

Tinka Case Study

Data & Analytics



Summary

Headquartered in Zwolle, the Netherlands, [Tinka](#)'s ambition is to be "the most recommended & responsible deferred payments partner in the Netherlands and beyond". Tinka's mission is to innovate payment methods with a sense of responsibility, dedication, and care.

Tinka wants to achieve its ambition by offering a wide range of financial services to consumers and businesses alike. It offers regulated and non-regulated financial products, credit and non-credit BNPL solutions with various interest rates and terms.

Data & analytics challenge

The challenge faced by Tinka in 2022 was the full separation from its parent company, Wehkamp, while, at the same time, innovating the BNPL market, diversifying its products and customers.

Central to this evolution was all the historical SQL data that Tinka has about its consumers and partners. This data is used for a wide range of processes, from training models that predict the risk associated with granting credit to an individual, to producing financial reports about the profitability of a particular product, all the way to defining specific after-care workflows for consumers.

The challenge was to move ~20 VMs & ~30TB of SQL data into AWS in a fast, cost-effective way, without impacting the business, paving the way for the evolution of the legacy workloads.

Data & analytics solution

The solution that Levi9 proposed to Tinka was to use a hybrid cloud setup to run part of their D&A setup until all components could be migrated to AWS. This made sense because Tinka could rely on an existing Direct Connect line between its DC and AWS, that allows for efficient transfer of large volumes of data.

The core applications are the Databank and the Datalake. Each of them moves data from the central ESB to AWS and writes it to structured (Oracle) and unstructured (S3) stores. From here on, the data is picked up by jobs running in Databricks and prepared for Sagemaker models (not part of this case), or SAS reporting jobs.

Monitoring is being performed by Zabbix agents installed on all machines, sending data to a Zabbix server cluster. AWS OpenSearch was chosen for storing and visualizing the logs that are shipped via Logstash

About TINKA



Tinka develops various payment methods for (web) shops, including for Wehkamp and BCC. Buckaroo offers the variant in which the consumer pays for a purchase in instalments with credit. The consumer then enters a payment obligation with Tinka, whereby the amount and the duration of the payment period can largely be determined by himself. The web shop that Tinka offers does not have to wait for the consumer to pay but will receive the amount earlier and guaranteed.

More than 90 million transactions are paid with Tinka every year.

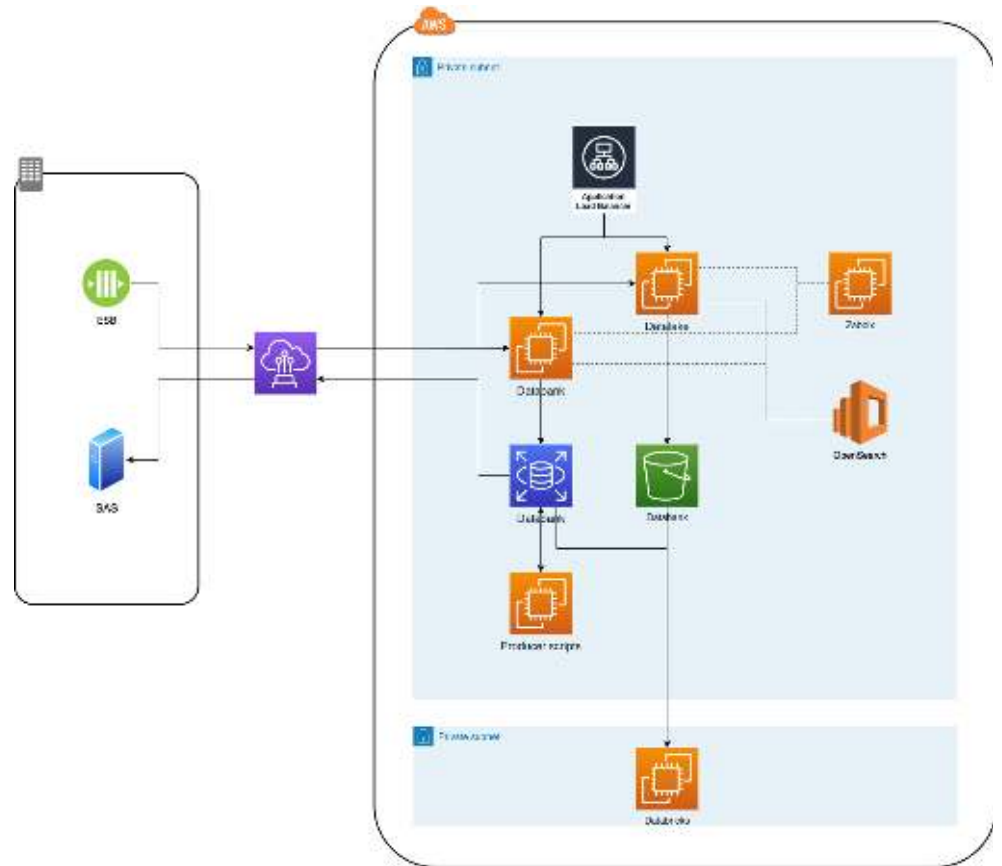


Figure 1 – the solution's architectural diagram

About Levi9

Levi9 is a nearshore technology service provider with around 1200 employees and 65+ customers. We specialize in custom made business IT – 95% of our work is on the revenue side of our customers. This is where time to market, high productivity, stable team velocity, and great quality through automation, agility, intensive interaction and understanding matter most.

