

TDHI CREDIT CARD

THE HOUSE OF CARDS

Payment Solutions · IT · AI · Crypto · Credit Cards · FinTech



INNOVATION TAKES SHAPE. YOUR PROJECT FINDS ITS SOLUTION.

Design, technologies, payment systems and international consultancy: five specialised Divisions, one strategic vision.

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ABOUT US

International expertise. Strategic vision. Tailor-made solutions.

TDHI CREDIT CARD is TDHI GROUP's specialist platform for cards, payment systems, technological innovation and FinTech.

We support companies, banks, financial institutions, startups and project promoters who need multidisciplinary expertise, confidentiality and genuinely customised solutions.

Our philosophy is simple: understand the project before proposing the product.



AN INTEGRATED STRUCTURE, FIVE COMPLEMENTARY AREAS OF EXPERTISE

The TDHI CREDIT CARD, TDHI FUTURE, TDHI PAYMENT SOLUTIONS and TDHI FINTECH Divisions, together with the specialist CREDIT CARD DESIGN TDHI service, enable a coordinated approach to commercial, graphic, technological, production and strategic needs.

OUR COMMITMENT

WE ANALYSE. WE SELECT. WE CREATE. If a suitable solution exists, we identify it and assess its fit with the project. If it does not, we study how to conceive, develop and implement it with the appropriate partners.

MISSION, VISION AND VALUES

MISSION

To be trusted advisers and long-term partners, guiding clients through decisive choices.

VISION

To contribute to the evolution of cards, payments and financial services through innovation, transparency and expertise.

VALUES

Responsibility, integrity, service quality, competitiveness, continuous development of know-how and enduring relationships.

METHOD

Needs analysis, assessment of alternatives, partner selection and coordination of agreed activities.

Our working model stems from TDHI GROUP's consulting tradition and experience in international markets.

OUR DIVISIONS

An ecosystem of services. One point of contact for complex needs.

01**TDHI CREDIT CARD**

35 specialised services: credit, debit, loyalty, gift, smart and premium cards; production, consultancy, commercial development and partnerships.

02**TDHI FUTURE**

Research, concept and development of projects in AI, AR/VR, quantum, blockchain, microelectronics, biotechnology and emerging technologies.

03**TDHI PAYMENT SOLUTIONS**

Conception, selection and integration of payment systems, gateways, digital solutions and customised infrastructures.

04**TDHI FINTECH**

Strategic consultancy for digital financial services, banking, lending, investment technology, InsurTech, open banking and DeFi.

05**CREDIT CARD DESIGN TDHI**

Production-aware design and five individually purchasable modules; graphic and technical support between European and Latin American clients and Asian manufacturers.

A CROSS-DIVISIONAL SERVICE: ID, BADGES AND ACCESS CONTROL

Our offer also includes identification cards, corporate passes, smart credentials and access gateways: we select existing products or coordinate solutions designed around operational needs.

WHO WE SERVE

Banks and financial companies · businesses · FinTech and startups · platform developers · international manufacturers · HO.RE.CA. establishments · institutions and organisations.

35 SPECIALISED SERVICES

Overview of TDHI CREDIT CARD Division services / 1 of 2

From design to production, from technical consultancy to commercial representation: services can be assessed individually or combined into a coordinated programme.

DESIGN, PRODUCTION AND COMMERCIALISATION

01 Card design: graphic development and collaboration with production

02 Production of all types of cards

03 Production of tools and components for payment systems

04 Representation and sales of loyalty cards

05 Representation and sales of metal cards

06 Representation and sales of luxury cards

07 Representation and sales of payment systems

08 Representation and sales of payment applications

09 Sales strategies for metal cards

10 Sales strategies for luxury cards

11 Loyalty-card strategies for the HO.RE.CA. sector

12 Design and development of innovative metal-card projects

13 Design and development of creative luxury-paper solutions

INNOVATION, SYSTEMS AND STARTUPS

14 Design of innovative payment systems

15 Integration and development of cryptocurrency-related projects

16 International consultancy for Credit Card, IT and Payment Solutions startups

COMMERCIAL CONSULTANCY AND REPRESENTATION

17 Commercial consultancy in Europe and Africa for cards, IT and payment systems

18 Commercial consultancy in South America for cards, IT and payment systems

OUR PRINCIPLE

Clients should not buy unnecessary services: we identify the expertise and activities best suited to the desired outcome.

