TORP.

Onboarding & Origination CX Platform

Modular platform for Financial, Telecom, Education and Healthcare that enables unattended access to your products

A product by tremend Innovation

tremend

About Tremend

Advanced
Software
Engineering

15
years of software engineering

800
projects delivered

20
countries on **4** continents
(America, Europe, Asia, Australia)

500
engineers, 7 disciplines, 3 development centers

50™ Technology **Fast 50**
2016 CENTRAL EUROPE
Deloitte.

Inc.
5000

FT **1000**
FINANCIAL Europe's Fastest
TIMES Growing Companies

Tremend Financial Services

Trusted partner in delivery and innovation for top **financial institutions**

Strategic **alliance** with **Mastercard** to digitize the payment system

25% of our experts work on banking projects

Highly scalable and secure, Tremend's solutions serve over 100+ million transactions, through both desktop and mobile channels:

- Responsive and easy to use platforms with fast release cycle
- Internet and Mobile Banking applications
- Loyalty solutions intended as a powerful marketing tool
- Online rebranding
- Card compliance mandates
- Regulatory functionalities triggered by the new PSD2 directive
- DevOps model deployed on most projects

mastercard. Raiffeisen European Bank for Reconstruction and Development ING Santander BRD ROUPE SOCIETE GENERAL FIRSTBANK

TORP.
Pre-built user journey

Data Collection

Cross-platform data collection, form-based, integrated with specialized **chatbot** & external data source query (incomes, exposure, employer details).
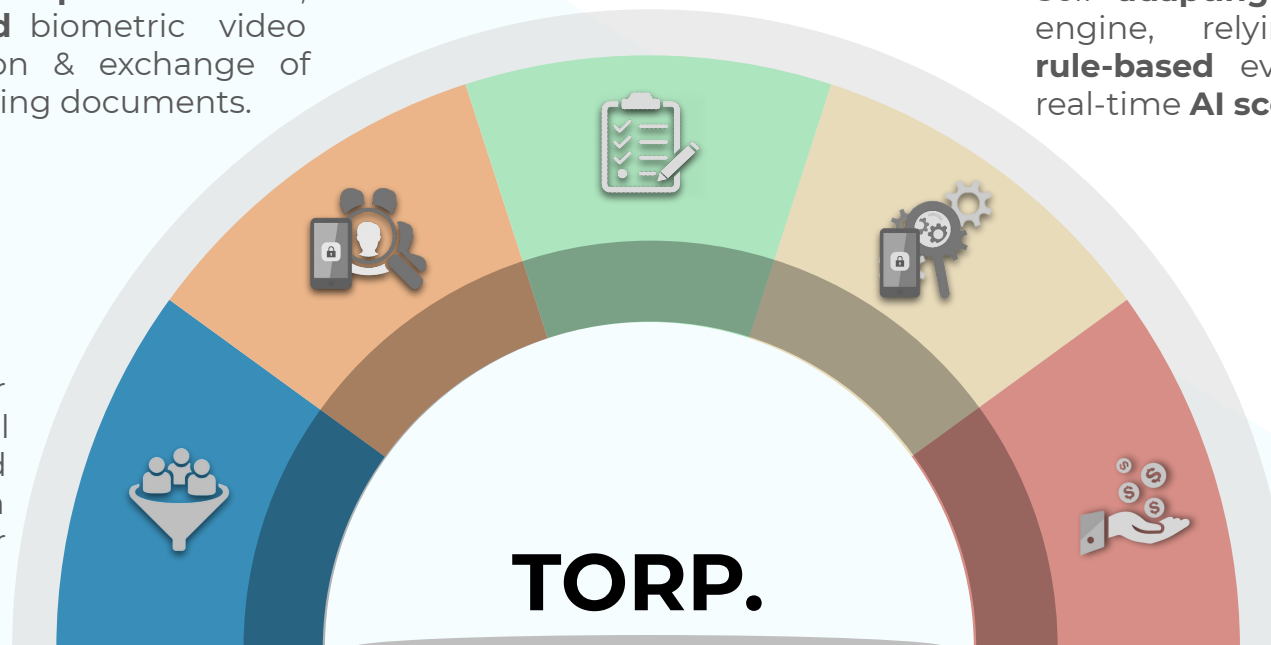
Onboarding

Remote KYC process with the highest **compliance** level, **unattended** biometric video identification & exchange of legally binding documents.

Evaluation

Self **adapting** risk & scoring engine, relying either on **rule-based** evaluation or on real-time **AI scoring** engine.

Lead generation

Link customers to your business from all channels: online lead pages, **self-service**, in your Branch or using your Direct Sales Agents.

