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Fastest growing Romanian company in Deloitte Technology Fast 500 EMEA

ADVANCED SOFTWARE ENGINEERING

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Driving agility into high complexity projects

500 | Technology **Fast 500**
2019 EMEA **WINNER**

Inc.
5000

FT
FINANCIAL
TIMES
1000
Europe's Fastest
Growing Companies

15
years of software engineering

700
projects delivered

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

400
engineers, 7 disciplines,
3 development centers

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High complexity software solutions

Agile Transformation

Build robust, scalable platforms for enterprise applications.

Omnichannel Customer Experience
Microservices & Cloud
Enterprise Content Management
eCommerce & Marketplaces

Advanced Engineering

Experts in embedded, automotive, networking and IoT software

IoT - End-to-end
Infotainment
ASIC design & Firmware
ADAS & Functional Safety

Emerging Technologies

Bring practical uses of new technology to our customers

Machine Learning & AI
Anomaly Detection
Blockchain
RPA

Telecom ○ Publishing ○ Financial Services ○ Automotive ○ Retail ○ Manufacturing

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Agile capabilities

Agile Transformation

- Operations strategy and roadmaps
- Agile operating model
- Software unit organizational design
- Agile PMO and consultancy
- Agile budget management
- Success criteria
- Capabilities Assessment

Agile Enablement

Tooling
- Agile tooling
- DevOps strategy
- DevOps release management
- Automation

Team
- Tailored agile training
- Agile coaching
- Agile metrics monitoring

Cloud
- Migration strategy
- Managed services

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Technical Capabilities

Enterprise Solutions

- Cloud first: AWS • Azure • Google Cloud
- Enterprise Java • .NET
- Big Data - SQL & NoSQL • Hadoop • Kafka • BI
- Microservices • Docker • Kubernetes • OpenShift

DevOps

- Deployment: tuning & optimization • load balancing • high availability • auto scaling.
- Infrastructure: public clouds • private clouds • provisioning & containers • 24/7 monitoring

QA & Automation

- Automated testing • Load testing
- Usability • Security
- Backend • API • UI • Mobile • Automotive

ASIC Design

- Front-End Design (Verilog) • Verification
- FPGA • Analog • Back-End Design

Web Platforms

- Python (Django) • Node.js
- PHP (Symfony) • GoLang
- Salesforce • Magento • Drupal

UX/UI Design

- User Experience consulting
- User Interface design

Automotive and Embedded

- Infotainment: Android • Linux • VxWorks
- Functional safety • Security
- ECU and Device firmware
- Connectivity: Bluetooth • NFC • NB-IoT • LoRA

Mobile

- Native apps: Android • iOS
- Hybrid apps: React Native • Flutter
- Single Page Applications: Angular • React.js

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Azure

Microsoft
DevOps Co-Sell Partner

aws partner network
Select
Consulting Partner

Google Cloud

DevOps

Cloud

- Enterprise-grade cloud & hybrid architectures
- Highly available and resilient architectures
- Geo-distributed services, data replication
- Completely automated infrastructures (infrastructure as code with Terraform, Ansible, Saltstack)

Infrastructure

- Large scale automated infra deployments
- Cloud (AWS, Azure, GCP) & on-premise competencies
- Custom-build virtualized infra deployments
- Passed infra security audits: 100%

Pipelines

- Complete flow designed from branching policy to production deployments
- CI / CD using: Jenkins, Bamboo, Gitlab, Bitbucket Pipelines, Wercker
- Fully automated binary promotion from downstream to production environments

Monitoring & Performance

- 24/7 on-call services
- L3 support
- Hundreds of monitored services (NewRelic, VividCortex, Nagios, Cloudwatch, Stackdriver)

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UX & UI Design

UX or User Experience is how a user feels when they use a specific product or service. It encompasses a variety of feelings including emotion, senses and physical interaction.

Designing seamless User Experiences and User Interfaces for complex software solutions serving over 60 million end-users.

