



“You have the VALUE, we bring you the ADDED VALUE; It’s VALOORES!”

Enterprise Business Solutions in Financial Services, Cyber Crimes, BI, Analytics, in'Advanced Certified Anti-Hacking and State Security Clouds Model. VALOORES is one of the leading providers of Enterprise Business Solutions and BI Vertical Decision Making. We are a World Class Company implementing products and services to Tier1 Corp. Our resources pool is spread over North America (US and Canada), Europe, Africa, and the Middle East. VALOORES, established in 1989, operates in 17 countries.

A Service For Your Every Need!



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About Valoores

VALOORES is an enterprise specializing in Enterprise Risk and Performance Management, as well as Decision Making solutions. Established in 1989 in Lille, Northern France, we have been providing top-tier products and services to leading global enterprises.

Our team of experts is spread across North America, Europe, North Africa, and the Middle East.

At VALOORES, our main objective is to establish a sustainable and scalable ecosystem that leverages multi-directional profitability and sustainability, holistic Risk and Security

measures, all streamlined based on solid Data Governance, to meet the unique needs of our customers. We continuously adapt to the changing business and organizational models to ensure sustainable growth, tackle challenges and address issues around Governance, Risk, Security, Compliance, Profitability, Payments, Competition, Branding, Loyalty, Omni-channel experience, Trust, Engagement, and Commoditization. As a privately held company, we take pride in our ability to offer innovative solutions that exceed our customers' expectations.

Mission & Vision

Mission: Our mission is to provide a comprehensive and intuitive solution based on cutting-edge technology, tailored to meet the unique needs of businesses. Our platform offers interactive reports and dashboards, allowing users to optimize their operational results, reduce administrative costs, and maintain

regulatory compliance and international standards. Our commitment is to deliver a flexible and customizable solution that empowers organizations to achieve your goals efficiently and effectively.

Vision: To help people and organizations make the best decisions that will positively impact overall growth and performance.

Why Would Clients Work With Us?

Leading Provider of Solutions

VALOORES is a leading provider of Enterprise Risk, Performance, Management and Decision Making solutions. Solutions are compliance-aware and compliance is an integral part of the offering.

Business Continuity & Vision

Clear and transparent Business Continuity plan and vision.
Proven track record of successful deliveries with Tier-1 industry class customers globally.

Local Presence and Support

Demonstrated solid position and responsibility towards customers, stakeholders and partners
Emphasis on local presence and premium support.

Agile Implementation & Delivery

Target, scope, budget, and quality of deliverables are secured during implementation.
Agility and private IP ownership contribute to fast-paced tailored implementations.

Homogeneous Solution Set

VALOORES' solution set is organically homegrown and homogeneous.
All solutions are developed in-house, ensuring consistency and integration.

Intellectual Property (IP) Ownership

VALOORES owns its organically homegrown Intellectual Property.
Capacity to competitively price solutions in the marketplace using private IP.

Lines of Businesses

VALOORES provides clean, clear and classy data and unparalleled insight and analytics through tools tailored to your workflow so you can move from big ideas to big results.

Government

Governments face rapidly changing challenges, from retaining officers to implementing crime prevention strategies that respect public trust. Maps and spatial analysis have long helped police and military understand where and when crime is happening, but location-based technology is now enabling much more. Through VALOORES, Governments and law enforcement agencies can gain a common operating picture for visualization to support executive decision-making, manage field operations, power real-time situational awareness, and drive community engagement efforts.

Retail & Supply Chain

VALOORES in'Retail has been the leading software provider for retailers worldwide for more than 30 years. We focus our strategy on providing standardized solutions to world class

retailers, and on accomplishing their business objectives by guaranteeing a return on investment. In the late 80's, VALOORES in'Retail started out with ibs Referential (master databank) and purchase center decisional solutions (negotiation and pricing) that gradually evolved throughout the years to deliver what is now the most comprehensive suite (ibs Suite) available on the market for retailers; covering all aspects of business operations from information management to analytics to strategy executions. Today, VALOORES in'Retail has strong relationships with a diverse portfolio of retailers from around the globe, among them are Tier 1 retailers.

