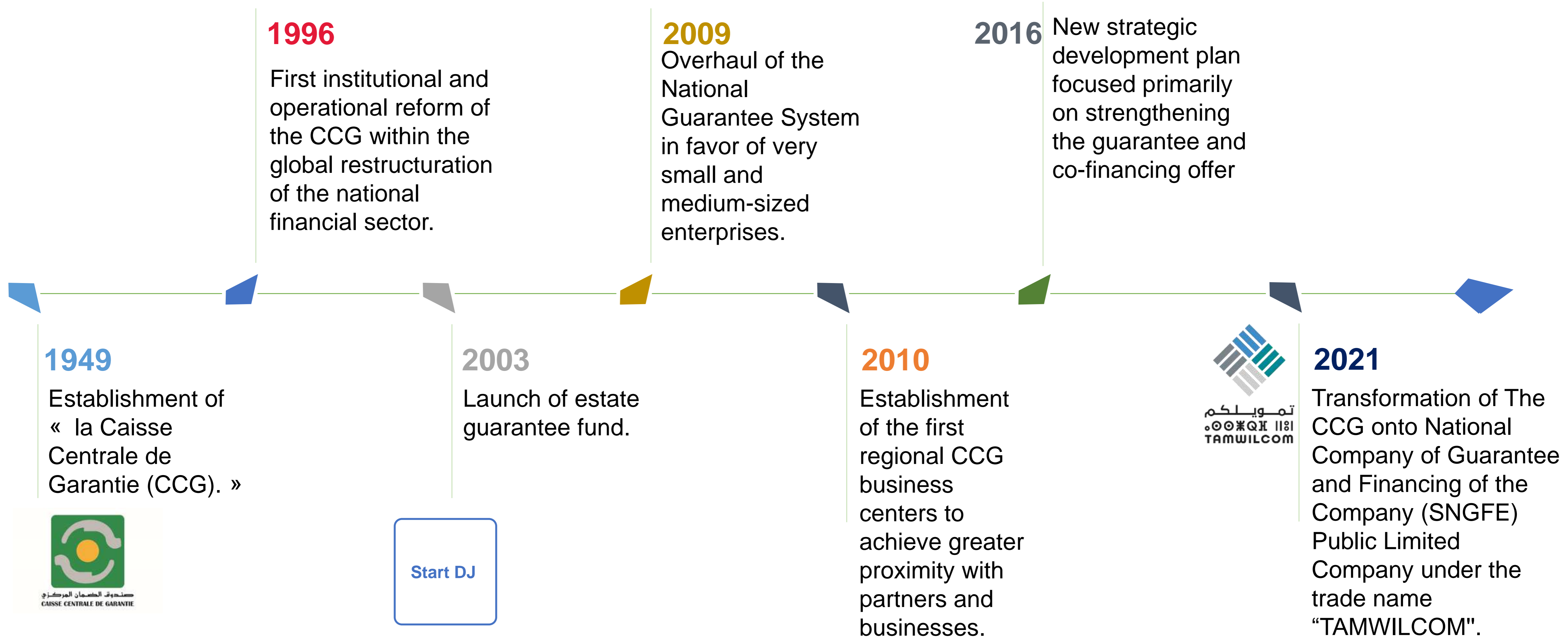


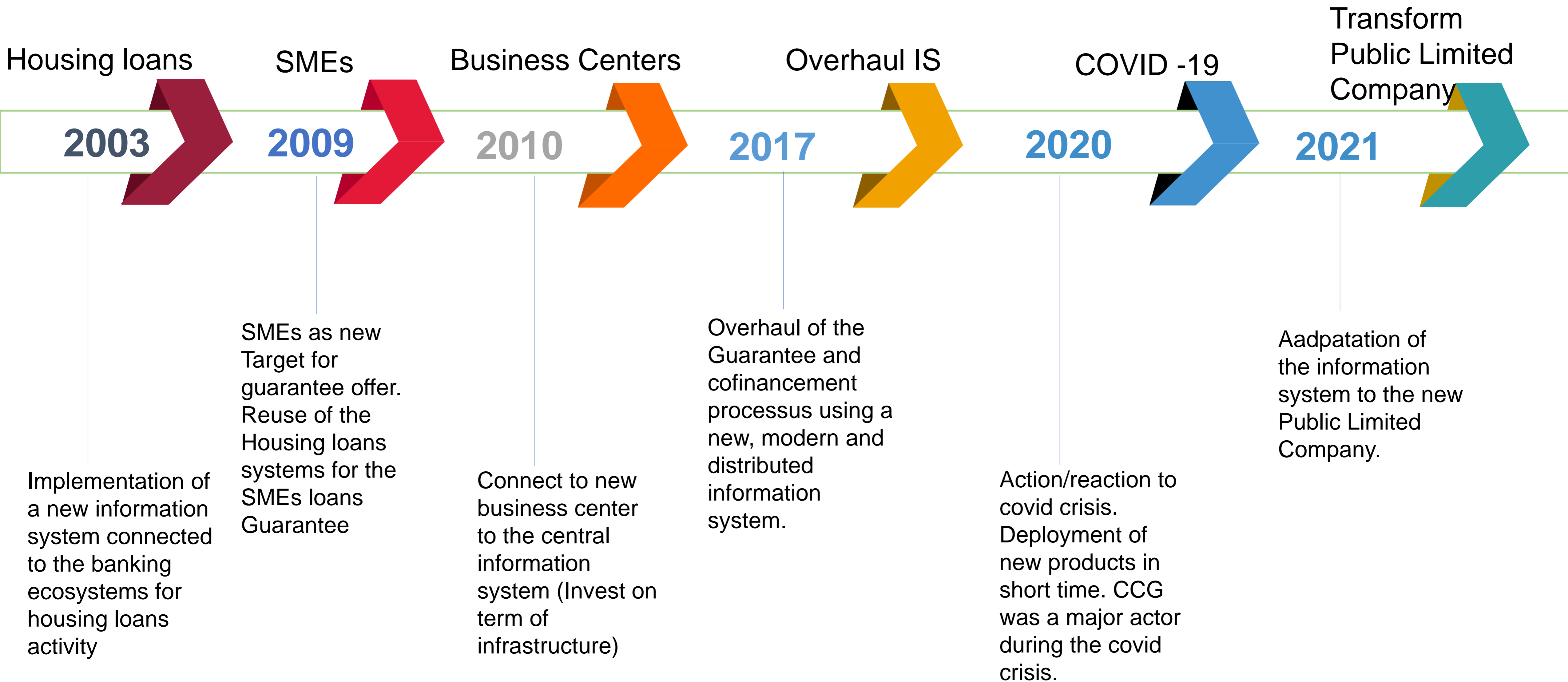


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TAMWILCOM

The Digital Journey of TAMWILCOM



Digital Journey Timeline

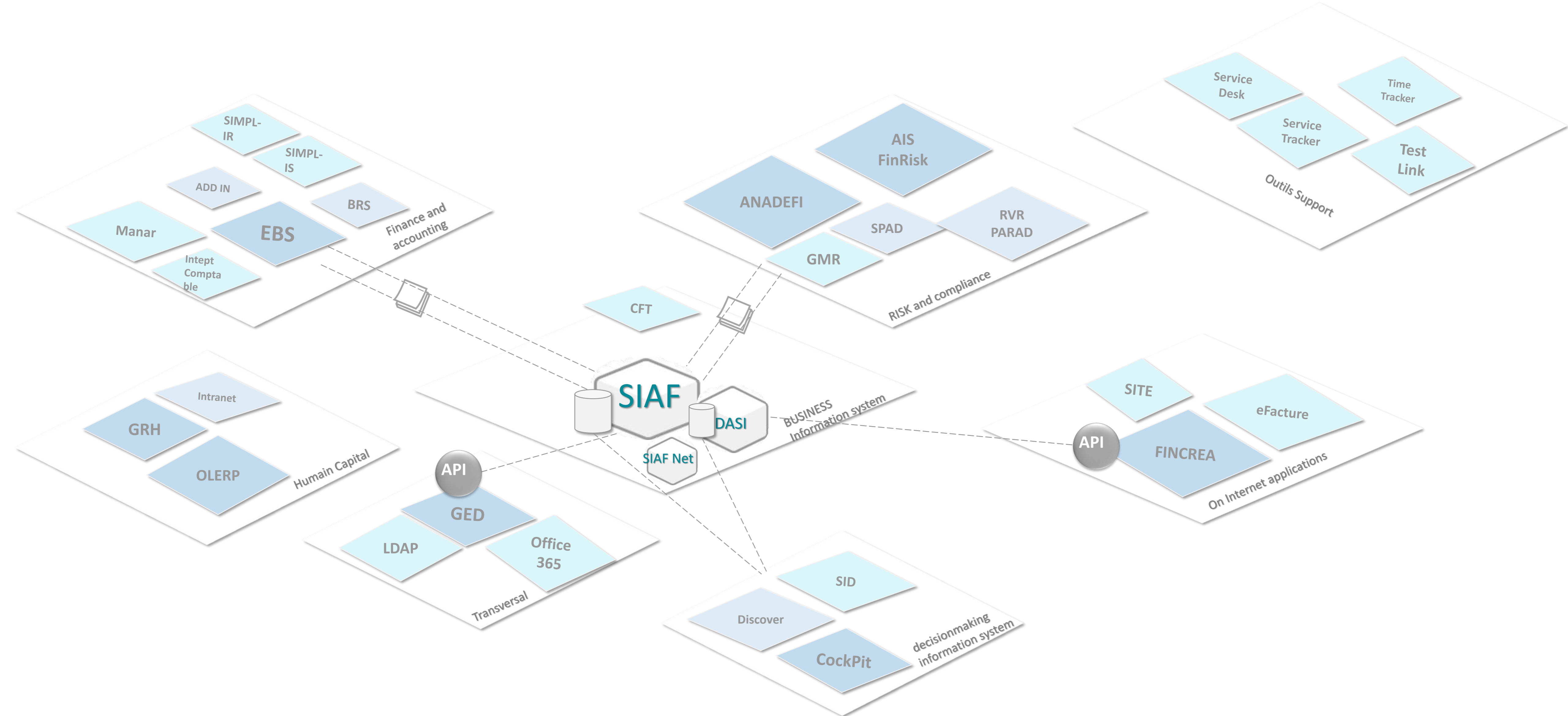


Digital transformation

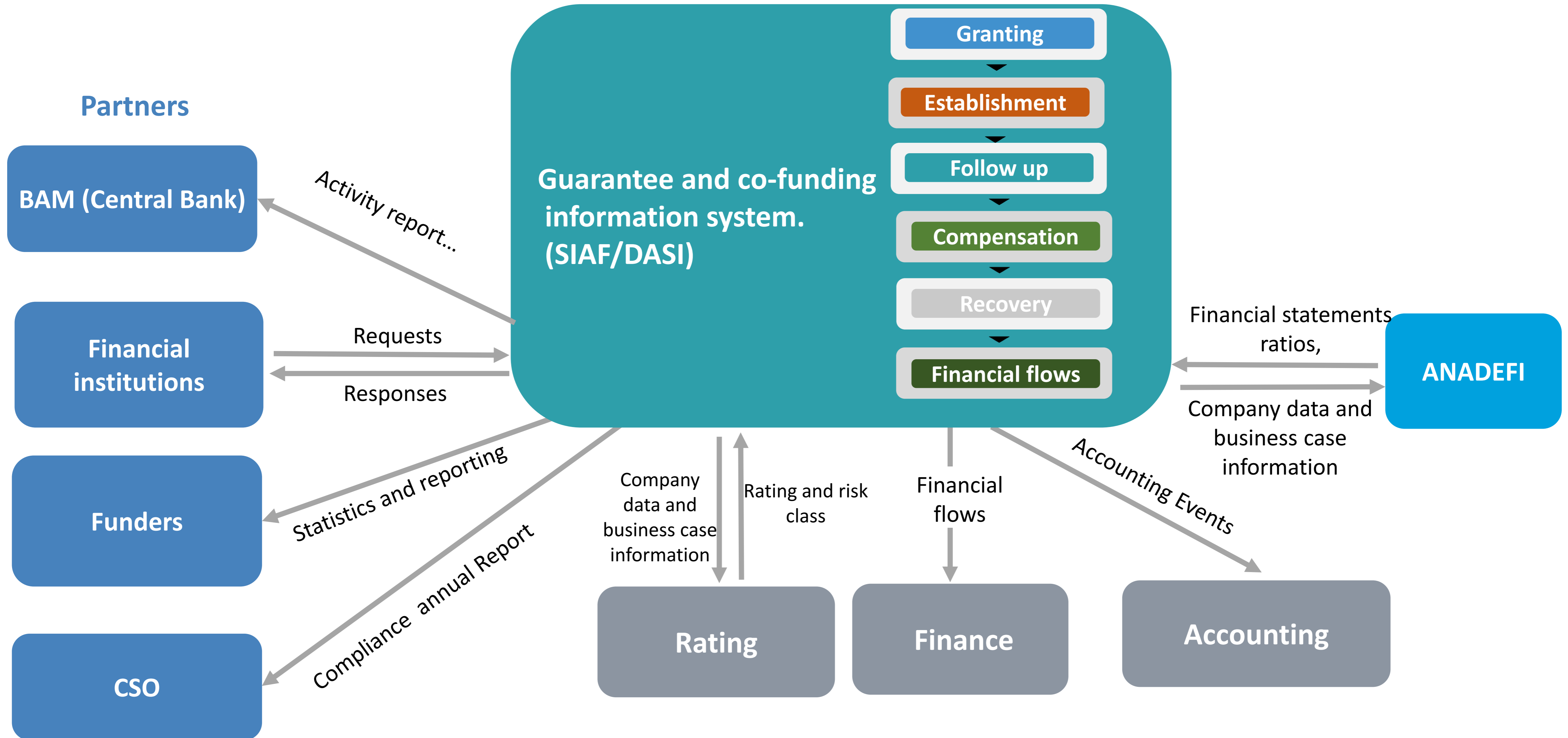
