



**Your core banking solution
in the cloud**

www.qware-banking.com



WHAT IS QWARE?



QWare is a powerful digital transformation tool supporting your digital transformation journey, a **Software as a Service (SaaS)** core banking solution.

It is developed based on more than 35 years of experience in providing technical solutions to banks, savings & loans institutions, cooperatives, MFIs and other lending institutions in developing markets around the globe.

A digital financial platform that enables financial institutions roll out their digitalization agenda for enhancing financial inclusion in developing countries and supporting local development.



WHY USE QWARE?

QWare supports your institution's digital transformation, as well as financial inclusion, accelerating cloud adoption, and making an impact by enabling your end-customers to grow their business.

- Full Loan Cycle management**
- Integrated Workflow management**
- API integration**
- Scoring module**
- KYC - Client monitoring module**



QWARE FOR INCLUSIVE BANKING

We stand behind the evolution of intelligent and responsible banking and aim to provide the technology for supporting better financial services.

We take pride and always strive for building a sustainable relationship with clients, understanding needs and changing needs, thus transforming customer experience.

QWare is putting technology to work to extend financial inclusion and comes as a software for responsible savings and lending, integrating innovative solutions for particular markets, such as mobile money integration, for enhanced security and accessibility.



THE SAAS CORE-BANKING THAT ALLOWS YOU TO GROW

Onboarding

Smooth and straightforward onboarding process - we guide you through each step of your digital transformation from platform adoption to staff training, assessing the timeframe and effort suitable for your institutions.



Pricing

Eliminates the expense of on-premise hosting and infrastructure management.

Uses solutions which are scaled and priced to support your development – pay for advanced core-banking features fitted to your institution's current size, with no compromise on the power of your software, which will effortlessly adapt to the growth of your business going forward.



Process efficiency

Efficiency is core, and technology is the driving force for operating such a business – with integrated workflows which enable standardization and efficiency across operations, QWare simplifies work significantly.

Risk Management

We built our software on a robust foundation, with architecture that is compliant to E.U. Data Protection Regulations (GDPR), following best practices and models which were tested over many years in our projects implemented world-wide. Risk control is at the core of our approach, as is data integrity.

Platform

As a core banking solution in the cloud, QWare is a sophisticated, compact software for your business, which any team can understand and use, bringing transparency with a convenient tool.

Our extensive parametrization efforts, API integration guarantees, and adaptability facilities make for an advanced platform that allows to be adapted for any business size – today and in the future.

The modular design and scalable framework allow for incremental deployments making QWare an efficient and flexible IT infrastructure.



PRODUCTS FEATURES

Customer registration

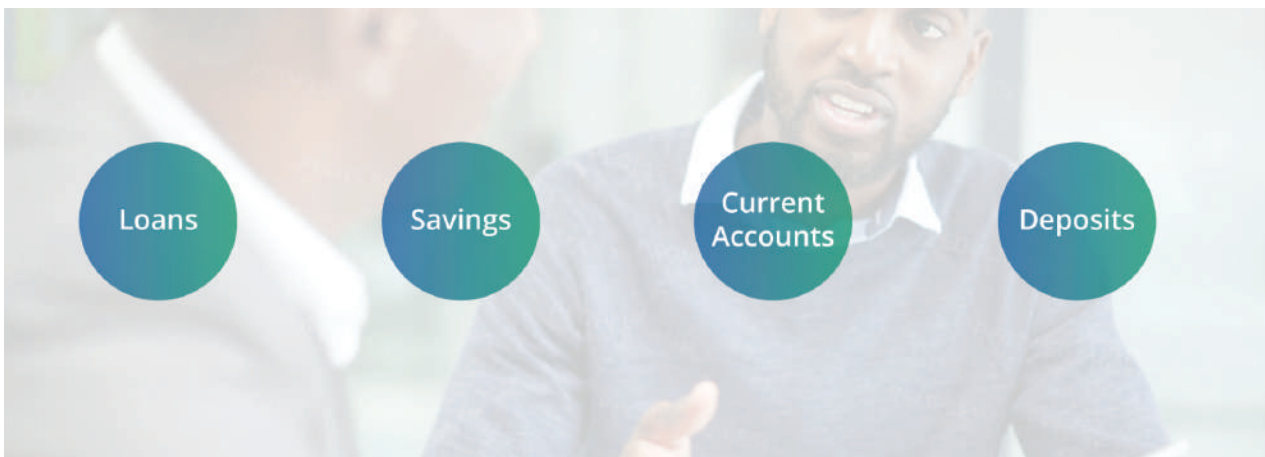
This is the core of the system's customer database and provides a set of functionalities for registering various types of clients including private individuals, legal entities, informal businesses etc. Each client type requires different information to be entered and specific validations, and QWare is flexible in allowing for such data varieties.

Savings & Deposits

The system supports standard savings and deposit functionalities including the opening and managing of savings accounts, cash withdrawals and deposits, savings as cash collateral.

Current accounts

The current accounts functionality includes opening and managing of current accounts, transfers, loans disbursement to current accounts, repayments from current accounts, and cheques.



