

PRESENTATION



DIVISION CREDIT CARD

A WELCOME

WELCOME TO THE HOUSE OF CARDS

This is a brief presentation of our division. The division works through its teams in Cayman island, USA and Korea.

It is a large world in constant evolution. We, in symbiosis with our world, evolve, develop, change and progress.



TDHI CREDIT CARD

the house of cards

WWW.TDHI-
CREDITCARD.COM

facebook®

About Us



DIVISION CREDIT CARD

PROFESSIONAL CONSULTING & BUSINESS

High quality

We start with consulting to do business. We are part of a Group where consultancy is the core business, and we must always supply it with the highest possible quality.

We have or look for answers to our customers. The more complicated their desires, the more we are the adviser and the right partner to reach them.

DIVISION CREDIT CARD

OUR MISSION/VISION/VALUE

Mission

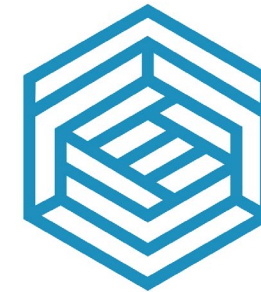
Our mission is to be a long-term Advisor for our clients.

Vision

Our vision is to be a leader in the industry. We will transform the sector by providing education and transparency to our customers, potential customers and partners. We want to be the long-term supplier of our payment solution customers, helping them to adapt to innovation and change in the world of payments, cards and banking services.

Core Value

Our core values form our strategic and tactical decisions and actions. Our values and behaviours translate into our culture. Our core values include responsibility, high-quality services, long-term relationships, competitiveness, integrity and Stewardship - Continuing to develop and grow our know-how, to provide advice and better services to our customers and partners.



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DIVISION CREDIT CARD

COMPANY'S TRUST IN OUR WORK



Handelsbanken

BANCLUB
/// VENTURE

KOPA CARD
고객센터

INDUSTRIAL
DESIGN

EVRY

bluecerts
Together for a trusted future

ST
STMicroelectronics

A PRIVATE CLUB
of Venture Capital

zwipe

DH CRYPTO

widiba

myWorld

ICK International Inc.

opera1
venture capital

CHASE
Corporation

PUNTORICARICA
LTD

TRUST DH
Trustees and private bankers

EDUCATION
TDHI FOUNDATION

DDC

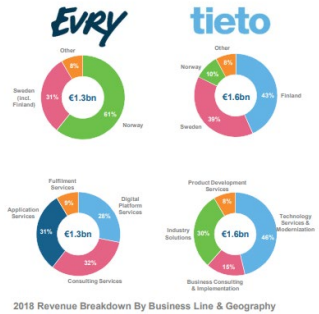
ROYAL HOUSES
COUNCILOR

Thanks to the Group, its international relations and the professionalism we have available, in just a year and a half, our division has managed to collaborate with many prospects.

OUR DIVISION BEST CLIENT 2020

We are proud to be partners of a group leading

Complementary Markets and Services



Complementary market presence
Solid market positions in Norway and Finland based on respective strengths of EVRY and Tieto
High complementarity and scale in Sweden, positioned for growth

Complementary scale of services and capabilities
One of the leading Digital consulting practices in Norway, Sweden and Finland
Complementary cloud and infrastructure managed services – scalable and competitive
Competitive combined software business including a strong value proposition to Financial services



Handelsbanken

some of our projects for them



Tieto and Evry merge to form €3 billion Nordic Titan

tieto

Headquarters: Finland
CEO: Kimmo Alkio
Headcount: 15,739
Presence: in 23 countries

FY 2018 sales by country

Country	Percentage
Finland	43%
Sweden	39%
Norway	10%
Other	8%

Evry

Headquarters: Norway
CEO: Per Hovde
Headcount: 9,000 in total
Presence: in 18 countries

FY 2018 sales by division

Division	Percentage
Norway	45%
Sweden	26%
Financial services	26%
Other	3%

Growth metrics	FY 2018*	Year-on-year change
Reported revenue	€1,600m	+3.6%
EBIT	€155m	+11.1%
EBIT margin	9.7%	+7.8%
Share price^	€25.64	-7.9%