Digital transformation isn't an end goal; it's a continuous journey.

It's the result of learning more about the relationship between technology and customer behavior to earn relevance among them.

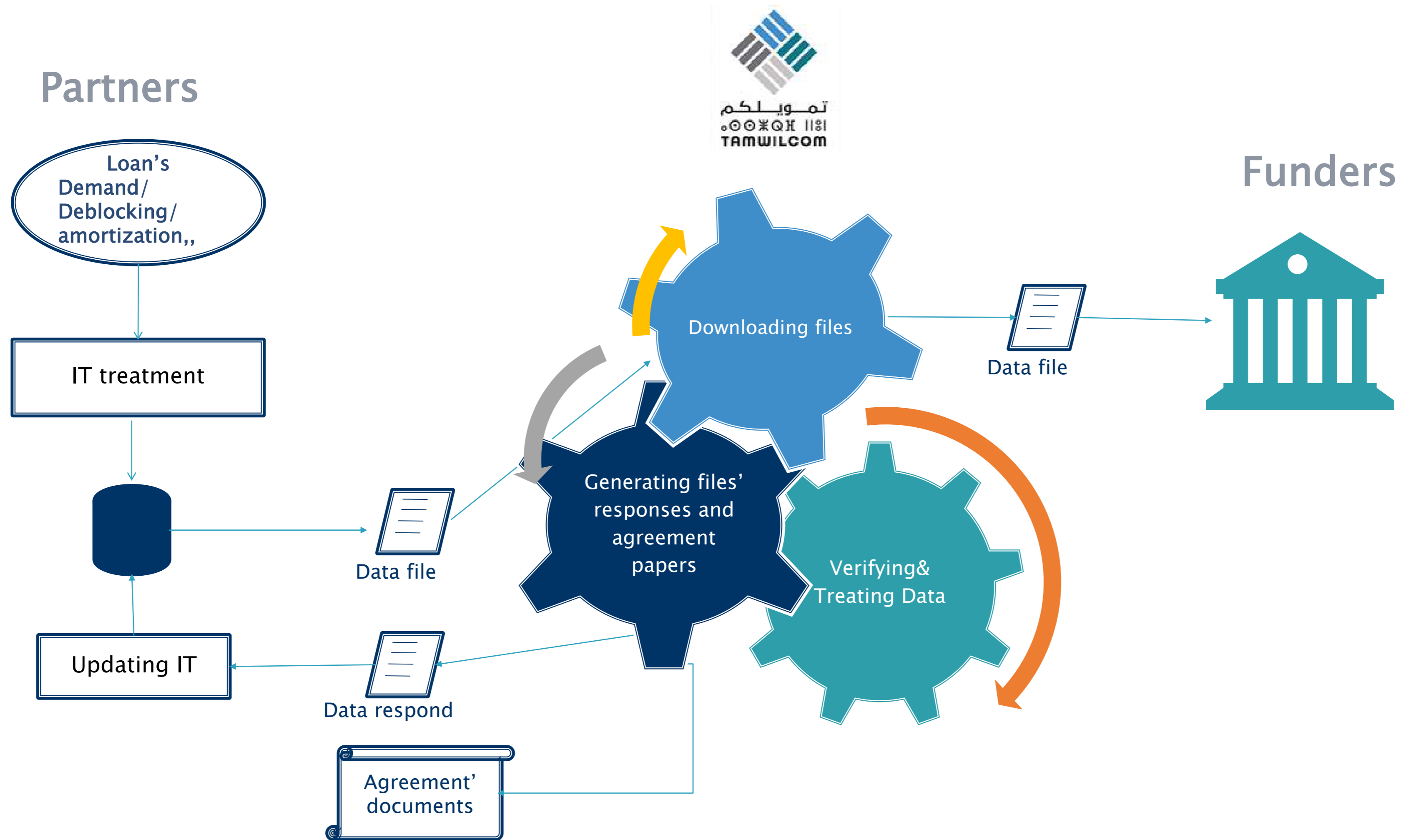
Overview of TAMWILCOM information system.



