

Tirana

Central Bank of Albania

5 December 2024

Odisseo Di Michele



deda.bit
AMPLIFY YOUR BUSINESS IMPACT

Why Today?

We are here , TAS and Deda. Bit, to show you how we can help you on your journey to enter the SEPA circuit

deda.bit

Our expertise



Banking & Finance

We are the strategic business partner to develop innovative solutions that improve efficiency and enhance the customer experience.



Insurance

We support insurance companies in the digitalization process to ensure an increasingly efficient and customer-oriented service.



Large Corporate

We support large companies in the Manufacturing, Life Science & Pharma, Retail and Telco sectors to guide the digital transition.

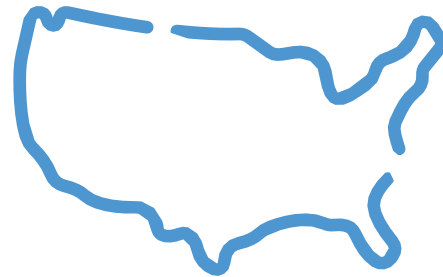


A finance hub on both sides of the Atlantic Ocean



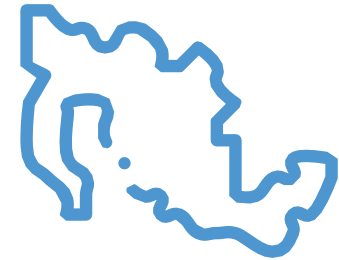
ITALY

- 20** Medium-large banks
- 100** Cooperative banks
- 10+** Financial Intermediaries
- 5** Outsourcing Centers
- 20+** Insurance



USA

- 120** Customers
- 230** Projects related to Add-Ons Solutions
- 2** Data Centers



MEXICO

- 6** Financial institutions
- 250+** Medium Small Businesses
- 2** Data Centers

TAS is a Fintech specialising in **innovative software solutions** for **payments** and **financial services**.

Nowadays, all types of businesses need to quickly adapt to **digital transformation** and the demands of **Open Finance**.

Our mission

We design, integrate and customize digital payment solutions and services to help you compete in the ever-changing ecosystem.



40+

years of experience

750+

experts

Among the
Top 100

fintechs in the IDC Fintech Ranking

Global presence with customers in

20+

countries

100+ Mln

payment cards managed

75%

market share in the Italian banking sector

Supporting

90%

of all PSD2 systems operating in Italy

Supporting

30%+

of all credit card transactions in Germany

With customers in over 20 countries, TAS speaks your language, understands your challenges and brings experience to your local market, helping you to quickly achieve your business goals

Headquarter
TAS SpA
MILANO

Offices in Italy

Roma
Bologna
Parma
Prato
Siena
Lecce

Subsidiaries

TAS International
Lugano Switzerland

TAS France SASU
Sophia Antipolis

TAS Iberia S.L.U
Madrid

TAS Germany GmbH
Monaco

TAS Eastern Europe d.o.o
Belgrado

Infraxis AG – Infraxis UK
Lugano - Leeds

TAS USA Inc
New York

TAS Brasil LTDA
San Paolo

TAS SOUTH AFRICA (Pty) Ltd
Pretoria



For over 25 years, TAS has assisted Commercial and Central Banks in harmonizing the Eurosystem infrastructures, from the domestic RTGS and TARGET migrations, to the messaging infrastructures of TIPS, T2/T2S Consolidation and the upcoming ECMS.

- Today, our **mission critical** solutions are trusted by major Financial Industry customers
- They sit at the heart of the financial messaging layer of **T2** and **T2S** at Bank of Italy and Deutsche Bundesbank, managing over 1 million payment messages per day*
- Run in the card management infrastructure of the **largest pre-paid issuer** in EU
- Provide a **trusted liquidity management framework** for Banking Treasurers, ready to support Target Participants in the upcoming Consolidated T2/T2S/ECMS migrations
- Are the chosen technological framework offered by the **first EU Instant Payments CSMs** to their participants to access the schemes

