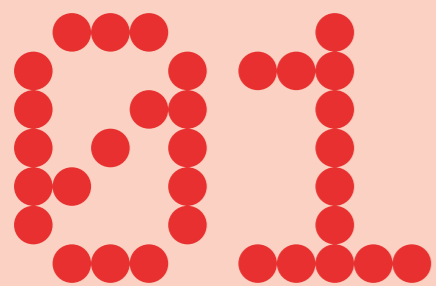




Tietoenvy Banking

Reinventing
financial services
for good





TietoEVRY Banking

A Nordic powerhouse reinventing banking and financial services for good

Financial services are at the core of a digital and fast-moving world. At TietoEVRY Banking, over 50 years of experience has taught us how to make your business thrive in times of change.

A portfolio covering all aspects of banking

By reducing complexity, costs, and responding to new regulations, we make our customers more agile, innovative, and competitive. Partnering with us provides you with a software portfolio covering all aspects of banking. Modular, designed for the cloud era — all provided as a service.

We believe our role isn't just about developing digital solutions — it's about creating value that benefits customers, society and humanity at large. Every second, our software runs services that empowers everyday life for millions of people: when getting a loan, using a credit card, or making a bank transfer.

With the diverse skills and perspectives of our people, we build innovative software that uses design, data, and AI to create purposeful solutions that truly make a difference.

For the financial futures we know, and the ones yet to be discovered.

Local presence with global capabilities



Key facts and figures

50+

Over 50 years of experience from digital banking and financial ecosystems

400+

We empower 400+ customers in over 50 countries to gain a competitive edge

3600+

We are over 3600 experts across 14 countries and 25 locations

500

Turnover of ~500M EUR (2021)

Accelerating digital banking

TietoEVRY Banking supports a wide range of Nordic and global banks and financial institutions of all sizes. All the way from leading, global Tier 1 and 2 banks, to local banks, fintech companies and payment providers.

Empowered by our Nordic values of trust, ethics, sustainability and diversity, over 400 firms across 50+ countries trust our software and services. Using them to run banking operations and process daily transactions of millions of banking customers.

Together, we are over 3600 experts operating from offices in 14 countries in 25 different locations across the globe.

The future is open, modular, and innovative

To succeed in a market that keeps changing, keeping up with evolving customer demands and digital first technologies is key in making your business stay one step ahead.

A digitalized future

In our core Nordic markets, digitalization is software driven. Staying compliant in a jungle of regulations, optimizing costs, as well as creating first-class user and customer experiences, are the differentiating factors for all banks — regardless of market or size.

Customer experience at the core

Closed legacy systems are coming to an end as banks and financial institutions seek more open, modular, and compliant software that can accelerate time to market, optimize costs, and improve customer experiences.

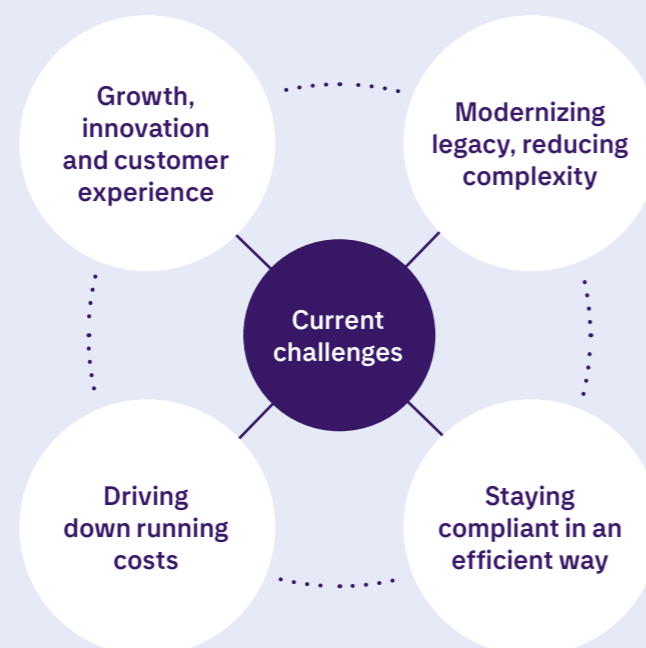
To best serve your specific needs, our solutions are based on ecosystems and modularity powered by new technologies, innovation, and efficient use of data and AI. In our way of working, we also make sure your existing business and operations run more efficiently, while helping you innovate and launch new digital banking products and services. All with customer experience and sustainability at the core.

