

Connecting **people, businesses**
and **money** to enable digital lifestyles.
Anywhere. Anytime.

Tecnotree

DIWA

Intelligent Fintech Platform

Tecnotree

Tecnotree is a 5G-ready digital Business Support System (BSS) player, with AI/ML capabilities and multi-cloud extensibility. Tecnotree is among the first companies in the world to be Platinum Certified by TM Forum Open API standards, and our agile and open-source Digital BSS Stack comprises the full range (order-to-cash) of business processes and subscription management for telecom and other digital services industries creating opportunities beyond connectivity.

Tecnotree's Digital Intelligent Wallet and Digital Lifestyle Banking Services powered by its DiWa Intelligent Fintech Platform offers a full range of banking, payments, lending and fintech solutions to both Financial institutions and Telecom service providers. Tecnotree products and platforms service over 1Billion subscribers worldwide.

Tecnotree also provides B2B2X multi-experience digital marketplace to its subscriber base through the Tecnotree Moments platform to empower digitally connected communities across gaming, health, education, OTT, and other vertical ecosystems.

Tecnotree is listed on Nasdaq Helsinki (TEM1V).



70+
COUNTRIES



90+
SERVICE PROVIDERS

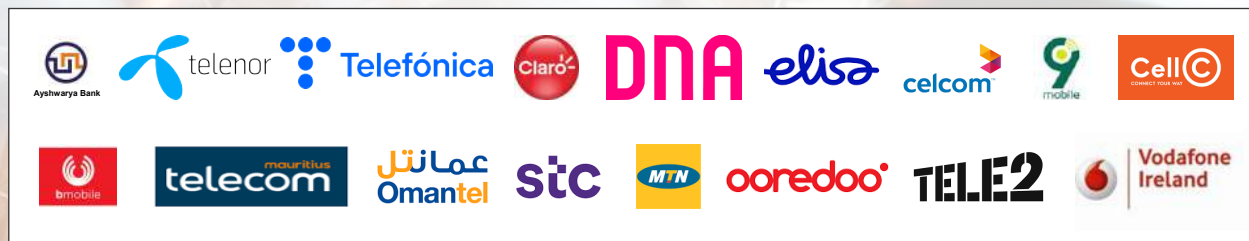


1Bn
SUBSCRIBERS



80+%
CERTIFIED EMPLOYEES

Key Customers

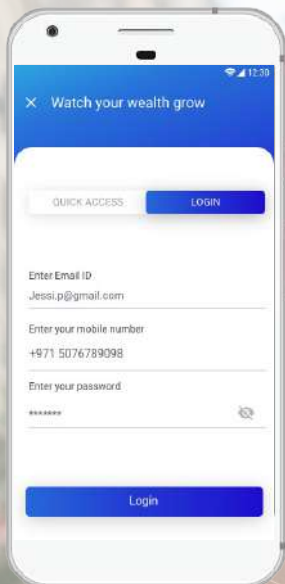


Awards and Recognition

<p>Gartner Recognized as representative Vendor In the 2021 Gartner 'Revenue Management and Monetization' Market Guide</p>	<p>FT Europe's most inclusive companies - as ranked by employees</p>	<p>Great Place To Work Certified JAN 2022-JAN2023 USA</p>	<p>TM FORUM CERTIFIED PLATINUM BADGE</p>	<p>EXCELLENCE AWARDS 2021 FINALIST The human factor Tecnotree Customer experience & trust Tecnotree</p>	<p>Finnovex GLOBAL SERIES Tecnotree Awarded 'Excellence in Fintech' at Finnovex West Africa 2022</p>
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Single App Experience for Mobile Banking and Mobile Wallet Users