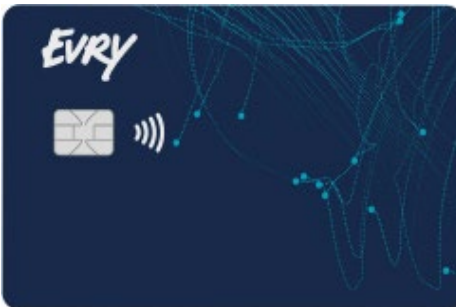
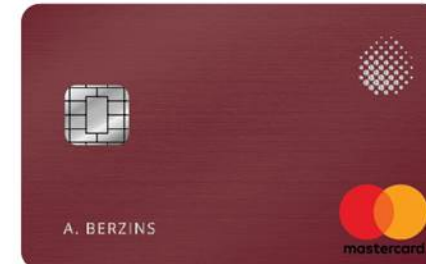
Growth metrics	FY 2018*	Year-on-year change
Reported revenue	NOK12,912m	+2.5%
EBIT	€106m	+201.2%
EBIT margin	7.9%	+193.8%
Share price^	NOK34.25	+20.8%

Source: latest company financial results; *year ending 31 December 2018; ^share price as of 26 June 2019

canalys

We work with the Evry main offices in Norway and Riga. The credit cards Evry you see above are the most difficult in the world to produce, and we produce them in Korea.