Key tech priorities for banks today

- Customer engagement
- Compliance
- Security and fraud prevention
- Next-gen card services
- Modernizing legacies
- Real-time payments
- Sustainability
- Data, analytics and AI

The multidimensional agenda

Reducing operational costs while staying compliant and driving growth through new revenue streams



At the core of the digital futures for our customers, society, and humanity at large

Banks and financial institutions play a key role in society and local communities around the world. And, at Tietoevry Banking, we are at the core of making your business empower these societies to grow and evolve.

Nordic heritage, global ambitions

We have a strong foundation and heritage in the Nordic countries, combined with a global ambition and international footprint. Our experience means we know banking as well as technology. We know the position of banks in society — especially in the Nordics — and how socially critical they are for citizens, businesses, and entire countries.

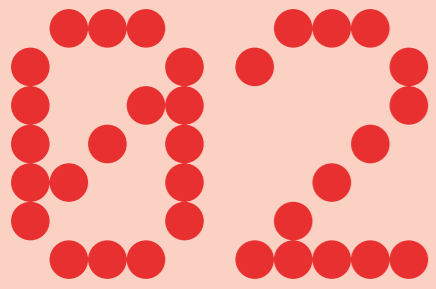
Powering fast, stable, and secure services

Every day, millions of people use our software and every second our solutions power fast, stable, and secure services that provide your customers with a frictionless and digital everyday life. We're there when people get a loan, apply for a credit card, buy groceries, withdraw cash, make a bank transfer, shop online, buy a car, finance houses, make investments and save for retirement.

Making a purposeful difference

Being close to both banks and society, we make sure our software and solutions make a purposeful difference — both for businesses, and the people who use them.





Our portfolio at a glance

Solutions that meet the needs of today and tomorrow

TietoEVRY Banking is the market-leading financial services software and solutions partner in the Nordics and beyond. Partnering with us provides you with the broadest and deepest range of financial software solutions on the market.

Our software portfolio is built on open architecture and APIs, fully designed for the cloud era. We deliver a modular, end-to-end Banking-as-a-service solution, as well as market-leading software for core banking, lending, asset finance, factoring, debt collections, cards, financial fraud prevention, and wealth. AI and advanced analytics are integrated into our software to accelerate data-driven transformation of our customers.

Our portfolio drives the modernization and digitalization of core banking processes and value chains, freeing up resources that let you focus on your core business. And, by helping you realize new offerings at reduced time to market, we empower consistent, frictionless customer journeys with market-leading cost/income ratio business performance.

Market-leading software that empowers your business



As-a-service / Software / On-premise / Modular

Banking- as-a-service

The #1 Nordic Banking-as-a-service platform, powering some of the most digitalized and cost-efficient banks in Europe



Business outcomes

Cost efficiency in IT and banking operations

Improved time to market

Shared costs of operations and compliancy

Models and platforms for co-development and innovation

From fixed to variable costs, a pay-as-you-use model

Bringing you efficiency to core banking services through a Nordic compliant, Banking-as-a-service model

Taking advantage of modern cloud-native foundation capabilities, enables you to have a modular development of your banking services. It lets you focus on development and innovation — while enjoying reduced time to market through ready-deposit, credit, and payment services with significantly reduced costs.

End-to-end responsibility for your business

We do this using a unique delivery model going beyond traditional SaaS. By taking end-to-end responsibility for running banks' IT solutions, our current volumes and scale allow us to provide superior quality, security, and compliance efficiently at a lower cost — freeing up valuable resources for you and your business.