Guarantee and co-funding information system.

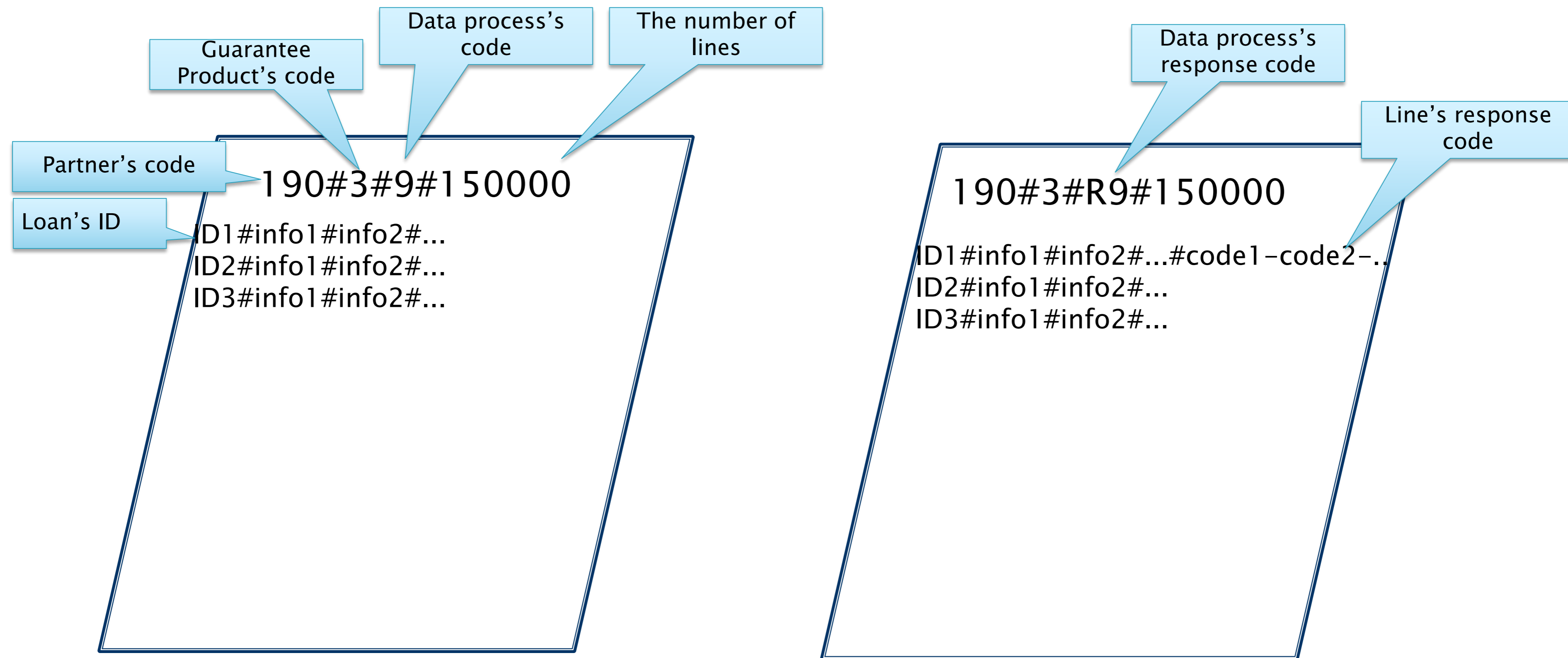


TAMWILCOM Exchange platform



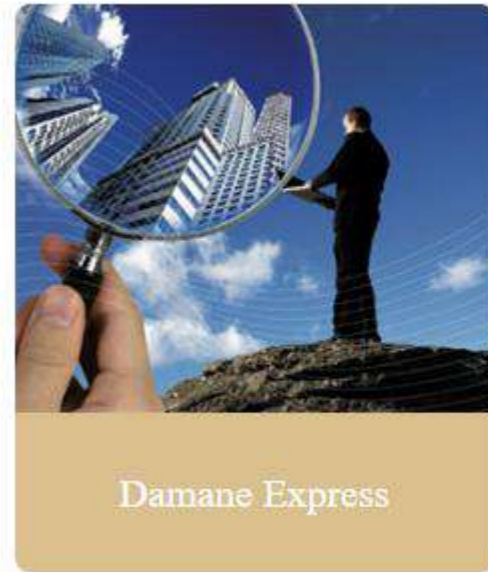
0 waste of paper in case of delegation of the agreement