Approval

On-the-spot approval for fast-loans and/or risk-less products. Powerful **BPMN** standardized workflow fit for any internal approval business processes, in your full control, **cross-selling** ready.
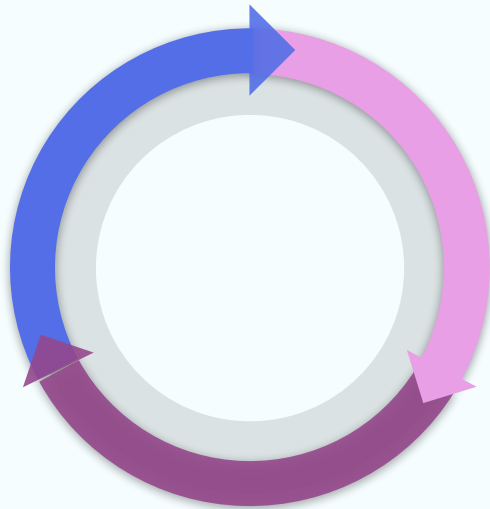
TORP.

Why

TORP. ?

1 MINUTE

To complete the customer digital onboarding process

3 WEEKS

Onboarding MVP ready

50% REDUCTION

In onboarding drop-off

➤ **Accessible**. Anytime. Anywhere.

➤ Connect all internal and external systems and services in **one place**

➤ Create **streamlined workflows** for your internal business processes

➤ Go **digital**. No more pen and paper

➤ Best-in-class **security** and **compliance**

➤ **First** solution providing remote onboarding with equivalent **assurance** to the physical presence
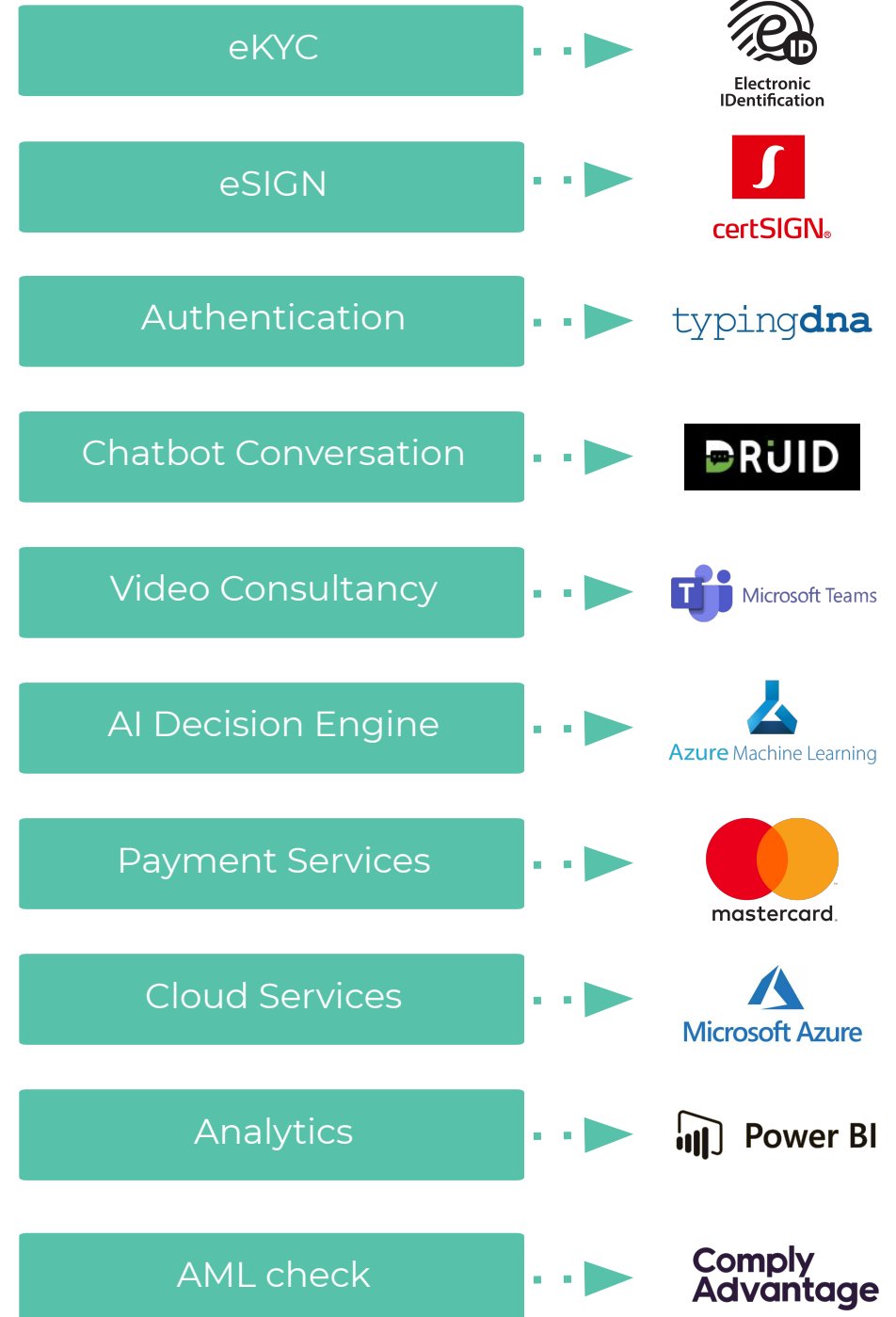
TORP.
Partner ecosystem

TORP relies on Tremend Application Foundation (TAF) Open API-based interface layer, making it seamlessly pluggable with any partner solution, 3rd party service or any existing in-house infrastructure.

