



# CULTIVATING THE EVOLUTION Of Banking Technology



Hi Sun Fintech Global Limited 高陽寰球科技有限公司



## Overview on Hi Sun Fintech Global (HSG)

**HSG** is one of the subsidiaries of the Hi Sun Technology (China) Limited, a leading solution integrator for banking, finance and payment solutions, listed in Hong Kong Stock Exchange (HKEX: 0818).

Hi Sun Technology is originated from China, focusing on the development and deployment of cutting-edge banking solution products, services and technologies to the banking industry for over 24 years with dedication. Over the years, Hi Sun Technology has been providing innovative banking solutions to most of the tier-one banks in China and their overseas branches with great success.





高陽科技(中國)有限公司  
**HI SUN TECHNOLOGY (CHINA) LIMITED**  
*(Incorporated in Bermuda with limited liability)*



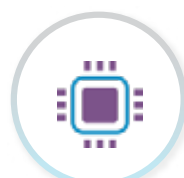
Hi Sun Pay



Hi Sun FinTech  
Global Limited



VBill  
Payment



MegaHunt  
MicroElectronic

In March 2020, Hi Sun Technology specifically established HSG in Hong Kong, as a subsidiary to focus on overseas business expansion. With headquarter based in Shenzhen, the company aims to embrace opportunities and enhance its presence in the overseas market.

Our history in developing and implementing pioneering technologies spans over two decades, with numerous projects in China and more than 30 carried out overseas. We help established banks migrate to new, more efficient core systems. We assist virtual banks with building their offering and its various features. We assist fintech companies with the tools and expertise needed to expand their services.



# Recognitions and Achievements

**HSG** is differentiated by banking domain expertise, rich and deeply held values, and a solid commitment to offering innovative solutions that ensure our clients' success. Our work and longstanding position as a thought leader has allowed us to be recognised as one of **China's Top 100 leading IT solution providers.**



