

Azerbaijan Digital Products and Projects Catalogue

An official collection of the digital products, platforms and technology capabilities Azerbaijan offers to international partners and markets.

23

organisations profiled

200+

products, platforms
and services

11

priority sectors

30+

years of delivery track
record



Innovation and Digital
Development Agency

digital●
azerbaijan

One official reference for Azerbaijan's digital exports

The Azerbaijan Digital Products and Projects Catalogue is an official collection of government and private digital products and initiatives. It brings together digital public services, IT systems, infrastructure projects and innovation programmes developed as part of the country's digital transformation. It is created and maintained by the Innovation and Digital Development Agency to organise, present and promote Azerbaijan's digital solutions for export to international markets.

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Eleven priority sectors

Digital Government & Public Services

Smart Cities & Urban Solutions

ICT & Digital Infrastructure

Cybersecurity & Data Protection

FinTech & Digital Payments

HealthTech & e-Health

EdTech & Digital Skills

AI, Big Data & Analytics

Transport & Logistics Technologies

Energy & Smart Utilities

Agritech & Smart Agriculture

Every organisation in this catalogue operates production systems today, not prototypes. Where numbers appear, they are drawn from the organisation's own published material.

01

Government and National Digital Platforms

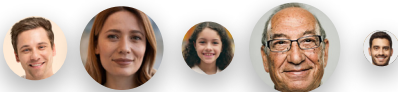
The state-owned and state-affiliated platforms that carry Azerbaijan's public services, digital identity, satellite capacity, postal reach and national cyber capability.

IN THIS SECTION

mygov	No queues. No paper. One app for the state.	04
SİMA	Trusted digital identity with a legally binding...	05
Azercosmos	National satellite capacity serving three continents	06
Azerbaijan Cybersecurity Center	National capability in cyber defence	07
Azərpoçt	A nationwide postal network with digital financial...	08

No queues. No paper. One app for the state.

mygov connects citizens directly with government services, documents and official correspondence – no office visit needed. IDDA drives national digital transformation and the international export of Azerbaijani digital products, promoting e-government solutions, smart infrastructure and capacity building.



4M+

registered users



5M+

mygovID identities

4.5/5

app-store rating





Four solutions, one platform



One entry point

State services, information and personal records in one place.



Documents & correspondence

Official certificates, applications and state correspondence online.



Secure digital identity

mygovID login with verified credentials and digital certificates.



Payments & tracking

Integrated payments with full tracking of every request and its status.

EVERY SIX MONTHS

semi-annual volume



Before and with mygov

BEFORE

 Visit a government office in person

 Collect paper certificates by hand

 Pay at a separate counter

 Follow up in person to check application status

WITH mygov

 Sign in once with mygovID

 Request official documents online

 Pay inside the same flow

 Track status online, get notified in real time

Trusted digital identity with a legally binding e-signature

Established in 2015 as a state-affiliated technology and digital infrastructure enterprise, AzInTelecom today operates within AZCON. SiMA is its biometric-based digital identity and electronic signature system, letting users identify themselves and sign documents electronically using facial recognition combined with cryptographic digital signatures.

5M+

SiMA İmza app downloads

100
institutions with SiMA
integrated

1,000+
public and private services
in the SiMA İmza app

Services



Biometric identity verification

Facial recognition binds a real person to every digital action.



SiMA İmza: digital signature

Legally recognised electronic signature for citizens and business.



Remote KYC

Onboard customers to regulated services without a branch visit.



SiMA Pay

Biometric payment authorisation built on the same identity core.



Platform integration

Single sign-on across public and private digital services.



Security & legal compliance

Cryptographic assurance aligned to national legal frameworks.

SECTORS USING SiMA

Taxation

Customs

Justice

Healthcare

Education

Employment

Finance

Utilities

Retail

National satellite capacity serving three continents

Established in 2010, Azercosmos is Azerbaijan's national satellite operator, providing satellite telecommunications and Earth observation services to partners across three continents. Its geostationary satellites Azerspace-1 and Azerspace-2 support broadcasting, data and communication services covering more than 50 countries.

50+

countries in the service footprint

2

geostationary satellites in orbit

2010

agency established

2013

first satellite launched

Services



Satellite communications & broadcasting

DTH television, data transmission and telecom capacity.



Satellite internet

Connectivity for businesses, governments and remote communities beyond terrestrial reach.



Ground stations & teleports

Owned infrastructure managing satellite traffic and service continuity.



Farmer application

Satellite imagery and on-site inspection analyse farmland to raise crop yield.