* Source: ECB Annual Report



Main references related to payments services

CENTRAL BANKS



COMEMRCIAL BANKS



BANKING SERVICE PROVIDERS



Main business areas



DIGITAL PAYMENTS



REAL-TIME LIQUIDITY



FINANCIAL NETWORKS



PSD2



CAPITAL MARKETS

ISSUING & PROCESSING

OMNICHANNEL PAYMENTS
ACCEPTANCE

BRANCH TRANSFORMATION

REAL-TIME PAYMENTS

BILLS PRESENTMENT &
PAYMENT

FRAUD MANAGEMENT

DIGITAL TREASURY

INTRADAY LIQUIDITY
MANAGEMENT

COLLATERAL
MANAGEMENT

BCBS 248 STRESS TESTING

SECURITIES SETTLEMENT

GATEWAYS TO PAYMENT SCHEMES AND COMMUNITIES

SWIFT CERTIFIED SERVICE
BUREAU

ISO 2022 MIGRATIONS

LAST-MILE CONNECTIVITY

OPEN BANKING & EMBEDDED FINANCE

TPP ENABLEMENT

SCA/TRA
MANAGEMENT

PAYMENT
INTELLIGENCE

SECURITIES BACK OFFICE

DERIVATIVES
BACK OFFICE

REGULATORY
REPORTING

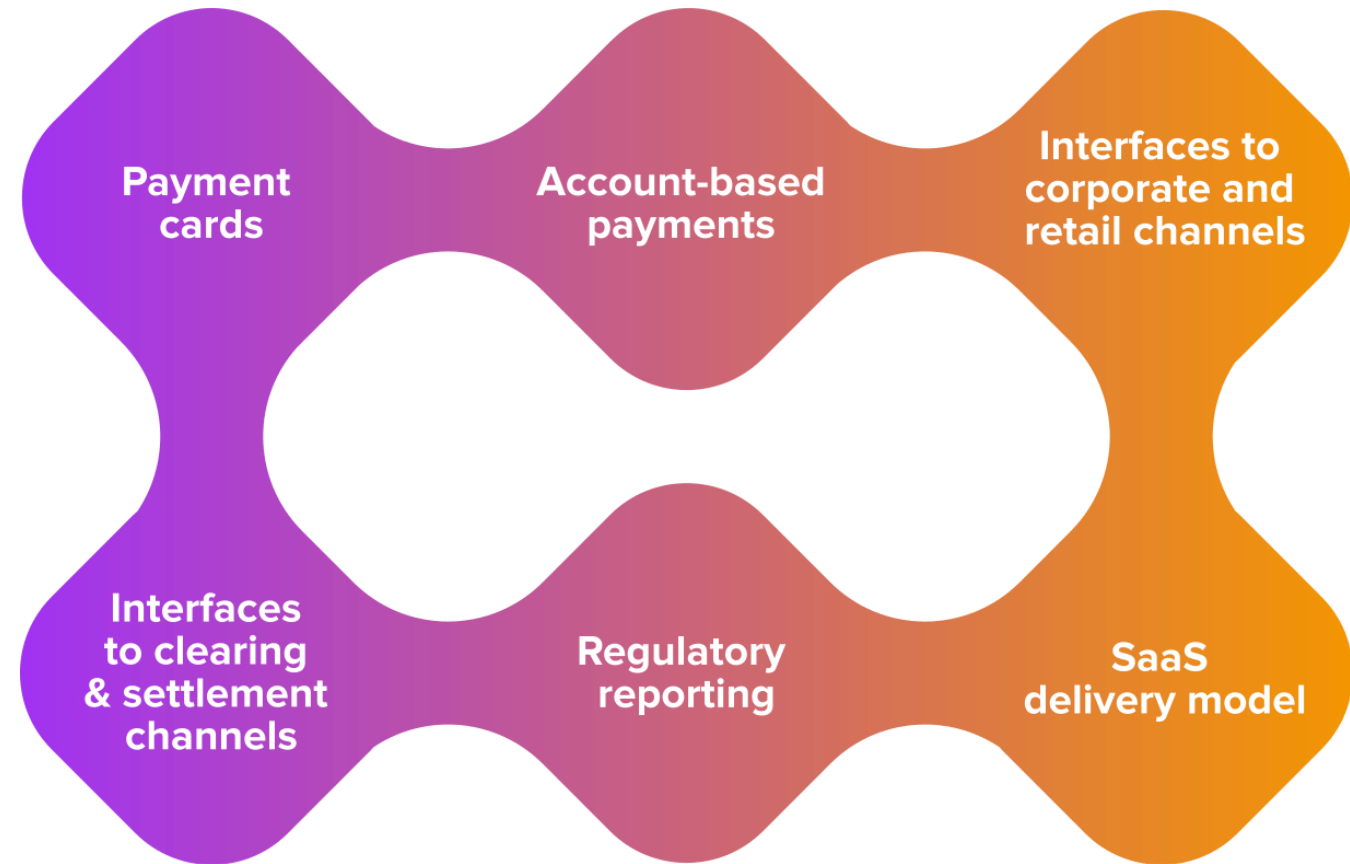
End-to-end Payment Processing in Real-time

TAS Global Payment Platform (GPP) responds to new market needs with a **modular end-to-end coverage** of all **traditional and innovative payment processes**, with an **API-first** and rich **omni-channel approach**.