TAMWILCOM Exchange platform : Exchange format



TAMWILCOM Enterprise Portfolio

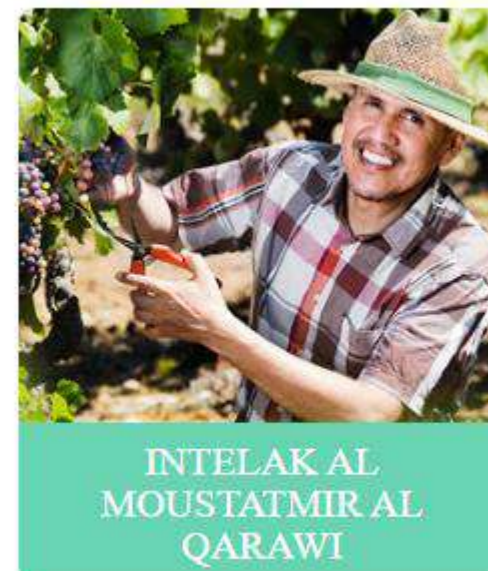
Guarantee



Co-Funding



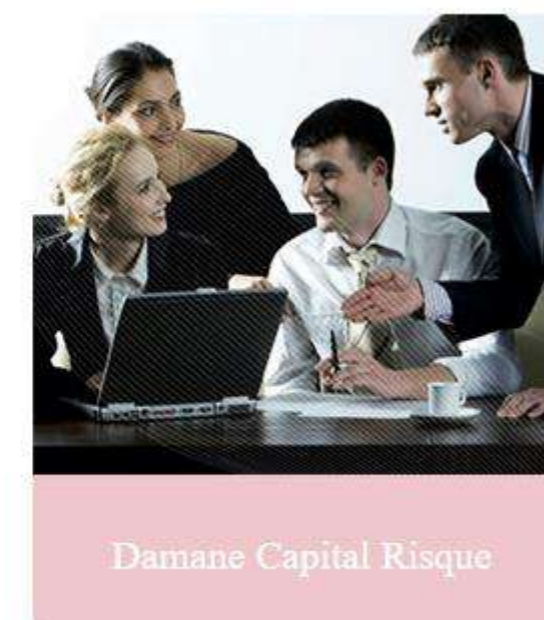
Intelaka Program



Innovation

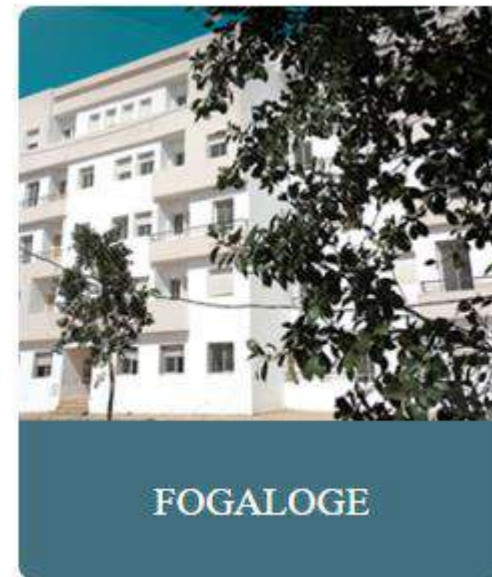


Capital venture



TAMWILCOM Individuals Portfolio

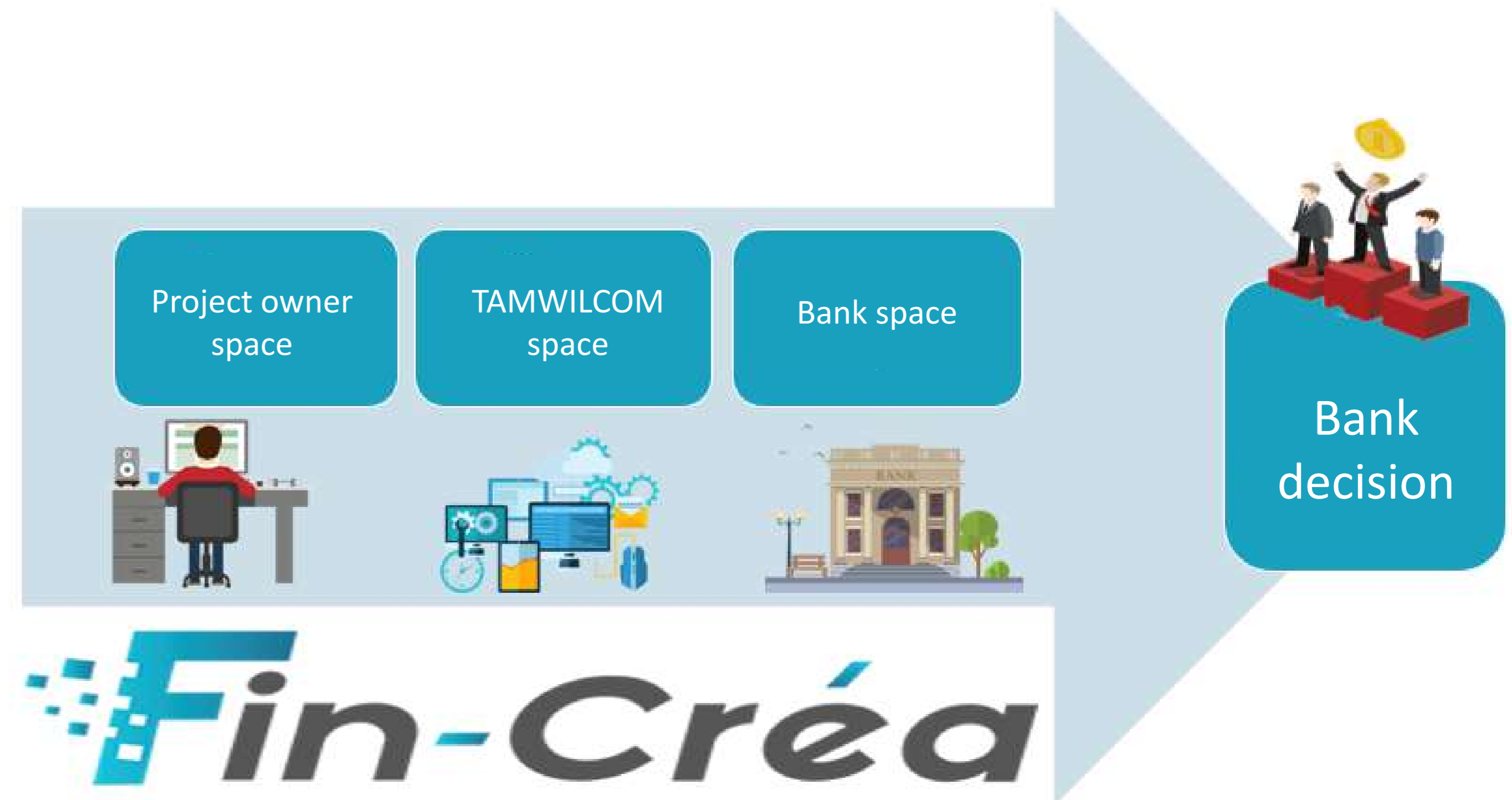
Housing loans



Education

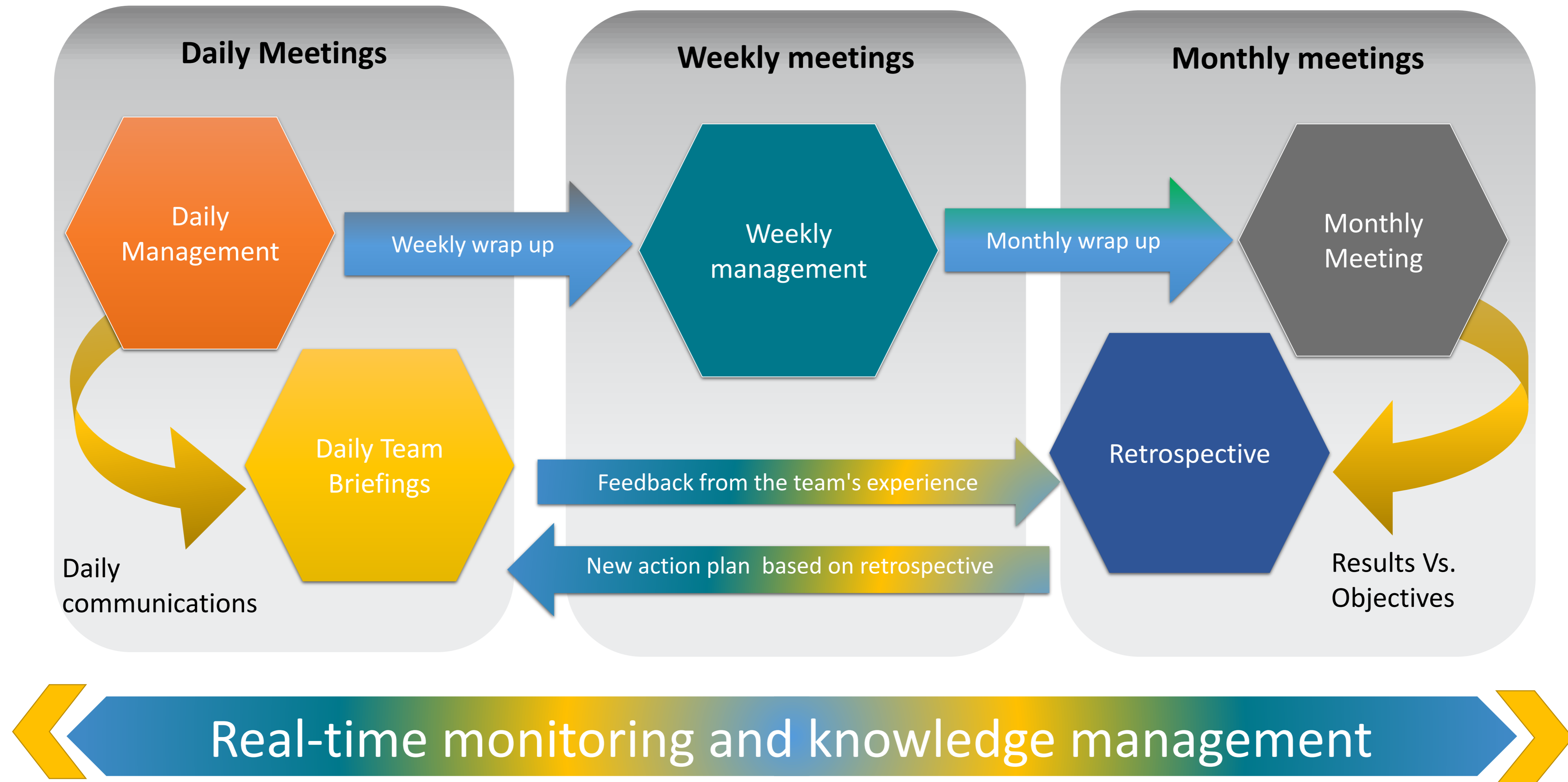


- Fin-Créa is powered by a strong partnership between TAMWILCOM and Moroccan banks.
- It is an online networking platform that links project owners to banks.
- This virtual marketplace aims at helping small businesses access financing opportunities to their projects by building a bankable business plan and taking their loan applications to the next level.