We use several approaches for designing experiences and interfaces that drive better user interaction.

- We create mood boards to enable exploration based on images and references
- We deliver sketches for a quick visualization of the new interface design
- Our UX experts draw wireframes to take the project closer to the final result
- We use prototypes as working samples of the final solution

Our 6 stages of UX Design

Stage 1: **Understand**

Stage 2: **Research**

Stage 3: **Analyze**

Stage 4: **Design**

Stage 5: **Launch**

Stage 6: **Analyze Again**

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Our RPA know-how

Expertise and best practices

Tremend's tool of choice when it comes to RPA is UiPath, a high-quality product of one of the fastest growing Romanian companies, which enables us to create highly complex frameworks. Tremend is an official UiPath partner.

Our Services:

- RPA Business Analyst Services
- RPA Solution Architect Services
- RPA Development Services
- Maintenance for existing projects

- **7** certified RPA Software Engineers (Foundation, Advanced, Orchestrator and Solution Architect)

- **2** certified RPA Business Analysts

- Our team addressed company needs and took advantage of robots to smooth the day-to-day activities. The flows were created for automatic projects enrollment in Jira, based on forms and synchronizing data from the all the tools used for end to end agile project management, time tracking, and task management.

- A robot used for an external flow in credit line approval and credit score calculation

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FINANCIAL SERVICES

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About Financial Services

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

- Responsive and easy to use platforms
- Fast release cycle
- Project/Delivery Management
- Business System Analysis
- Quality Assurance & Test automation
- Robotic Process Automation (RPA)
- Enterprise Development
- Risk Management AI models
- Security
- Scalability & Performance
- System architecture
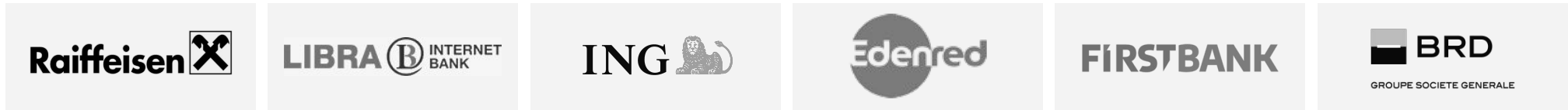- DevOps model deployed on most projects

Software Delivery Factory

Transforming ideas into reality through digital transformation, innovation, optimization, functions, and processes integration.

- Biometrics
- Authentication
- Cards tokenization
- Card compliance mandates
- Regulatory functionalities triggered by the new PSD2 directive
- Transactional infrastructure
- Online rebranding
- Internet and Mobile Banking platforms
- Customer onboarding & KYC
- Origination Platforms
- CRM and ERP
- Loyalty, e-Commerce and MarketPlace solutions

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Trusted partner in delivery and innovation
for **Top Financial Institutions**

Raiffeisen | **LIBRA INTERNET BANK** | **ING** | **Edenred** | **FIRSTBANK** | **BRD** GROUPE SOCIETE GENERALE

Strategic alliance with Mastercard
to digitize the payment system

mastercard.

25%
of our experts
work on
banking projects

25%
of our revenue
comes from
the finance industry

TORP by Tremend
Modular multi-purpose platform for the
Financial Sector relying on building blocks
architecture, powered by Tremend