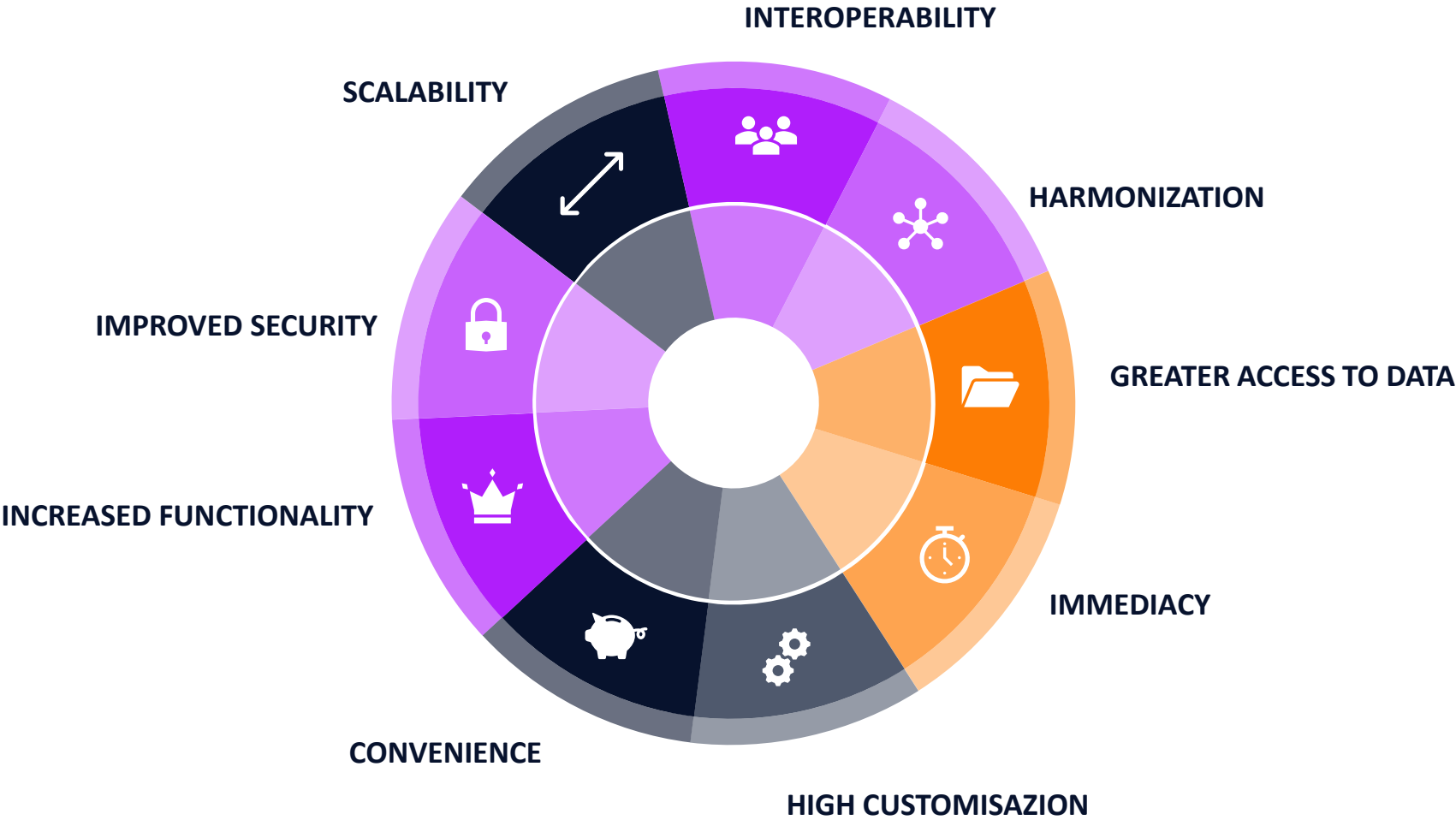
GPP is highly configurable and suited to **any ecosystem operator**, be it a Bank, e-Money Institution, Payment Institution, Fintech or Corporate.

GPP is **cloud-native**, designed as a turnkey offer for **24x7 real-time operations**. The design also allows **hybrid deployment models, tailored to customer-specific requirements**.