SATELLITE FLEET

Launched 2013

Azerspace-1

Carries more than 100 local and international TV and radio channels, plus data and telecom capacity.

Launched 2018

Azerspace-2

Covers Europe, Central and South-West Asia, the Middle East and Africa.

National capability in cyber defence

Opened on 28 March 2023, the Centre raises Azerbaijan's national cybersecurity capability. It trains highly qualified specialists and trainers to counter modern threats, building lasting local capacity rather than one-off skills.

480

graduates to date

86%
graduate employment rate

60
students in the
seventh cohort

15
local trainers
certified

Training programmes



Red Team

Offensive security: adversary simulation, exploitation and attack-path analysis.



Blue Team

Defensive security: hardening, detection engineering and incident response.



SOC Analytics

Security Operations Centre monitoring, triage and threat-analysis practice.



Threat Intelligence

The current threat landscape, trends and international best practice.

PARTNERS AND FACILITIES

Established jointly by the Ministry of Digital Development and Transport, the Innovation and Digital Development Agency (IDDA) and Technion – Israel Institute of Technology. Graduates work across government institutions and leading local and international companies.

Cyber Range

Simulated attack and defence scenarios in a controlled environment.

Network Operations Center

Monitoring of network and security operations.

6 computer classes

Equipped for parallel cohorts and hands-on practice.

Meeting & lounge rooms

Spaces for teamwork, mentoring and community events.

A nationwide postal network with digital financial services

Azərpoçt is the country's sole national postal operator. It delivers postal, e-commerce and financial services at accessible prices to every part of the population and to businesses, reaching communities that commercial networks do not.

852

post offices in operation

35

regional branches

1

national postal operator



Digital services



Mobile Bank
Card accounts, transfers, and payment of utilities, taxes and mobile services in the Azərpoçt app.



AzMPOS
Accept NFC card payments through the mobile app, with no extra hardware.



PostCargo
Fast, convenient delivery of international postal parcels.



Digital Post Office
Physical network and digital channels operating as one service layer.

SERVICES AT POST OFFICES

Letters & parcels

E-commerce delivery

Pensions & benefit payments

Money transfers

Utility & tax payments

Debit cards

Government certificates

 Innovation and Digital Development Agency



www.azerpost.az

08

02

Systems Integrators and
Solution Providers

Three decades of engineering depth. The companies that build, integrate and operate the national systems behind the services citizens use every day.

IN THIS SECTION

IDRAK	National identity, border and registry systems since...	10
SINAM	Trans-Caspian leader in e-transformation and...	11
R.I.S.K. Company	IT consulting, integration and GIS since 1993	12
Bestcomp Group	From infrastructure to data analytics one partner, full...	13
B&B Security	Full-lifecycle cybersecurity with proven results	14
Caspel	Turnkey ICT infrastructure and process automation	15
Euro Dizayn	Data centre, network and security infrastructure	16
ULTRA Technologies	Distribution, integration and software since 1999	17

National identity, border and registry systems since 1990

Established in 1990 and registered in 2003 as IDRAK Technology Transfer LLC, the company designs, develops and maintains information systems of any complexity. It offers end-to-end delivery from idea to final product and has long collaborated with government agencies on national-scale systems including driving licences and technical passports.

35+

years building national systems

1990

company established

6

solution areas



Solutions



Identity & travel documents

Electronic ID cards, e-passport systems and biometric data banks.



e-Gate border control

Autonomous border crossing, mobile border control and API-PNR passenger data.



e-Seal transport safety

Electronic sealing and monitoring for regulated cargo movement.



Smart School

A digital platform for school administration and the education process.



Smart AI irrigation

AI-assisted irrigation control for agricultural land.



Address registry & smart city

National address registry and integrated urban management.

NATIONAL-SCALE EXPERIENCE

Driving licences

Technical passports

Electronic ID cards

e-Passports

Border crossing

Address registry

Trans-Caspian leader in e-transformation and e-government

Since 1994 SINAM has delivered transformation projects across government and the private sector. Today it leads the Trans-Caspian market in e-Transformation and e-Government, and every product in its portfolio is deployed in a live organisation.

