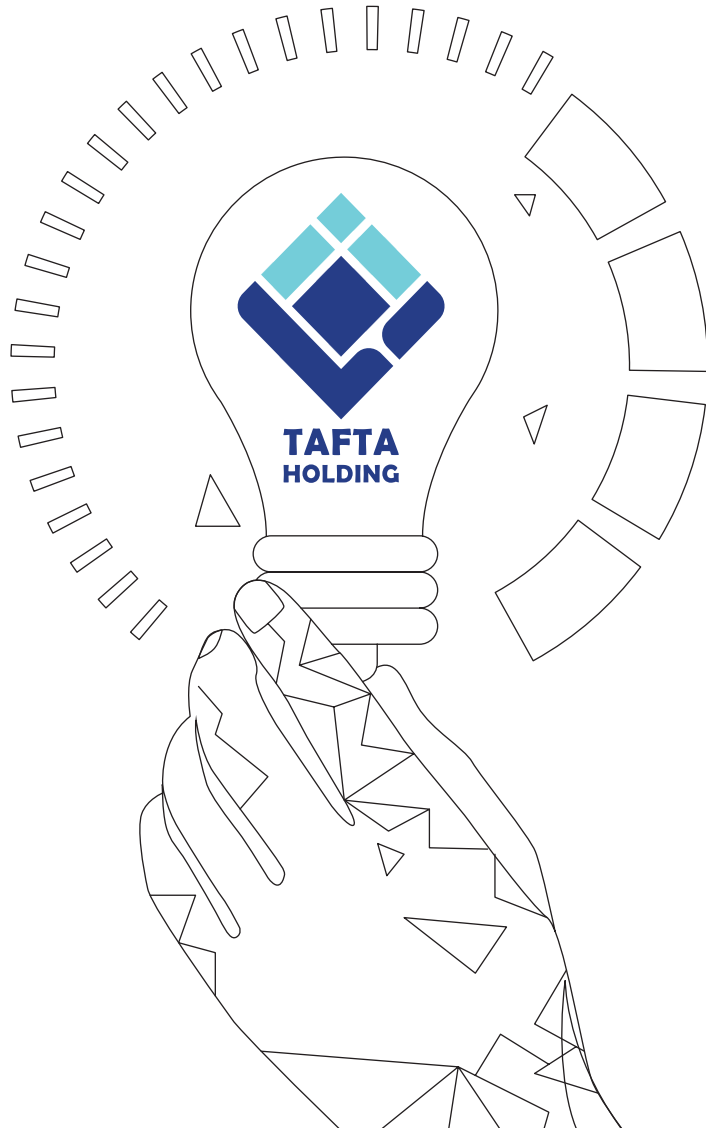


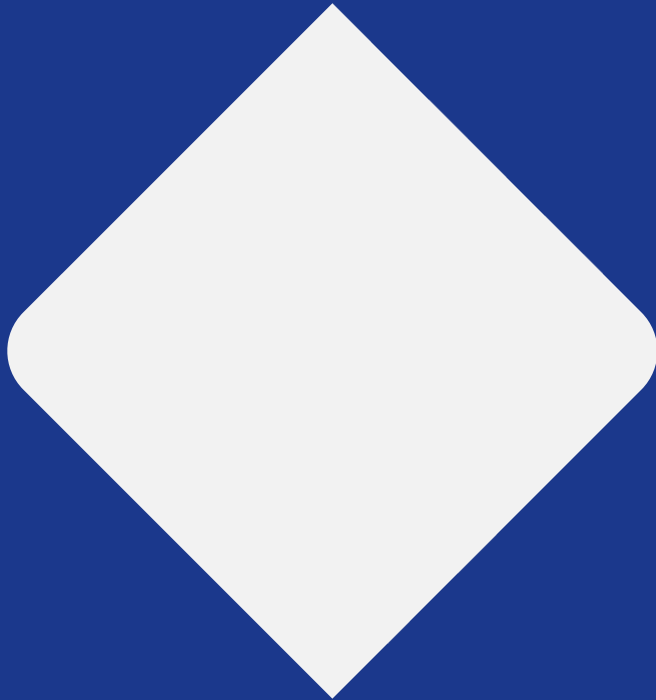


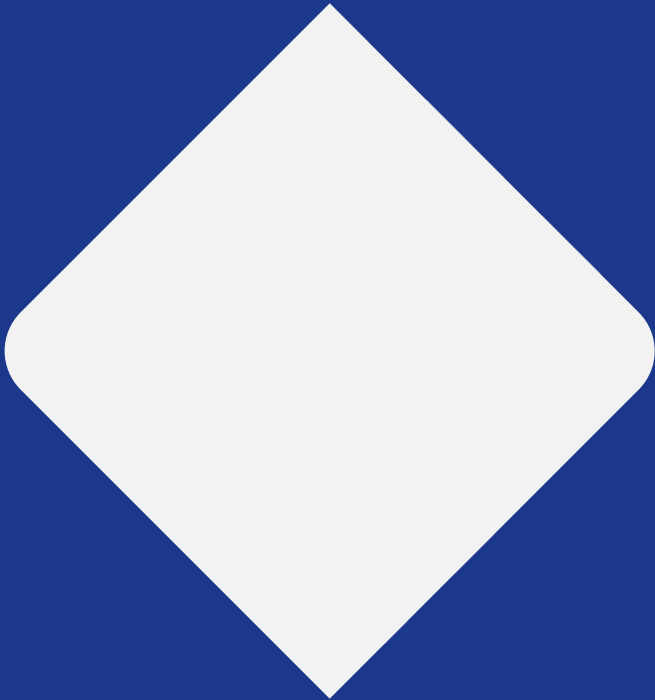
TAFTA

Technology and Innovation Holding

www.tafta.ir









TAFTA
Technology and Innovation Holding

TAFTA

TAFTA is the Innovation and Technology Holding of Tejarat Bank which is one of the greatest commercial banks in the region with effective presence in the domestic, regional and global markets.

TAFTA was established 5 years ago with the aim of providing digital solutions and developing new banking and payment products in line with digital strategies of Tejarat Bank and aims to create value for clients through designing and innovating new services.

TAFTA is continuously expanding its portfolio and has 8 companies under its direct supervision with more than 3 thousand employees in whole Group.

TAFTA Group has a wide range of products and solutions in fields such as Open banking, Financial Services Integration, Digital-banking, Data management, Infrastructure Development, Cyber security and lending credit management solutions.

TAFTA Group manages several Large Scale projects and critical products for Tejarat Bank and other clients.

TAFTA has also an aggressive plan for investing in innovative Fintech and Payment startups in fields such as Lending, Logistic, Supply chain, Big Data and credit Management and is a key player in Iran's Fintech ecosystem.

TAFTA's mission:

- ◆ To Create value and synergy between Tejarat Bank and the financial and fintech ecosystem.
- ◆ Development and implementation of Tejarat Bank digital transformation program



Interacting with the innovation and digital ecosystem of the country and facilitating communication between the bank and the fintech ecosystem

Today TAFTA Holding, plays an important role in Fintech ecosystem of Iran and is one of the largest ICT Holding in Iran based on the size and variety of its companies and is well known for its footprint in Fintech investment in Iran.