TAF provides easily connect all internal systems with TORP using it's vast array of connectors:

- Queue connectors
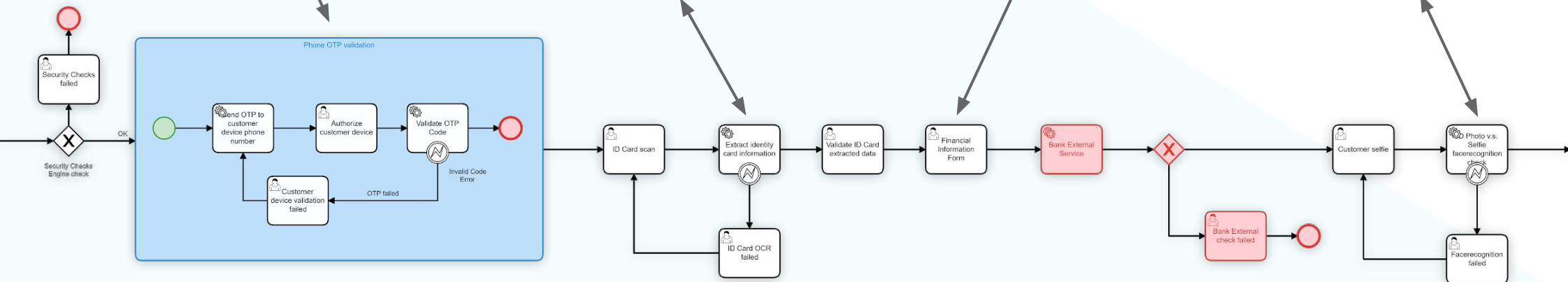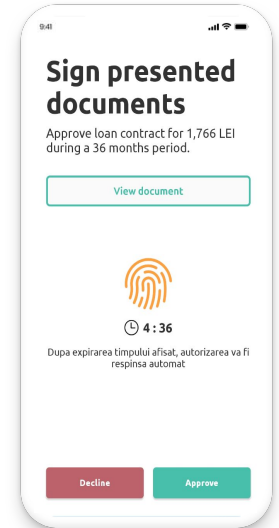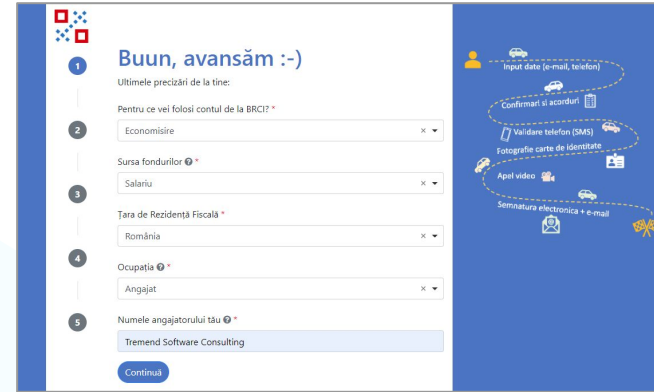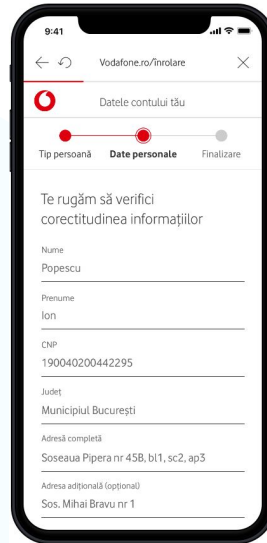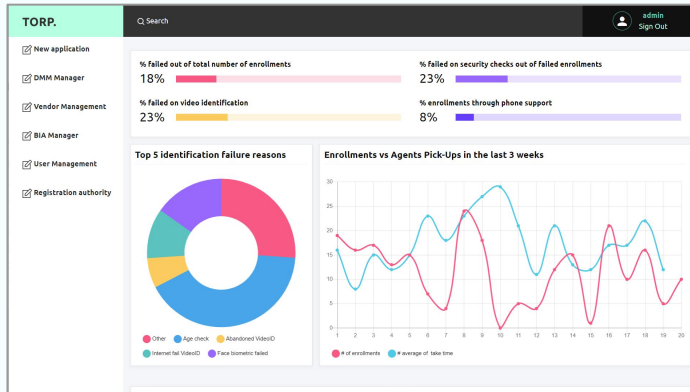- REST & SOAP integrations
- Database link connector

We've built a best-of-breed Partner ecosystem, providing out-of-the-box interfaces with the following fintech services.