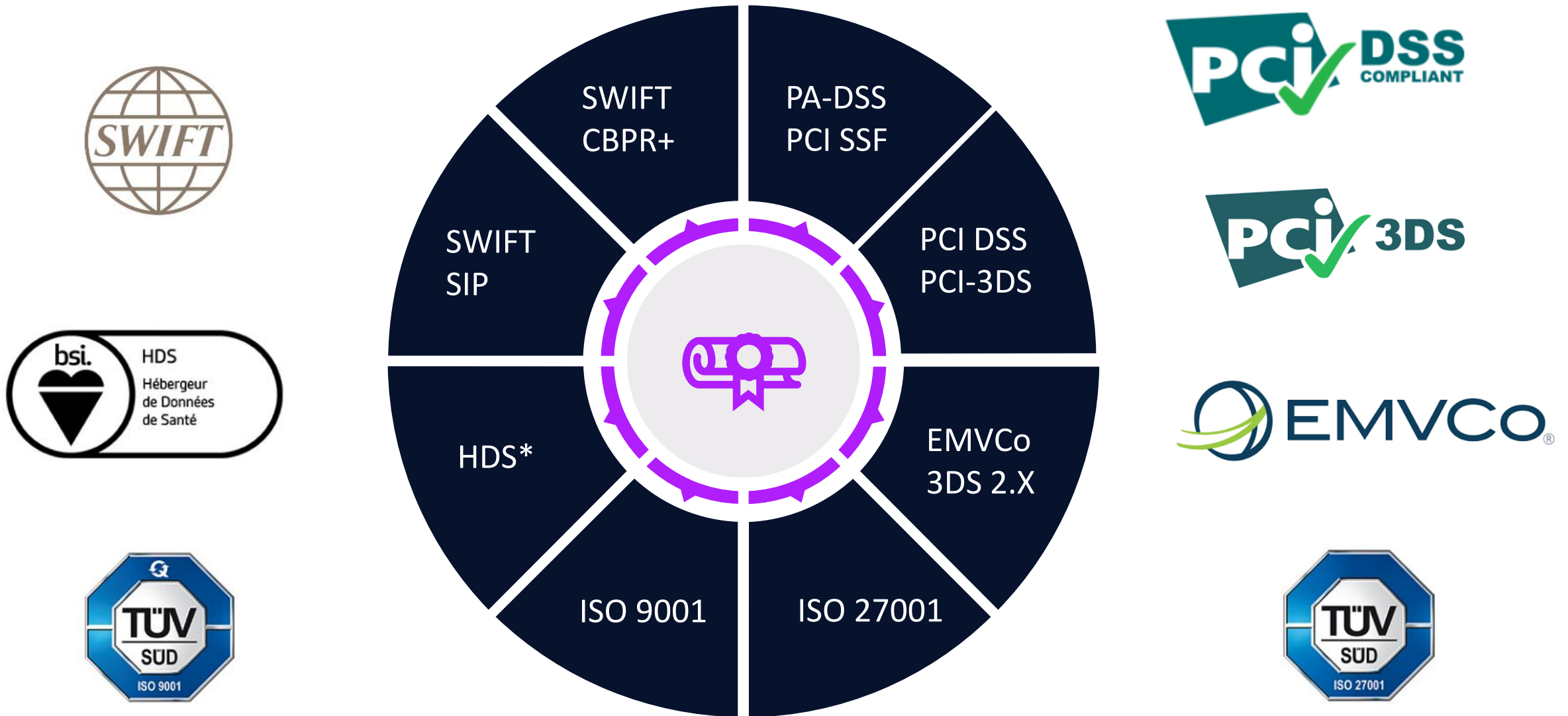
Based on a state-of-the-art architecture and inspired by the *composable banking* paradigm, GPP ensures **easy integration** with customer core systems and third party applications.



