

Dyninno Group, the founding company of Credit Prime, continues to develop its business divisions in Moldova

As a result of strong technological leadership and competent crisis management, Dyninno Group (short for Dynamic Innovations) has managed to improve its market position, despite the widespread crisis in the tourism industry.

In 2020, the tourism industry was hit hard by the pandemic. However, Dyninno Group, which develops innovative online platforms and services, has managed to increase its worldwide market share during this turbulent period. Founded in 2004 in San Francisco, the Group has become a multi-million dollar multinational corporation that provides high-tech travel and financial products and has offices in multiple countries, including Moldova.



North America was one of the fastest-growing regions for DYNINNO Travel in 2020. Globally, its share of the market has grown by 60%.

"Dyninno Group applies deep industry knowledge and state-of-the-art technological infrastructure – from cutting-edge research and software development to the latest marketing algorithms and artificial intelligence. We continuously train our employees and agents to ensure that customers around the world receive personalized services in their own language, all with a human touch, - explains the founder and Chairman of the Advisory Board of Dyninno Group, Alex Weinstein. – In the face of uncertainty, people simply want to be heard. Our specialists are highly attentive to the needs of our customers and have the most up-to-date information on various tourism products. When everything is changing so quickly, the ability to contact an expert that can help you with resolving your issues becomes absolutely essential - whether you are traveling domestically or abroad, seeking more information on flight cancellations, or simply looking for favorable prices for air tickets - even the smallest details matter. I believe that our

approach to helping customers – fast, high-quality, and tailored to their individual needs - is becoming the new industry standard. The proof of this is the 20th anniversary of our airline ticket portal, asaptickets.com."

As the pandemic eases and travel restrictions are slowly lifted, the company is set to focus on a special category of its clients — expats, freelancers, and migrants. The main goal of this approach is to realize their potential through the unique combination of their international presence and linguistic competencies. For example, in Moldova, the fintech market is still quite poorly developed: there is still no access to Apple Pay nor Google Pay. At the same time, a growing number of immigrants are in need of a quick and convenient way to transfer money to their homeland. "Our products, services, and infrastructure not only connect the buyer with the seller, but also create a unique opportunity to offer additional services, personalized products, and unique content," explains Alex Weinstein. - Professional competencies and the latest technologies, including artificial intelligence, help us to achieve this. As an example of our ability to adapt to the external environment and offer our customers the best service on the market, I can simply point to the fact that in 2021 alone, with epidemiological restrictions still in force, we have managed to return to 87% of our 2019 sales volume".

Alex Weinstein was born in Chisinau and emigrated to the United States with his family in 1989. A pioneer in technology with a strong entrepreneurial soul, he has set his eyes on changing the finance and travel industries. Dyninno has grown from a small office with just one employee to a multinational corporation that employs more than 4,500 people in 13 offices around the world. The Dyninno office in Chisinau is one of the largest: up to a thousand people can work in an area of 3,300 sq.m.

"We opened an office in my homeland, Chisinau, in 2007. It was the third one after San Francisco and Riga. At first, only seven people worked there, but the office grew rapidly and required active development." - notes Alex Weinstein.

The company believes that Moldova is a highly promising destination for doing business. Every year, more than 16,000 young specialists finish their studies, more than 25,000 specialists work in the IT sector, and another 18,000 in the financial sector. Dyninno believes that all of them can reach their potential in the Dyninno Group, thanks to its unique system of management, morale, talent development, and international culture.

"Thousands of talented professionals emigrate from Moldova every year, but we can give them the opportunity to reach their true potential here, at Dyninno. We also shouldn't forget that thousands of immigrants arrive in the country every year, and we are certain that their international experience can find a home in our company, - notes Alex Weinstein. - We strongly

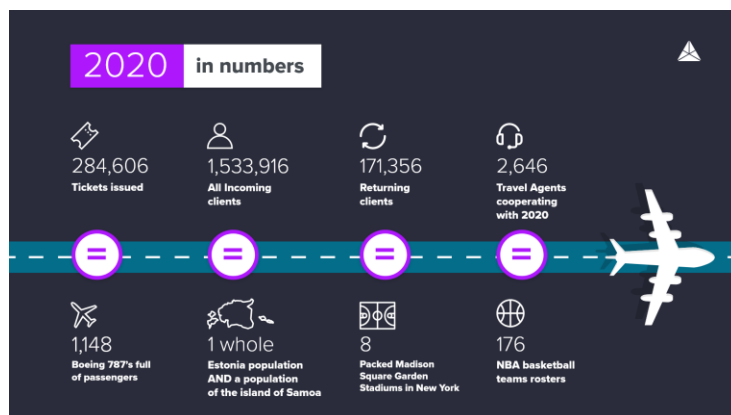


recognize the potential of Moldova. Young people here are well educated and speak English. Dyninno offers specialists not only a decent income but conditions for professional development and career growth. Each employee has a clear career plan and the opportunity to move to and work in any of our international offices. For example, our employee from Chisinau has moved to Riga to manage the operational activities of the fintech division in several countries. In total, the company has 14 global offices - in Moldova, Latvia, Colombia, India, United Kingdom, United States, Canada, Egypt, Azerbaijan, Romania, Russia, and the Philippines."

Dyninno Group supports active interaction and teamwork. Both full-time employees and agents share their knowledge, skills, and experience with colleagues. At the same time, everyone develops their own independence, learns to make decisions and set priorities in a multitasking environment, and evaluates current processes in terms of their effectiveness in increasing customer satisfaction. The average salary of a specialist in our Chisinau office starts at \$1000 per month. At the same time, agents can work both in the office and in the comfort of their own homes. Speaking of working from home, remote working skills have become yet another of our competitive advantages during the pandemic.

In 2021, Dyninno plans to launch the latest human capital management system - SAP SuccessFactors. "We are proud to be the first in Moldova to adapt such a complex and advanced system of personnel management, and are confident that it will help our specialists reach their full potential," notes Alex Weinstein. - "We must do everything in our power to provide a truly international experience to our team. In addition, we are actively working to ensure that our colleagues and partners in all offices and countries follow a common corporate culture. Everyone in the company shares the same values: responsibility, perseverance, self-organization, striving for professional improvement, customer focus, and teamwork. This allows you to connect with colleagues anywhere in the world."

Today, the Moldovan office of the Dyninno Group serves all three areas of the company's activities:



- Dyninno Travel**, represented by International Travel Network under the registered brand "ASAP Tickets". The division provides personalized travel services to millions of customers in 50 countries in more than 10 languages.
- Dyninno FinTech** offers modern high-tech products and solutions that can meet the financial needs of individual customers and businesses.
- Dyninno EnterTech** provides a convenient platform for millions of actors and models to collaborate with the world's largest film studios.

In 2019, Dyninno Group partnered with an IT company in Moldova - Data Analysis And Processing SRL, which is a resident of the Moldovan IT Park and specializes in processing, analyzing, and managing the company's databases at a global scale. In 2021, the company plans to open a second office in Moldova with an area of 1300 sq. m. for further development of its IT infrastructure.