SOME PROJECTS TO WHICH WE ARE WORKING 2020



GROUP PARTNER INTERNATIONAL CONSULTING

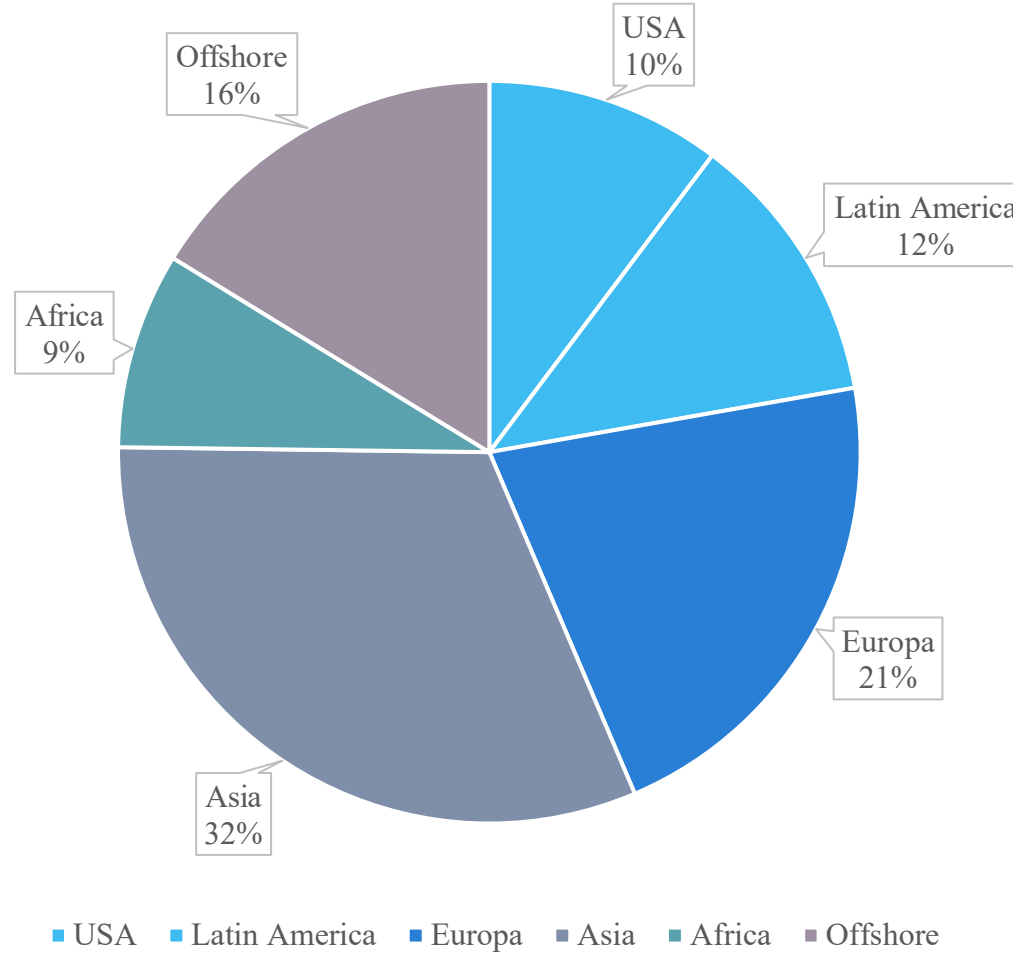
GROUP PARTNERS WORK



These are just a few industry prospects,
which we have in the Group's databases

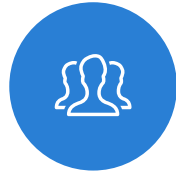
PROSPECT ACTIVE

30 08 2020



DIVISION PAYMENT SOLUTION IT CREDIT CARD

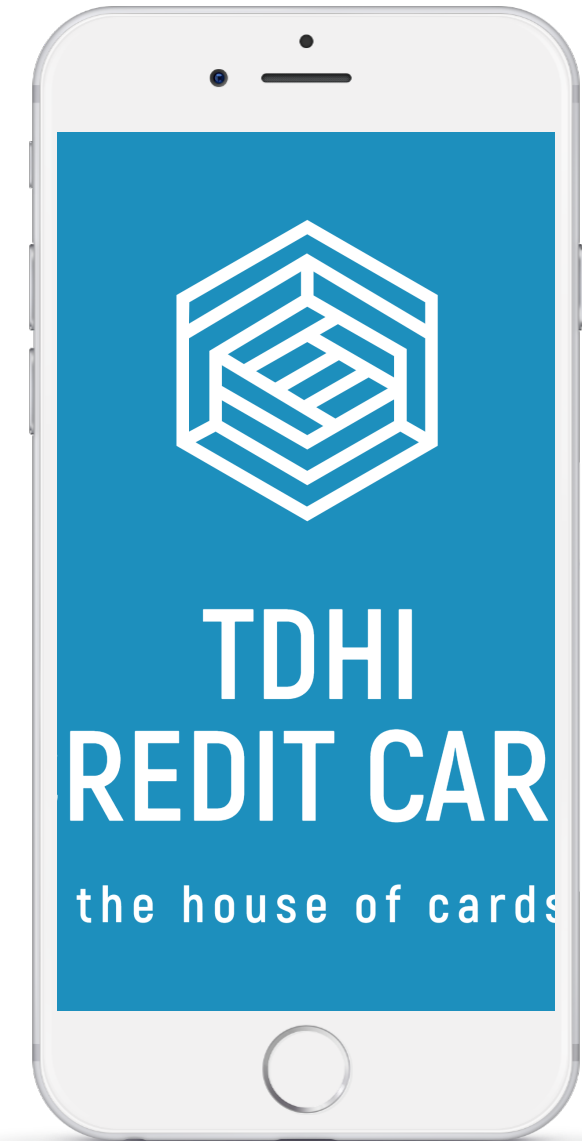
Follow us



Mobile web version

The mobile version has just been renewed. It is updated often, so it can happen that sometimes it is slow or with some imperfection.

www.tdhi-creditcard.com



DIVISION PAYMENT SOLUTION IT CREDIT CARD

Follow us



Website

Follow us on our new website. It is updated continuously as our division reaches new goals every month.