34

products and solutions

1994

delivering national programmes since

100%

commercialised and in production

5

offices abroad

Product portfolio

Government & e-services

- SESDA: e-document management
- PKI electronic signature
- e-Governance service centre
- ASAN Visa: e-visa system
- ARCS: unified e-archive
- Automated customs management

Public finance & revenue

- SERP: enterprise resource planning
- BMIS: budget management
- TIMS: treasury management
- FARABI: budget reporting
- ITAS/AViS: tax administration
- National Pension Fund MIS

Payments & analytics

- ASMP/GPP: mass payments
- AniPay: instant payments
- Data warehouse & BI
- AISSEDR: regional analytics

Geospatial & navigation

- GoMap.az / GoMap.ge
- SAGIS geo-information
- AgroGIS rural development
- GoNav.Az navigator
- YURDUM AR navigation
- Street addressing & LBS
- FreeFields mine-risk app

Transport & field ops

- Yollar fleet management
- Biletim bus ticketing
- BeeTalker push-to-talk

Sector & infrastructure

- UNIVERS/EMPRO education
- e-Prescription system
- BXM veterinary monitoring
- IoT management platform
- Smart Village platform
- MEETADORE video conferencing
- Network infrastructure
- SPBX VoIP telephony

IT consulting, integration and GIS since 1993

Established in 1993, R.I.S.K. Company has built a strong regional reputation as one of the leading IT firms of the Caucasus and Central Asia, delivering solutions and services to large organisations and public-sector clients.

30+

years in the market

1993

company founded

2

regions served

20+

countries served

Services



IT consulting
Helping organisations plan and improve their technology and digital processes.



System integration
Connecting disparate software and hardware so they operate as one estate.



IT outsourcing
External IT support and managed services, so clients need not run everything in house.



Application development
Software and systems tailored to specific business needs.



Geographical information systems
Mapping technology and spatial data analysis for planning and operations.

CLIENTS

Large enterprises and public-sector clients across Azerbaijan, the wider Caucasus and Central Asia, from strategy and consulting through to build, integration and long-term operation.

From infrastructure to data analytics **one partner, full cycle**

Headquartered in Azerbaijan with regional offices in Georgia and Central Asia, Bestcomp Group delivers turnkey IT across six service lines (infrastructure, support, consulting and audit, cybersecurity, data analytics and distribution) alongside a twelve-product software portfolio.

30+

years of market experience

550+

certified specialists

100+

technology partners

500+

international certifications

Software portfolio

ALL COURTS

AZEMİS

Court management in every court of every instance.

NATIONWIDE

e-Notariat

Electronic notary system of the Ministry of Justice.

MINISTRY OF JUSTICE

e-İcra

Electronic enforcement: the core tool of enforcement policy.

SINCE 2025

e-Rüsum

Ministry of Finance state duties via e-notification and e-receipt.

DISTANT COURT

BestConf

Video conferencing used for remote court hearings.

IN OPERATION

AzDOC PRO

Document flow: creation, approval, e-signature and tracking.

IN OPERATION

İRVİS

Unified HR: staffing, contracts, orders, leave and assignments.

IN OPERATION

e-Mühasibat

State register of certified professional accountants.

IN OPERATION

bCloud

Corporate cloud storage and collaboration on local infrastructure.

ON MARKET

Bestbooks

Azerbaijan's first local online accounting platform for SMEs.

IN DEVELOPMENT

Bestup Ecosystem

Corporate platform of 12+ modules: intranet, HR, projects.

IN DEVELOPMENT

MeetSet

Meeting room, desk and visitor booking with usage analytics.

Full-lifecycle cybersecurity with proven results

B&B Security, a Bestcomp Group company, provides 360° full-lifecycle cybersecurity, from strategy to continuous protection, for the government, finance, telecommunications and energy sectors.

7+

years in market

50+

expert team

10+

industries served

24/7

SOC monitoring

Services



24/7 SOC service

Monitoring, detection, threat intelligence and hunting.



Pentest & Red Team

Penetration testing, adversary simulation and Purple Team.



Awareness

Training, phishing simulation and a durable security culture.



GRC & compliance

ISMS to ISO 27001, NIST, PCI DSS and Central Bank rules.



Digital forensics (DFIR)

Incident investigation, IoC discovery and digital evidence.



Solution deployment

EDR/XDR, NGFW, DLP, SIEM, IAM/PAM and cloud security.

PROJECT RESULTS

90% → 10%

phishing susceptibility after sustained awareness training and simulation

10 days

from breach to identified initial attack vector, with recurrence prevented

100 GB/day

logs analysed: 110+ alerts investigated, 25+ high-risk events contained

80+

privileged accounts brought under centralised control

36

controls assessed against Central Bank requirements in a 14-day penetration test



Innovation and Digital Development Agency

digital•

azerbaijan

www.bestcomp.net

14

Turnkey ICT infrastructure and process automation

Caspel offers turnkey design, development and installation of IT infrastructure, and builds its own software to automate business and industrial processes, from HR and warehouses to oil and gas wells.