Service	Partner
eKYC	eID Electronic IDentification
eSIGN	certSIGN
Authentication	typingdna
Chatbot Conversation	DRUID
Video Consultancy	Microsoft Teams
AI Decision Engine	Azure Machine Learning
Payment Services	mastercard
Cloud Services	Microsoft Azure
Analytics	Power BI
AML check	Comply Advantage

TORP.
Seamless integration - back-office & UI
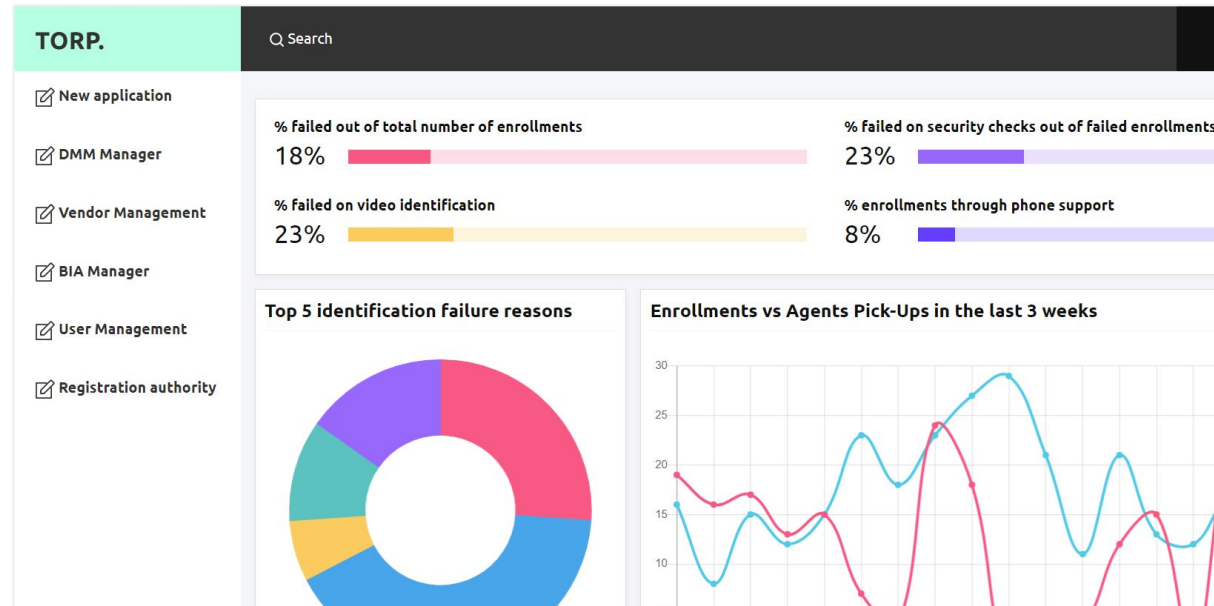
Compliant: the attended / unattended onboarding process is KYC, AML, GDPR and eIDAS compliant; SaaS model with 24/7 support, 99.95% availability SLA

Omnichannel: distinct origination channels: Branch, Mobile Sales Force, or Online Self-Origination, both Mobile and WEB

Modular: building blocks grouped in functional entities powered by Tremend Application Foundation platform

In your Control: client tailored, self-governed and in-depth access to all layers

eKYC.
Remote Customer Identification

TORP uses the most advanced, secure and reliable **Electronic Identification** engine, compliant with all relevant remote identification directives (**KYC**, **AML**, **eIDAS**, **GDPR**), being the first solution that identifies people through a real-time video stream, with the same level of technical security and legal compliance as face-to-face identification. It's an easy-to-use universal remote customer identification, offering maximum versatility, relying on **AI** for seamless biometric security.

eSIGN.
Remote Electronic Signature

TORP's eSIGN solution is provided by one of the few **eIDAS** certified European Trust Service Providers which provides **remote** qualified electronic signature.

Moreover, the **end2end eKYC & eSIGN** flow was certified in 2020 as equivalent with the physical presence.

TORP.
Certifications

- **New eIDAS European Regulation 910/2014**
  eIDAS regulates levels of security in electronic identification

- **European AML5 Anti-Money Laundering**
  Client non-presential relationships

- **The EU General Data Protection Regulation (GDPR)**
  The most important change in data privacy regulation in 20 years

- **Electronic Administration**
  New administrative procedures regulation allowing electronic means and e-signature to citizenship relationships as 39/2015

- **Telecommunications directive 2006/24/CE**
  For Secure Societies purposes and fraud prevention

TORP remote electronic identification and remote qualified signature processes are based certified solutions from our partners, with the strongest level of support given by the most strict European regulations (**eIDAS**, **KYC/AML**, **GDPR**, **e-Admin** and **TELCO**).

