T I V A N I

Intelligent Credit & Lending Infrastructure

Instant Empowerment
Noyan Fintech

Every business with customers holds an untapped credit opportunity. Tivani lets you launch your own branded credit service in weeks — on your own encrypted infrastructure, without a large technical team.

Hours to first transaction	**5** wallets — cash to lending	**12** international standards	**100%** data on your server

What value does it create?

1 Speed to launch
From signed contract to first live transaction in weeks — not years. No new technical hires.

2 Full data sovereignty
Deployed on your own server (encrypted On-Premise). Customer data never leaves your control.

3 End-to-end automation
From credit scoring and origination to reminders and collections — the entire credit lifecycle runs automatically, with no manual steps.

Who is it for?

Banks & Neobanks White-Label digital credit infrastructure	**Lendtechs & Fintechs** Infrastructure upgrade and capability-gap fill
Large Enterprises Earned Wage Access (EWA) and employee vouchers	**Commerce & Retail** Embedded credit and installment purchase (BNPL)

Operational and proven: Tivani is already live across several industries — with more than 12,000 monthly active users in a single deployment. Unlike building in-house or a traditional bank solution, Tivani is fast, keeps data in your hands, and never locks you into a technical cage.

How does it work? — Architecture

Tivani is a three-layer, API-first platform: the Admin layer (product and rule definition), the Business layer (credit allocation and management), and the Consumer layer (mobile app and wallets). This architecture guarantees security and independent scalability for each layer.

Five wallets

Cash Payment and money transfer	**Cash Credit (EWA)** Earned wage access and salary advance
Non-Cash Credit (BNPL) Installment purchase within a merchant network	**Corporate Voucher** Welfare voucher locked to a network

Facilities: Loans with guarantee or credit assessment — secured against an investment portfolio.

Technical foundation — why it's dependable

△ **Modern architecture**
Built on CQRS, Domain-Driven Design, Event Sourcing and the Saga pattern — engineered for high-volume financial systems.

◈ **Standards compliance**
Aligned with twelve international standards: ISO 20022, PCI DSS, ISO 27001, Basel III, GDPR and more.

◊ **Verified security**
All 10 OWASP Top 10 categories passed, security scan with zero findings, encryption in transit and at rest.

◉ **Banking-grade accounting**
Double-entry ledger per IFRS, daily account reconciliation per Basel III, four-eyes principle for sensitive transactions.

Engagement models

White-Label SaaS Service under your brand, hosted by Noyan	**On-Premise PaaS** On your server, full data sovereignty
Mini-App Integrated into your existing ecosystem	**Rapid deployment** From contract to go-live in weeks

A thirty-minute conversation is the starting point of your business's credit transformation.

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