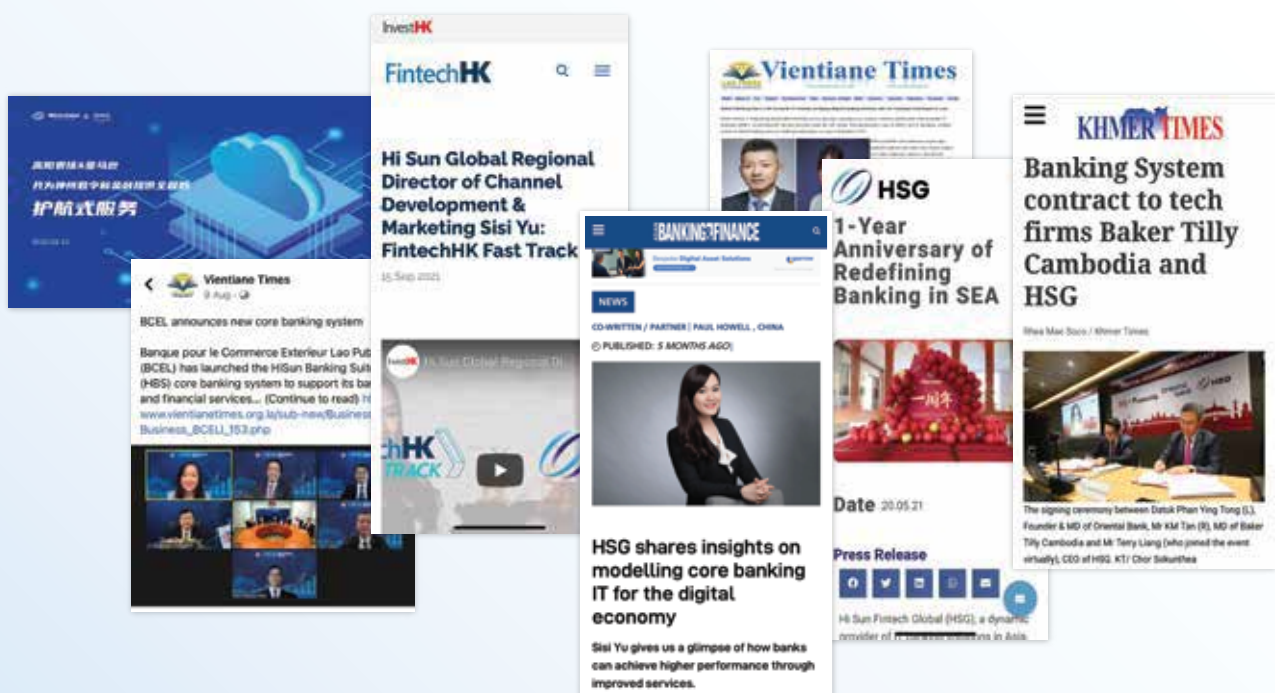
# ASIA | FIN 2021 | TECH awards

## #AsiaFTAwards

### Banking Tech of the Year WINNER

Out of many rewarding milestones since establishment, one of the highlights has been winning the prestigious Banking Tech of The Year in the Asia FinTech Awards 2021. Our dedication and professional deliverables have also led us to receive the APN Industry Cloud Applications Partner – Finance Sector award in AWS Partner Summit Greater China. HSG is well recognised for leadership in driving innovation, collaboration, and specialisation.

The company has also actively participated in major global events to showcase its diverse range of offerings and delivered several press releases and company announcements, reaching world-wide audience.