100+

End-to-end banking to more than 100 Nordic banks

35%

A proven cost efficiency of 35% frees up your resources for innovation

12+

More than 12 million bank accounts managed and operated

Our unique delivery model

Customer engagement and sales



Customer channels



Customer service



Open banking

Financial insight



Financial crime prevention



Core foundation & deposit



Payments



Credit



Cards



Wealth

Core banking

90 customers committed to our banking services in the Nordics

Business outcomes

Flexibility to grow with a modular structure, enabling new revenue streams with quick product configurations

Open API architecture, supporting agile development, reducing dependency on overall development roadmaps in a bank

Reducing costs by being compliant with market requirements and driving down your cost/income ratio

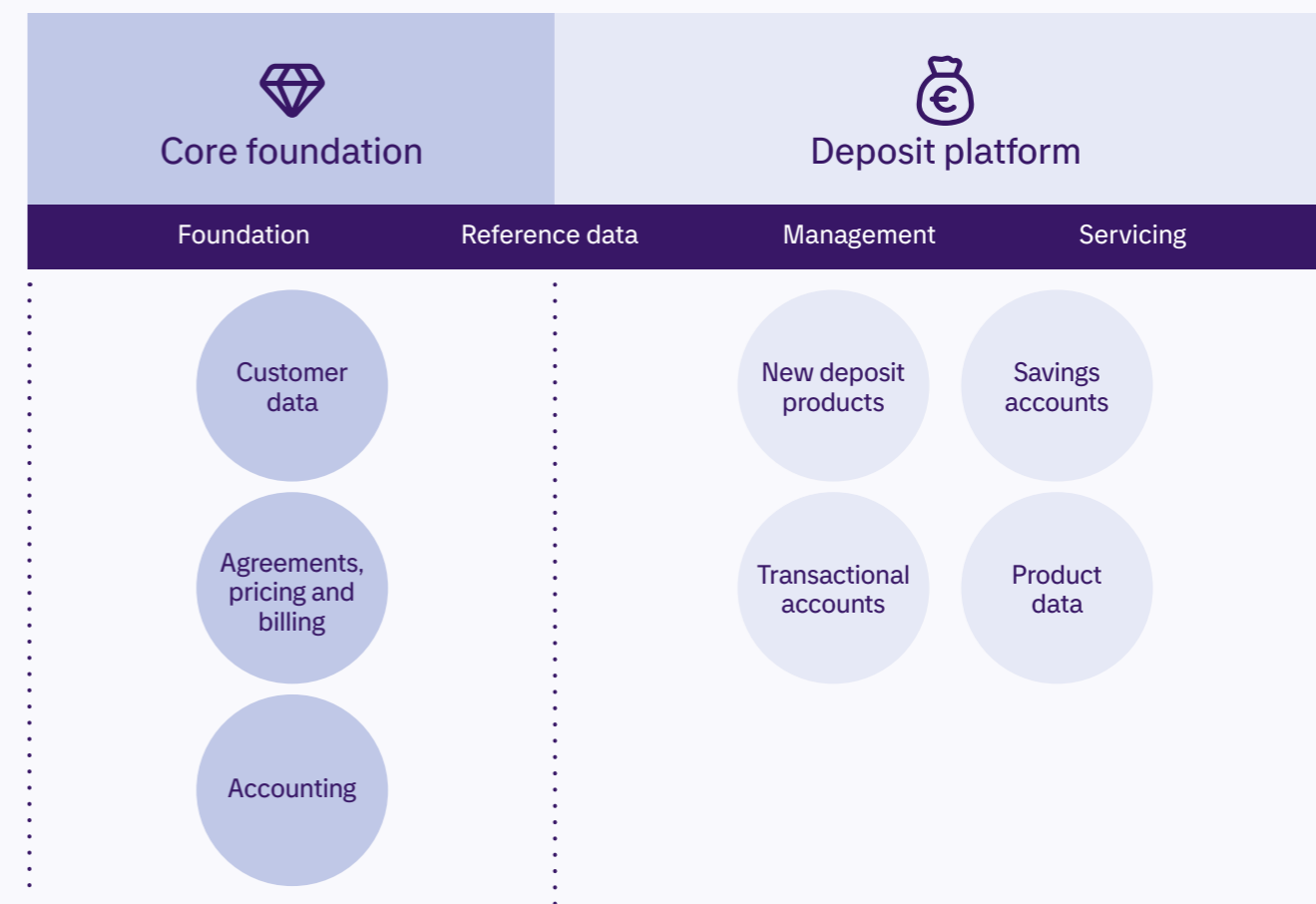
Powering the digital transformation of banks

Built on modern and advanced architecture, our core banking solutions provide you with a comprehensive set of capabilities to power your bank's digital transformation.