www.tdhi-creditcard.com



EUROPE

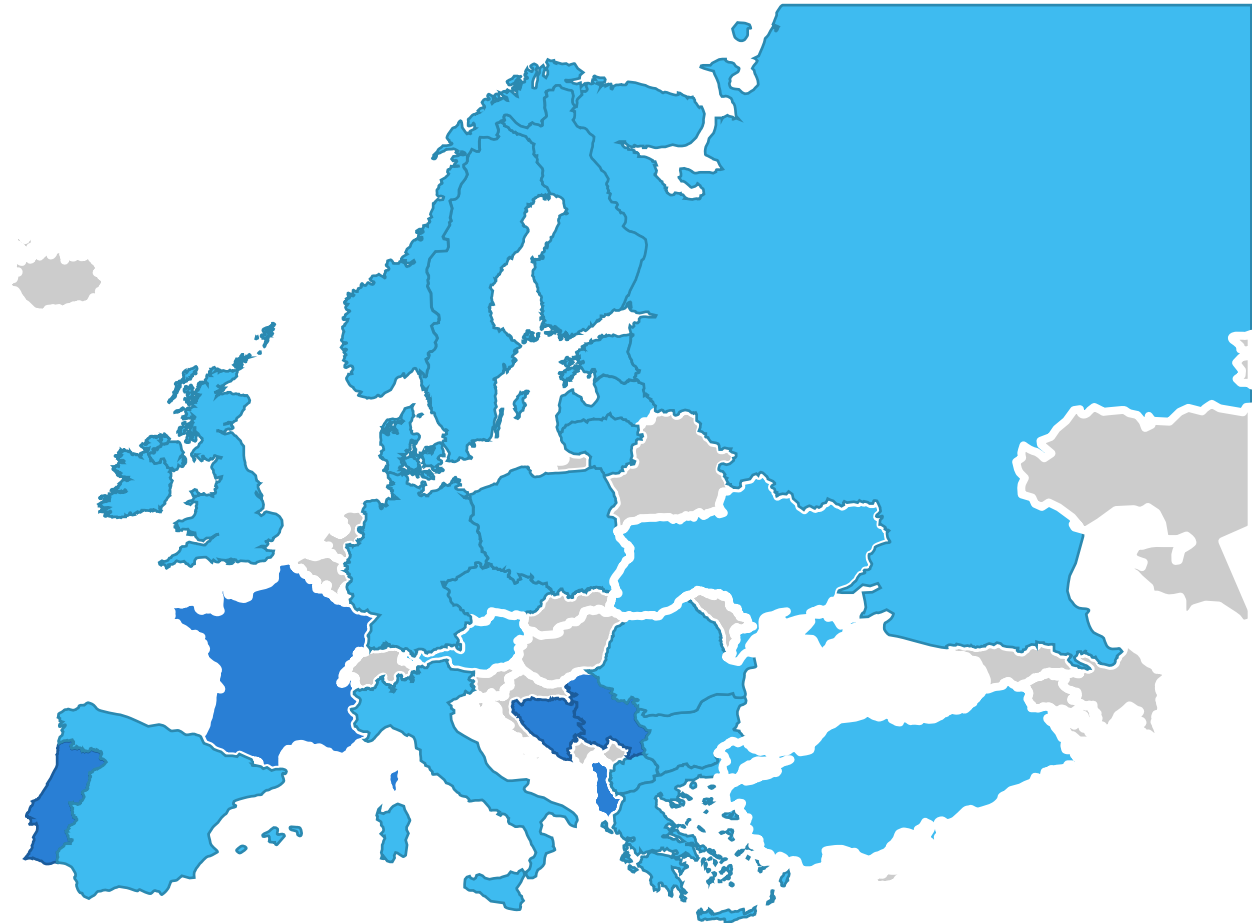
operative

progress

NEXT
STEP

STRATEGIC DEVELOPMENT

Thanks to 30 years of market know-how, in the first 4 months of operation, the division has already achieved excellent results. There are many countries in which we are operational, others, as you can see, are under development, others are in the planning stages.