To be pioneer in Fintech Ecosystem of Iran





Irankish

Since 2003, IranKish Credit Card Company (KICCC) provides payment and credit services. The demand for advancement in electronic payment services and its important role in the comprehensive and sustainable development of the country, motivated IranKish to pursue necessary activities such as issuing credit cards and providing services to several Iranian banks.

In 2006, the Central Bank of the Islamic Republic of IRAN by granting the license of Payment Service Provider (PSP) to IranKish, confirmed the company's enterprise qualifications.

With the vision of developing electronic payment tools, the company is amongst the most successful payment service providers of Iran and operates effective network of its POS devices across the country.

Currently, IranKish provides payment related services, using a variety of associated systems, including buying, selling, renting, supporting POS terminals, and providing payment and exchange services to banks, financial and credit institutions according to the regulations.

Areas of Activity:

- Development and support of various point of sales terminals (POS)
- Development of electronic and mobile payment gateways
- Providing a variety of credit card and payment solutions
- Providing Supply Chain Financing Services
- payment solutions services such as IPG,MPG, API





ZAFTA

Founded in 1985, ZAFTA is one of the largest ICT Infrastructure Providers in Banking Industry in Iran.

ZAFTA provides a wide range of solutions including infrastructure, equipment, network and security service for banking sector.

This company having a network of agents and representative offices all over the country, provides various support and maintenance services to the bank's branches and offices.