35 SPECIALISED SERVICES

Overview of TDHI CREDIT CARD Division services / 2 of 2

COMMERCIAL CONSULTANCY AND REPRESENTATION

19 Company representation in the countries of interest to the client

20 Commercial consultancy in Asia for cards, IT and payment systems

21 Commercial consultancy in Central Asia for cards, IT and payment systems

STRUCTURING AND AUTHORISATION PROCESSES

22 Development and structuring of proprietary payment systems

23 Assistance with gaming licence applications in Europe

24 Assistance with offshore gaming licence applications

25 Assistance with e-banking authorisations in Europe

26 Assistance with offshore e-banking authorisations

27 Assistance with European authorisation processes for wallets and crypto activities

28 Assistance with offshore authorisation processes for wallets and crypto activities

CORPORATE FINANCE AND SPECIAL SECTOR PROJECTS

29 Assistance with forming holding companies internationally

30 Assistance with buying and selling banking institutions

31 Consultancy on international bank guarantees

32 Consultancy on international letters of credit

33 Consultancy on Medium Term Notes (MTN)

34 M&A in the FinTech sector

35 Organisation and management of FinTech forums

Banking, financial, authorisation and issuance services are structured in accordance with applicable regulations and, where necessary, with authorised entities and qualified partners.

BEYOND THE 35 SERVICES

Have an idea or project that is not on the list? Tell us what you need: we will assess which expertise, tools and partners we can offer. Our Group provides another 175 services across 85 business sectors. Even with 210 standard services, the possibilities for tailoring solutions are unlimited.

TDHI CREDIT CARD

The House of Cards — Technology, innovation and exclusivity.

The Division dedicated to cards, from traditional programmes to technologically advanced products.

We design, select and coordinate the development of payment, loyalty and gift cards, focusing on design, materials, security, industrial feasibility and commercial positioning.



CARD SOLUTIONS AND SPECIALISATIONS

CREDIT & DEBIT

Traditional, contactless, premium and customised cards for payment programmes.

LOYALTY & GIFT

Tools for loyalty, promotions, commercial programmes and HO.RE.CA. services.

BIOMETRIC & SMART

Projects featuring fingerprint, RFID, NFC, microchips and integrated electronic technologies.

CRYPTO-RELATED

Card concepts and infrastructure linked to digital-asset and FinTech ecosystems.

METAL & LUXURY

Premium materials, special finishes, exclusive products and projects with strong aesthetic value.

IDENTITY & ACCESS

Badges, smart ID, corporate passes and credentials for access control and security.

WE SELECT, OR WE CREATE

We identify products and technologies already on the market or, with qualified partners, design and develop client-specific solutions.

TDHI CREDIT CARD

A partner from design to the card issuance programme.



WHEN A CARD BECOMES A STRATEGIC PROJECT

A card programme may involve design, chips and materials, personalisation technologies, manufacturers, issuers, processors, investors and numerous commercial stakeholders. TDHI CREDIT CARD helps connect these elements within a coherent strategy.

- **DESIGN & PRODUCTION** — Concept development, prototyping, dialogue with manufacturers, materials selection and cost-factor assessment.
- **PARTNER SEARCH** — Support in selecting manufacturers, technical suppliers, financial institutions, commercial partners and potential investors.
- **MARKET STRATEGY** — Consultancy on sales, international representation, positioning of premium cards and loyalty programmes.
- **CONFIDENTIALITY** — Initial consultation and protection of project information, including non-disclosure agreements where appropriate.

WHO IT IS FOR

Banks, financial institutions, FinTech firms, startups, issuers, card networks, technology developers and companies wishing to launch or improve a card.

TDHI FUTURE

Shaping Tomorrow — Where vision meets innovation.

TDHI FUTURE is the Division dedicated to concept development, research, design and strategic consultancy in emerging technology sectors.

We help companies, innovators and investors turn unconventional ideas into structured initiatives through feasibility analysis and access to specialised expertise.



AREAS OF INNOVATION AND RESEARCH

AR / VR Augmented and virtual reality, immersive experiences and digital applications.	AI & IT SYSTEMS Artificial intelligence, IT architectures and digital infrastructures.
BLOCKCHAIN & DEFI Cryptocurrencies, blockchain infrastructure and decentralised finance.	QUANTUM Quantum technologies and potential applications in advanced computing.
MICROCHIP Semiconductors, microelectronics and technological components.	BIO & NANO Biotechnology, nanotechnology and innovative materials.
THEORETICAL MODELS Metaphysics and theoretical models explored in interdisciplinary settings.	SPECIAL PROJECTS Original concepts requiring a non-conventional approach.

