



## e-Estonia Sample Programme: Fintech

Modern, high-level technology is the fundamental basis for today's information society and the financial world. Estonian financial technology experts have over 20 years of greenfield development experience, having established a high-level functional financial system from scratch. Financial IT systems and services in Estonia are highly innovative without compromising in the area of user-friendliness.

### Covering various fintech topics during an online programme:

<p>Cloud security and monitoring</p>	<p>The new approach to security has been adopted with MIDA – a tool to manage the complexity of the cloud, administer the shared responsibility model, and avoid security failures. Any changes in digital assets (firewall rules, configs, virtual machine images, etc.) can be detected with cryptographic certainty and mitigated in real-time.</p> <p>By offering automated compliance management and reporting, the product reduces manual compliance overhead dramatically.</p>
<p>World-leading electronic identity</p>	<p>Estonia has by far the most advanced national ID card ecosystem in the world. Much more than a legal photo ID, the mandatory national card also provides digital access to all of Estonia's secure e-services. In cooperation with SK ID Solutions and Cybernetica, the so-called Smart ID was developed. Smart-ID is an app-based new generation electronic identity designed to use conveniently on smart devices while maintaining a high security level.</p>
<p>The modular platform for seamless banking</p>	<p>Cloud-agnostic and API-first next-generation core banking platform composed of flexible and independent modules covers everyday retail and business banking processes (accounts, payments, cards, loans, and many more). It underpins the aims of both regulated banks and other businesses in meeting customer needs and aspirations by enabling the rapid rollout of new financial services. Whether financial services, telemedicine, retail, or construction, the platform serves everyone no matter the industry.</p>
<p>Fully cloud-based payment gateway &amp;</p>	<p>Find out how to enable banks and acquirers to stay on top of the digital payments scheme. Meet a one-stop-shop for acquirers for everything e-</p>

payment provider for acquirers	commerce payments-related. Cloud-native, white-label payment gateway platform helps financial institutions and their merchants to process digital payments quickly, cost-effectively, and without any frictions.
Tailor-made lending & deposit system for professional loan providers	We are introducing a core-banking software solution for professional credit providers – consumer and SME financing and deposits, secured payday lending, from installment to invoice finance throughout the entire credit life cycle. To make sure that your new systems’ ecosystem performs, modular software, desired add-ons, and operational customization are essential.
The new standard in AML	Today, millions of people worldwide are cheated out of good lives because only around 1-2% of money laundering is detected. Banks are handcuffed with constantly growing requirements and regulations, leaving them no time to overhaul outdated technology systems or re-think strategies. Hiring more people is often the only known way to keep fighting ever-increasing fires. It’s time to change that with an anti-money laundering, crime-fighting platform that gives companies the flexibility and speed they need to get ahead of today’s financial criminals.

Have questions or wish to get into more detail regarding our custom programmes?  
Our business engagement team is happy to guide you in picking the most suitable event:

**Madis Rallmann**  
**Business Engagement Manager**  
[Madis.Rallmann@eas.ee](mailto:Madis.Rallmann@eas.ee)

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**e-Estonia Briefing Centre**

Reg nr. 90006006  
Valukoja 8, 11415 Tallinn, Estonia E-mail: [business.e-estonia@eas.ee](mailto:business.e-estonia@eas.ee)

Phone: +372 6273157

[www.e-estonia.com](http://www.e-estonia.com)  
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