Accelerate your growth with highly automated solutions that includes flexible product factories, extensive parameterization, product bundling, and reusable business components.

With a real-time processing engine, open APIs, and simple component replacement, Tietoevry Banking offers the most advanced foundations for digital banking – enabling banks to engage demanding consumers.

Our core banking solutions



Payment software

A global partner for real-time payment solutions

Business outcomes

By enabling speed-to-scale services to different customer segments

Improved business continuity through stable and robust platforms

Real-time capabilities to meet customer demands

Decrease operational costs through modernization and harmonization

Payment solutions for real-time transactions and digital innovation

As one of the leading providers of payment technology and software in the Nordics and globally, we enable future banking based on interoperable payment platforms, delivered on-prem or on public and private cloud. Through our extensive portfolio and industry experience, we help financial institutions across the world to replatform and modernize all payment rails to capture new revenue streams and operational efficiencies.

Our payment solution portfolio

Card platforms

- Issuing
- Acquiring and merchant management
- E-commerce
- Switching and clearing

Instant payments (Account-based and real-time)

- For central infrastructures and participants

Payments as a service and software

- Instant and Bulk Payments, Request to Pay
- SEPA, P27, Cross-border, ISO20022 native
- Channels, Processing, Inter-Bank Connectivity

Cash management

- Virtual cash management
- Liquidity management
- Automation processes

Open banking

- Compliance and premium APIs
- API aggregation

200+

Payment customers

3/10

We work with three out of ten of the top global banks

60+

Our payment softwares run in more than 60 countries

#1

Tietoenvy Banking is the number one payment solution partner in the Nordics

Cards

Providing you with a complete range of scalable and fully managed card services designed to make your card business grow and thrive

Business outcomes

Reduced costs with more efficient, agile and automated processes

Shorter time-to-market for new products

Compliance as an integrated part of the service and platform

Improved flexibility through standard services that easily helps you expand into new markets

Card services for any needs

Covering all parts in the card value chain, we give you access to the most innovative and fully PCI-compliant card processing services on the market.

Take advantage of our complete suite of card processing services or just some of the components – the choice is yours. Issuers, acquirers, payment service providers and fintechs in the Nordics and beyond appreciate our ultrahigh availability, flexibility, scalable solutions and renowned card and payment experience.

Tietoevry Card services

Issuing services

- Card lifecycle management
- Authorization processing
- Fraud monitoring
- Customer support 24/7/365
- Mobile payments / Tokenization
- Cardholder app
- Dispute & Charge back handling

Acquiring and Merchant services

Personalization and Production

ATM services

Cards for the future

Partnering with us gives you access to the latest in card production and personalization services. Our strategic cooperation with the world's leading card manufacturers provides our customers with innovative technologies and sustainable materials.

Scalable ATM services

While tomorrow might be digital, cash is still a necessity for people and societies around the world. Being the market leader in integrated ATM solutions across the Nordics and the Netherlands, our system connects to over 12 000 ATMs – making sure you can always scale your cash management in line with customer demand and market changes.

200+

Customers in more than 20 countries

500+

Card experts in the Nordics and Baltics

20

Million cards annually produced and personalized

#1

ATM provider in the Nordics and the Netherlands

Financial crime prevention

End-to-end financial crime prevention to predict, prevent and manage fraud and financial crime

Business outcomes

Minimise impact of financial crime for your customers and operate in compliance with legislation

Protect reputation, improve customer experience and build trust

Decrease operational and compliance costs through managed service setup and harmonization

Reduce burden on internal resources and attain flexibility to scale up or down as needed

We give you and your customers peace of mind with our advanced AI software tracking fraud detection

24/7, we deliver a powerful and multi-tenant machine-learning platform that monitors real-time transactions across all payment channels — giving you an unparalleled advantage in the fight against financial crime.

Identify emerging threats

Our transaction monitoring system provides companies that handle payments the ability to make risk-free decisions on data generated across different channels. This gives payment service providers the means to identify and respond to emerging threats and stop fraudulent transactions — all in a fast and cost-effective way.

One step ahead

Using our global experience in compliance management and the prevention of financial crime, TietoEVRY Banking can deliver superior solutions to the payments and cards industry. We stay one step ahead of the latest technology, regulatory compliance, and customer convenience by delivering low basis points and false positive ratios that enable frictionless payments.