Areas of Activity:

- ◆ Data center services
- ◆ Supply, support, repairs and maintenance of Hardware and Branch equipment
 - ◆ Network services and communication infrastructure
 - ◆ Technical support services
 - ◆ Network and Information Security services and solutions
 - ◆ Consulting and Training services





TIDDEV

(Tejarat Iranian Digital Development Co.)

TIDDEV (the abbreviation in Persian is TATA) is mainly a knowledge-oriented software development, consulting and business solutions company, specialized in enterprise software for banks and financial services.

The company is established in 2013 (started to operate 2 years later) focused in Design and Development of various banking software and solutions as well as offering Software-as-a-Service across a stack of solutions and applications for the past 8 years.

In addition, TIDDEV provides full life cycle support, from advanced concept development through operational support, handling 1.7 million online business transactions (9.6 million online system transactions) and 3.5 million online service and API calls a day with a 1.2 % yearly increase. Meanwhile, TIDDEV processes currently 60 million customer transactions and 985 million business interactions in the day-to-day operation for the OLTP systems, and support querying of this data.

TIDDEV main mission is to provide Banking and financial solutions, products and value-added IT services with the new technologies and strive to maintenance and support the highest level of reliability, professionalism, integrity and satisfaction with our clients.



Key activity Areas :

- ◆ Professional design and developments in the fields of banking core business modules: LOS, LMS, LC, LG, Clearing and Electronic Cheque imaging system (CHAKAVAK, CHAKAAD)
- ◆ Banking Channel Infrastructure with Micro Service Architecture (KAHKESHAN)
- ◆ API Integration Banking (API Gateway)
- ◆ Mobile Digital Identity Management (SOHA)
- ◆ Deployment of Virtual Banking Products (Mobile Banking, OTP, Messaging Proxy)
- ◆ Sales Product Management System for corporate & commercial customers (KARNO)
- ◆ TIDDEV ADF (Application Development Framework including SOA and Micro service Architecture, BMPS, Workflow Management, Business Rule Engine, Form, Process and Report Generators, User interface)
- ◆ Professional services in the field of financial applications and software
- ◆ Big data infrastructure and management
- ◆ Large-scale data to extract and processing
- ◆ System Integrator (including tools, techniques and process)
- ◆ Data migration (including tools, techniques and process)





Simorgh Tejarat

Established in 2012, Simorgh Tejarat embarked on a mission to play a major role in the financial ecosystem by introducing cutting-edge banking and payment solutions which are tailored to the target market needs. This company co-creates value for customers and empowers them by applying emerging technologies.

One of the main focuses of Simorgh Tejarat is retail banking solutions. In this regard, the “Bajet” application has been launched as one of the notable digital channels of Tejarat Bank, which offers a comprehensive range of services, including KYC, online account opening, card online-issuance, loan and credit services such as “Buy Now, Pay Later” (BNPL).



Another key contribution made by Simorq Tejarat is its ownership of Tejarat Bank's open banking platform, named "ARC", which ranks among the most advanced ones on the market.

The company's area of expertise includes:

- ◆ Digital Channels and Neobank
- ◆ Micro-lending and Micro-credit Solutions
- ◆ Digital Wallet and Micro-payment Solutions
- ◆ Tourist Payment Solutions
- ◆ Card-based Solutions
- ◆ Open Banking and BaaS
- ◆ Value-added Services





Techno Tejarat

Techno Tejarat was established in 2015 as the Specialized vehicle of Tejarat Bank to enter the innovation ecosystem. Techno Tejarat was created with the aim of investing in different fields of fintech in order to complete the value chain of Tejarat Bank.

Given the market conditions and the nature of banking activities, Techno Tejarat intends to direct its activities to invest in technology-oriented areas with a preference for FinTech and required technologies of Tejarat Bank.

This company has a Venture Capital section as well as an Accelerator and Start up Studio which work together to evaluate, analyze and invest in prominent and innovative teams and startups.

Techno Tejarat manages the interaction and cooperation with the ecosystem of innovation and startups and has made more than 10 successful investments in the field of Fintech and related industries.



