

Financial services are the economic services provided by the finance industry, it manage the key services such as remittance, unions credits, post pay bills, government bill collection, recharge cards, fidelity cards, corporate payments, ... It aims to increase their market share in order to reach the majority of a population.

**You Have The Value
We Bring You The Added Value**

Key Benefits:

- Straightforward platform – easy to use by the public users
- Flexible solution using the MDM tool holding the Pool of Information
- Build for Data Variability (customer, product, location, corporates, ...)
- Scalability of information into a smaller components
- Powerful Business Definition – improving business processes with powerful insights
- Homogeneous platform for all the services – one consolidated dashboard whereas all the services are pluggable
- Performance of a better Customer Service – transaction processed in less time and best quality
- Business Management continuity – unified and systemic solution
- Preparedness for disaster recovery – advanced precautions to be considered

■ VALOORES provides a variety of services:

• Money Transfer:

Covering money transfer transactions domestically through an easygoing Intra transfer application. Also covering international money transfer transactions through the incorporation of Western Union.

• Bill Payment:

Settling landline, mobile post-paid, and mobile pre-paid bill payments at any location.

• Online Payment:

CashU' is an electronic payment method assisting any business in becoming a successful online merchant. The 'CashU' is a physical top-up card, recharged by its customers as needed.

• Government Bill Collection:

Engineers and Pharmacists all across Lebanon can now pay membership and insurance fees at any third party sub-agents.

• Ministry of Finance:

Valoores now covers a variety of sub-services under the supervision of the Ministry of Finance such as Mechanic fees payments, TAX fees payments, VAT fees payments, and Property Built fees payments.

• Government Bill Collection:

Lebanese Association of Public Accountants in Lebanon and the Lebanese National Higher Conservatory of Music students – both current and prospective students – can now pay their duties at any third party sub-agents. Through this service as well, the residents of the Bekaa region can now pay their yearly water membership amounts.

• VIP Cards:

Valoores provides loyalty cards called Fidelity VIP cards for point's collections and later redemption by customers. The Points are calculated based on the transactional performance of the customers.

• Park Meter (Ticket Management):

This service will allow any customer to settle his ticket at any potential subagent.

Key Features:

- Business Requirement Gathering and Gap Analysis
- Technology Infrastructure
- Building and Maintaining a secure network
- Data Cleansing
- Privilege and Credentials definition (application and user interfaces)
- Implementation of new services simultaneously and in short period
- Enhances day-to-day technical operations and transactions

- Valoores allows the financial services institutions, to document all the requirements in a specific detailed document (DSS) enclosing the business, the gap diagnosis and the suitable remedies.
- Valoores infrastructure provides a combined technology of user interface and technical objects (logs, security, ...)
- Valoores online business transactions expose their information to server threats. The firewall will allow/block a specific access based on the need and on the security criteria.
- Valoores strength relies on combining several applications on one single pool. Therefore, the information will be unique in different repository which eliminates the redundancy, trash data and the double work.
- Valoores back end and front end applications are subject of user privilege authorized by an administrator on the system.
- Valoores system allows an easy to integrate solution in an efficient way, guaranteeing an ongoing and outgoing data quality and a smooth system evolution with every needed business change.
- Valoores improved mechanism allows a synchronized result in a real time between different services (Mechanic/Park Meter)

Reference: BoB Finance



VALOORES established in 1989, has embraced the ever changing and metamorphosing Banking & Finance Business Models, to sustain Growth, and tackle Challenges segregated from Governance, to Risk, Compliance, Profitability, Financial Crime, Payments, Competition, Real Estate. Branding, Loyalty, Trust & Engagement, alongside Predictive Analytics and an Omni-Channel CRM.

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