Healthcare

Grappling with the challenges presented by the need to transform healthcare, VALOORES is harnessing the power of analytics to tackle a variety of healthcare trends:

- A need for a single version of the truth for executive and clinical reporting

- Faster and more efficient reporting within your organization
- Quality improvement initiatives
- Cost reduction pressure
- Research initiatives
- Population health initiatives
- Accountable care or shared risk initiatives
- Forecast of pharmaceutical needs
- Analysis of disease trends
- Support for development of targeted treatments
- Queuing optimization

Data governance stands at the heart of VALOORES' solutions. We help facilitate the easy flow of high volume data ensuring its quality and management. Our solution targets the healthcare data analysis lifecycle which is essential in delivering the right tools to analyze data and discover insights that drive care and process improvement initiatives. The healthcare data analysis lifecycle is as follows:

1. Data Capture
2. Data Provisioning
3. Data Analysis

Geospatial

Geo-Smart Location enables the visualization and analysis of vast volumes of data in a location-specific context, empowering holistic planning, prediction, and problem-solving. By

viewing all pertinent data in the context of location, whether on a smart map, app, or dashboard, unique insights can be gleaned. Location technology can uncover hidden relationships, patterns, and trends, providing a competitive edge.

Leverage the power of spatial analysis and data science to connect seemingly disconnected elements using the most comprehensive set of analytical methods and spatial algorithms available. Plus, with on-demand access to these powerful tools, you can easily tap into the benefits of spatial analysis and data science.

“Geolocation: Bridging physical and digital worlds, unlocking insights, empowering decisions.”

Artificial Intelligence & Big Data

Empowering Growth with AI-Driven Solutions across Diverse Sectors; VALOORES integrates AI seamlessly into their software solutions, serving diverse sectors. AI's efficiency tackles challenges, meets consumer expectations, and drives growth. Global trends show widespread AI adoption in retail and finance, boosting revenues and economic growth. VALOORES delivers innovative AI-driven solutions to meet the rising demand for AI-powered operations.

Financial

VALOORES specializes in providing comprehensive financial solutions to a wide range of businesses in the financial sector. Our suite of financial software caters to banks, credit unions, insurance companies, and other financial institutions. Our company offers core banking systems, portfolio management software, risk assessment tools, transaction monitoring solutions, and compliance management platforms, among others. Our software is designed to streamline operations, improve efficiency, enhance security, and ensure regulatory compliance. With a focus on innovation and user-friendly interfaces, VALOORES empowers financial clients to stay competitive in the rapidly evolving digital landscape while delivering seamless and reliable financial services to their customers.

Communication & Multimedia

Every organization or even individual present in the market needs to communicate his ideas, news, messages, products, services and so on. New trends and ongoing technology improvements are taking over the traditional communication tools. Organizations are working on improving their channels of information to make sure that their messages are reaching the audience while reflecting the true

identity and corporate image of the organization and being updated at all times.

We at VALOORES have the solution that can help all entities from retailers, bankers, insurance companies, NGO's, travel agencies and many others communicate their messages in the best way with a state of the art Web functions, design and CMS (Content Management System) with advanced features.

Benefits:

- Modern positioning among competitors,
- Accessibility from any place using any browser on all devices
- Cost effective, Increasing traffic, site visibility and awareness
- New frameworks depending on clients requirements & needs
- No technical knowledge needed, Multi users and Roles, improved site maintenance, simple design changes and an easy way to manage content
- Flow of responsibilities divided and linked by chain to manage changes in content
- Strong security walls preventing any attack on front or back office information

“What and how we Communicate reveals who we are.

Our Solutions

in'DataCrowd

A revolution in geospatial technology through an innovative Crowd Intelligence System;pioneering counter terrorism and crime Prevention.