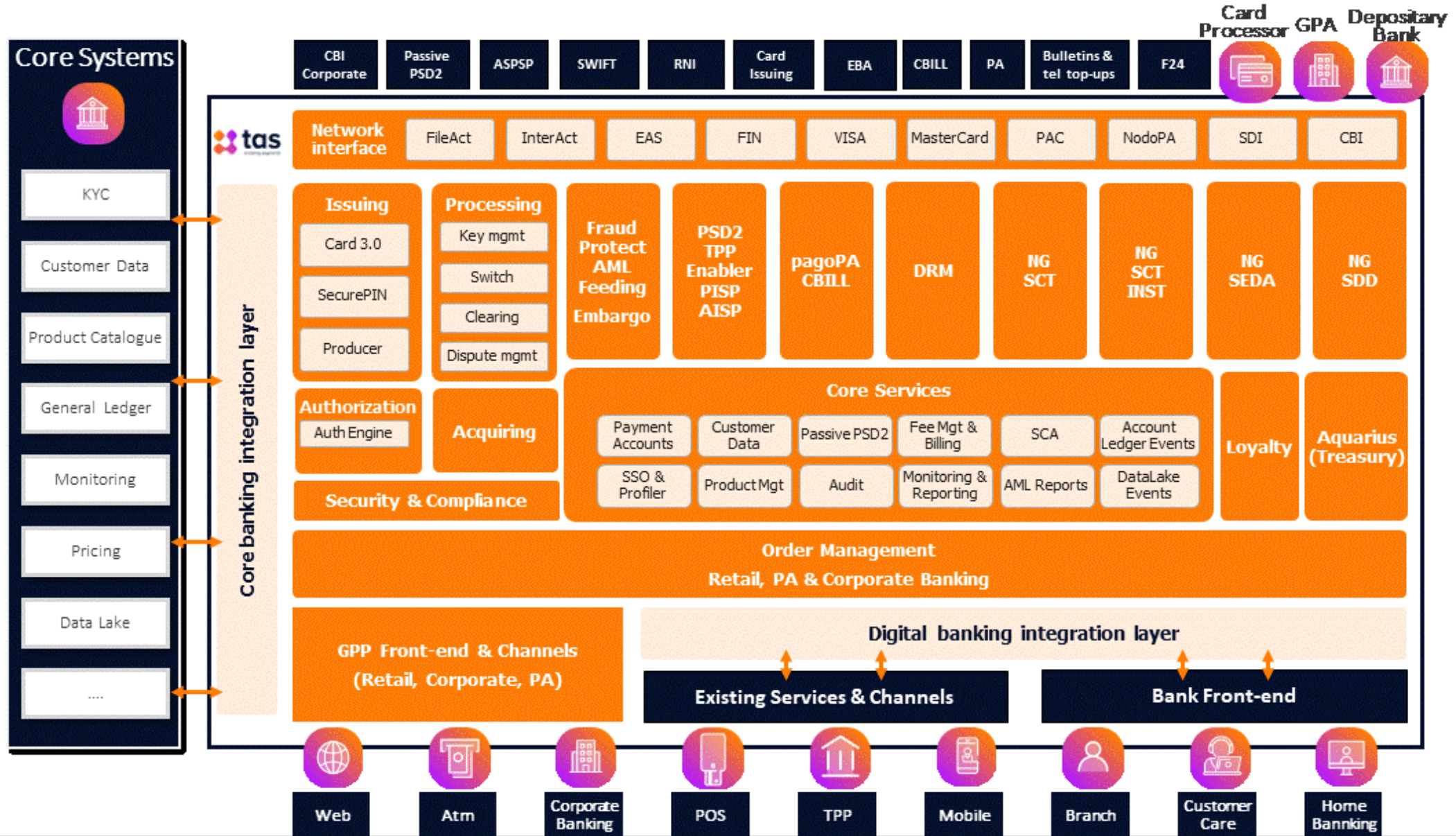
Satisfying a growing need for...



Main Certifications



* Health Data Hosting (HDS), TAS France data center



Main architectural features

- ✓ TAS Global Payment Platform responds to new market needs and offers a modular end2end coverage of all processes related to traditional and innovative payments, with an API-first approach and a rich omni-channel.
- ✓ GPP is a cloud-native platform for a turnkey offer with 24 × 7 real-time operations, but also enables hybrid deployment methods, tailored to the customer.
- ✓ The architecture, designed according to the composable banking paradigm, guarantees easy integration with other partners and the customer's core systems, and hyper-customization to differentiate the offer
- ✓ The solution complies with international quality and information security standards.