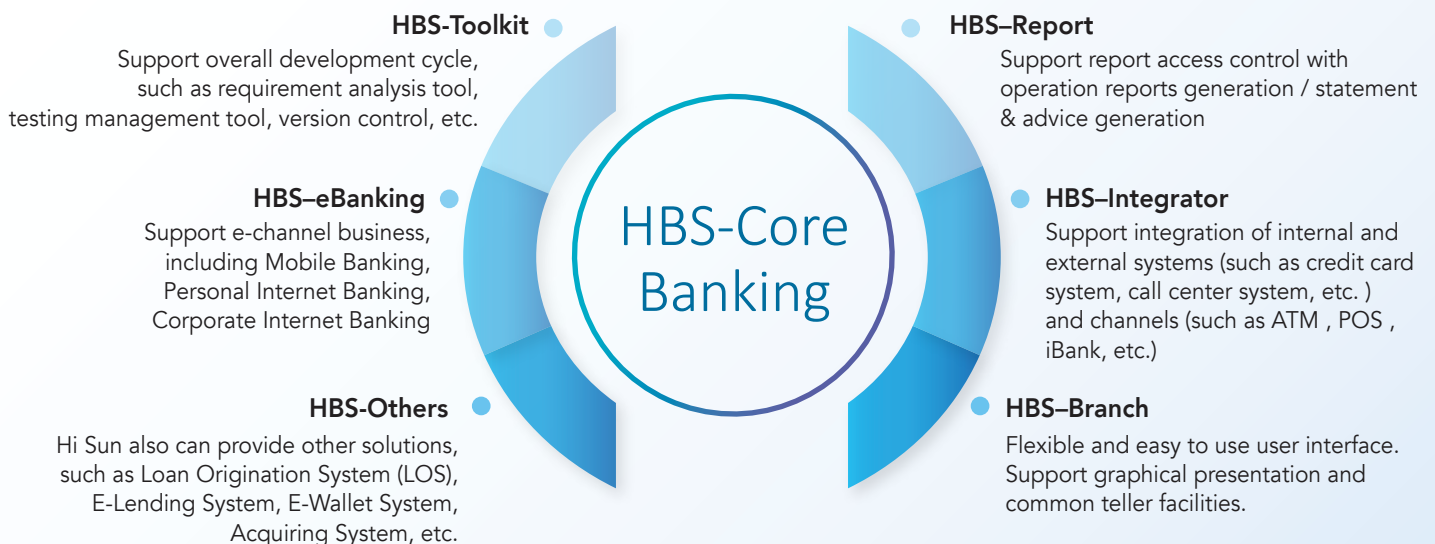




## Hi Sun Banking Suite (HBS)

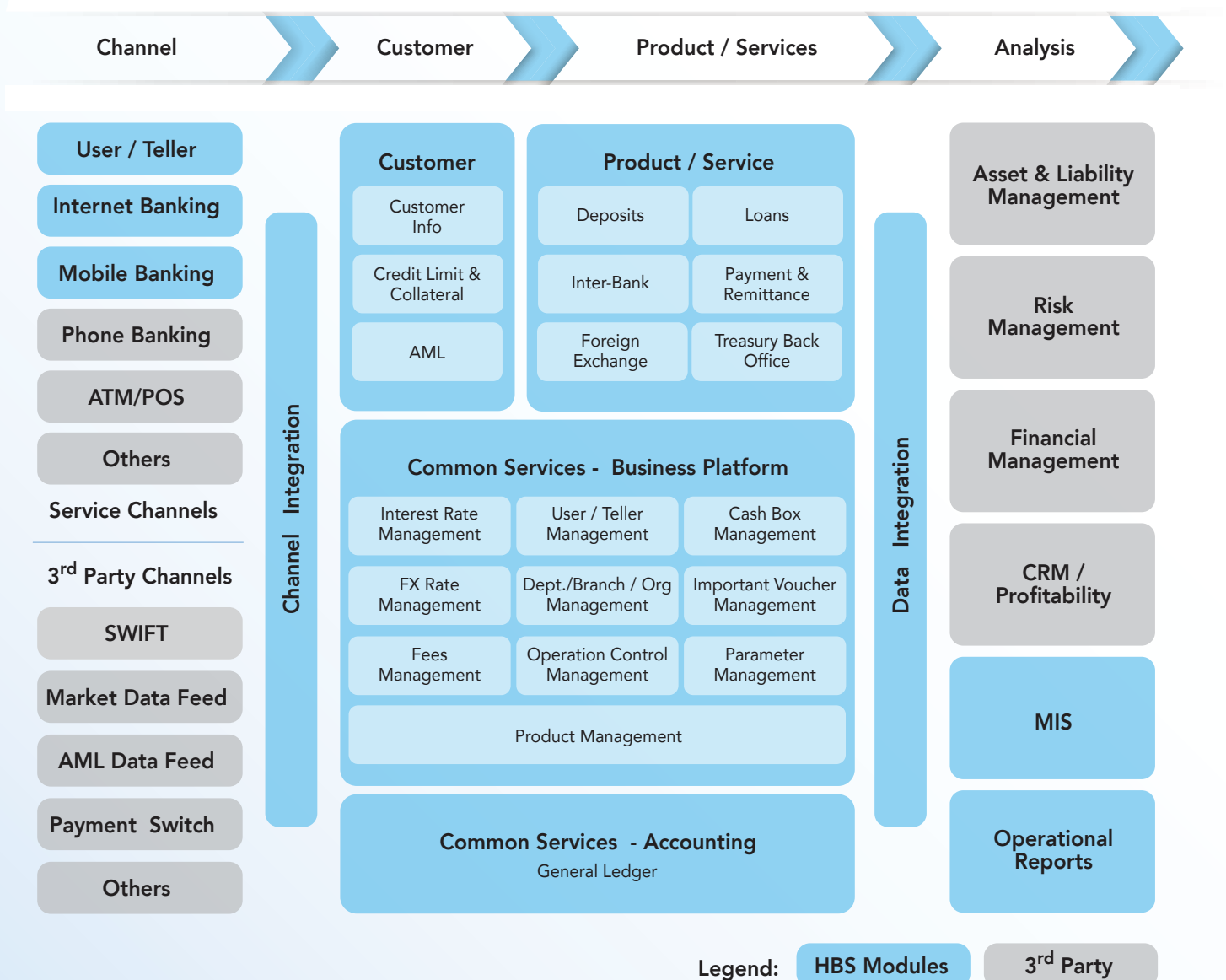
The company's core product offering Hi Sun Banking Suite (HBS) covers a wide spectrum of functional modules, provides easy adaptation and deployment with common banking engine and integration platform design. HBS is regularly upgraded in order to stay close with market, technology and innovative trends. The independent yet easy plug-in flexibility of HBS modules enable robust and proven banking solutions with many success stories. A general product of the HBS is depicted as follows.

**A SOA based systems with proven record of usage and successful implementation. Support "Universal Bank" business scope with comprehensive suite of modules.**



Our aim is to make banking easy and simple for customers. As a banking solution provider, we offer a complete platform with tailored and flexible modules, allowing for faster development of new business services and enhanced digital banking support.