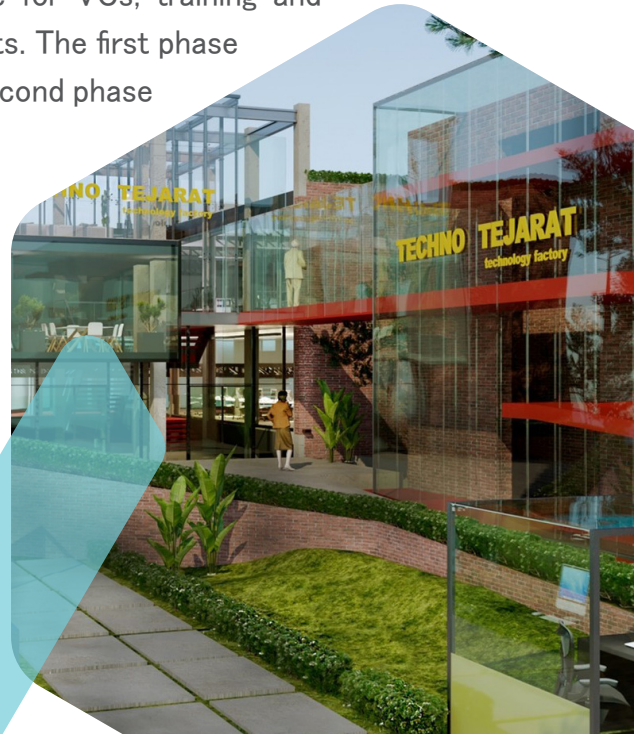
As one of the leading companies in the development of fintech businesses in the country, Techno Tejarat operates in the following areas:

- ◆ Startup studio Venture Investments
- ◆ Business services and market development for startups
- ◆ Acceleration and growth of startups
- ◆ Fintech Professional Innovation Centers

Tejarat Innovation factory

Tejarat Innovation Factory is being launched as a professional innovation center, with a strategy to fully cover the fintech value chain and related services.

This center is established with the goal of hosting startups and specialized teams in a space with an area of about the 11000 square meters. It provides a full set of complementary business services, including investment, accelerator Hub, startup studio, shared and dedicated workspace, dedicated space for VCs, training and conference centers and other specialized departments. The first phase of this complex has been launched in 2022 and the second phase will open very soon.





DATA

DATA was established in 2023 with the aim of developing infrastructure, analyzing and managing the Big data of Tejarat Bank and other Banks.

DATA has a talented team of experts in various areas such as Data Mining, Data security, Data Governance, Big data and Artificial Intelligence (AI).

DATA's mission is to use the latest technologies to provide services and infrastructure to Banks with the aim of managing, analyzing and utilizing their Big Data

Key Areas of Activities:

- ◆ Data Analysis and Visualization
- ◆ Data mining
- ◆ Banking Big Data Infrastructure
- ◆ Data Governance
- ◆ Implementation of data domain software and services
- ◆ Consulting and training services
- ◆ Artificial Intelligence for Banking sector





Chabok Tejarat

Established in 2013, Chabok Tejarat's intention is to constitute necessary infrastructure to customer loyalty program of Tejarat Bank known as the customers club of Tejarat Bank that seeks to improve interactions between the bank and its customers who are risen to 9 million currently.

This company, administers all the call centers and customer support centers of Tejarat Bank which are including retail and corporate banking centers.

Chabok Tejarat is also responsible for a wide range of marketing services of Banking Sector including the bank's branches services.

Key Areas of Activity:

- Customer Club services
- Customer Call centers and Operation Support centers
- Marketing of Banking services
- Special support service to VIP Customers
- Training Service for Banks' Retail and Corporate Customers.
- Support of Internet servicer For Legal Customers.





تجارت شایان
سامانه کسب و کار فناوری

Tejarat Shayan

Tejarat Shayan Co. was established in 2019 as part of Tafta holding which is the IT arm of Bank Tejarat with the mission of developing and providing corporate and banking solutions. In order to further strengthen its strategic position in the technology market the innovative ECOTAM product was introduced to meet the supply chains of financing requirements. The company's dynamic approach in developing software has made it a trustable partner for financial institutions that are willing to keep an advantage in today's competitive market. The main product and services of Tejarat Shayan includes:

The main product and services of Tejarat Shayan includes:

- Designing and producing IT solutions for the corporate and commercial banking.
- Developing B2B solutions for the supply chain financing.
- Providing innovative electronic bill presentation and payment (EIPP) solutions.
- Offering a diverse set of credit payment tools, including bank drafts and electronic promissory notes.

اکوتام

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ورود به سامانه اکوتام

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To be pioneer in Fintech Ecosystem of Iran





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