Main functional features

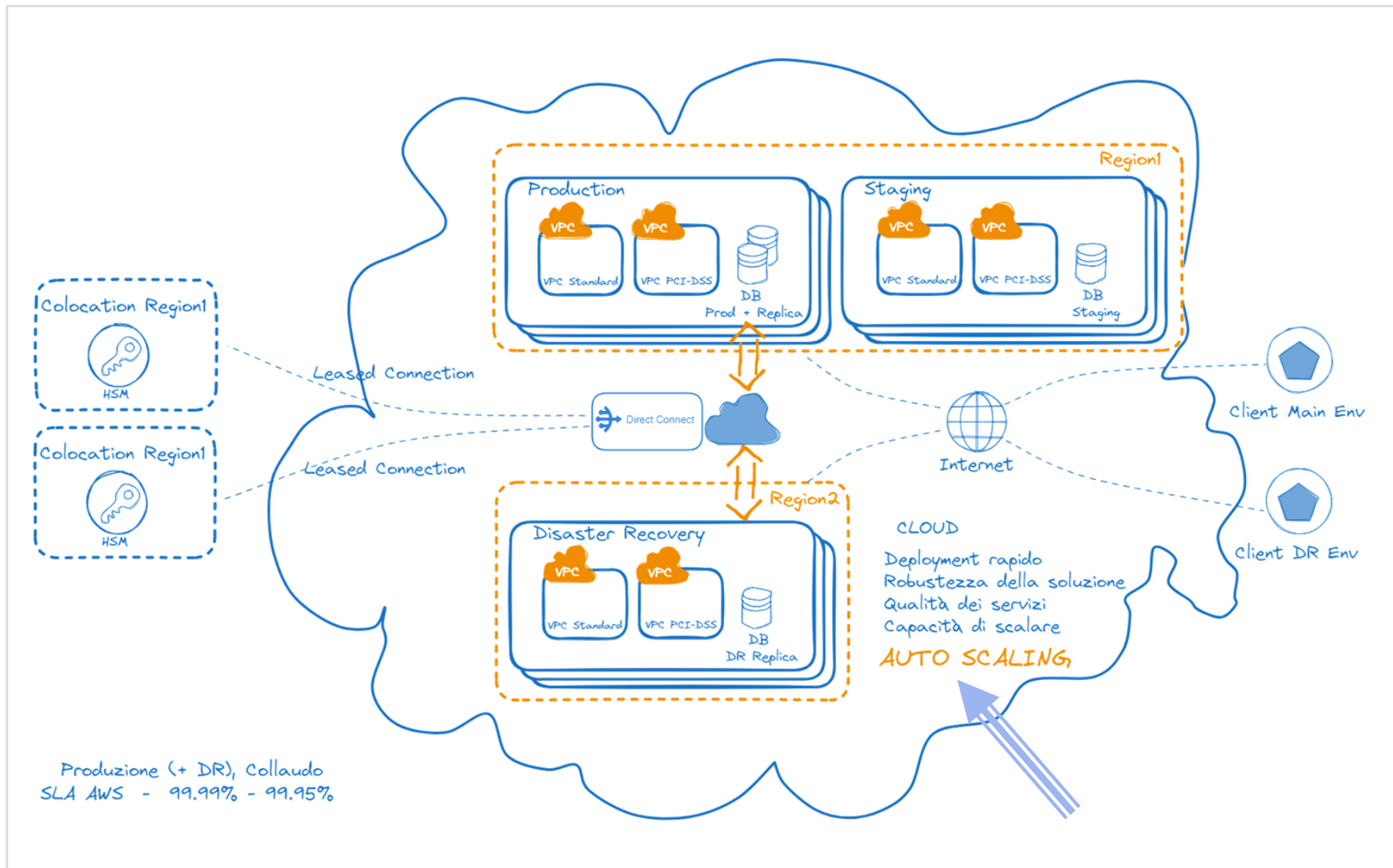
- ✓ **Routing Rules**
Address messages to final destinations according Message Type, Country BIC, Payment Amount, Message Reference, etc.
- ✓ **Message Transcode**
from/to legacy formats with message enrichment, default values and overriding values
- ✓ **Message Traffic reconciliation**
FIN and MX messages reconciliation and correlations.
- ✓ **Data Entry and Repair**
With message templates, wizards and free-format editors
- ✓ **Four Eyes Principle**
Everywhere you need it is possible to define workflows with multilevel approval processes
- ✓ **Multilingual**
The solution can be configured to use the same language of the browsers

TECHNOLOGICAL STACK & SECURITY

- The solution is cloud native based on a microservices architecture.
- The microservices are developed using the Spring Boot java framework or JEE on Wildfly, java version ≥ 8 .
- REST APIs / Kafka Topics are used to implement microservices and external systems communication
- Batch modules developed using Spring Batch framework. Batch processes can be scheduled either autonomously at container level, or through the use of a Spring Cloud Data Flow scheduler.
- The end user web front end interfaces are built with Angular.
- The back-office interfaces are based on TAS Raven framework, which allows the development of operational dashboards in RAD mode, using a no-code modeling system of flows and user interfaces.
- User web access security is implemented through JWT token and Identity Provider module.
- A2A security implemented through mutual authentication (Two Ways SSL) and application token.

INFRASTRUCTURE

- Container: Kubernetes / Openshift
- Database: PostgreSQL
- WebServer: Apache HTTP Server/NG-IX
- Broker MQ: Kafka
- All microservices implement liveness and readiness interfaces, expose Prometheus metrics and implement opentracing interfaces (Jaeger) and trace logs formatted to be easily collectable via ELK stack and viewable on Kibana.
- The microservices also provide behavioral probes that can be viewed via the Grafana interface, which allow you to monitor the "application" status and raise alerts in the event of anomalies.

