. VALOORES is determined to innovate and solve Payment Problems and emerging challenges downstream.



VALOORES continues to partner with Regulators (Central Banks, Financial Information Units...) and Industry Catalysts (Thomson Reuters, Financial Integrity Network...) around the globe, and on board more Financial Experts, professionals, engineers, business analysts, and data scientists, to push the boundaries of Payments, through **FinTech, RegTech, & GovTech.**

*The Global Payment outlook after 2019
has considerations
towards a 21st century Payment framework.*

**Here comes VALOORES Added Values,
to Walk with you, and stay this minute in advance of the
Financial Services - Payment Headwinds...**

From our Success in this Most Difficult Market Worldwide.

VALOORES Over 30 years of
successful deliveries **déjà!**

payment.valoores.com