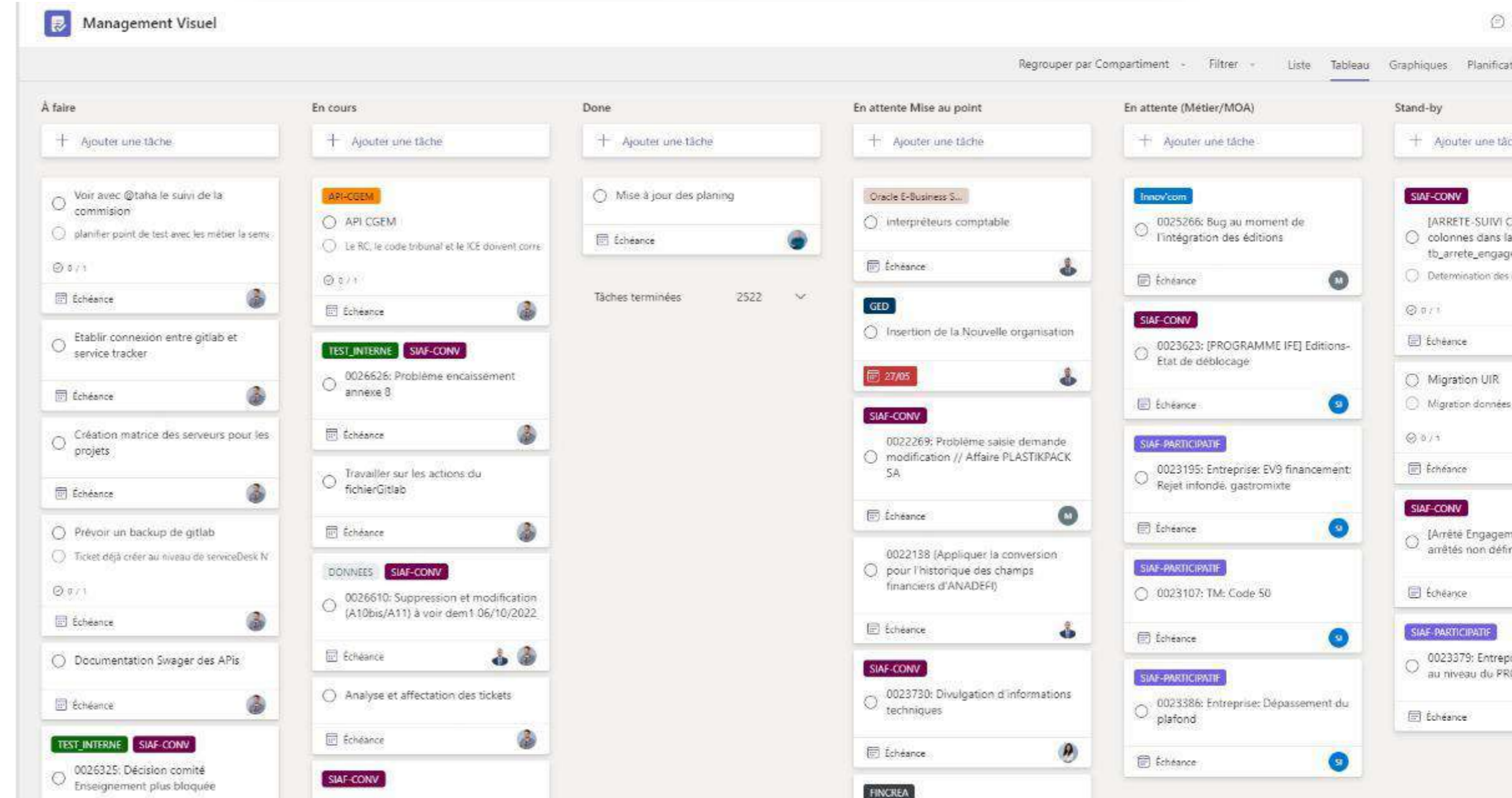
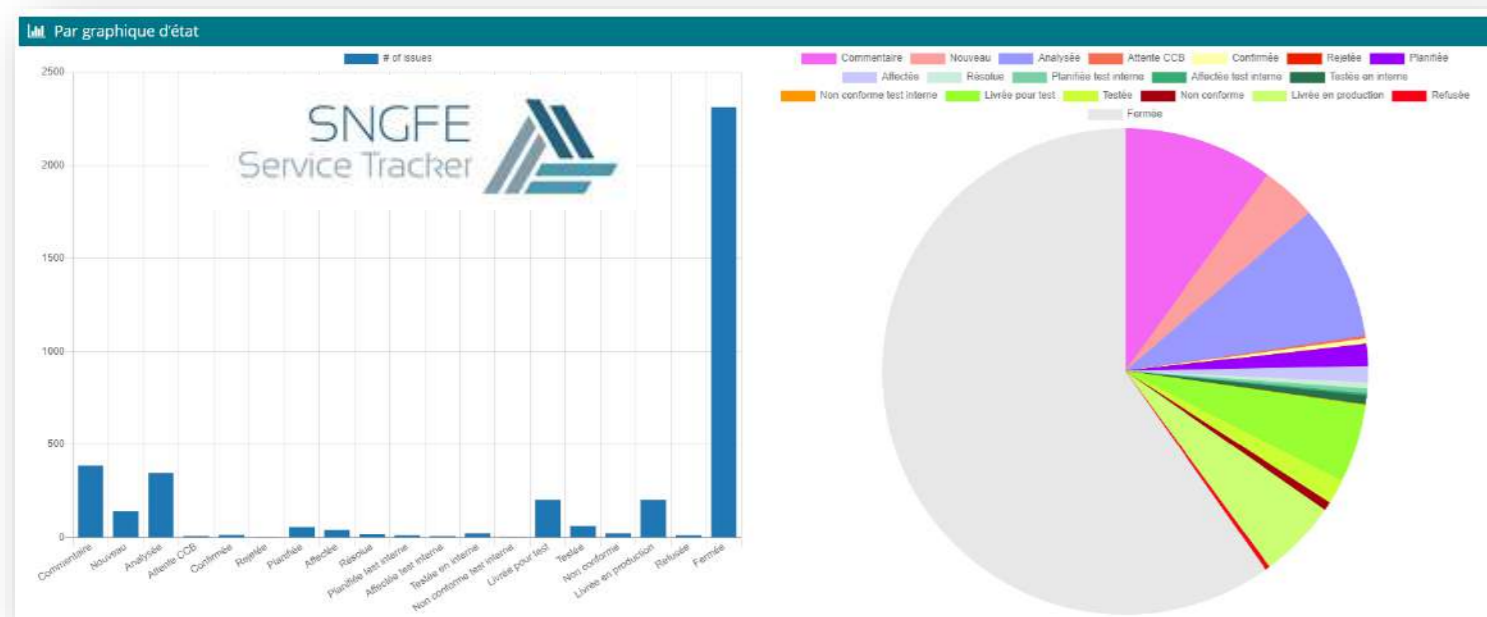