14

in-house software products

2005

company founded

20+

years of experience

4

service lines

Service lines



Cybersecurity
Protective architecture and controls across the enterprise estate.



Telecommunication solutions
Design and delivery of enterprise communication infrastructure.



Business & industrial automation
ERP, CRM, HRM and WMS platforms tailored to how the business really runs.



ICT monitoring & design
Infrastructure design, monitoring and lifecycle operation.

PRODUCT PORTFOLIO

HRM · Human resources

TSM · Task management

WMS · Warehouse

REM · Real estate

DMS · Document circulation

SSO · Single sign-on

CRM · Customer relations

PMS · Procurement

FAM · Fixed assets

BMS · Billing

OCW · Oil & gas wells

CMT · Cash management

QMS · Quality

CRP · Checkpoint & access

Data centre, network and security infrastructure

Euro Dizayn delivers world-class IT services and telecommunication solutions to organisations ready to change. It works closely with global IT vendors, oil and gas companies, government agencies and financial institutions, with certified engineers in server and storage systems.

25+
years of delivery

1998
company established

6
global vendor
technologies

6
service lines

Service lines



Data centre & infrastructure

Server, storage and data centre projects on leading vendor technology.



Networks & collaboration

Enterprise networking and collaboration across distributed sites.



Security & cybersecurity

Protective architecture, controls and continuous operational security.



Industrial digital solutions

Digitalisation for industrial environments and operational technology.



Software development

Custom development delivered alongside managed services and support.



Consulting & assessment

Independent assessment and advisory for data-driven decisions.

TECHNOLOGY PARTNERS

HPE

Dell/EMC

Cisco

Huawei

NetApp

IBM

FOUNDED 1999 · "ALWAYS INNOVATION"

Distribution, integration and software since 1999

ULTRA Technologies set out in 1999 to stand apart in Azerbaijan's ICT market through innovation. An official partner of Intel and other major vendors, it holds authorised stock for distribution, and grew into software development in 2008 and integration in 2011.

12

official vendor partnerships

1999

company founded

2008

software services launched

2011

system integration added

Services



Integrated systems & licensing
Integrated systems, software licences and complex IT services.



IT infrastructure & data centres
Construction of IT infrastructure and data centre facilities.



Distribution
Sales of computers and computer equipment across the market.



Technical support & service centre
Corporate and individual support with an owned service centre.



Programming
Software development delivered alongside integration work.



IT audit & consulting
Independent assessment of estate, process and investment.

OFFICIAL PARTNER OF

Intel

DELL

HP

Oracle

Cisco

IBM

Kingston

Tunçmatik

Rittal

AHA

MiSys

Bakotech

03

Enterprise Software and Digital Transformation

Platforms proven in the most demanding commercial environments in the region (energy, procurement and mission-critical data) and ready to travel.

IN THIS SECTION

SOCAR Tech	Industrial digital transformation and AI in production	19
Smart Solutions Group	Procurement digitalisation for large organisations	20
DataLead Consulting	Resilient data platforms for mission-critical operations	21

Industrial digital transformation and AI in production

SOCAR Tech builds on expertise developed inside a demanding industrial group. It serves SOCAR companies and external organisations across cybersecurity, data and AI, enterprise applications and operational technology.

300+

specialists

26

products & technology solutions

47

professional services

5

countries

Service domains



Cybersecurity
ISO/IEC 27001 division, 20+ certifications, MDR for IT and OT, pentesting, vCISO.



Data, analytics & AI
Lakehouse platform, Power BI estate and the Caspian AI Institute.



Enterprise applications
SAP S/4HANA incl. IS-OIL, and Microsoft Dynamics 365.



Infrastructure & cloud
Modernisation, cloud migration, disaster recovery and ITSM.

AI PRODUCTS IN PRODUCTION

12,000+ docs

SOCAR LLM

On-premises chatbot infrastructure across three production deployments, with no cloud dependency.

40% of QC

Seismic.AI

Autonomous agent automating First Break Picking quality control inside Schlumberger Omega.

37,000+ reports

Agentic AI pipeline

Extracts daily drilling data from unstructured Excel that conventional RPA cannot handle.

~8.6% SMAPE

Should-cost prediction

Time-series forecasting that gives procurement a 'should cost' before negotiation.

Procurement digitalisation for large organisations

Smart Solutions Group builds tailor-made, high-load applications. Its flagship E-Tendering platform turns procurement from a cost centre into a strategic value engine: on-premises, natively ERP-integrated and AI-assisted.