End-to-end financial crime prevention

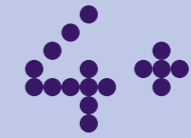
Anti money laundering

Fraud prevention

Know your customer

Digital identity and security

- Real-time data driven TMS platform
- Managed service and SaaS
- 24/7 Fraud defence centre
- Machine learning & AI
- Compliance reporting
- Biometrics, behavioral analytics
- Advisory services



Our AI software monitors over 4 billion transactions each year



Always-on fraud detection centre



Our financial crime monitoring can save customers up to 60% in operational costs

Credit

End-to-end platform for smooth and digital credit processing

Business outcomes

End-to-end credit process automation and front-office efficiency, reducing manual work on credit processes

One platform enabling reuse of APIs and product configuration reducing total Cost of Ownership (TCO) by over 20–30%

Modular structure for quick product roll-outs, improving time to market

Faster credit decisions realized through our AI and machine learning solutions

Our digital credit platform helps banks and financial institutions digitalize and automate their entire credit value chain

From first customer interaction to administration. Our services enable you to lower costs, improve process efficiency, and shorten your time to market.

With 20 years of experience in the lending software industry, we have built a large team of experts as well as an extensive footprint of customers across the Nordics and Europe.

Solutions evolved to meet the needs of your business

Establishing deep customer partnerships, we incorporate your requests and feedback directly into the future development of our software. This process of continuous improvement creates productized solutions that can be implemented immediately at a fraction of the cost and with none of the risks of bespoke solutions.

300+

Credit experts

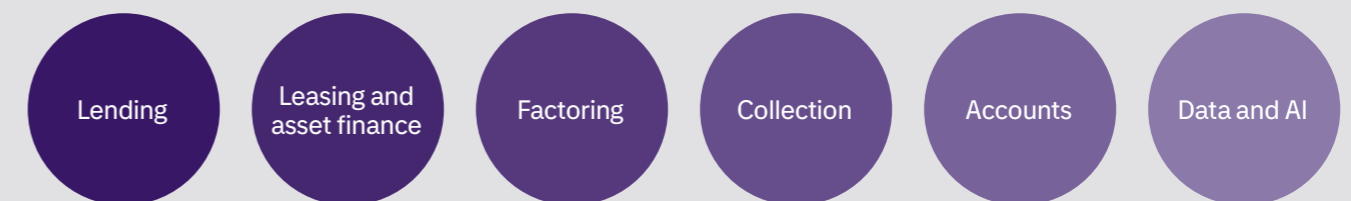
20+

Banks and credit companies as customers

13

Our average customer relationship is over 13 years

Tietoevry credit solutions



Modular end-to-end credit platform from origination to administration and collection, 100% digital

On-premise, SaaS, Hybrid & BPO

Wealth

A trusted and leading Nordic provider of investment and savings solutions

Business outcomes

Driving cost efficiency by automating, digitalizing, harmonizing and standardizing business processes

Allowing for growth and innovation, in a fast and efficient way

Staying open and connected in an ever-changing ecosystem taking advantage of best-of-breed niche solutions in the market

With deep customer and industry knowledge we have reinvented and transformed the Nordic capital markets industry for over 30 years

Through our extensive suite of standardized software solutions within the areas of equity trading, funds savings, pensions, fund management, life insurance and treasury, we streamline securities trading and funds operations in the Nordics.

Accelerating digital transformation

Leveraging on our scale, expertise and unparalleled support for local requirements while upholding global competitiveness, we enable wealth institutions to become more agile and efficient — accelerating their digital transformation journey. We also enable next-gen customer dialogue investment advice using AI and robotics.

Market-leading platform

Our WealthMapper platform also lets you leverage a powerful range of partners within our ecosystem to deliver new retail wealth management services to speed up innovation and time to market.



The leading wealth software solutions and services partner in the Nordics



More than three hundred dedicated wealth experts

Tietoevry wealth platform

We digitalise wealth management services to better support wealth accumulation, preservation, and protection, incorporating investments, property, banking, tax planning, insurance and retirement.