::: TORP.
# Onboarding & Origination CX platform

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.
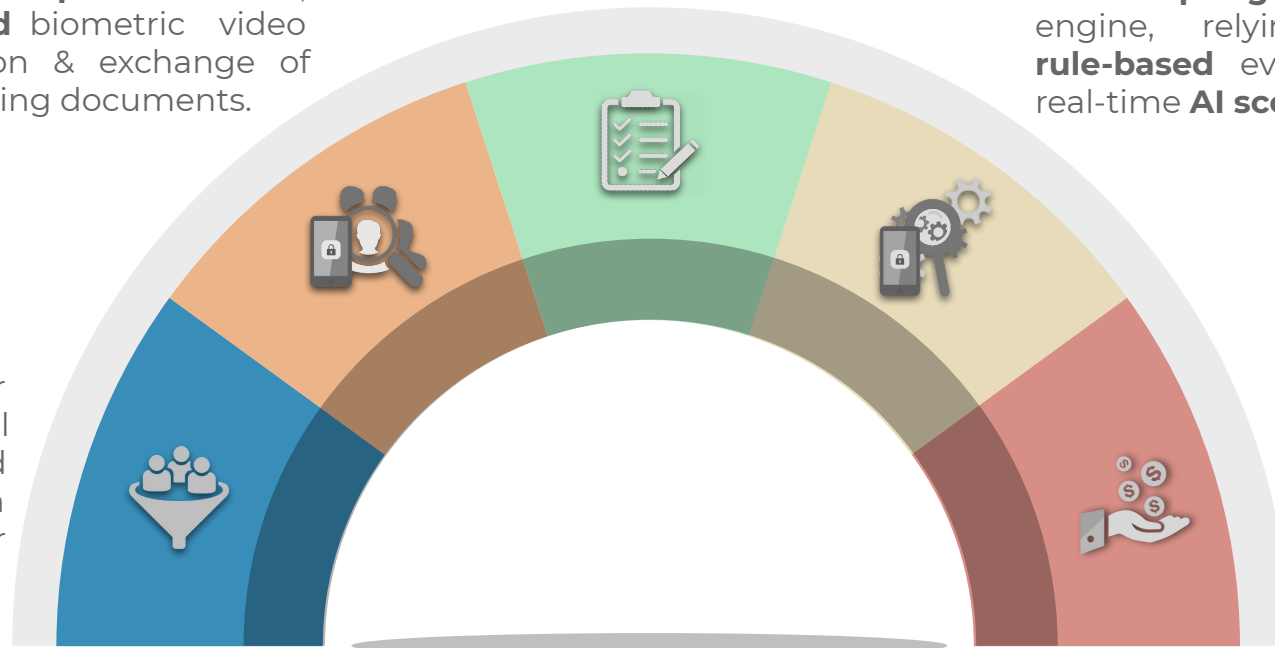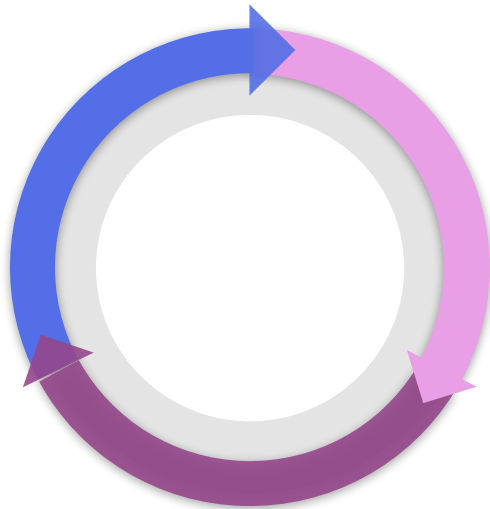
Approval

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 choose this platform?

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

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Why our partners chose us

Silvia Dumitrascu

Our partnership with Tremend goes back a long way and we've had a great collaboration. Tremend engineers have proven their expertise and have always been available, helpful and action-oriented, delivering quality projects fast and in a reliable manner.

ING

Ioana Parvu

Our collaboration with Tremend, based on their Mastercard partnership, met and exceeded our expectations. We appreciated their team's technical & banking area expertise and their important contribution to our Bank's projects in the Digital Payments area.

BRD
GROUPE SOCIETE GENERALE

Dana Nicula

Our collaboration with Tremend on the Vodafone TORP project was exceptional. We've had past collaborations with their team and all of the projects delivered by them were done on time, with good quality.

