Noyan Fintech

T I V A N I

Intelligent Credit Management & Allocation Infrastructure

Credit & Lending Infrastructure as a Service
White-Label · On-Premise · API-First

Business Overview

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1 Executive Summary

Every business with customers holds an untapped credit opportunity.

But the gap between “having a customer” and “offering them credit” is usually filled by a large technical team, twelve to eighteen months of development, and heavy operational risk. Tivani eliminates that gap.

> **Tivani** is a comprehensive Credit & Lending Infrastructure-as-a-Service — a platform that covers the entire credit lifecycle: from product design and credit assessment to servicing, collections and settlement. Any organization can launch its own branded, White-Label credit service in weeks — not years — on its own encrypted infrastructure, without its customers' data ever leaving.

This document is prepared for business decision-makers — those who want to understand what problem Tivani solves, why now is the right time, and why Noyan Fintech is a dependable partner. Deep technical details are provided separately in the “Technical Architecture” document.

Hours from contract to first live transaction	**5** wallets Cash, EWA, BNPL, Voucher, Facilities	**6** modules full credit lifecycle coverage	**100%** encrypted deployment on your server

2 Why Now? — The Market Problem and the Window of Opportunity

Strategic Urgency

Three simultaneous forces have brought demand for embedded digital credit to a boiling point: inflationary pressure that has eroded cash purchasing power, growing consumer expectation for “buy now, pay later,” and the maturity of digital payment infrastructure. An organization that launches its credit service today gains first-mover advantage; one that starts a year from now will compete in a saturated market.

But four barriers stop most organizations

- **Cost and time to build:** Building a credit core from scratch requires a multidisciplinary expert team and 12 to 18 months — before generating a single unit of revenue.
- **System fragmentation:** Credit assessment, origination, servicing, collections and reporting are usually handled in separate tools — without integration and with high human error.
- **Data-sovereignty concerns:** Large organizations and financial institutions cannot place their customers' data on a third party's server — neither for regulatory reasons nor for trust.
- **Vendor lock-in:** Traditional solutions trap the customer in a technical cage; every small change demands months and cost.

The Size of the Opportunity

Target Segment	Primary Use Case	Market Situation Today
Large enterprises	EWA and corporate vouchers for employees	No integrated, centralized solution exists
Existing lendtechs	Infrastructure upgrade and capability-gap fill	Costly in-house build or legacy system
Banks and neobanks	White-Label digital credit infrastructure	Long sales cycle, open opportunity
E-commerce and retail	BNPL and embedded credit	Lacking dedicated financial infrastructure
Logistics and tourism	Travel and service credit	Emerging market, low competition

3 The Solution: How Tivani Works

Tivani is a **three-layer, API-first** financial infrastructure. Each organization works with the platform through three separate panels — and end users receive a seamless experience under that organization's own brand.

Three-Layer Architecture

Layer	Who?	What it does
Side A — Administration	Noyan team and senior administrator	Defining organizations, credit plans, fees, user categorization, high-level reporting
Side B — Underwriter	Client organization (Underwriter)	User management, credit allocation, corporate vouchers, financial dashboard, contract documents
Side C — End User	Credit consumer (mobile app)	Five wallets, withdrawal, purchase, investment, statement, transactions

Five Wallets — Which Is Right for You?

Wallet	Use	Sample Industry
Cash	Payment and money transfer	Retail, gift card
Cash Credit (EWA)	Salary advance and earned wage access	Enterprises, HR
Non-Cash Credit (BNPL)	Installment purchase in a merchant network	Health, e-commerce
Corporate Voucher	Welfare voucher limited to a network	Enterprises, employee welfare
Facilities	Loan with guarantee or credit assessment	Investment, banking, lendtech

Risk Model: Secured and Unsecured Users

> **Secured user (Secure):** Their credit is guaranteed by an underwriter or trusted authority — minimal default risk.
> **Unsecured user (Unsecure):** They obtain credit after passing an identity-verification and credit-assessment path approved by the organization. The verification and assessment processes are modular and configurable to each business's needs.

4 The Core Differentiator: Intelligent Credit Scoring Engine

What separates Tivani from a mere “loan management system” is its credit-decision engine — which, in a fraction of a second, produces an explainable credit decision from hundreds of parameters, without slowing the user experience.

Six Tools of the Scoring Engine

Tool	Function
Live Liability View	Real-time view of each user's active loans and bounced cheques
Cheque Signal	Analysis of the user's cheque status as a risk indicator
Delay Pattern Engine	Analysis of repayment-delay patterns at the daily level (uniform or non-uniform)
Scoring API	Hundreds of parameters (amount, bank type, collateral, installments, history) in milliseconds
Behavioral Graph	Behavioral signals from the ecosystem of strategic partners
Explainable Feedback	A transparent reason for every credit decision — no black box

Why this matters to you: More accurate scoring means fewer defaults and more approvals of good customers. Every percentage point of default reduction goes directly to your profit — and every faster approval makes a more satisfied customer.

5 Business Model — How It Creates Value for You

Tivani is not merely a cost; it is a revenue engine. The pricing model is designed so that your cost is aligned with your success: **a fixed base subscription and a descending transaction fee**.

Three Subscription Plans

Plan	Suitable For	Monthly Subscription	Transaction Fee
Starter	Volume up to 50 billion toman/month	250 million toman	0.7% to 1%, descending
Scale ★	Volume 50 to 500 billion/month	400 million toman	0.3% to 0.5%, descending
Enterprise	Volume above 500 billion/month	Negotiable	From 0.15%, negotiable

For international markets, a currency equivalent is also defined (Starter from $1,490 and Scale from $2,990 monthly). The fee model is discrete-tiered: the rate of each tier applies to the total monthly volume — transparent and predictable.