40–60%

faster procurement cycle

5–10%

of spend saved, direct EBITDA impact

100%

purchases with audit trail

3–5

approval stages, down from 7–10

Key features

On-premises deployment
Full data ownership on client infrastructure.

Full ERP integration
One source of truth across the procurement lifecycle.

AI-driven capability
SOW Analyzer, Tender Summarizer and Trend Engine.

First-year support
Adoption and measurable impact, guaranteed.

BEFORE AND AFTER E-TENDERING

INDICATOR	BEFORE	AFTER
Average tender cycle	120 days	60 days
Approval stages	7 to 10	3 to 5
Overdue tenders	30–50%	under 15%
Cost savings	0–3% of spend	5–10% of spend
Transparent audit trail	under 20%	100%
Real-time data access	Not available	Online dashboards
Real-time KPI monitoring	Not available	Full, with forecasting

ENTERPRISE DATA RESILIENCE FOR MISSION-CRITICAL ENVIRONMENTS

Resilient data platforms for mission-critical operations

DataLead Consulting designs, builds and runs secure, high-availability data platforms, from mission-critical databases to AI-ready lakehouses, for organisations where downtime is not an option.

—

24/7

rapid-response support

4

end-to-end service lines

AI-ready

lakehouse architectures

Service lines

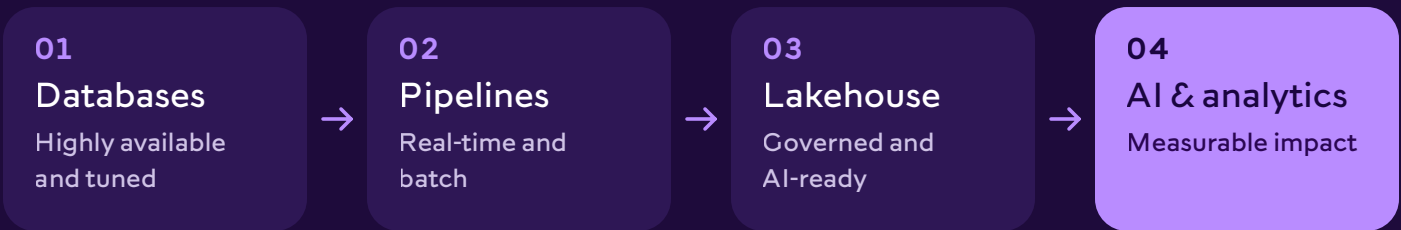
Mission-critical database operations
High-availability architecture, performance tuning, resilience engineering and 24/7 rapid response.

Data lakehouse platforms & governance
Scalable, AI-ready lakehouses with strong governance, data quality and regulatory alignment.

Automated data engineering & integration
Secure, high-performance pipelines for real-time and batch integration across complex estates.

AI & advanced analytics enablement
Predictive models and intelligent automation that turn data into business impact.

DATA PLATFORM LIFECYCLE



04

Cybersecurity, AI and Emerging Technology

Where Azerbaijan is building genuinely new intellectual property: patented computer vision, Azerbaijani-language AI, autonomous systems and full-lifecycle cyber defence.

IN THIS SECTION

MegaSec	Artificial intelligence and cybersecurity aligned to...	23
SmartIT	Information security for leading enterprises	24
Kibrit	Automation, mobile and industrial software solutions	25



Artificial intelligence and cybersecurity aligned to national priorities

MegaSec designs digital ecosystems aligned to national priorities. It treats cybersecurity as a strategic advantage rather than a technical requirement, uniting artificial intelligence with governance, risk and compliance in one framework.

6

ISO certifications incl. ISO 42001 for AI

1

patented face recognition system, registered as İ 2026 0036

24/7

managed detection

Products and services

Intelligent detection
Patented face recognition, licence-plate recognition and visual identification.

Nitq.ai speech platform
Speech-to-text, text-to-speech and live stenography, with API and file export.

Cavabdeh legal AI
Azerbaijani-language legal chatbot across 20 codes and 31 laws, with API.

Detection & offensive security
MDR 24/7, threat intelligence, digital forensics, attack and phishing simulation, vulnerability assessment.