Catalina Poenaru

Our collaboration started in 2017. We chose Tremend due to top-notch skill and great price-quality ratio. The experience of working with them has been very good. The mobile app developed by them helped us to greatly increase the number of active users.
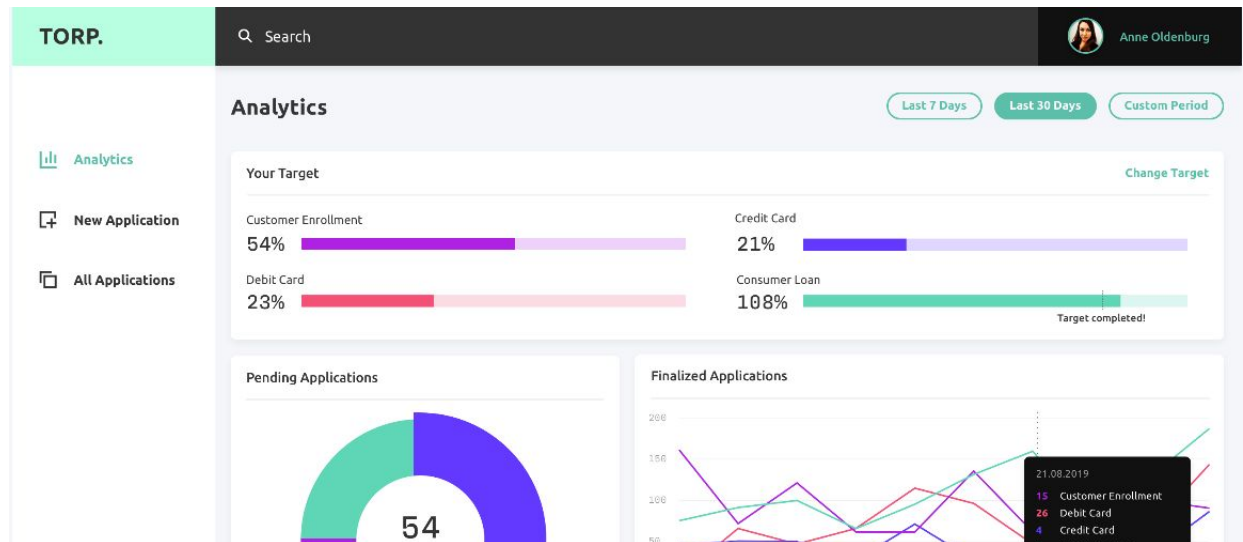
**Edenred**

TORP.
Foundation

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

Tremend Application Foundation

Monolithic Applications → Decoupled Layers → Lego Style Building Blocks
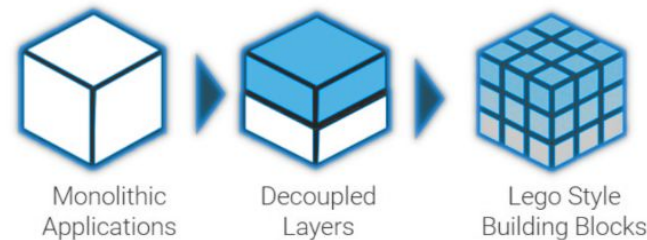
Tremend Application Foundation packs a collection of libraries and components, out-of-the-box and ready-to-use in applications that use Angular as UI Framework.

The benefits are:

- Reduced development time
- High-quality code-base regarding architecture and technical conventions
- Multiple plug & play modules: Caching Manager, Network Manager, Database Manager, Deep Linking Navigation, UI Flows (User register flow, user login, platform login) and sample testing specifications
- The architecture allows for easy modularization, which in turn allows for better testing and the possibility to extract parts of the app into separate apps