DIVISION PAYMENT SOLUTION IT CREDIT CARD

UNITED STATES

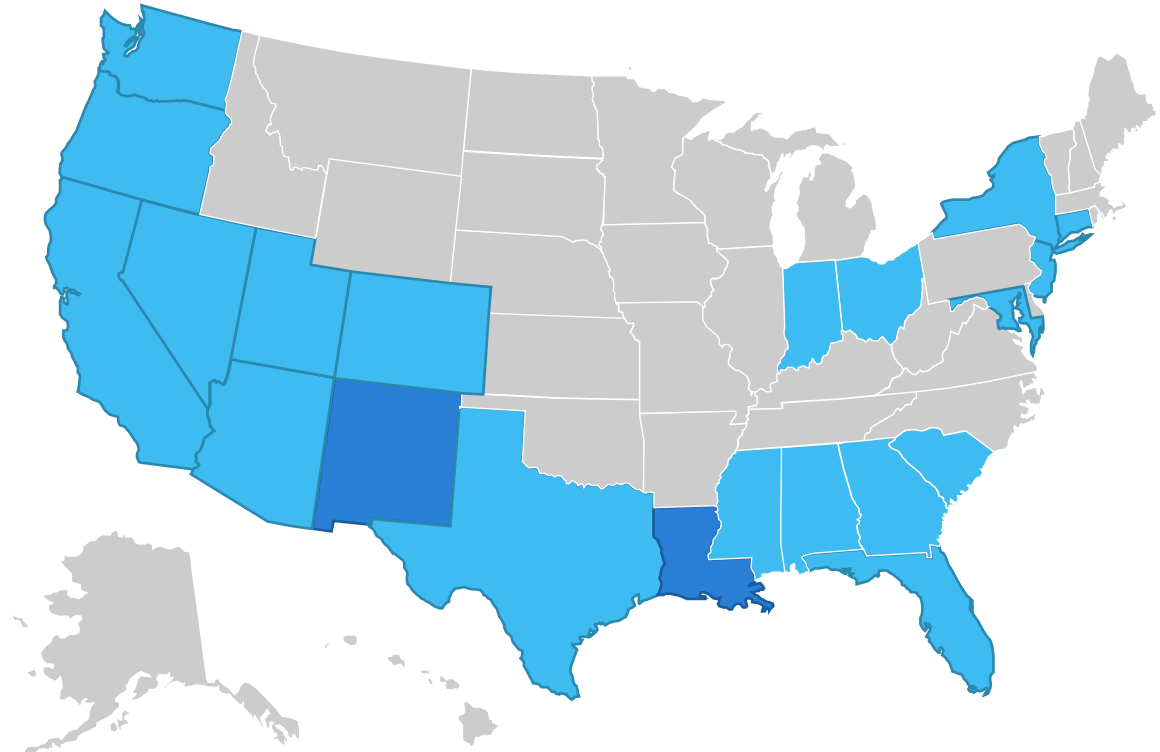
operative

progress

NEXT
STEP

STRATEGIC DEVELOPMENT

In addition to Europe, we are also developing our presence in the US market.



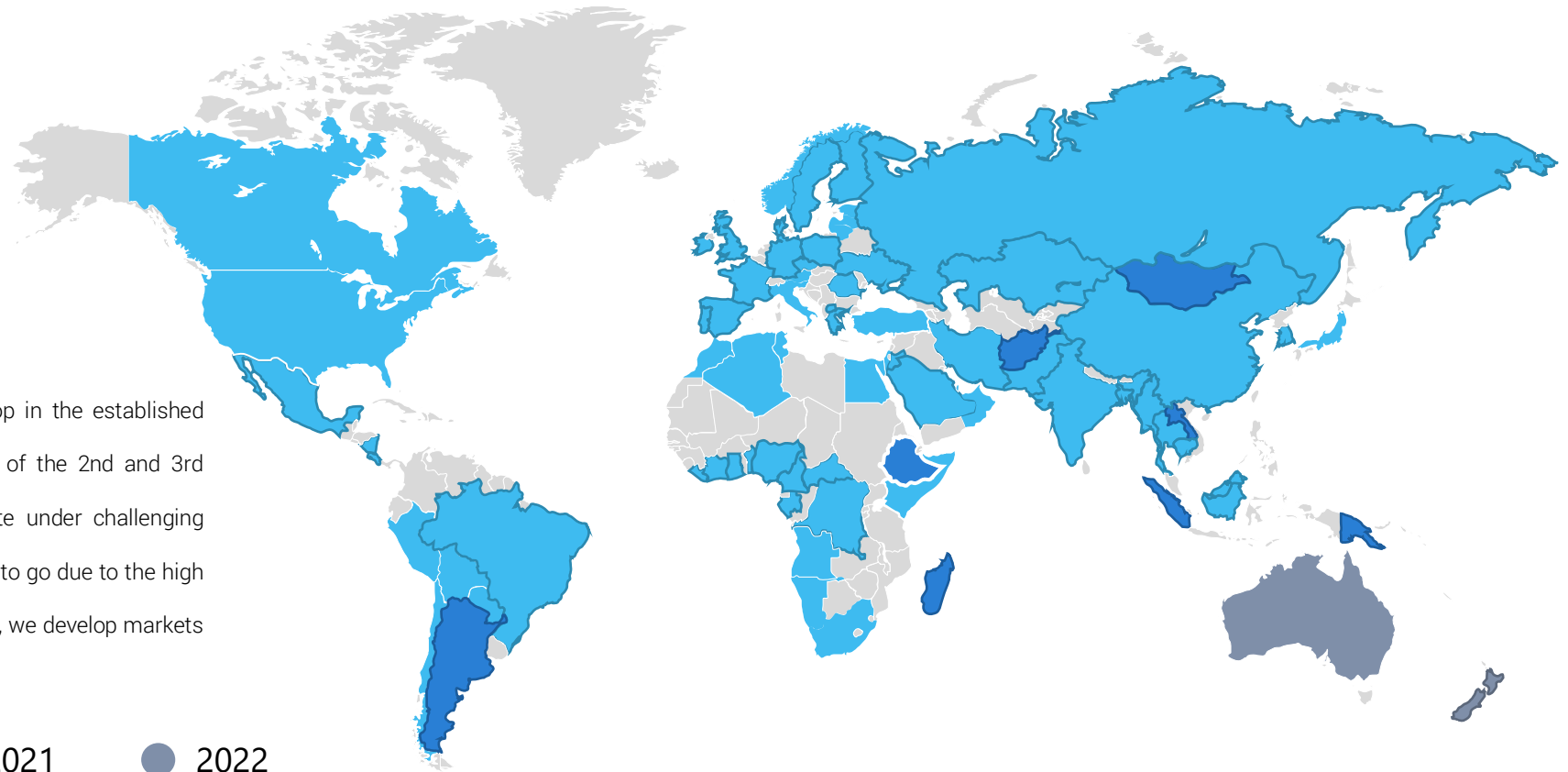
DIVISION PAYMENT SOLUTION IT CREDIT CARD