DRONE SYSTEMS AND GOVERNANCE

SKY X: drone systems

- UAVs with thermal, LiDAR and multi-sensor payloads
- Autonomous flight planning and real-time data link
- AI object, anomaly and behaviour detection
- Coordinated multi-drone (swarm) operation
- Crop monitoring, disease detection and yield forecasting

CERTIFIED

ISO 20000-1

ISO 27701

ISO 22301

ISO 9001:2015

ISO/IEC 15504

ISO 42001 (AI)

Risk, compliance & governance

- ISMS implementation and risk management framework
- Policy and procedure development
- Awareness and compliance training
- Internal and regulatory compliance audit
- State-licensed personal data management

Information security for leading enterprises

Established in 2015, SmartIT provides information security for some of the country's largest companies. It develops solutions matched to customer requirements, applies technology from leading IT vendors and maintains strict quality control across every service.

2015
company established

10+
years securing enterprises

6 security domains covered

Security domains

**Perimeter security**
Boundary defence controlling what reaches the internal estate.

**Endpoint security**
Protection at the device layer, where most compromise begins.

**Data security**
Controls protecting information at rest, in motion and in use.

**Vulnerability management**
Continuous identification and remediation of exploitable weakness.

**Incident management**
Structured detection, response and recovery when events occur.

**Access management**
Governance of identity, privilege and entitlement across systems.

APPROACH

01
Assess
Match the solution to real requirements

→

02
Implement
Technology from leading vendors

→

03
Assure
Quality control across every service



ADDING VALUE TO LIFE THROUGH INNOVATIVE TECHNOLOGY

Automation, mobile and industrial software solutions

Kibrit develops automated systems, software, mobile services and technology solutions for business and government, with proprietary products and strategic partnerships with Siemens and Innowise.

20+

years of experience

80+

local and foreign clients

100+

successful projects

30+

automation projects

Proprietary products

Border (MDRS)
Real-time monitoring of devices on GSM networks, with enforced registration of new devices.

Orangeline
Contact-centre software for voice, chat and social media in one place.

Aramis
Workforce management and accreditation for sports, exhibitions and concerts.

NATIONAL FIRSTS

01

One of the world's first Mobile Devices Registration Systems

02

First content provider for Azerbaijani mobile operators

03

Only local ACS provider with Siemens, Sauter and Johnson Controls

Strategic partnerships

DIGITAL TRANSFORMATION

Siemens Digital Industries Software

PLM & CAD/CAM/CAE
NX · Teamcenter · Simcenter · Tecnomatix

Electronics & EDA
Calibre · Tessent · Questa · PADS · Xpedition

Manufacturing
Opcenter MES · MindSphere industrial IoT

Low-code & AI
Mendix · Siemens Industrial Copilot

SOFTWARE DEVELOPMENT

Innowise

Development capacity for clients in the region.

2,000+

developers on board

18+

years of expertise

2,500+

projects delivered

05

FinTech, Mobility and AgriTech

Consumer-scale technology: licensed electronic money, credit for the unbanked, ticketless parking and water-efficient agriculture.

IN THIS SECTION

A-Solutions	Azerbaijan's first licensed electronic money institution	27
Simbrella	Digital credit and risk analytics for underserved...	28
Parqour	Automated parking management with licence-plate...	29
SAİRS	AI-supported irrigation for water-efficient agriculture	30

Azerbaijan's first licensed electronic money institution

A-Solutions delivers digital financial products, payment infrastructure and technology solutions for consumers, telecom operators, financial institutions and enterprises. Established within Azercell Telecom, it became an independent company in 2024. Its consumer brand, akart, combines payments, cards, lending and loyalty in one mobile application.

400K

registered users on akart

8M+

micro loans issued

1.5M+

unique borrowers

4.8_{/5}

consumer app rating

Consumer and enterprise solutions

Consumer platform: akart

- All-in-one payments, transfers, top-ups and cashback
- Wallet and card onboarding in two minutes
- Instant microloans from proprietary scoring
- NFC payments with Apple Pay and Google Pay
- Loyalty with cashback and telecom rewards

Enterprise solutions

- End-to-end digital lending, scoring to collections
- White-label wallet and payment infrastructure
- Employee-benefit and corporate wallets
- Loyalty, rewards and gamification tools
- Fintech advisory and operating-model redesign
- Analytics, BI and data visualisation
- Information security and IT resilience

INTERNATIONAL FINANCE AWARDS 2025

2025

Best New Contactless E-Wallet

International Finance Awards

2025

Most Innovative New Virtual Card Fintech Solution

International Finance Awards

Digital credit and risk analytics for underserved markets

Simbrella develops digital financial services in mobile lending, data analytics and credit platforms, enabling banks, mobile network operators and wallet providers to extend credit to people that traditional banking does not reach.




enterprise products


product families


regions: Africa, Asia, Latin America

Product portfolio

Credit access

- Airtime Crediting System**
Advances airtime to subscribers, with an ML core managing risk.
- Digital Lending Solution**
API-based underwriting for bank, MFI and wallet micro loans.
- Buy Now Pay Later**
Instant instalments at physical or online checkout.
- Early Wage Access**
Employees draw earned wages before payday.