## HBS ARCHITECTURE FRAMEWORK

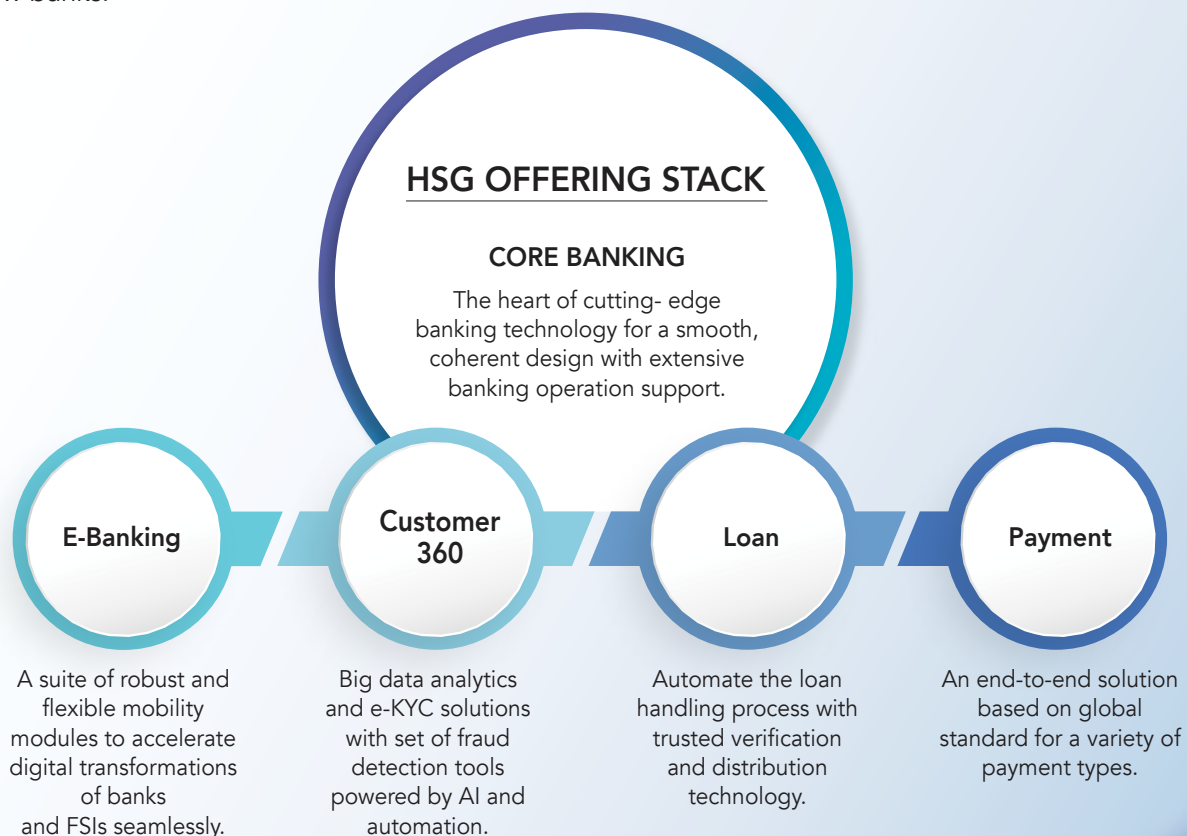


# Product & Service Potentials to Achieve Critical Mass

At HSG, we help clients to build and launch a new bank from scratch either on-premises or on a cloud-ready SaaS solution, with a complete suite of digital banking features, supported by a strong, agile system.

## Customised Banking Products For The Best Market Fit And Regulatory Compliance

The HSG Offering Stack empowers challenger banks to customise their products to offer innovative, pioneering digital banking products while ensuring their products meeting regulatory requirements, contributing to faster license approval, together facilitates quick time-to-market for new banks.





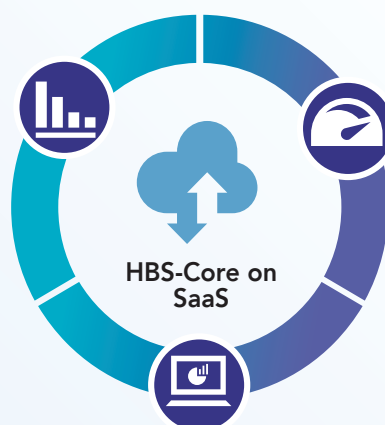
## Scale And Achieve Business Growth While Retaining Cost-effectiveness

With the right architecture in place, banks can shift away from traditional, complex, and tightly intertwined core systems to lightweight and highly configurable core product processors and workflows. HSG has successfully implemented project with a SaaS approach, assuming no specific and complex customization requirements, our core bank Product Suite can be implemented in less than 6 months. Even with complex customization requirements, most can be done via configurator within the common banking engine and integration platforms, hence the use of modern cloud-based infrastructure to host a digital core banking platform makes it easier to scale up and fast launch.