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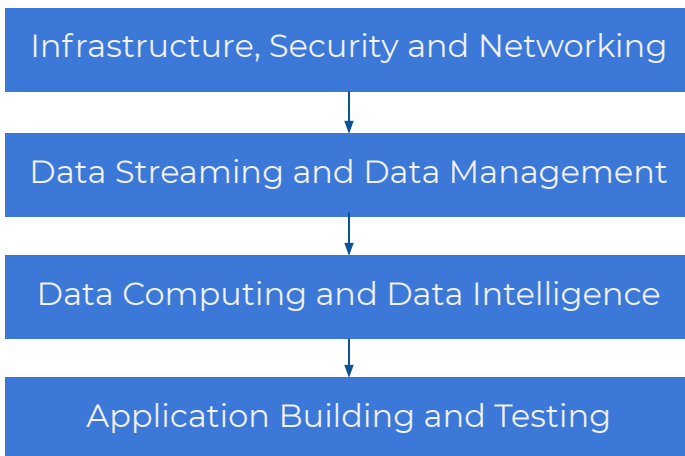
PARTNERSHIPS

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Microsoft

Key partner. Strategic Roadmap and Know-How

Tremend is a long-run Microsoft partner, possessing a broad knowledge in Microsoft Infrastructure and Services, including niche skills such as:

- Customers behavior prediction through Azure **A.I. services**
- **Anomaly Detection** and **Data Science** processing
- **Virtual Assistants** and **Chatbots**, including for Skype
- Virtual Private Cloud with **Kubernetes** deployments

Azure Machine Learning Se
Data -> Predictive model -> Operational web API in minutes

Data | Value

Blobs and Tables
Hadoop (HDInsight)
Relational DB (Azure SQL DB)

Integrated development environment
for Machine Learning

Infrastructure, Security and Networking

Data Streaming and Data Management

Data Computing and Data Intelligence

Application Building and Testing

Deep experience in Enterprise Grade Services

- Professional provisioning and configuration of Azure Cloud infrastructure
- Enterprise Digitalization On-Cloud and On-Premise
- Docker containers management, resources and network management
- Identities management, pipeline management

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Salesforce

Interact with your customers like never before

- Salesforce puts **productivity tools** like macros, keyboard shortcuts, and ready-to-use templates at **relationship managers fingertips** along with a **360-degree view** of every customer;
- **Omni-channel** customer **interaction**, facilitating quick sales processes and resolutions to customer needs;
- Salesforce **integrates** current **campaigns** (Facebook, Google, etc.) and **e-commerce platforms** to better target prospects.
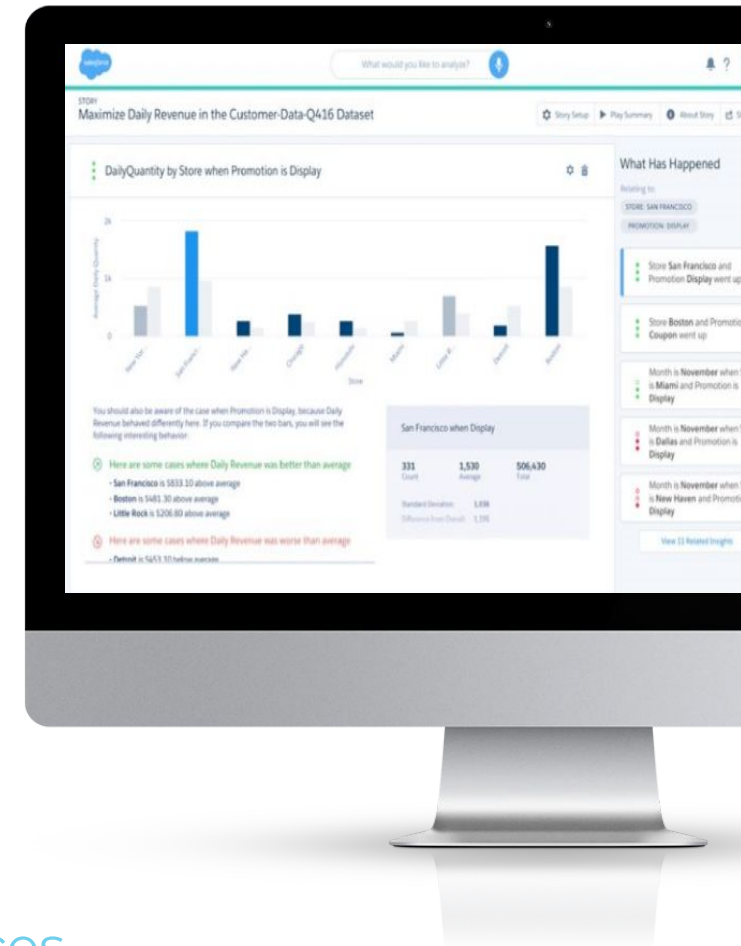
Salesforce by Tremend - Customer Success References