A Concrete Example

> Suppose an organization on the Scale plan allocates 100 billion toman of credit to its customers monthly. Its fixed cost is the 400-million-toman subscription, plus the descending transaction fee. In return, on this volume the organization earns credit-fee revenue, higher purchase-conversion rates, and customer loyalty — typically several times the platform cost. The break-even point for most customers is reached in the first months of operation.

Engagement Models

Model	Description	Suitable For
White-Label SaaS	Service under your brand; Noyan backend and support	Lendtechs, commercial platforms
On-Premise PaaS	Encrypted image on your server; full data sovereignty	Banks, large enterprises
Mini-App & integrated	Tivani inside your existing ecosystem	Super-apps, messengers

6 Why Tivani — Not In-House, Not the Competitors

Comparing the Options

Criterion	In-House Build	Traditional/Bank Solution	Tivani
Launch time	12 to 18 months	6 to 12 months	A few hours ✓
Data ownership and sovereignty	Full	Limited	Full (On-Premise) ✓
Full White-Label	Yes (at a cost)	Usually no	Yes ✓
Full lifecycle automation	Needs development	Limited	All stages ✓
Five wallet types	Needs development	No	Ready ✓
Intelligent scoring engine	Needs development	Limited	Integrated ✓
No vendor lock-in	—	Technical lock	Open architecture ✓

1 Data Sovereignty

Encrypted On-Premise deployment. Your customers' data never leaves the organization's server — a direct answer to the top regulatory and trust concern.

2 Speed

From signed contract to first live transaction, weeks — without hiring a new technical team or building infrastructure.

3 Automation

Zero manual processes in the credit lifecycle: assessment, origination, reminders, collections — all automated.

7 Proven in Practice — Use Cases and Real Results

Tivani is not an idea on paper. The platform is already operational, live across several different industries. To protect client confidentiality, names are not disclosed.

Industry	Use Case	Tivani Product	Status
Health & care	Dental credit	BNPL & non-cash wallet	Live | 12,000+ patients/month
Micro-investment	Portfolio-secured credit	Facilities & collateral	Live
Corporate welfare	EWA & employee vouchers	EWA & corporate wallet	Live
Commerce & social-commerce	In-ecosystem credit	EWA, BNPL & Mini-App	Live
Bank & neobank	Digital credit infrastructure	Full White-Label	In negotiation

Example: Dental Credit

Challenge: A health-sector lendtech wanted to launch a dedicated BNPL system for a dental network — without a large technical team.
Solution: Deployment of Tivani as White-Label. A non-cash credit wallet to pay for services within a defined merchant network, together with credit secured by an investment portfolio.
Result: More than 12,000 monthly active patients — with a fee mechanism designed to keep unit economics positive, and without a large operational team on the client's side.

Proven Capacity at Scale

Tivani's core infrastructure — including an atomic double-entry ledger, a Saga-pattern-based transaction engine, and an Idempotency layer to prevent double-spending — has been evaluated and designed for national-scale scenarios (schemes with tens of millions of users). This means an infrastructure that will never be “too big” for your business.

8 Why Noyan Fintech? — A Dependable Partner

Entrusting critical financial infrastructure to a partner is a major decision. Three reasons make Noyan a confident choice:

1. A product matured in the market

Tivani was not built overnight. Its path began with a focused product (salary advance) and, after years of learning in Iran's real market, pivoted to a comprehensive PaaS platform. This means every capability has been tested in practice — not merely on a slide.

2. Proven technical depth

The system is built on modern CQRS, Domain-Driven Design, Event Sourcing and Saga-pattern architecture, and is aligned with twelve international financial standards (including ISO 20022, PCI DSS, ISO 27001, Basel III and GDPR). This depth has been measured in independent technical evaluations by professional teams.

3. Team and Backing

Role	Background — and what it means for you
CEO & Founder	BNPL leadership at DigiPay (Digikala Group) and a global IPMA project-management award for the financial model — meaning the product is built with executive discipline
CTO	Architecture of scalable financial systems and On-Premise deployment — meaning your infrastructure is in safe hands
Backing	Based at Azadi Innovation Factory, Tehran — a reputable technology ecosystem

A Transparent Responsibility Model

In On-Premise deployment, Noyan provides the product images and the infrastructure runs on your server. The service level is defined with clear levels (P1 to P4) and a Service Credit mechanism — and responsibility for an SLA breach falls on Noyan **only when** the cause is a defect in the product itself, not the infrastructure or network under your management. This clarity aligns both parties' expectations from the very start.

9 Next Step — Starting the Partnership

The starting path is designed to be fast and free of unnecessary complexity. The Tivani team is with you from the first meeting through to operational launch.

Four Steps to Launch

Step	Action	Time
1	Needs-assessment meeting and review of your credit model	45 minutes
2	Live demo in a test environment and a dedicated proposal	1 week
3	Technical review, integration feasibility and pilot	2 to 4 weeks
4	Contract signing, deployment and operational launch	2 days

The window of opportunity is open — but not forever. Every month of delay is a month of first-mover advantage your competitor may seize. A thirty-minute meeting is the starting point of your business's credit transformation.

Ways to Connect

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NOYAN Fintech

Tivani — transforming credit management and allocation