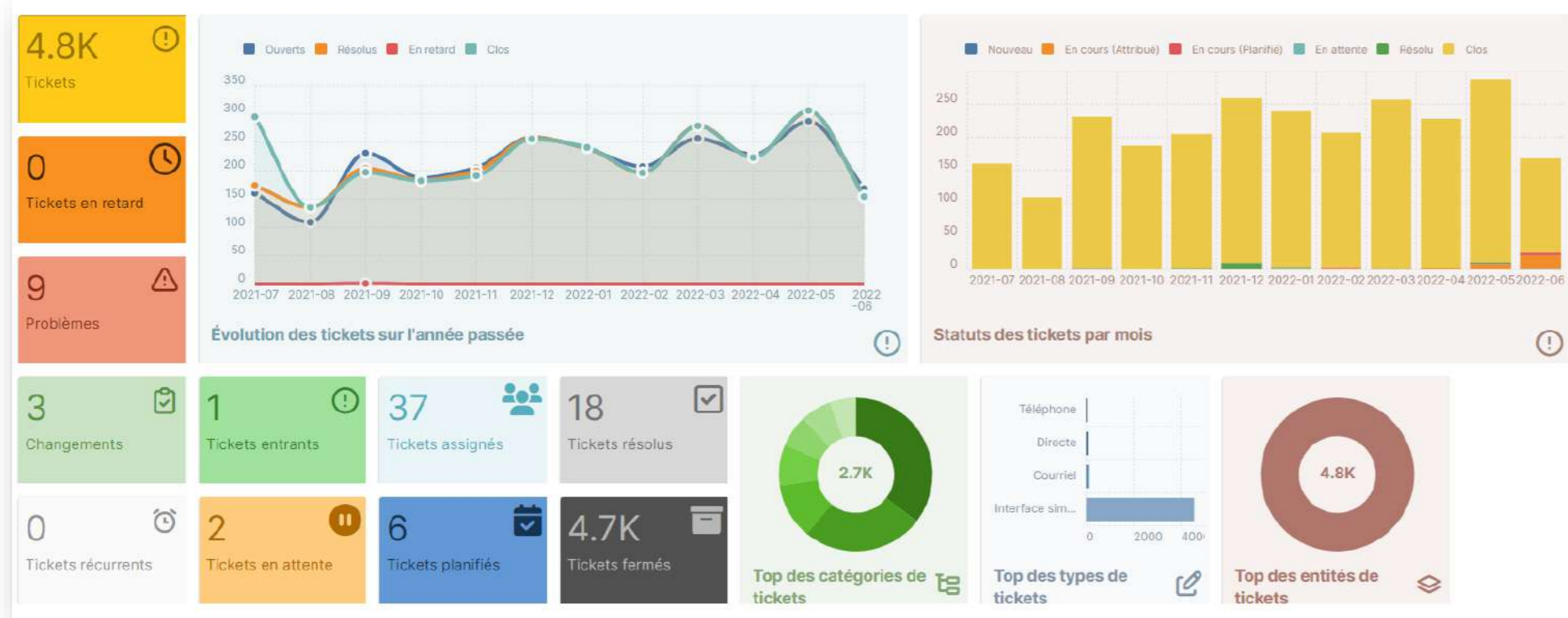
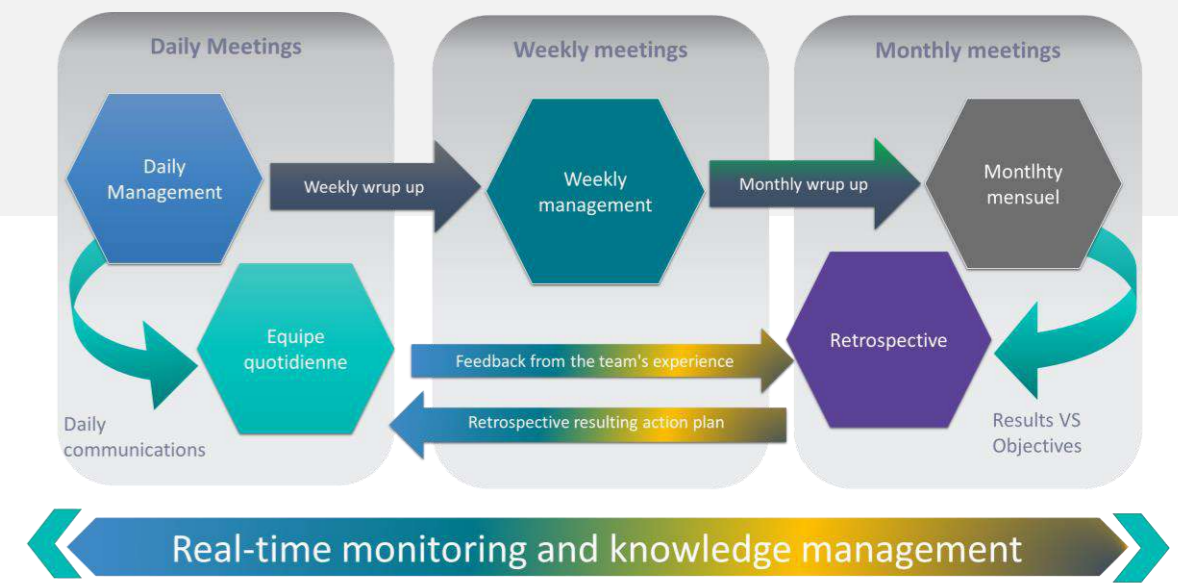
How to achieve it: Organization