- Drives quick case resolution and maximize **productivity** with **recommended** articles
- **Automatise** common, repetitive, multi step tasks to **resolve customer issues** efficiently
- Deliver **smarter service** by automatically **matching** cases to the agent with the **best skill set** to solve them

- Application **Salesforce integration**
- **Delivering consulting services** for uncovering business needs
- **Implementation** framework and **best practice** in delivery
- Deliver **upcoming functionalities** according to the **roadmap**

Carrefour

SunEdison

Mastercard

Compliance. Security. Innovation.

Tremend signed a strategic alliance with MasterCard with the following objectives:

- **Bring dynamism and agility** to the banking financial system in the implementation of both European and global regulations, as well as the new functionalities in the area of digital payments, leveraging on current technology;
- **Enroll cards in the available Mobile eWallet** (e.g. Apple Pay) and implement the Strong Customer Authentication (SCA) mandate, part of the revised Payment Services Directive (PSD2);
- **Support financial institutions with complex, scalable and secure solutions** reflecting the agility needed for digital transformation.

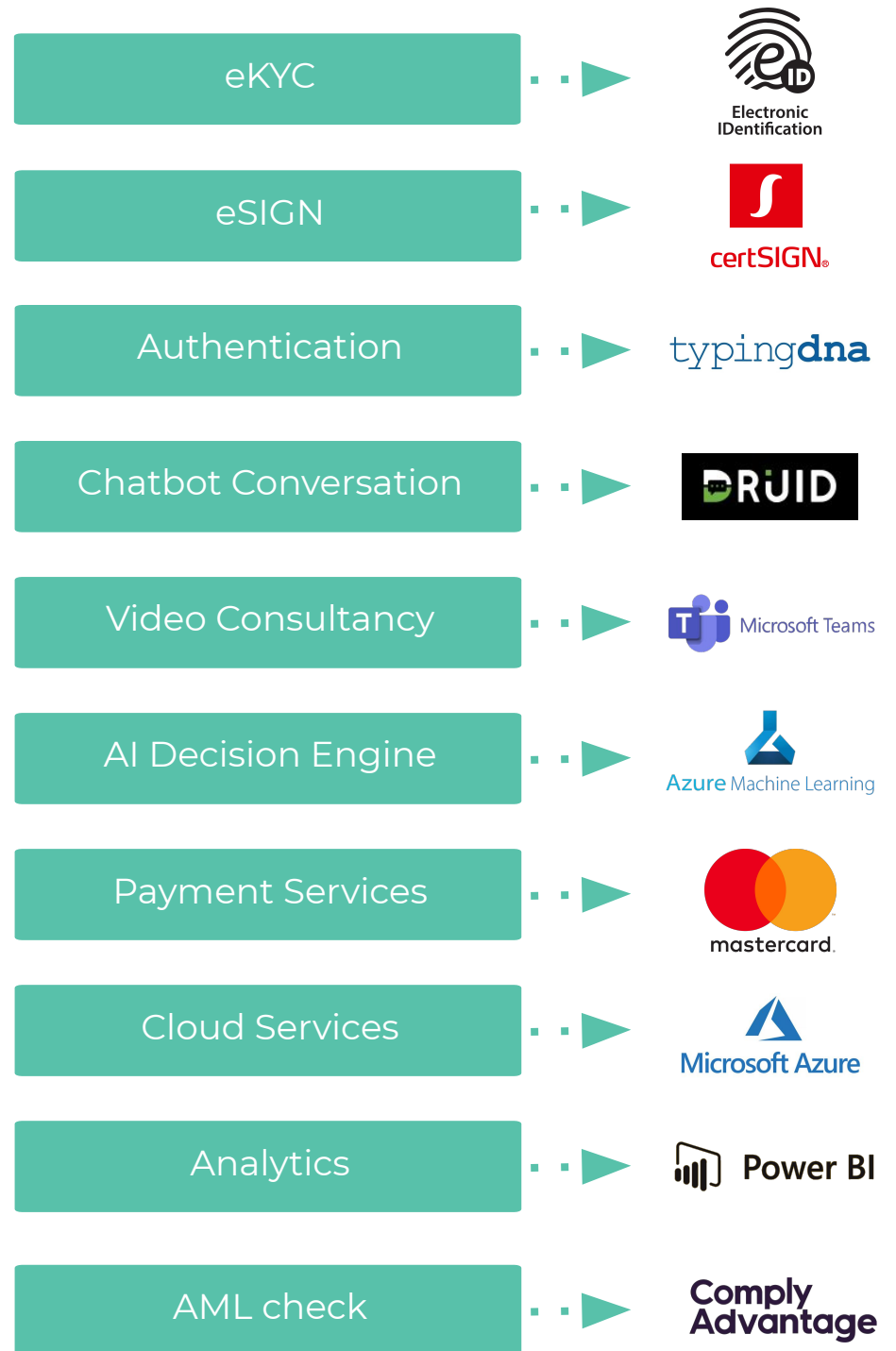**Fastest growing Romanian company in Deloitte Technology Fast 500 EMEA**