Remote customer video identification (partner: **ElectronicID**) eIDAS certificate ⇨

Remote qualified signature module (partner: **CertSIGN**) eIDAS certificate is listed on the European Commission website ⇨
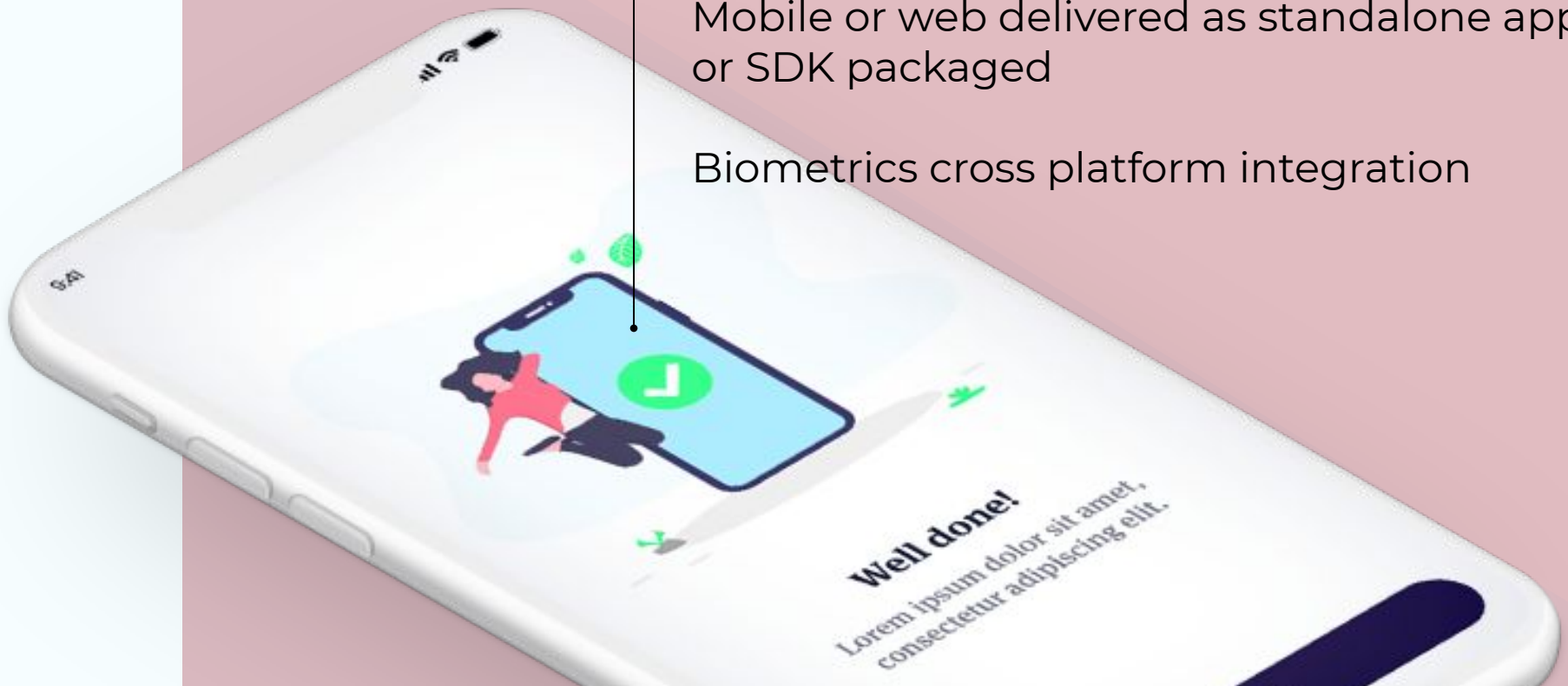
Customer First