WE EXPLORE, WE SELECT, OR WE CREATE

We explore an idea's potential, select the most suitable technologies or contribute to designing new solutions.

TDHI FUTURE

From vision to a development plan.



WHAT WE CAN DO FOR YOUR PROJECT

- **TECHNOLOGY SCOUTING** — Assessment of technologies, research and applications potentially useful to the client's goals.
- **CONCEPT & FEASIBILITY** — Concept definition and initial assessment of feasibility, risks and project requirements.
- **PARTNERSHIPS & RESEARCH** — Identification of potential technical partners, research centres, developers or investors.
- **CO-DEVELOPMENT** — Assessment of joint ventures, joint-development agreements or co-ownership arrangements to be governed by contract.
- **PROJECT COORDINATION** — Connecting entrepreneurial vision, technical resources, budgets and potential implementation stages.

INNOVATING ALSO MEANS PROTECTING THE IDEA

We pay attention to confidentiality, intellectual property and the definition of each party's rights. Every proposal is evaluated according to its actual level of maturity and feasibility.

We do not merely imagine the future. We help explore how to build it, or we build it for you.

TDHI PAYMENT SOLUTIONS

Intelligent payment systems for a connected world.

We design customised payment systems or identify the most suitable technologies on the market for complex requirements.

Integrating processors, gateways, platforms and financial services requires architectural expertise, selection capability and coordination among different stakeholders.



AREAS OF ACTIVITY

TAILOR-MADE SYSTEMS Infrastructure developed around business models and operating flows.	PAYMENT GATEWAYS Search for and integration of gateways, processors and service providers.
INTEGRATED PAYMENTS Connecting channels, platforms, applications and financial services.	E-COMMERCE Digital solutions for marketplaces, e-shops and online services.
CROSS-BORDER Analysis of architectures and partners for international transactions.	PAYMENT OPTIMISATION Identification of issues, technical alternatives and opportunities for improvement.

WE ANALYSE, WE SELECT, OR WE CREATE

We analyse the problem, compare available solutions and explore developing a system tailored to the project.

TDHI PAYMENT SOLUTIONS

Complexity becomes a structured process.



OUR OPERATING MODEL

01 / ANALYSIS

Objectives, markets, volumes, integration requirements, security and processes.

02 / ARCHITECTURE

Assessment of technological components and required connections.

03 / PARTNERS

Selection of suitable institutions and providers, including authorised entities.

04 / COORDINATION

Implementation roadmap, management of interdependencies and technical communication.

WHEN WE ARE PARTICULARLY USEFUL

When an existing system does not solve the problem, multiple providers need coordination, integration becomes an obstacle or the project calls for non-standard solutions.

A PARTNER, NOT A PREDEFINED GATEWAY

Our consulting approach enables us to assess different options rather than proposing a single technology in advance. Payment activities subject to licensing are entrusted to authorised operators.

TDHI FINTECH

Driving the Future of Financial Innovation.

The evolution of financial services requires accessible platforms, efficient connections and new business models.

TDHI FINTECH supports companies, financial institutions, startups and investors in the study and strategic development of digital initiatives, with a focus on feasibility, technology, partners and regulatory requirements.



CONSULTANCY AND DEVELOPMENT SECTORS

DIGITAL BANKING Digital platforms and next-generation banking services.	PAYMENTS & TRANSFERS Digital payments, transfers and integrated financial services.
LENDING & CREDIT Credit models, digital lending and financing technologies.	WEALTHTECH Applications for investments and digital wealth management.
INSURTECH Distribution and automation of insurance services.	BLOCKCHAIN / DEFI Blockchain, digital assets and decentralised ecosystems.
AI / REGTECH Automation, data analysis, compliance and supporting technology.	OPEN BANKING API integrations, embedded finance and new financial experiences.

WE ANALYSE, WE SELECT, OR WE CREATE

From an idea to a project structure that brings together the value proposition, technology, partners, investment and sustainability.

TDHI FINTECH

International consultancy that begins with confidentiality.



HAVE AN IDEA? LET'S START WITH WHAT MATTERS.

A FinTech project may originate from proprietary technology, an established company or simply an intuition. The first requirement is often to be able to share it with a trusted party without giving up protection of the information.