Model for High Performing Teams



How to achieve it: Tools

Model for High Performing Teams



The limits to digitalization

- Partners follow-up after the implementation of a new exchange protocol: Long development and integration cycle.
- Identification of all the controls to be implemented on both sides : Tamwilcom and Partners.
- Security : cost and implementation.
- Data quality and reliability monitoring
- Impact analysis on all processes (Regression, Better way to implement)
- Business complexity: Stability of business rules .
- Resilience to change
- Regulatory obstacles (Cloud use ...)
- A lack of internal/external resources and skills

What's Next ?

Organizations must update legacy technology strategies and support methodologies to better reflect how the real world is evolving.

TAMWILCOM Digital Transformation Journey



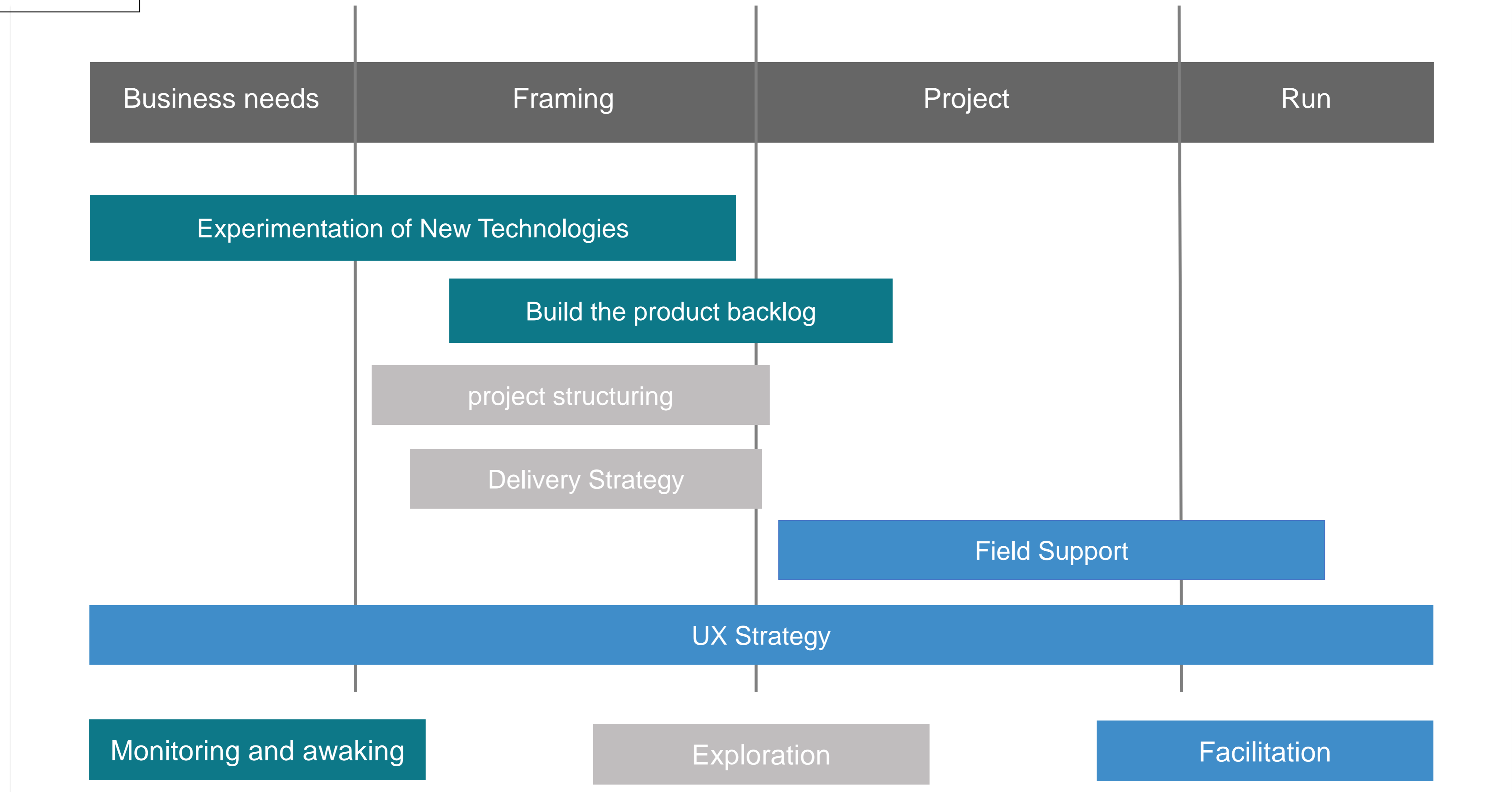
Vision

Transform the information system from a monolithic mode to a service platform and become an optimized Digital Champion of the sector.

Mission

Develop and implement the necessary tools and methodologies to make the institution 100% digital, facilitate the development of new products and strengthen TAMWILCOM image and presence, while ensuring its operational excellence.

Our services



Experimentation



Applicants: Businesses

- Explore the potentialities of new uses offered by new technologies in the field thanks to the Design Thinking method
- A quick and inexpensive test to identify the idea's potential

- ✓ Develop skills in the field
- ✓ Test quickly
- ✓ Use innovative technology
- ✓ Limit uncertainty and technical risks

1

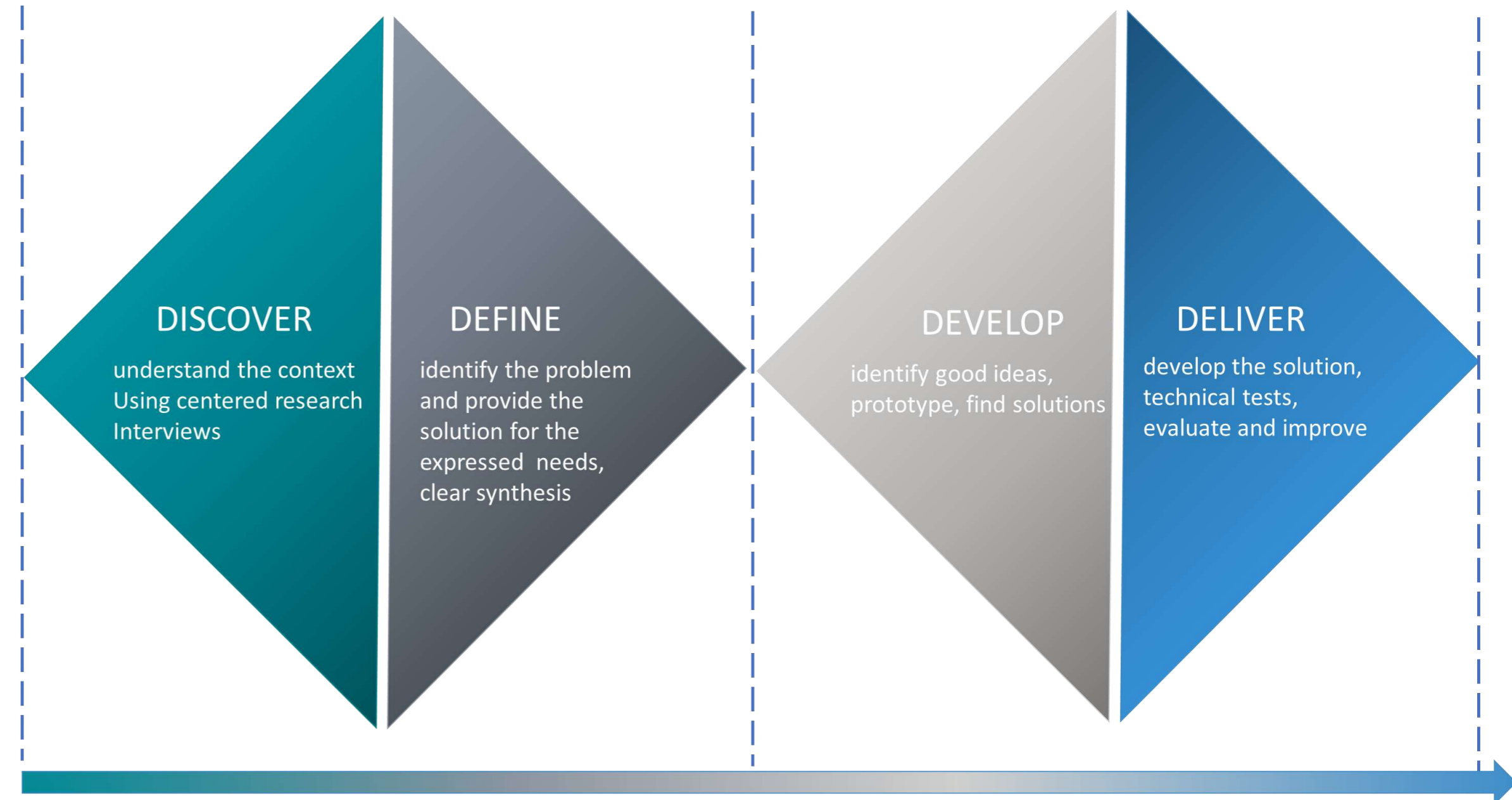
Design Thinking

3

The global problem

The specific problem

Solution



Explore the problem

Explore the solution

How ?

2

Stakeholders

- Techlab Experimentation Project Manager
- Corporate sponsorship
- Business Project Manager