Risk intelligence

- AI Scoring Engine**
Telco and billing patterns become risk metrics for the unbanked.
- Safe Data Monetization**
Anonymised, tokenised profiles become B2B risk intelligence.
- Data as a Service**
Real-time behavioural data for banks and underwriters.
- AI Financial Assistant**
Predictive alerts and savings prompts inside banking apps.

PARTNERS INCLUDE

Airtel

Orange

FCMB

FNB

UBN

Automated parking management with licence-plate recognition

Parqour automates parking management using licence-plate recognition, so vehicles enter, park and exit without paper tickets or attendants. Systems connect to existing barriers and cameras and are operational within 15 to 30 days.

15-30

days from start to operation

100%

cashless payment flow

98%

average plate capture rate

Capabilities

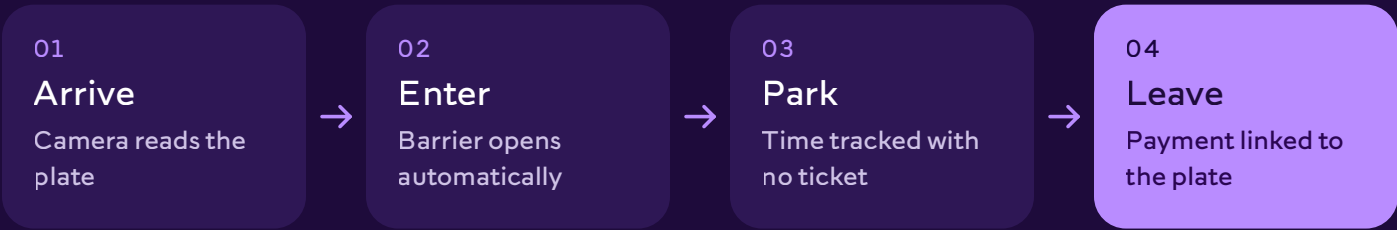
Automatic entry & exit
Barriers open for recognised vehicles and parked time is tracked without intervention.

Cashless payments
Payment linked directly to the licence plate: no ticket, kiosk or attendant.

Dynamic pricing
Rates by time of day and occupancy, with VIP pricing and zones.

Camera, security & radar
Integrated surveillance and radar alongside parking management.