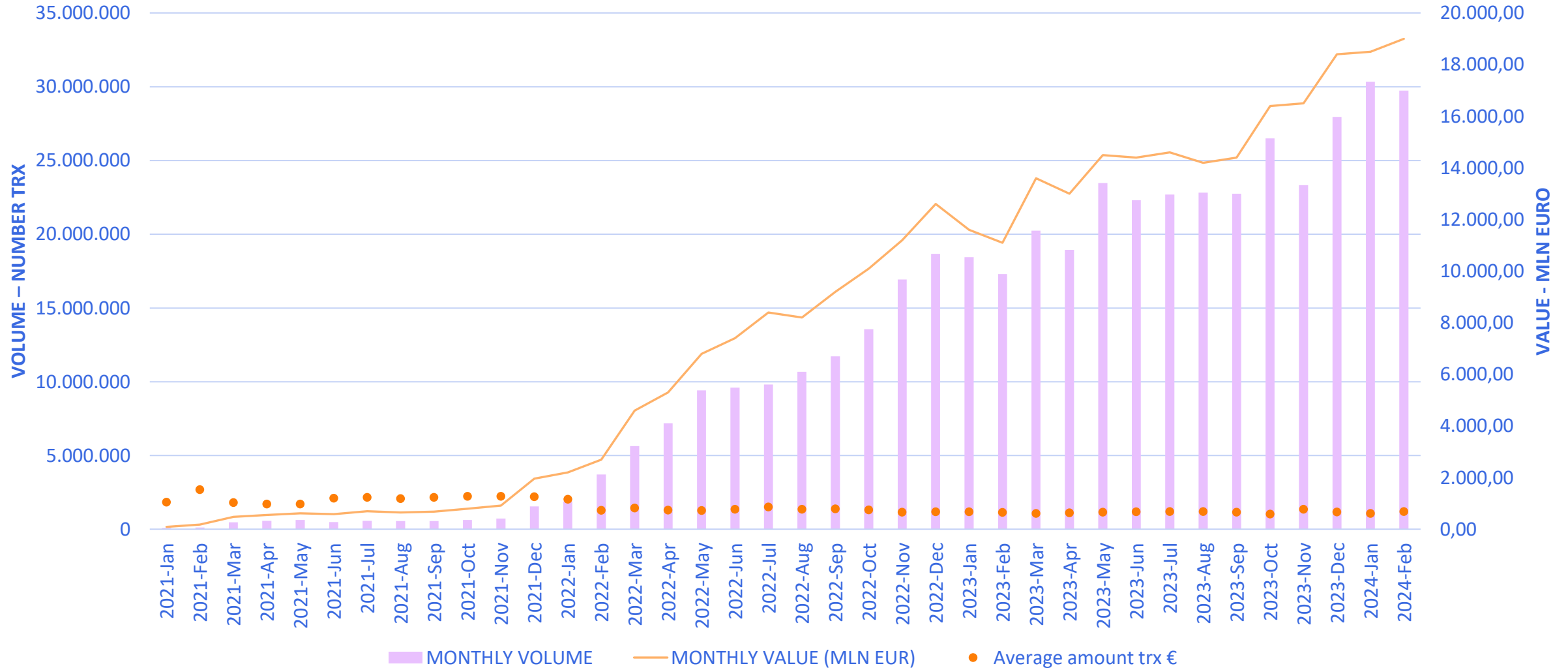


MAIN FEATURES

- Production environment with application and database components installed and running in parallel on multiple independent Availability Zones
- Staging environment that replicates the structure of the production site
- Disaster Recovery Environment in a Different Region
- Each environment has application components segregated onto different Virtual Private Clouds
- Opportunistic use of cloud services
- Adoption of Open Source components and market standards to allow simplified migration of the solution to other public clouds