Channels & customer experience

Creating more customer value through customer experience and channels

We help our clients by creating personalized solutions that combine selected high-quality software with custom development

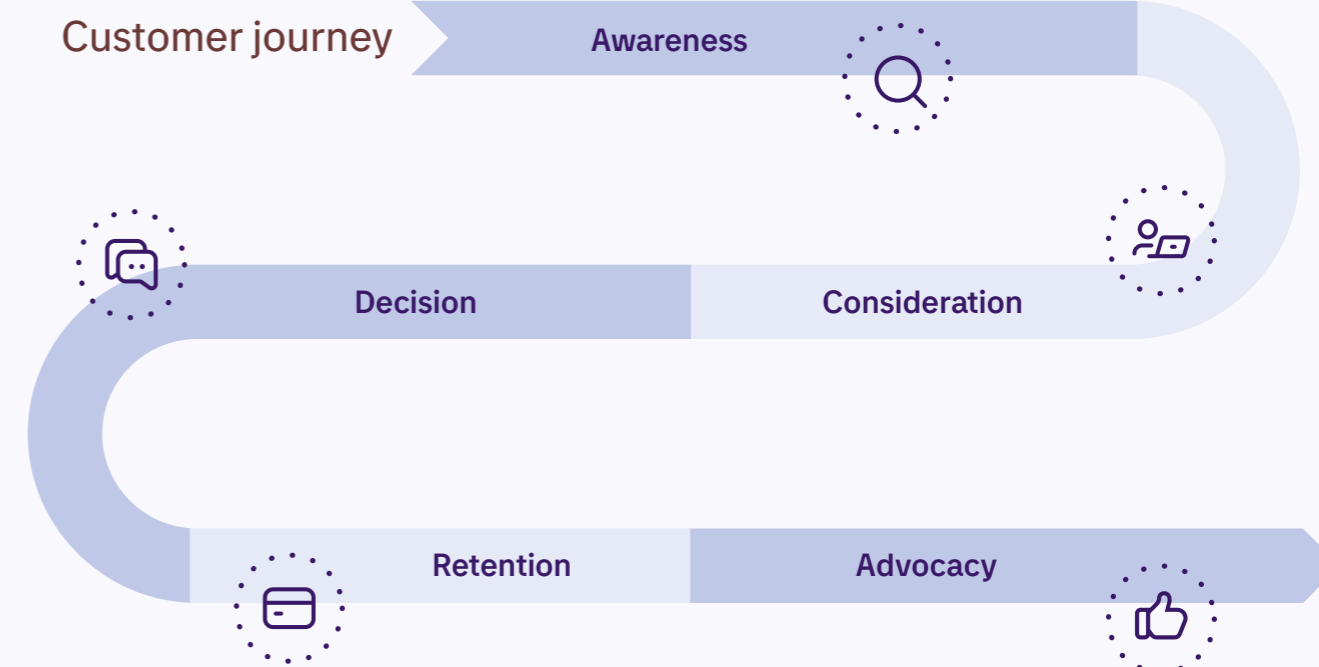
This means our clients can offer a unique, different, and excellent customer experience. We believe data and a 360-degree overview of a customer are becoming vital in providing the best customer service.

Integrating data

Providing relevant actions through the serviced channel based on a customer profile, we help you increase customer satisfaction, reduce churn, and increase sales. At Tietoevry Banking, we support the integration of data sources and core application — as well as the setup of tailored employee dashboards, customer cards and sales processes.

Agile and cost-efficient services

Our success is built on a deep understanding of the financial services industry, Nordic regulations, and our customers' businesses. Utilizing our technology ecosystem partners, as well as our own best assets and custom solutions in private and/or public cloud, we serve you in an agile and cost-efficient way.



For the futures we know, and the ones yet to be discovered

Tietoevry creates purposeful technology that reinvents the world for good. We are a leading technology company with a strong Nordic heritage and global capabilities. Based on our core values of openness, trust and diversity, we work with our customers to develop digital futures where businesses, societies, and humanity thrive.

Our 24,000 experts globally specialize in cloud, data, and software, serving thousands of enterprise and public-sector customers in more than 90 countries. Tietoevry's annual turnover is approximately EUR 3 billion and the company's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

Contact us

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For more information, please visit
tietoevry.com/banking