### PARTNERSHIP BENEFITS WITH CLOUD PROVIDERS

#### Rapid and radical cost savings achieved

A consumption-based service with greater IT agility to provide innovative services to clients and avoid significant capital and infrastructure maintenance cost.



#### Instantly scalable and fast launch

A proven API-enabled platform that can cut costs, enhance customer UX and enable the development and introduction of new services quickly and at scale.

#### All-in-one BaaS platform designed for composability

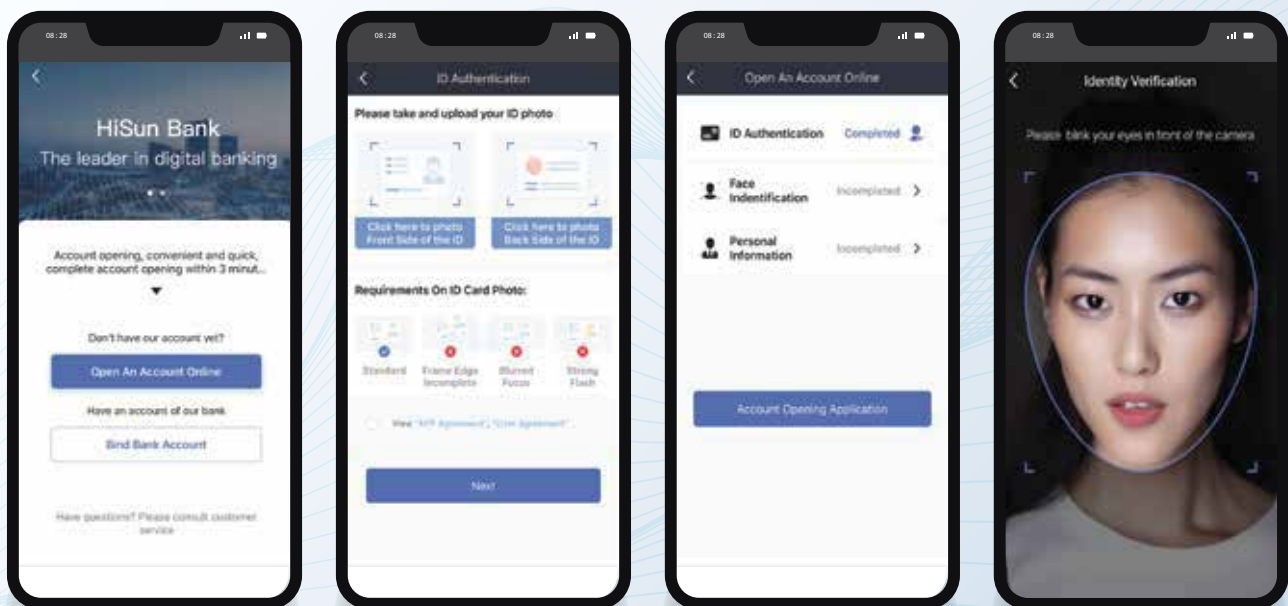
Running on Cloud enable banks and FIs to seize new opportunities in a secure and cost-effective way, while meeting regulatory requirements.



## Capture New Customers Quickly And Conveniently

The extensive e-KYC capability of HSG offerings enable remote onboarding of customers, providing a comparable level of service to opening a bank account at a physical branch. Through this method, challenger banks can quickly acquire new customers across the entire region they serve immediately after launch.

### OCR + FACE RECOGNITION



## Full-Scale, End-to-End Operation Support

Complete backend functionalities needed to launch and operate the new bank is available within HBS, such as the basic operation management functions, parameter management and reporting. It also accounts for the front-end digital channels, customisable to provide a feature-rich user experience. HSG has confronted challenges on front-end to back-end governance, regulatory compliance rules and multi-level accounting needs, designed and built to meet changing requirements yet on a fundamental system backbone.