WORLDWIDE

STRATEGIC DEVELOPMENT

The development of our division plans to develop in the established markets, but even more in the developing ones of the 2nd and 3rd world. Our strong point is to be able to operate under challenging conditions, and in countries where no one intends to go due to the high risk of development. We go there, and as pioneers, we develop markets for our customers.

● 2019 ● 2020 ● 2021 ● 2022





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OUR

SERVICES

DIVISION CREDIT CARD

OUR DIVISION SERVICES

Design for the cards we are connected with the products we make them beautiful and innovative in collaboration with the production

Production of every type of card

Production of every necessary tool in payment systems

Representation and sale of loyalty cards

Representation and sale of metal cards

Representation and sale of luxury cards

Representation and sale of payment systems

Representation and sale of payment systems app

Metal card sales strategies

Luxury card sales strategies

Sales strategies of fidelity cards for the HO.RE.CA. sector

Design and development of innovative projects for metal cards

Design and development of creative luxury paper projects

Design of innovative payment systems

Integration and development of cryptocurrency projects

International consultancy for the development of new credit /IT/payment solution startup

Commercial consultant in Africa for credit card / IT payment systems

Commercial consultant in South America for credit card / IT payment systems

Representatives of your company in the countries of your interest.



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With



**OUR
PARTNERS**

DIVISION CREDIT CARD

OUR DIVISION SERVICES

Commercial consultant in Asia for credit card / IT payment systems

Commercial consultant in Middle Asia for credit card / IT payment systems

Development and structuring of a private payment system

Assistance and obtaining of a Europa gaming license

Assistance and obtaining an offshore gaming license

Assistance and obtaining a European e-banking license

Assistance and obtaining an offshore e-banking license

Assistance and obtaining Europe wallet currency cryptocurrency license

Assistance and obtaining of offshore wallet currency cryptocurrency license

Assistance and constitution of holding companies worldwide

Assistance for the purchase and sale of banking institutions worldwide

Assistance in obtaining and managing Bank guarantees of any kind, worldwide

Assistance in obtaining and managing letters of credit, worldwide

Assistance in obtaining and managing Medium Term Notes of any kind, worldwide

Merger and Acquisition in the FinTech sector

Organisation and management of FinTech forums

We do much more: write to us about what you need, or would you like to do, and we will write to you what we can do for you.





too will have our stand in the TDHI
GLOBAL EVENT 5.0



New project 2021

We are planning our participation in the international event for 2021 dedicated to all 45 Divisions of TDHI INTERNATIONAL, of which our company will be one sponsor and organiser.

In the first six months of 2021, we will have the project ready to present it first to our partners and our customers, to then propose it all over the world.

It will be a new project; it will serve to make your brand and your products known. It will be useful to identify other potential partners, but above all, to have a concrete result, in terms of visibility and turnover at the end of the event.

Cannes, Milan in China, get to know and be known; our 5.0 fair will allow our customers and partners to have concrete agreements and turnover.

Those who will have consultancy agreements with TDHI will benefit from many privileges and services. No one has ever organised an event like the one that will host the Group where our company will be the organiser and main sponsor.

being there will be innovative, winning and convenient

TDHI INTERNATIONAL

Dr Paolo MAGRI

General manager & co Founder

E generalmanager@tdhi-international.com

M +37 06 502 0704

M +39 348 256 7230

FB ID: TDHIinternational

www.tdhi-creditcard.com

www.tdhi-international.com



TDHI INTERNATIONAL

Gediminas MACKELIS

General project manager

E mackelis@tdhi-international.com

M +37 06 462 2355

S ID: Gediminas Mackelis

FB ID: TDHIinternational

www.tdhi-creditcard.com

www.tdhi-international.com