Single Interface for Login & Registration

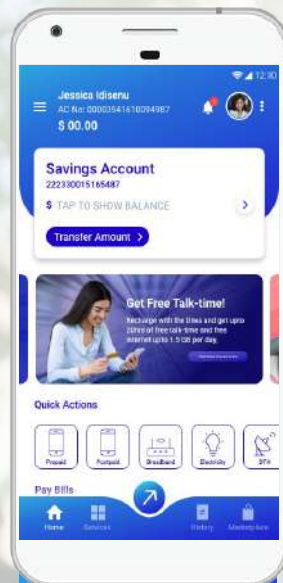


Dynamic Interface for Different Categories of Users



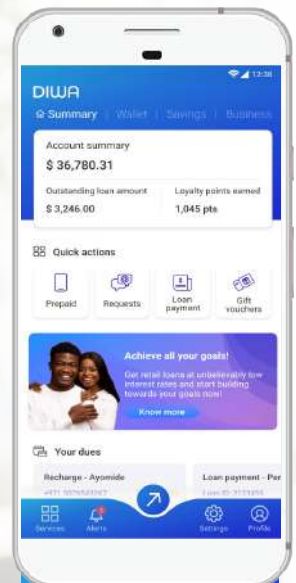
Wallet-only user

- Digital KYC
- Funds Transfer - P2P, B2P, B2B
- Payments
 - Bulk Payments
 - QR Payments
 - Bill Payments
- Agent Merchant Network Management
- Digital Microlending
- Digital Remittance
- Loyalty & Rewards
 - Refer & Earn
 - Cash Back
 - Merchant Discounts



Banking-only user

- Digital KYC
- Retail Banking
 - Mobile Banking
 - Internet Banking
- Corporate banking
 - Mobile Banking
 - Internet Banking
- Branch Based Banking
- Agency Banking
- Personal Finance Management
- Digital Micro Lending
- Loyalty & Rewards
 - Refer & Earn
 - Cash Back
 - Merchant Discounts
- Digital Remittance



Banking + Wallet user

- Digital KYC
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 - Mobile Banking
 - Internet Banking
- Corporate banking
 - Mobile Banking
 - Internet Banking
- Payments
 - Bulk Payments
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USP of DiWa



SEAMLESS PAYMENTS

Provides an omnichannel payment experience in online and offline channels and offers insights via AI/ML-enabled analytics.



SECURE

Compliant to PCI-SSF and industry data encryption standards for end-to-end transaction and operations security



LOW-CODE CONFIGURATIONS

Go to market faster with low-code API integrations, dynamic workflows and configurable features



CUSTOMER ENGAGEMENT

Offer loyalty and rewards including those from your partners to create great value in your ecosystem



LIGHTWEIGHT & DEVICE AGNOSTIC

Easily integrate with existing Web and Mobile based platforms or offer stand-alone apps



Micro Lending for Consumer Segment

Digital lending products customized for individual customer

CHECKOUT LOANS

- USD 05 to 500;
- Pay Later, EMI in wallet or at merchant.
- Payment to merchant account.



MICRO LOANS

- USD 05 to 200
- Any purpose
- Wallet, USSD
- Disbursed and collected from wallet



SAVINGS & FIXED DEPOSIT

- Weekly, Monthly, Yearly Interest
- Used as loan collateral
- Wallet, App, USSD, Web, Wallet, Account



HANDSET FINANCING

- USD 80 to 500;
- EMI to purchase
- Handset Wallet, Merchant
- Payment to merchant



UNSECURE PERSONAL LOANS

- USD 200 to 1000;
- Any Purpose
- To Bank Account



PAY-DAY LOANS

- USD 500 to 3000
- Loan against salary disbursements
- To Bank Account



WORKING CAPITAL

- USD 1000 to 5000 Stock
- Purchase, Business Expansion
- Wallet, App, Web Account



CASH ADVANCE

- USD 500 to 2000
- Collection as % of Acquirer settlement
- Wallet, App
- Account



CREDIT LINE

- USD 1000 to 5000
- Overdraft
- Wallet, App, USSD, Web
- Account



SUPPLY CHAIN FINANCING

- USD 1000 to 5000
- Loan against goods receipt
- App, Web
- Supplier Account

Micro Lending for Merchant Segment

Loyalty based digital credit products integrated with merchant ecosystem

Intelligent Fintech and Connected Ecosystem

Tecnotree - A Finnish Partner of Futuristic CSPs since 1978. Tecnotree is the only full-stack digital BSS provide with over 40 years of deep domain knowledge, proven delivery and transformation capability across the globe. Tecnotree is present in 70+ countries, works with 90+ service provides, 900M+ subscribers, >70% certified employees

GLOBAL HEADQUARTERS

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