# Success Story

From KPI perspectives, HSG has been performing up to expectation since establishment. HSG captured **four out of the eight digital banks** being granted "Virtual Bank" license by the Hong Kong Government in 2020, two of which deployed HSG's end-to-end virtual banking solution platform, and the other two deployed selective HSG solution modules for Anti-Money Laundry and General Reporting functions, all these digital banks are fully in operation today and fulfilling regulatory and compliance requirements of the Hong Kong Monetary Authority (HKMA).

In parallel, HSG has also started to extend the sales and marketing activities to outside the Greater China region, focusing on developing countries such as Malaysia, Cambodia and Laos. By today, HSG has captured core banking, e-banking implementation and migration projects in all these targeted countries. Through referrals by existing clients, HSG has also engaged and implemented "Software as a Service" (SaaS) projects for boutique investment banks in Puerto Rico, Lithuania, Kazakhstan and Vanuatu.

The following diagram depicts a selective HSG client list, composing new banking system deployment projects and banking system migration projects, all solutioned and implemented on the basis of the HBS.

## Major Global Successful Implementations

### LITHUANIA

EMI client chose HSG payment platform on Cloud, successfully gain foothold in the overseas market in offering cross-border payment services to corporate customers.

### KAZAKHSTAN

**World's 1st supply chain financial services** backed by HSG's strong core system and implementation, supporting the 'One Belt One Road' initiative to develop Central Asia into an important offshore RMB centre.

### GREATER CHINA

Worked with **tier-1 banks in China, Hong Kong and Macau**, provided different project solutions ranging from migration of existing systems to the creation of a brand-new infrastructure.

### VANUATU

HSG developed a secure and convenient core bank system from scratch for a Chinese Bank to facilitate **one-stop financial services for Corporate customers**.

### PUERTO RICO

Supported by HBS on Saas, our client has established their offshore banking services **meeting US regulatory requirements**.

### MACAU

Supported the establishment of a newly launched local retail bank and developed **e-banking system for two local banks**.

### HONG KONG

The **first 2 virtual banks** that were launched out of the 8 licenses granted by HKMA implemented HSG's core banking system and the associated components to deliver digitalized and innovative experience to local end-users.

### SOUTH-EAST ASIA

Successfully established local presence and developed channels in **Laos, Cambodia, Malaysia and Singapore**. Achieved strong references in core banking and mobile banking implementations.



# HSG Key Differentiators

## Customer Centric

HSG has a team of banking domain Business Analysts working with customers on requirement elicitation, perform gap analysis, and fitting requirements into the HSG Product Suites, in a customer centric manner. Adaptability and upkeeping of this team are the key factors to 100% implementation success in the history of Hi Sun Technology and HSG.

## Agility and Flexibility

The HSG Product Suite is scalable and flexible to adopt, with strong support on customization. In normal cases this enables speed to market while the “plug and play” approach would facilitate clients with incumbent systems in place to easily start off innovation upgrade by actual needs.

## Competitive Pricing

From track records and with respect to value for money, clients can rest assured to get their money worth by adopting HSG products and services, particularly when comparing to those renowned international brands.



## Our Corporate Values

Our experienced and dedicated staff work in an environment of open learning, enabling them to develop original, dynamic and constantly evolving solutions to clients' unique challenges.



At HSG, our staff carry a desire to exceed client expectations, which is the driving force behind our track record in implementing systems that overachieve and provide maximum value to clients and, by extension, the end-customer.

Likewise, a commitment to innovation is at the heart of our mission to continually deliver exceptional service. Our ongoing research helps us discover more modern and effective ways of refining our systems to provide greater efficiency to clients.





“As a global Fintech solution provider, we are committed to embracing customer-centric and cost-effective digital solutions brought by new technologies. Our aim is to make banking easy and simple for customers.”

**Mr. Terry Liang**  
**Chief Executive Officer, HSG**



**Hi Sun Fintech Global Limited 高陽寰球科技有限公司**

**Email :** enquiry@hisunglobal.com

**Headquarter :** Room 1101, Wenbo Centre, Futian District, Shenzhen, China

**Hong Kong Office :** Room 2515, 25/F, Sun Hung Kai Centre, 30 Harbour Road, Wanchai HK



hisunglobal.com



linkedin.com/  
company/hisunglobal