Customer centric UX

Fully unattended and self service
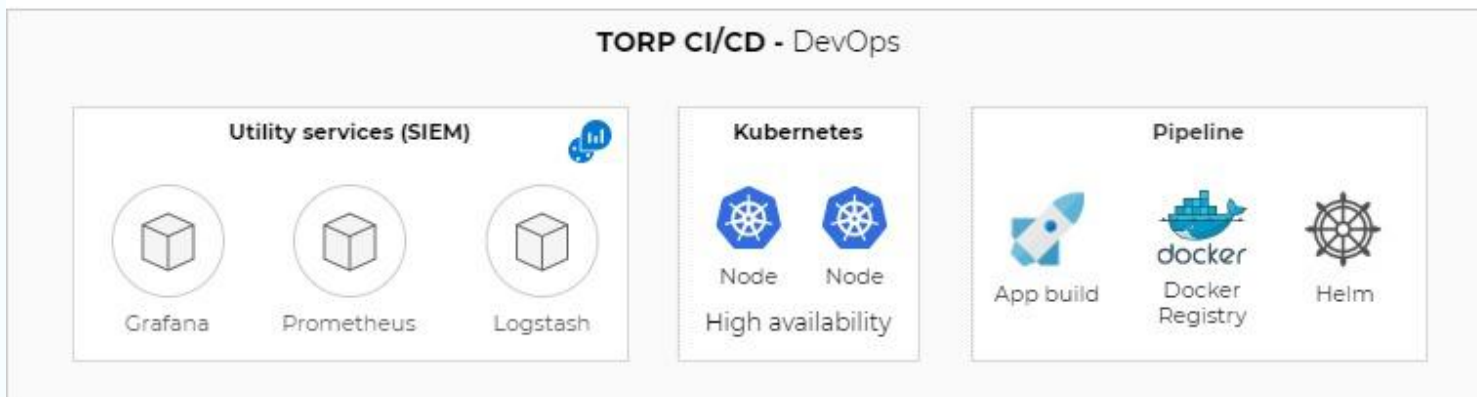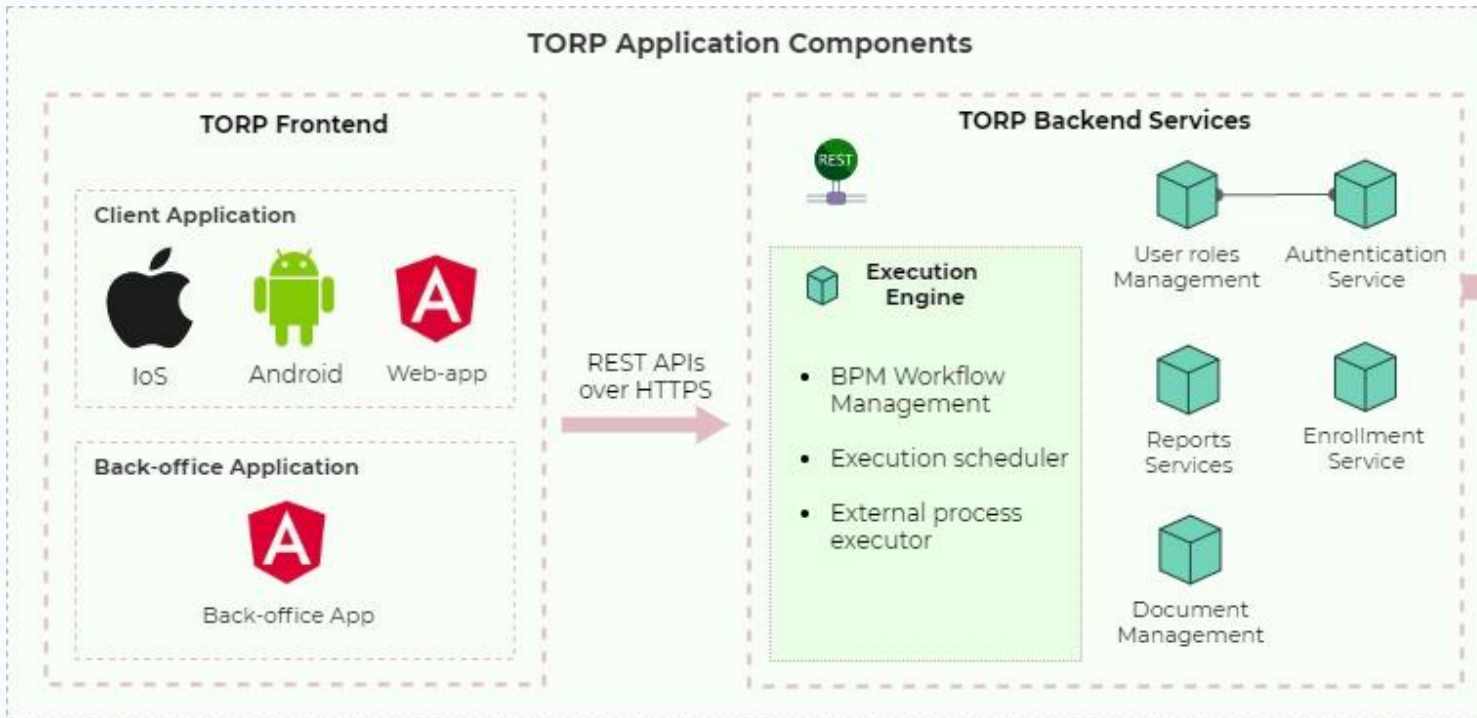
Seamless process transition between mobile and web

Mobile or web delivered as standalone apps or SDK packaged

Biometrics cross platform integration

⠿◆ TORP. Technical Components

TORP Application Components

TORP Frontend

Client Application

IoS   Android   Web-app

REST APIs
over HTTPS

Back-office Application

Back-office App

TORP Backend Services

REST

Execution Engine

- BPM Workflow Management
- Execution scheduler
- External process executor

User roles Management   Authentication Service

Reports Services   Enrollment Service

Document Management

Bank Systems &Services

TORP Partners Ecosystem

TORP CI/CD - DevOps

Utility services (SIEM)

Grafana   Prometheus   Logstash

Kubernetes

Node   Node

High availability

Pipeline

App build   Docker Registry   Helm

Microservices,
Cloud-Ready, highly scalable
Modular architecture relying on Building Blocks

Straightforward API-based integration capabilities
BPMN workflow & Decision automation

TORP.
Standalone / SDK

Turnkey solution, open for integration

Out of the box mobile and web SDK's ready to be implemented in any existing application, mobile native, hybrid or web. Current supported platforms are:

