

## CORE COMPETENCES:

- Everything for the card business
- Payments
- Credit products
- Banking core
- KYC & online onboarding for companies
- Risk management and fraud prevention
- Customer touchpoints

## AWARDS:

- Nomination for the Best Tech Overhaul Project by Banking Technology Awards 2017
- The Best Security and Design award in Best Estonian Mobile Application 2016 competition for Pocopay
- Finnish Quality and Innovation Award 2011

**Founded:** 2002

**Employees:** 100+

## Want to know more?

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## CUSTOMER PORTFOLIO:

**The major customers in the financial services sector include:**

- Luminor
- OP Financial Services Group
- Swedbank (Group, Finland, Baltics)
- Nordea
- LHV
- Den Danske Bank
- Bigbank
- Pocopay
- Coop Bank
- Nets
- SEB
- Arvato Financial Services
- Volkswagen Financial Services

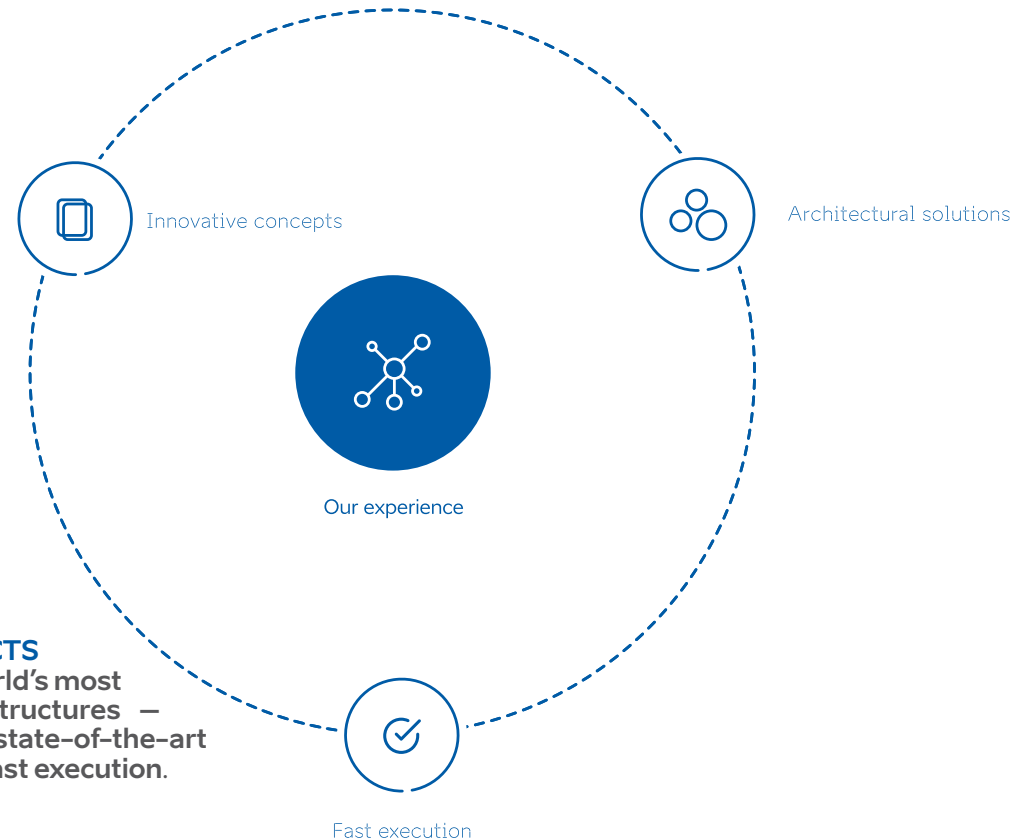
In addition, Icefire has been building large scale financial systems also for Skype (real-time revenue journaling for Skype's global paid business) and TeliaSonera (consumer-credit and leasing platform). From the public sector, key customer is Estonian Tax and Customs Board.

[casestudies.icefire.ee](http://casestudies.icefire.ee)

# BUSINESS OVERVIEW:



Icefire is a **Nordic banking and financial technology powerhouse**, having extensive experience in building mission critical banking and financial systems. This includes implementing digital banking solutions, various e-channels, lending and leasing systems, card systems, payments and accounting systems. We use our extensive industry experience mixed with new technologies and the most modern architectural concepts to build banking and financial systems of the new era.



## SERVICES AND PRODUCTS

Icefire is delivering the **world's most modern banking infrastructures – innovative concepts, state-of-the-art architectural solutions, fast execution.**

- Banking as a service
- Business transformation using cutting edge technologies like DLT/Blockchain
- Digital transformation roadmaps
- Light and fast delivery of tailored industry solutions
- Enabling PSD2/Open Banking solutions