Lending

QWare has a rich and sophisticated loans module with integrated customizable workflows including, but not limited to, business loans, consumer loans, loans for agricultural borrowers.

On demand this module comes with a complex scoring functionality which assists the credit analysis and an automation of the decision-making process. Managing of collaterals, repayments and customer relations are supported. Portfolio management includes adjusting conditions of individual loans, restructuring, irregular payments.

Cash box operations

Standard cash box operations include cash deposit and withdrawal, managing cashiers, and vault operations.

Cheque management

Allows for registration and bundling for automated processing, endorsements and deposits, disbursement and repayments of loans using cheques.

Accounting module

Basic accounting which contains a general ledger, configurable chart of accounts, automated bookings of transactions, allowing for easy and compliant management.

End-User Reporting

Apart from a set of predefined reports, QWare offers the possibility of creating easily adjustable custom reports, that will fit specific requirements, not only for the institution as a whole but for each end-user as well. Thus, the End-User Report Designer allows an institution to delegate the report creation and customization, with each end-user able to create his own custom reports.



Document Management System

Electronic storage, management and tracking of electronic documents, allowing a financial institution to use a single electronic archive to store and organize scanned and uploaded documents.

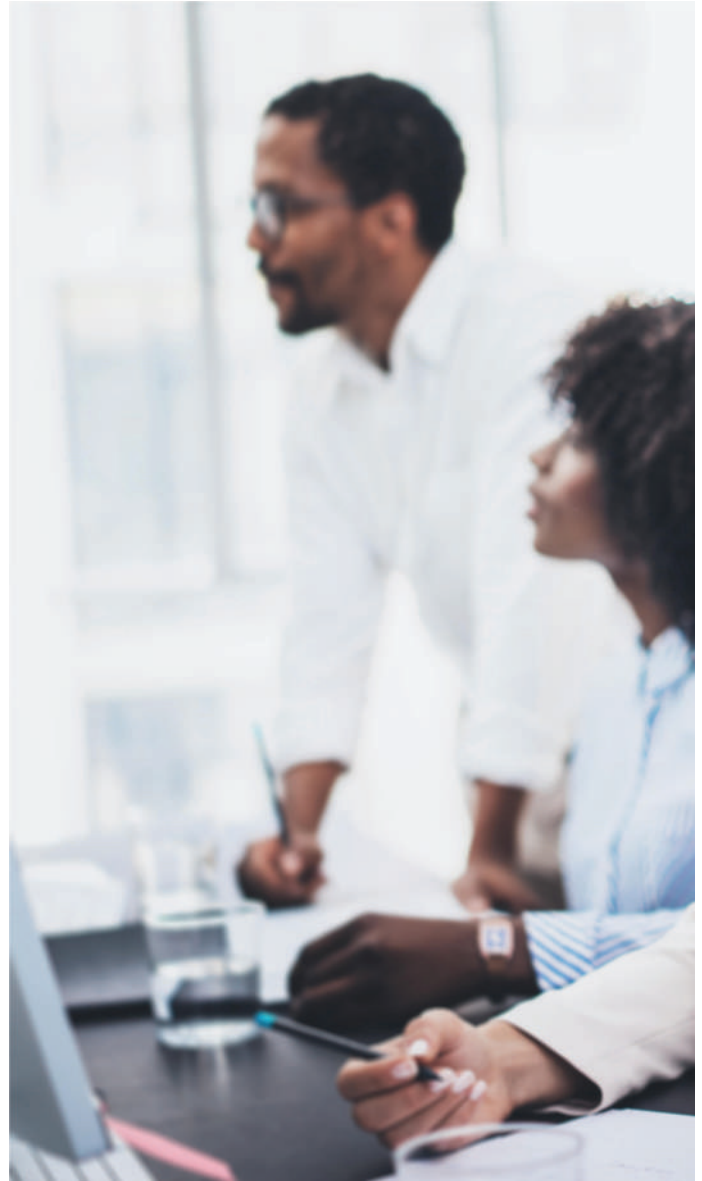
DMS is fully integrated with the workflow engine. In this way, efficiency is increased across all operations, which are supported by stored documents throughout the entire process (in a Loan origination process for example).

Access management

All information is stored in a single centralized database with a possibility of viewing consolidated data and/or segmented by branches, departments and individual users.

Client monitoring

As a component of Know Your Customer procedures, the Monitoring module allows for keeping track of the customers, with visits scheduling, data recording and results registration.



KEY FUNCTIONAL MODULES

Customer registration



Cheque management



Savings & Deposits



Accounting module



Current accounts



Reporting



Cash box operations



Access Management



Loans



Biometrics



Document Management System



Monitoring

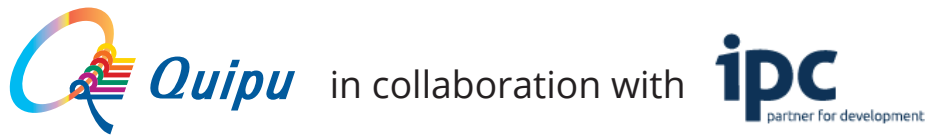


Calendar





developed by



Let us know how
we can help you!



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