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-in-class Partner ecosystem, providing out-of-the-box interfaces with the following fintech services:

eKYC	⇢	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

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Engagement Models

Consulting & auditing - Leveraging our cross-industry expertise in software delivery and emerging digital trends to help you find the right model, technologies and processes.

Solution delivery - Our agile delivery teams employ best practices and tools to build the next-generation solutions that keep your business steps ahead of your competitors.

Innovation & prototyping - We employ a proprietary innovation methodology to nurture ideas and transform them into real-life solutions, ready to be tested and validated.

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How we work

Approach

Security - Tremend employs a Secure Software Development Life Cycle (SSDLC), largely based on the SAMM model from OWASP. Tremend has a delegated security architect (SA) that works closely with the project's technical leader (PTL) and the development team to apply the SSDLC.

Monitor and decrease technical debt - Best practices are supported and strongly encouraged through a variety of internal tools. This allows technical debt to be monitored and kept under control.

Quality assurance - Test plan is defined at project start, covering: testing deliverables, testing types and when they will be used, test automation and chosen testing frameworks, testing tools and programming language, entry and exit criteria (aligned with DOR and DOD for Scrum products), in and out of scope of testing, pass and fail criteria, bug severity levels, environments, test results reporting, measured QA metrics and QA risk analysis.

Key software delivery principles:

- Frequent fully functional releases
- Automated end-to-end release processes, testing and multi-staged delivery
- Version control policies
- Code reviews and pull requests
- Well established Definition of Done & Ready for user story, epic, sprint.

Tools:

- Atlassian suite (Jira, BitBucket, Confluence) for task management, documentation and source control.
- TestRail for test case management.
- Jenkins - for automating processes and CI/CD pipelines.
- Video & audio calling, Slack, Skype - for communication
- Jira & Intervals for time tracking.
- Internal own written tool bridging processes between all of the above.

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Phone, email, Skype.
Or just stop by.

We're always happy to talk.

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