- **NDA & CONFIDENTIALITY** — Option to begin discussions under a non-disclosure agreement.
- **BUSINESS & TECHNOLOGY REVIEW** — Review of the operating model, market and technical solutions.
- **PARTNER SEARCH** — Scouting for developers, financial institutions, authorised suppliers and potential investors.
- **DEVELOPMENT STRATEGY** — Definition of priorities, potential phases, governance requirements and expansion opportunities.
- **PARTNERSHIPS** — Assessment of strategic collaborations, co-development or potential co-investment on a case-by-case basis.

DO NOT LIMIT YOUR VISION BEFORE SHARING IT

Describe what you have developed, what you are looking for and where you wish to go. We will assess how TDHI FINTECH and TDHI GROUP's resources can contribute.

CREDIT CARD DESIGN TDHI

The Art of Card Design — From concept to production.

Much more than a design studio: the service combines visual identity, knowledge of materials and production techniques, cost awareness and international support.

It is intended for PVC, metal, precious-material cards and exclusive projects. Design quality is considered alongside industrial manufacturability.



FIVE MODULAR SERVICES: CHOOSE ONLY WHAT YOU NEED

01 CARD DESIGN — PDF presentation featuring eight creative proposals from which to select the most promising design directions.

02 PROFESSIONAL MOCKUP — Two deliverables: a graphic presentation and a technical-commercial presentation to showcase the project.

03 PRODUCTION FILES — Preparation of professional SVG vector files and graphic details for transfer to the manufacturer.

04 POST-DESIGN ASSISTANCE — Support during sampling and production, including review of graphic and technical aspects.

05 TIME ZONE & LANGUAGE SUPPORT — Assistance and coordination between European and Latin American clients and Asian manufacturers regarding language, time zones and operations.

GENUINE MODULARITY

Each module may be purchased individually or combined with others. From the initial concept through production assistance, the path is built around the client's needs.

CREDIT CARD DESIGN TDHI

The operational bridge between Europe and Asia.



THE PROBLEM WE ADDRESS

European banks and companies can rely on Asian manufacturers with excellent industrial expertise. However, differences in languages, time zones, graphic specifications and production processes can cause delays, repeated revisions and misunderstandings.

OUR SOLUTION

CREDIT CARD DESIGN TDHI provides a specialist point of contact who facilitates communication between buyer and manufacturer, interprets aesthetic and technical requirements, helps resolve issues and supports both parties throughout the production chain.

- **FOR EUROPEAN CLIENTS** — Access to graphic and technical specialists without maintaining a permanent in-house department.
- **FOR ASIAN MANUFACTURERS** — Potential representation and local support for European or Latin American customers through agreements with TDHI INTERNATIONAL or TDHI ITALIA.
- **FOR EVERYONE** — Greater continuity in communication, clearer specifications and more efficient collaboration.

WE DON'T JUST DESIGN CARDS

We design cards with an understanding of how they will be produced. The value lies not only in the image, but in the balance between quality, feasibility and cost.

ID & ACCESS SOLUTIONS

Smart Identity — Security, design and access control.

TDHI CREDIT CARD's expertise also extends to identification and access credentials.

We select existing products or coordinate the development of customised cards and systems for companies, institutions, events and professional facilities.



AVAILABLE SOLUTIONS OR SOLUTIONS TO DEVELOP

ID & SMART ID

Physical and electronic identity cards and secure credentials.

CORPORATE PASSES

Corporate badges and cards for employees, executives and collaborators.

VISITOR & EVENT

Temporary passes and credentials for guests, events and HO.RE.CA. facilities.

RFID / NFC / BIOMETRIC

Contactless technologies, authentication and digital credentials.

ACCESS GATEWAYS

Readers, gates, turnstiles, devices and integration with access systems.

SPECIAL PROJECTS

Custom solutions for environments and processes with specific operating requirements.

WE SELECT OR WE CREATE

We do not impose a predefined product: we choose among available solutions or explore developing a customised system based on security, context and budget.

LET'S START WITH YOUR PROJECT

An idea. A need. A partnership to build.



From designing a single card to an international payments platform; from premium design to FinTech initiatives and emerging technologies: our focus always starts with the client's objective.

THE FIRST STEP

Tell us what you wish to achieve, what difficulties you face and what results you expect. We will analyse the available information and evaluate a path for consultancy, partner selection or customised development.

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Thank you for your attention