"Valoores Crowd Intelligence System" creates behavioral analytics models that enable us to analyze the digital footprints of anonymous devices based on their movements and behaviors. in'DataCrowd harnesses the power of AI and machine learning to provide invaluable data insights. With a strong focus on monitoring, investigation, and risk management, this platform serves various lines of business. Its primary goal is to create a safer environment by offering its capabilities to law enforcement agencies, private enterprises, and other entities. One prominent use case is the protection of oil refineries, where the platform offers valuable insights and advanced risk management capabilities. Moreover, in'DataCrowd plays a vital role in the evolution of smart cities, providing essential data insights that contribute to efficient resource allocation, optimized urban planning, and improved overall city management.

The comprehensive suite of tools offered by in'DataCrowd encompasses various functionalities such as knowledge graphs, map explorer, link analysis, case management, and digital investigation

features in addition to a risk and threat analysis module.

"It took you months before, it will take you minutes now"

in'Communication

VALOORES' international experience in designing "Communication" frameworks are funneled through porting the Customer's website into a forward-looking progressive communication platform (Digital Transformation), accommodating the latest industry trends when it comes to security, responsive layout on mobile devices, fast-paced information exchange (automating integration / co-existence between the Customer's back office systems and the Communication's back end/Content Management System), performance-aware, value-based, and iconic culture-secured design.

in'IFRS9

IFRS 9 is an International Financial Reporting Standard (IFRS) promulgated by the International Accounting Standards Board (IASB). It covers three main work streams: Classification and Measurement of financial instruments, Impairment of financial assets, and Hedge Accounting.

in'Data Governance

Master Data Governance is backed up by a powerful business definition engine, improving business processes with powerful insights, all through a homogeneous foundation for all services; one consolidated platform on top of which all services are plugged in to cater for a better customer service, less time consuming and with high user experience quality.

VALOORES has aligned its approach with Regulators and Executives to focus on more detailed and granular data, rather than static reports. Data management, Governance and reporting, are now the focal point, hence securing deeper insights, enhancing Risk management and Decision-Making.

in'Profit

in'Profit solution addresses the Enterprise Wide Performance and Profitability management, with Key Risk and Performance indicators; Global Early Warning Indicators. VALOORES Profitability solution institutes the following:

- Data Governance to secure information integrity with Multi-Directional Information Flow
- Introduces Risk & Compliance at the heart of operations while calibrating Compliance tolerance & gap levels

- Cascades Risk Appetite throughout the organization
- Embeds Risk Appetite into decision making while unifying the Decisional Process and tracking the risk
- Accentuates Risk Roles & Responsibilities
- Safeguards regulatory requirements
- Reinforces accountability
- Socializes Qualitative metrics against Business Planning with unlimited drill down through the organization
- Leverages Strategic Testing and Stress Testing to institute ambitions and quantify objectives
- Alternates what-if scenarios across simulations (Liquidity, Credit, Market, Counterparty, Operational, Regulatory, Reputational...)
- Facilitates Scenario Management

in'Payment

VALOORES specializes in money management and deals with a large number of companies such as Banks, Investment Banks, Insurance Companies, Credit Card companies and other Financial Services. VALOORES Payment is a basket of services that lies over a solid Master Data Management foundation, the information Data Governance securing data variability (customers, products, locations, corporates...)

in'Campaign

Executing marketing campaigns has always been a challenge, due to the multitude of systems and manual processes that do not communicate with one another. Organizations need accurate insight around which promotional characteristics best fit their strategies and targets.

in'Campaign is a fully integrated and comprehensive solution to manage and execute effective promotions. It is modular and allows the organization to implement the application based on current and future business needs. To facilitate timely decision-making, communication and coordination, it supports a unified end-to-end business process and information base across departments, vendors, and other trading partners.

in'Analytics

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.

in'Fraud Management

Real - time and enterprise - wide define the gold standard toward which today's firms aspire and this can be accomplished with VALOORES in' Fraud Management.