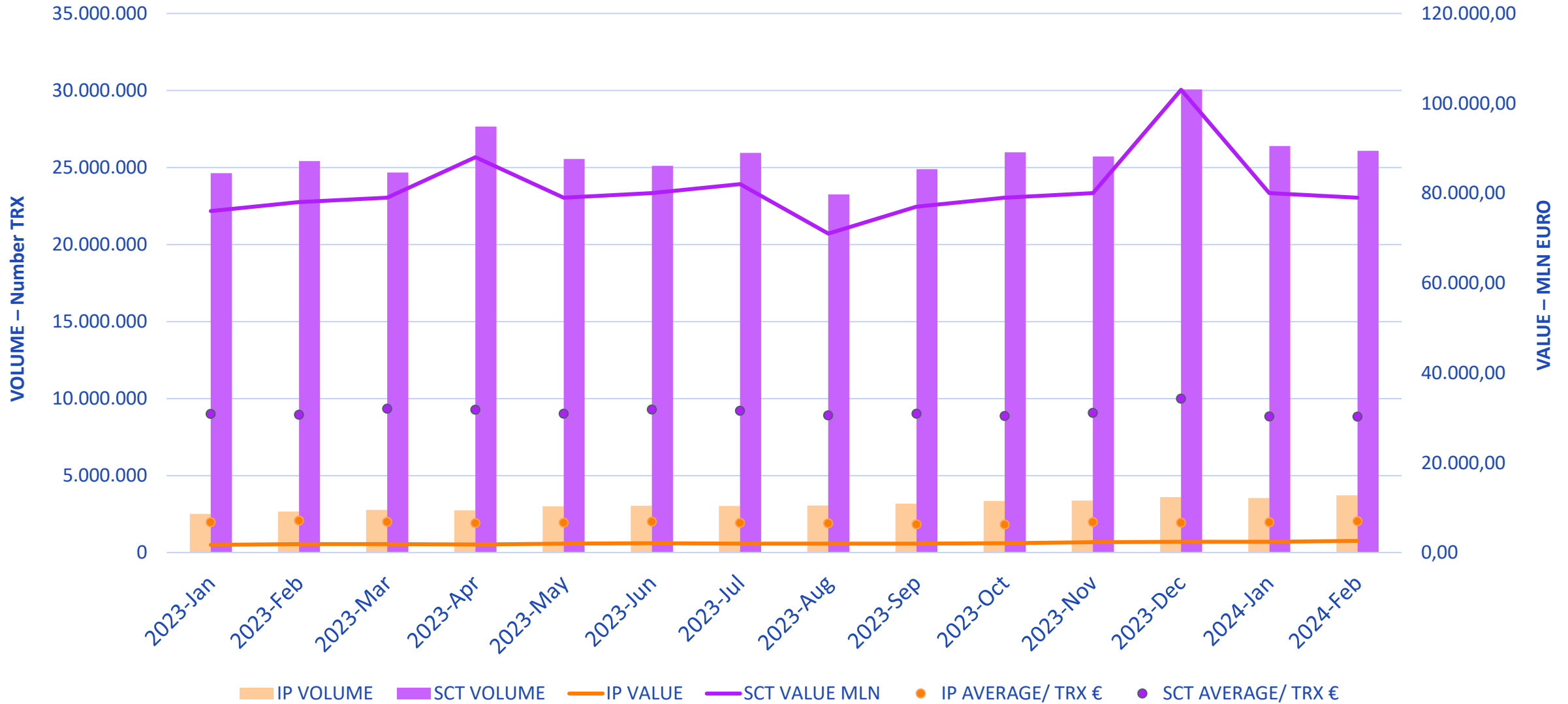
Instant payments volume increase

TIPS HISTORY MONTHLY TREND



Instant payments volume increase

IP (TIPS+RT1) vs EBA STEP2 SCT 2023 Daily average





Thank you.

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Tirana 5 December 2024

Claudio Montarello – Deda Bit

Odisseo Di Michele - TAS



Amplify your business impact

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and building IT and digital innovation projects

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Our dimension

We are a team of over 450 people who are passionate and dedicated to business innovation.

+25

years of commitment, courage and resourcefulness

+400

customers who have chosen us for their growth

+51 mln €

Of revenue in 2023

12

Branches in Italy

Our Group - Deda

We are part of Deda, a constantly growing technology group, part of a solid family business. And we are one of the founding companies of Deda's Finance & Data Hub, a center of excellence where we combine and integrate the skills and solutions of the Group's companies operating in the world of banking & finance, data and AI.

€342 mln

Consolidated revenues
2023

4000+

Customers

3000+

Employees

50+

Countries

deda.

HUB FINANCE & DATA

The Group

deda.value
deda.next
DE★IT

PUBLIC SERVICES

CLOUD & CYBERSECURITY

deda.cloud

AXSYM

QUOD ORBIS

deda.

BANKING & FINANCE

LASER

OPENTECH

ORS GROUP

ARTIFICIAL INTELLIGENCE & DATA

DIGITAL BUSINESS

deda.digital

DERGA CONSULTING

DERGA

FASHION

deda.stealth

zedonk.

B/SAMPLY

pegaso SOFTWARE SOLUTIONS 2000

DEDAGROUP MEXICO

DEDAGROUP NORTH AMERICA

VISIFI

share one

microData GROUP

RAD informatica

BERMA

SEI

DEDAGROUP BUSINESS SOLUTIONS

LASER

OPENTECH

ORS GROUP

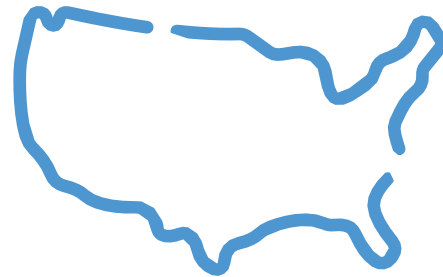


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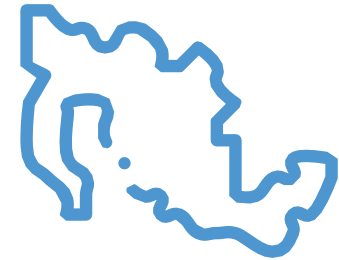
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