- Native iOS SDK
- Native Android SDK
- Hybrid React Native
- Web Angular (JS SDK)
- Web React (JS SDK)

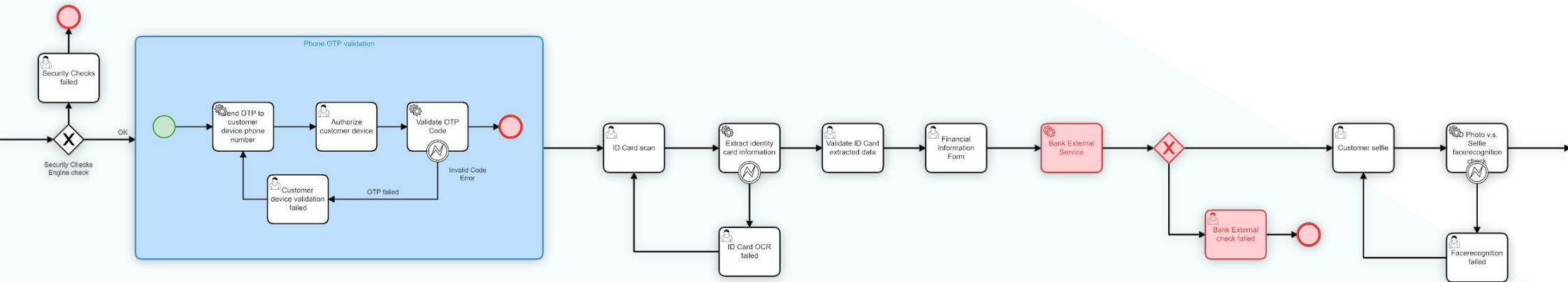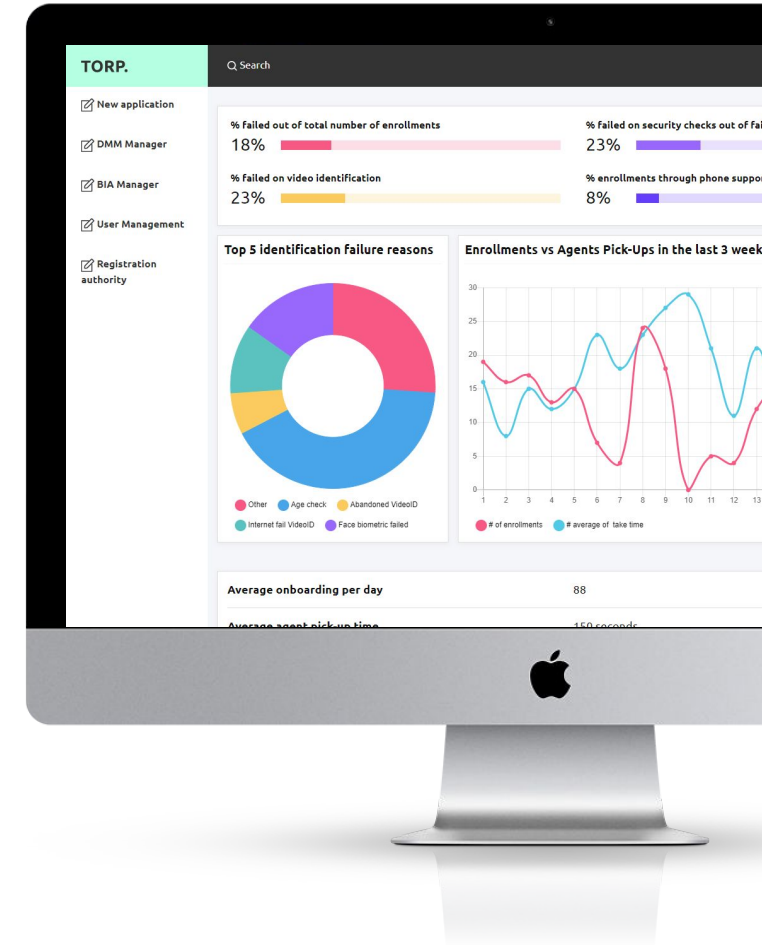Mobile Application can also be used as standalone app, TORP providing with an implementation for mobile platforms.

