Noyan Fintech

Product Guide

The three Tivani panels in practice: Administration, Organization, End User

Product Guide · Admin / Business / Consumer Panels

Product Guide

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Table of Contents

1 Three Panels, One Platform — Overview

Tivani operates through three separate panels, each designed for a specific role. All three run on a shared data core, yet the experience and authority of each are entirely different. This guide shows what each panel actually does in practice.

Side A — Administration	Side B — Organization	Side C — User
Defining rules and products	Allocating and managing credit	Using credit

Mapping Organizational Roles to Panels

Panel	Who uses it?	Equivalent Organizational Role
Side A — Administration	Platform administration team (Noyan or parent organization)	Platform manager, technical team, governance
Side B — Organization	Client organization / underwriter	Finance manager, credit manager, human resources
Side C — User	End consumer of credit	Employee, customer, buyer

2 The Full Flow: From Definition to Credit Use

Tivani's core strength lies in the integration of its three panels. A credit product is defined in the Administration panel, allocated to users in the Organization panel, and consumed in the End-User panel — all on one continuous data flow.

Data and Control Flow Between Layers

A	**Definition in the Administration panel** The credit product, plan, limit, fee rate and risk rules are defined.
B	**Allocation in the Organization panel** Based on the defined rules, the organization allocates credit to eligible users.
C	**Use in the User panel** The user sees the credit in their wallet and uses it across the merchant network.
↺	**Feedback and settlement** Repayment, collections and settlement are managed automatically and reported back to the upper layers.

3 Administration Panel (Side A)

A Administration Panel

The highest level of control — defining rules, products and governance for the entire platform

The Administration panel is the brain of the platform. From here, the administrating team defines the structure of the entire system: which organizations are active on the platform, which credit products exist, and which rules govern them.

Main Workflow

1. **Organization definition** — adding a new organization and configuring its access
2. **Credit product design** — defining the plan, limit, fee rate and repayment terms
3. **User categorization** — establishing secured and unsecured user groups
4. **Compliance engine** — configuring compliance rules and regulatory controls
5. **High-level reporting** — monitoring the performance of the entire platform at a macro level

Key Capabilities

Capability	Function
Organization management	Defining, configuring and managing the organizations active on the platform
Credit product definition	Building credit product types with different plans, rates and terms
Fee structure	Defining the fee model (fixed, percentage, tiered, hybrid)
Compliance engine	Applying regulatory rules and risk controls at a macro level
High-level reporting	A macro dashboard of the performance of all organizations and products

4 Organization Panel (Side B)

B Organization Panel

The client organization's daily workplace — allocating and managing credit

The Organization panel is where the client organization (the underwriter) carries out its day-to-day work: managing users, allocating credit, issuing corporate vouchers, and monitoring its financial position from a dedicated dashboard.

Main Workflow

1	**User management** — adding, verifying and managing the organization's users
2	**Credit allocation** — granting credit to users based on the defined products
3	**Corporate voucher issuance** — creating welfare vouchers locked to a network or product category
4	**Document management** — recording and managing contracts and credit documents
5	**Financial dashboard** — monitoring balances, transactions and the state of the credit portfolio

Key Capabilities

Capability	Function
User management	Adding and managing users, assigning groups and access levels
Credit allocation	Granting credit lines to eligible users
Corporate voucher	Issuing welfare vouchers locked to a specific brand, category or network
Financial dashboard	A complete view of balances, transactions and portfolio health
Documents and contracts	Centralized management of credit documents and contracts

5 End-User Panel (Side C)

C End-User Panel

The user's mobile application — where credit is actually used

The End-User panel is the experience the credit consumer encounters — typically a mobile application under the organization's brand. From here the user views their wallets, makes purchases, draws credit, invests, and manages statements.

Five Wallets in the User's Hands

Wallet	What does the user do?
Cash	Payment, money transfer, ordinary purchase
Cash Credit (EWA)	Receiving an advance or salary prepayment
Non-Cash Credit (BNPL)	Installment purchase within a defined merchant network
Corporate Voucher	Using a welfare voucher to buy authorized goods
Facilities	Receiving a loan secured against an investment portfolio

User Workflow

1	**Login and verification** — secure sign-in to the application and viewing the wallets
2	**Viewing credit** — seeing the balance and available credit in each wallet
3	**Using credit** — purchasing, withdrawing or applying credit within the network
4	**Investment** — using the investment portfolio to obtain secured credit
5	**Statement and repayment** — viewing history and statements, and paying installments

6 Credit Status Cycle

Every credit in Tivani passes through a defined lifecycle. This cycle is managed automatically, and at any moment the exact status of each credit is visible to the organization.

Application	Assessment	Approval	Active	Repayment	Settled
Applicant user	Scoring engine	Credit allocation	In use	Current installments	Cycle complete

Credit Statuses

Status	Description
Application	The user has submitted a credit request and awaits assessment
Assessment	The scoring engine is reviewing and deciding
Approved / Declined	The credit decision has been made and communicated to the user
Active	Credit has been allocated and is in use
Repayment	Installments are running, according to plan
Overdue	Delay in repayment — entering the automated collections process
Settled	The credit has been fully repaid and closed

Automated management: Transitions between statuses happen automatically. For example, a delay in repayment moves the credit to “overdue” on its own and activates the collections process — with no manual intervention.

7 A Real Scenario, End to End

To see how the three panels work together, let us follow a simple scenario: an organization wants to give its employees a digital welfare voucher.

A	**Defining the voucher product** The administrating team defines a “welfare voucher” product: locked to a specific merchant network, with a set monthly limit.
B	**Allocation to employees** From its own panel, the organization allocates the voucher to eligible employees — for example, a fixed monthly amount per employee.
C	**Receipt by the employee** The employee sees the voucher in the corporate wallet within their application and is ready to use it.
C	**Use within the network** With the voucher, the employee purchases within the authorized merchant network — only the defined goods can be bought.
B	**Monitoring and reporting** From its dashboard, the organization sees voucher usage and full reporting in real time.

Result: The organization launched a complete digital welfare programme — without involvement in logistics, without physical cards, and with full control over how it is spent. This entire flow ran on a single platform, integrated from definition through to reporting.

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