- Rapidly detect and prevent complex fraud schemes to minimize losses, maximize customer trust and reduce reputational risk
- Intelligently focus investigators on the most urgent and actionable fraud alerts to prevent and reduce losses from high exposure activities
- Combat fraud with a comprehensive set of prebuilt scenarios from an industry proven financial crime library used in over 70 countries

in'KYC

VALOORES KYC solution allows Financial Institutions to address and comply with regulatory requirements, improve customer relationships, and provide cost effective measures to identify and

prevent Financial Crime. It offers an efficient and cost effective way for Banks and Financial Institutions to conduct enhanced due diligence processes using the underlying case management platform's investigation capabilities. VALOORES KYC is designed based on another layer of sophisticated information exchange, to perform real-time checks against customers, by identifying risk exposure, and without compromising the customer experience.

in'Regulatory

in'Regulatory Compliance Reporting equips multi-jurisdiction institutions with the capacity to rapidly adapt to Regulations as they evolve. VALOORES in'Regulatory Compliance Reporting is tailored to accommodate complex global regulatory requirements. It's designed to be fast, flexible, and cost effective at delivering core reporting features.

in'Asset

Asset Liability Management (ALM) can be defined as a mechanism to address the risk faced by a bank due to a mismatch between assets and liabilities either due to liquidity or changes in interest rates.

A comprehensive ALM policy framework focuses on bank profitability and long term viability by targeting the net

interest margin (NIM) ratio and Net Economic Value (NEV), subject to balance sheet constraints. Significant among these constraints are maintaining credit quality, meeting liquidity needs and obtaining sufficient capital.

in'AML

Financial institutions are working hard to fight financial crime and bank fraud driven by demands to protect their assets, as well as by regulatory compliance. One area of specific focus is that of Anti-Money Laundering. For many institutions, there are several challenges to creating a sustainable AML organization – one that can respond to regulatory reporting mandates and provide information to support “business as usual” demands - while also finding, developing and retaining the talent needed to accomplish these critical activities.

- Evolution in transaction monitoring
- Enhanced reporting capabilities
- Platform for data exploration and intelligence analysis
- Large scale processing of new and unstructured data sources
- Next generation case management
- Compliance & Financial Crime Mitigation - Risk-Based Approach

in'Branding

Your brand is derived from who you are, who you want to be and how people perceive you. We at VALOORES like our clients to know our own identity that is why when we started with in'Branding solution our first client was ourselves. Until today our spirit on Branding is always evolving with new trends and new technologies, but our spirit is still the same. VALOORES in' Branding solution delivers the best outcome to our clients by getting them closer to their customers.

in'Via

VALOORES in'Via helps uncover analytics insight across your business. It provides a single point of entry to all the information stored within your systems. As a result, users can quickly search and access the data reports and information that they need to make better-informed decisions. in'Via enables users to use dashboards to monitor key performance indicators that convey how well an organization is performing. Dashboards can include graphics, text, colors, and hyperlinks; they are created, maintained and viewed through an easy-to-use Web-based interface. All content is displayed in a role-based, secure, customizable and extensible environment.

in'Kernel

in'Kernel solution acting as the information warehouse for VALOORES is indeed the core element of the entire Suite. It is a comprehensive set of execution tools that enable the user to perform contextual actions based on the VALOORES Suite information. in'Kernel, provides users with simple and user friendly solutions by giving a single access point to different interrelated applications, managing users and access rights, automating the process, consolidating and reporting information, communicating with external systems and translating all solutions to different languages.

- Access to information at the right time, in a single place
- Alert users in real time and Work in an optimal Way
- Automate action and report generation
- Control access depending on profiles and roles
- Parameterize services
- Follow-up actions
- Simplifies exchange with external Systems
- Work with information and screens in multiple languages on the same environment

Contact Information

Lebanon

700 Feghali Center
Abou Jaoudeh Street
Bouchrieh, Beirut, Lebanon
Tel: +961 1 90 11 70
Email: Support@valoores.com

United States

875 north Michigan avenue, floor 31
Chicago, IL 60611 USA
Tel: +1-877-484-5757

United Kingdom

71-75 Shelton Street
Covent Garden
London, WC2H 9JQ United Kingdom
Tel: +44 207 612 4716

Qatar

Level 22, Tornado Tower
Dafna, Doha, Qatar
Tel: +974 4429 4889
PO BOX 27774