TORP.
Back-office

Secure access to all administration modules:

- Workflow Designer
- Document Management Designer
- User Management
- Reports
- Registration Authority
- Audit trail and export functionality

TORP. Customer & Application Data Collection

- During the workflow design the business analyst is able to remove or edit existing forms, add new ones in a specific workflow design, edit / remove existing fields or add new ones in the existing forms, being able to set all field properties

- Business logic can also be built throughout the workflow definition using the declared form fields

- Data collected from the customer can be transferred to external services (CRM / Core Banking / Lending Systems)

TORP.
Workflow

- BPMN standardized flow

- Workflow designer powered by Camunda Modeler

- In-depth traceability for any workflow actions

- Resume process at any step

- Add at any workflow step the out-of-the-box TORP building blocks, partners ecosystem / 3rd party plug-ins or create custom interfaces with the in-house systems and services

3rd party plug-ins

TORP Building Blocks

In-house Systems & Services

Partners ecosystem
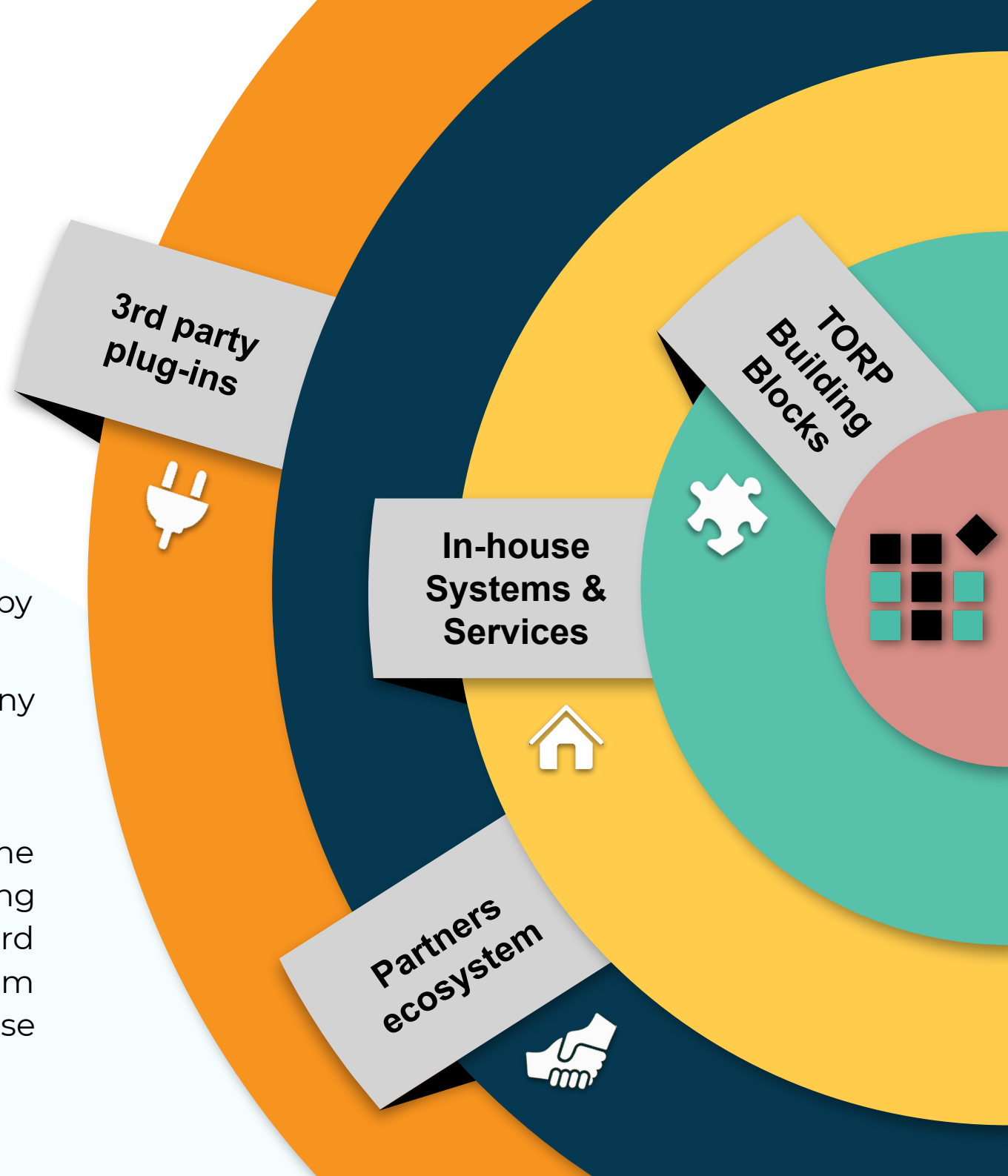
⠿ TORP.
Functional Entities

TORP relies on building blocks architecture, grouped in Functional Entities, client-tailored in order to facilitate the adoption of flexible banking processes and online sales workflows.

Universal Functional Entities:
- Flexible Workflow Module (FWM)
- Document Management Module (DMM)
- Assisted Online Support (AOS)
- Business Intelligence & Analytics (BIA)
- Customer Onboarding Module (COM)
- Customer Update Module (CUM)
- eCommerce Module (ECM)

Financial Sector Functional Entities:
- Risk & Financial Decision Engine (RFDE)
- Objects Upload Module (OUM)
- Card Interface Module (CIM)
- Open Banking Module (OBM)

9:41

Sign preser
documents

Approve loan contract for
during a 36 months perioc

View document

🕐 **4 : 36**

Dupa expirarea timpului afisat, a
respinsa automat

Decline

Phone, email, Skype.
Or just stop by.

tremend

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