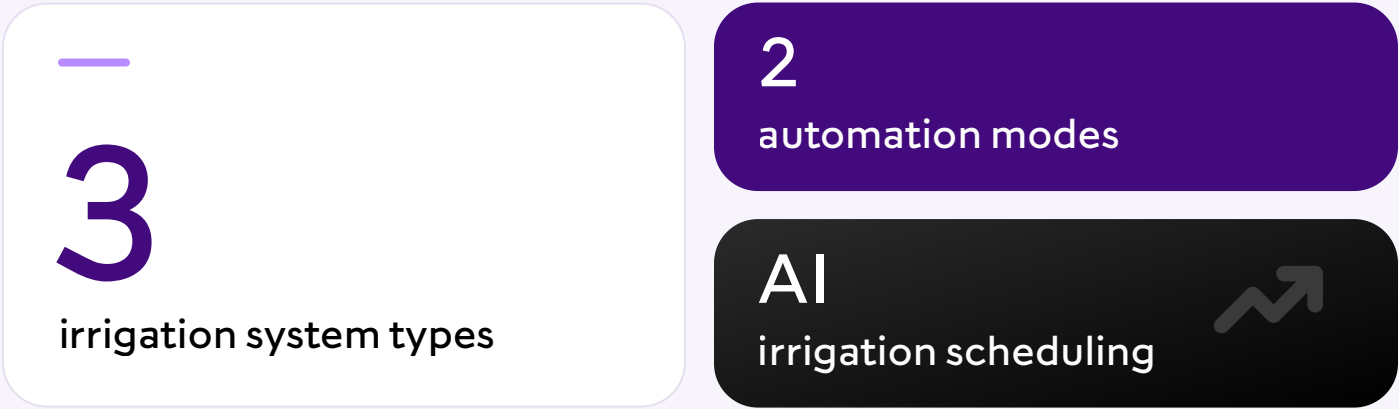
PROCESS



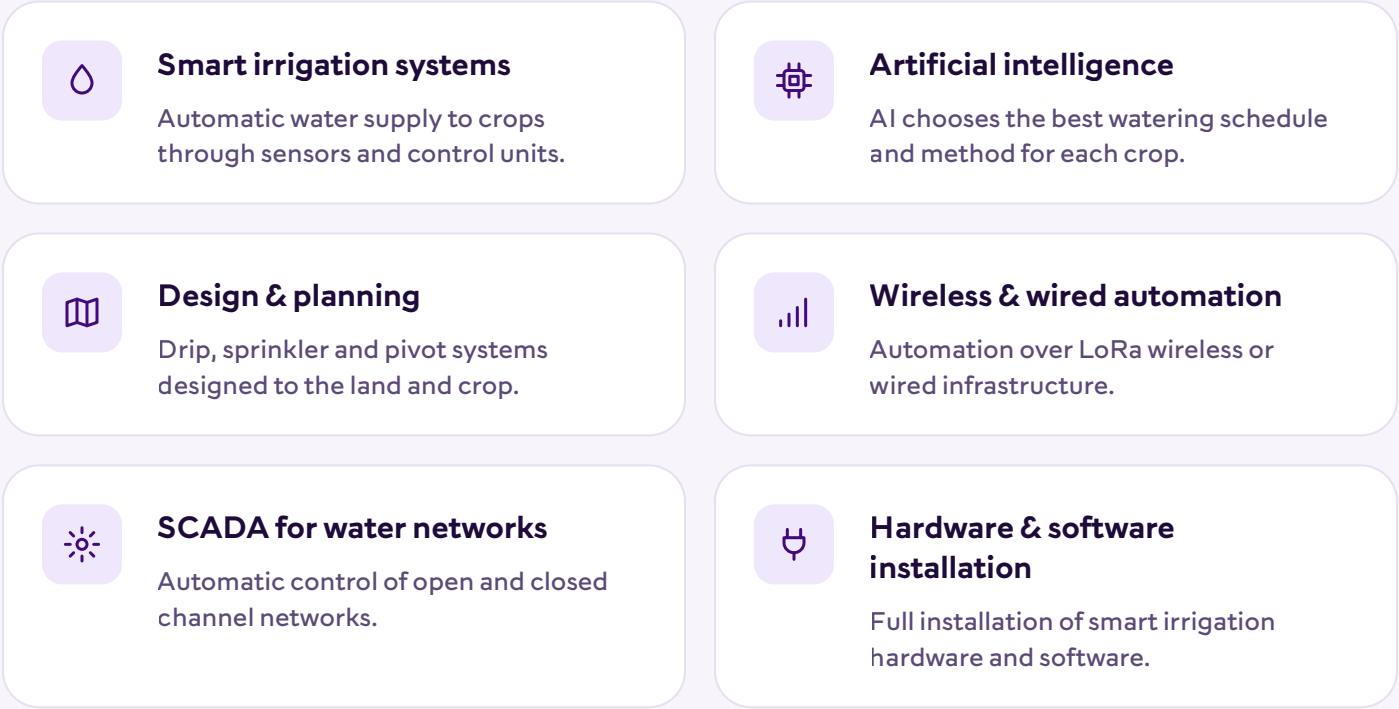


AI-supported irrigation for water-efficient agriculture

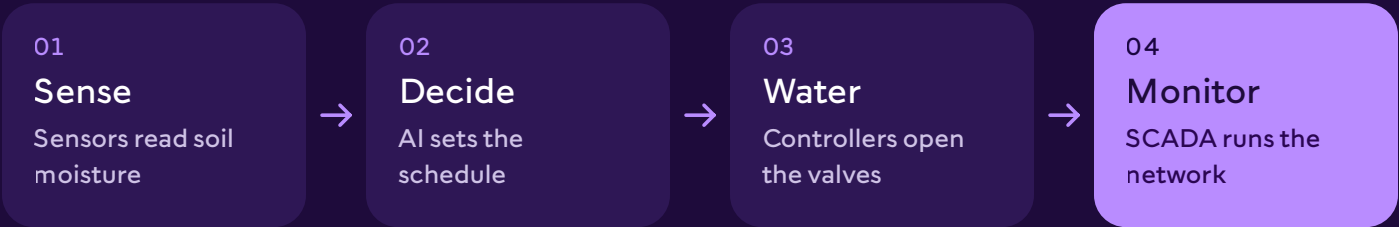
SAIRS designs, installs and automates intensive irrigation systems for farms and agricultural fields. AI-supported technology sets optimal watering schedules from soil moisture and plant requirements, reducing water and energy consumption while raising productivity.



Solutions



PROCESS



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