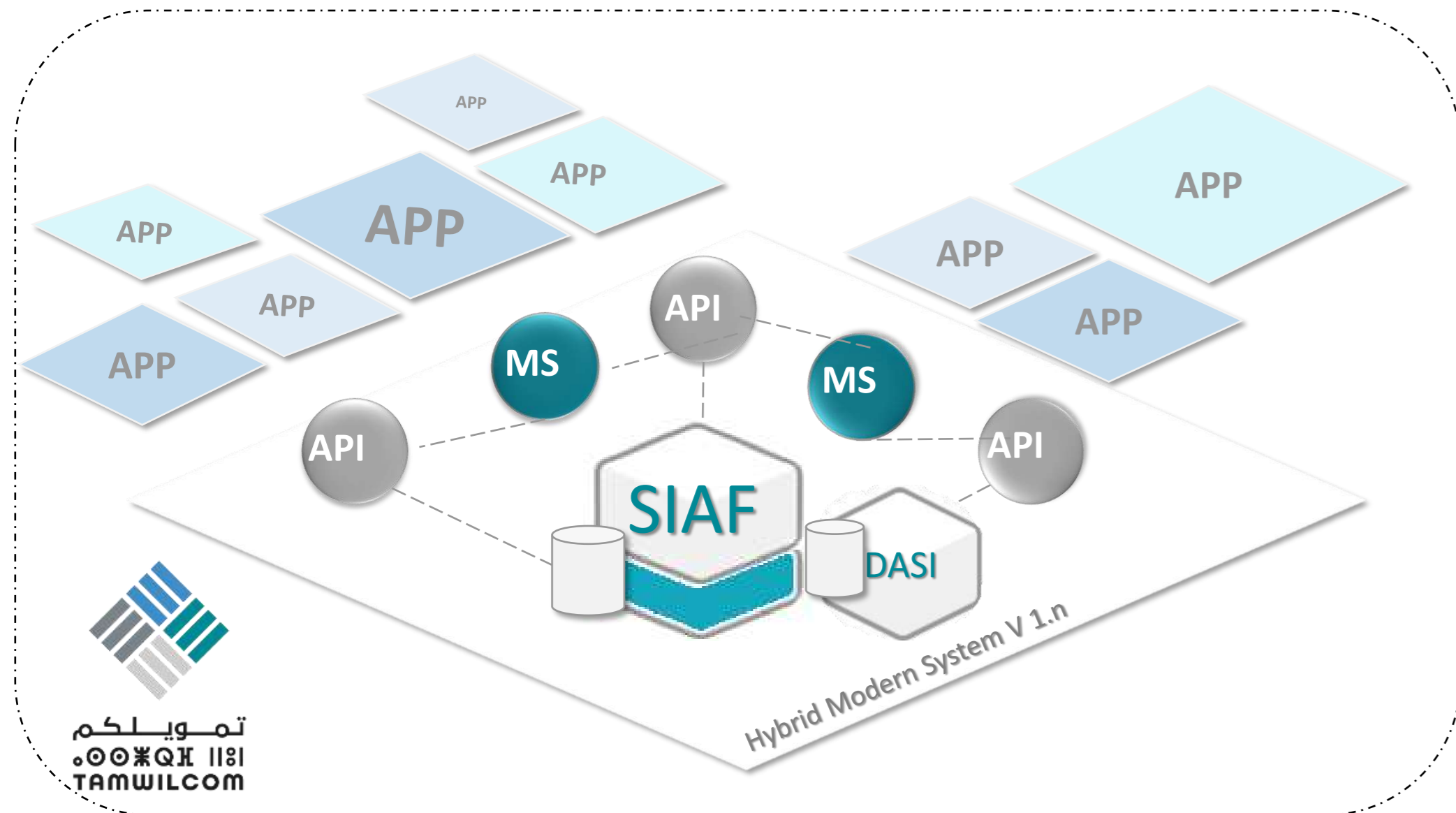
Tools

- New technology
- Framing Model
- Agile
- Partners such the startups

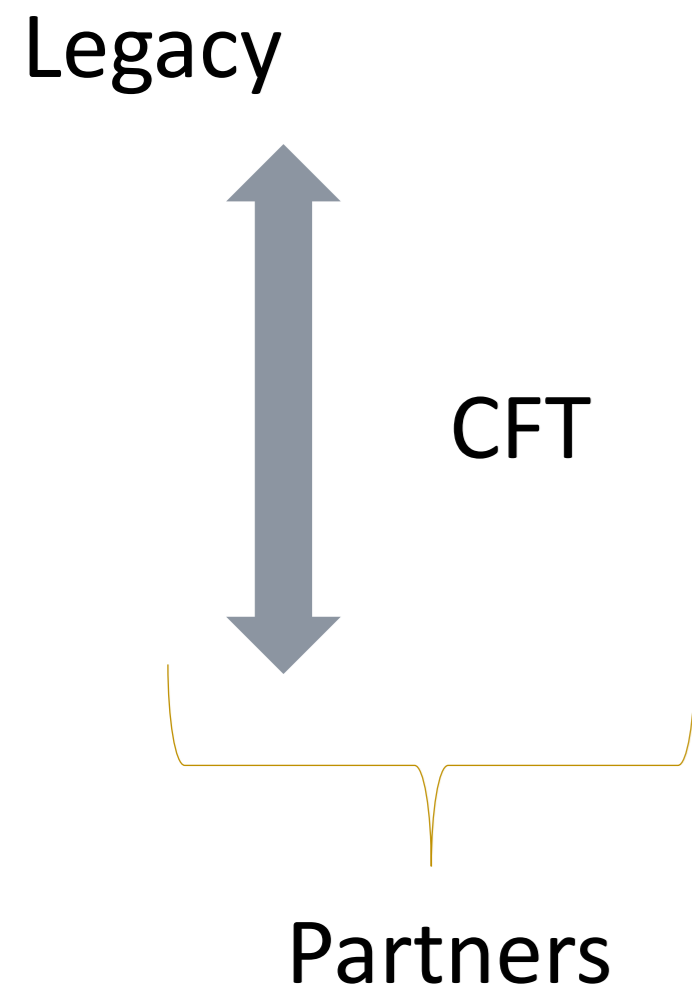
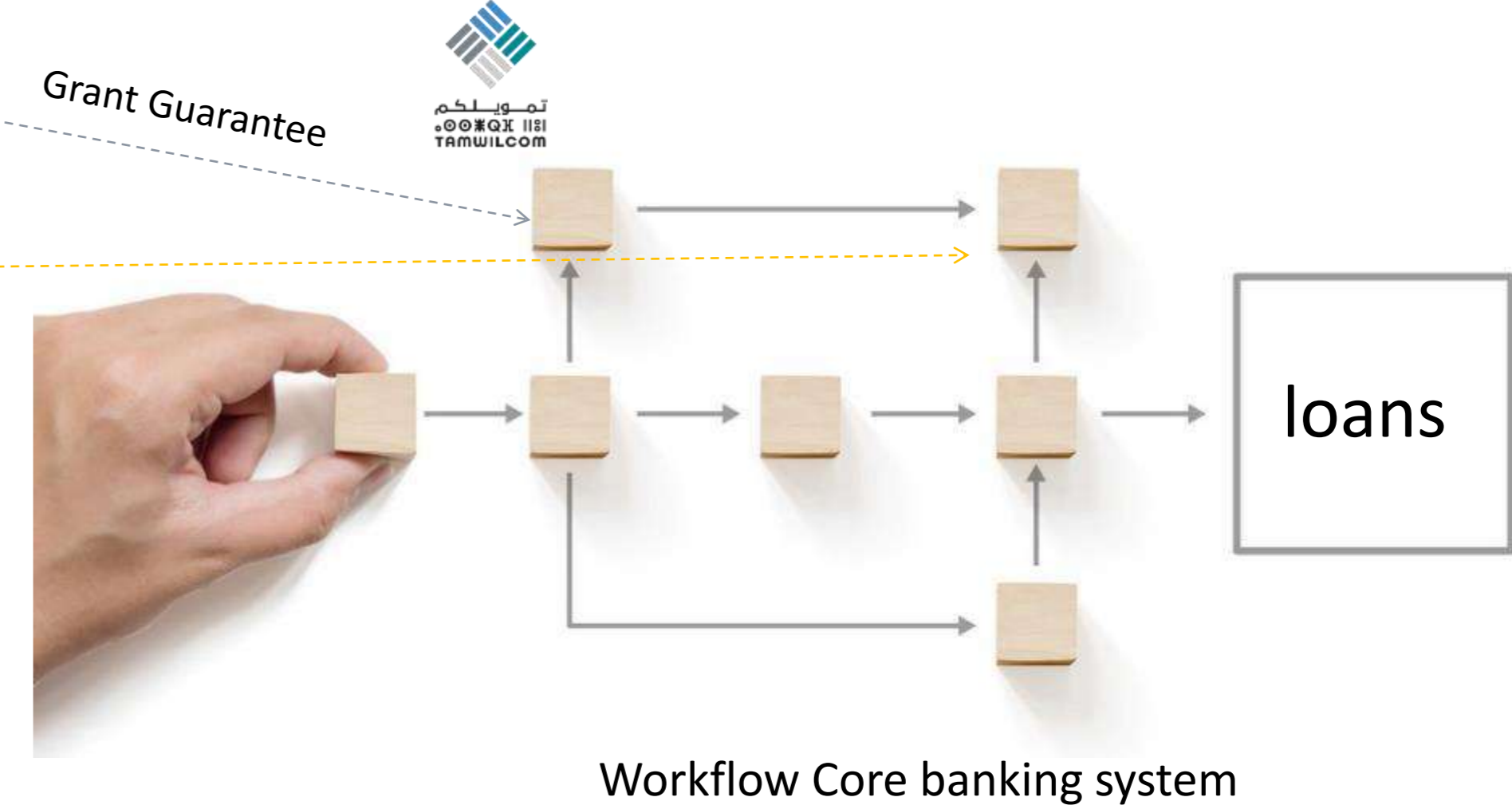
Delivrables

- Diagnostic
- On Field Experimentation
- Experimental conclusions

Insights for the future



API Management



Security layer

Banks & new targets



Specific web application for small partners



Q&A