



2024 HSG Highlights

Be a High-value FinTech Partner for Customers

Message From CEO



In 2024, HSG has made significant progress in collaborating with partners, enhancing our presence in the Asia-Pacific market while proactively expanding into more overseas markets under our corporate mission of "Be a High-value FinTech Partner for Customers", and we are grateful to our clients and partners for your trust and support.

As a leading Fintech company, we are committed to a corporate culture that prioritizes customer-centric and technological innovation. Our efforts focus not only on upgrading and enhancing existing products to provide sustainable value contribution to our clients but also on developing new product solutions that address emerging market demands.

In the past year, we have undertaken significant optimization and enhancement of our product offerings in the following key areas.

— HSG CEO



Core-Banking System Solutions

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With 27 years of experience in the core banking system sector, we understand the crucial role of core banking systems in supporting the development of banking operations. Therefore, we are committed to continuously iterating and upgrading our products while ensuring stability and reliability.

In 2024, we focused on optimizing and upgrading key areas such as automated operational processes, localization, BI reporting, technical architecture, and digital asset transactions to better support the digital transformation of banks.



Mobile Payment Solutions

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Obile payments, as a significant part of modern financial technology, are developing rapidly.

However, we have identified that :There are differences in the development of mobile payment across various countries and regions; and there remains a considerable demand for the integration of universal payment capabilities with specific business scenarios.

This integration is essential for enhancing customer experience and optimizing transaction processes. As businesses seek to adapt to evolving consumer needs, the ability to offer versatile payment solutions that align with various operational contexts has become increasingly important.

Consequently, organizations that successfully implement these integrated payment systems are likely to gain a competitive advantage in the marketplace. Therefore, based on our existing products like electronic banking, wallet payments, and merchant acquiring, we are developing a Payment Gateway solution tailored to local market needs and business scenarios to create an all-in-one mobile payment solution.

Application System modernization Solutions

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To help customers responding to the new technology trend and the challenges of high operating cost and inefficiency, since 2021, we introduced cross-industry application system modernization to help clients migrate and transform their business systems from legacy mainframes and outdated system architectures to cloud platforms or other open platform architectures automatically. This not only reduces operational costs but also aligns with the trend of new technological developments.

In 2024, we successfully assisted a top-tier client with the migration of their core business systems from AS400 to the cloud. Building on this foundation, we continue to enhance our overall solution by focusing on automation and standardization.

This ongoing improvement enables us to support a broader range of clients across various industries in achieving their application modernization goals. Our commitment to innovation ensures that we meet the evolving needs of our clients in a rapidly changing technological landscape.

Digital Risk Control Solutions

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Digital risk control management should be the key consideration of banking customers during the process of digital transformation.

Based on our best practices and experiences of financial industries, HSG has implemented the new digital risk control platform solution three-dimensions integrated with anti-money laundering, anti-fraud and risk scoring, including real-time monitoring, big data analysis, automatic risk scoring and other functionalities, which supports the entire cycle of digital management requirement and connection with AI prediction model, helping traditional banks to deal with digital transformation challenge.



1. Laos Customers Launch and Anniversary Celebrations



1-1

Beginning of year, BIC Bank and APB Bank in Laos smoothly and successfully launched new generation of Core Banking System respectively, which emblemized big strides of FinTech capability itself, and also new expansion of HSG in Laos financial market.

(Fourth from Left: HSG Vice President Jacky KANG attended the APB launch ceremony to celebrate with honor)



1-2

On 8thNov, at the Laos National Convention Centre, HSG was invited to celebrate the 35th anniversary of BCEL Bank.

As a key partner, HSG's core banking solution has been pivotal for supporting BCEL's rapid expansion in Laos market.

(From left to right: BCEL CTO, HSG CEO Terry LIANG, BCEL Deputy CEO, HSG Region Director Mathew LUI, HSG Vice President Jacky KANG)

2. Huawei Summits and Conferences

2-1

HSG presented in Huawei Intelligent Finance Together 2024 in Bangladesh and shared HSG Digital Banking with Dual Core Solution in May.



2-2

HSG Region Director Roger LI presented "Banking on the Cloud: Leveraging Cloud to Migrate Legacy & Quickly Setup Operations" in Huawei Thailand Summit in May 2024 and shared the successful case study with Huawei Cloud.

2-3

HSG CEO Terry Liang (the fifth on the left) was invited in Industry Solutions Joint Announcement in Huawei Cloud Summit Saudi Arabia 2024 on 2nd September in Riyadh, and shared the story of HSG's banking solution with Huawei Cloud.



2-4

HSG Vice President & COO Jack Qu presented in Huawei Cloud Summit Thailand 2024 in August and shared HSG Digital Transformation Solution.



2-5

HSG showcased its digitization and intelligent transformation solutions during the Huawei Connect 2024 Opening Ceremony on 19th Sep, featuring innovations such as Core Banking System mainframe modernization, E-Wallet, and Super App tailored for global banking and financial institutions.



3. Alibaba Summits and Conferences



3-1

On 17th May, The Alibaba Cloud International Fintech Summit was hosted in Hangzhou, HSG Vice President & COO Jack Qu (Third on the left) was presented in formal establishment of Alibaba Cloud Go Global Fintech Committee.



3-2

On 19th Sep, HSG brought its self-developed digitization and Intelligentization transformation and mainframe migration to cloud solution into 2024 Yunqi Conference.

HSG Vice President Renzo Liu presented how to help traditional banks migrating to a more modern and efficient core banking system, and also support virtual banks to build flexible and lower-cost products path to promote innovation and reform in the financial services industry.

4. Fintech Company Going Oversea Conference of the Greater Bay Area 2024

4-1

On 4th Dec, HSG was invited to participate in Fintech Company Going Oversea Conference of the Greater Bay Area sponsored by ShenZhen Fintech Association & ShenZhen Fintech Going Oversea Alliance, where HSG vice president Renzo Liu presented our previous ventures and experiences abroad.



Product Solutions

Core-Banking Suite



Apart from Deposit, Lending, Foreign Exchange, Cheque & Drafts and General Ledger those traditional modules, HSG Core-Banking Suite also provides digital engagement "one stop total solution " such as branch teller, loan origination and channel integrator, as well as functionalities of compliance & regulatory requirements, to enable the bank embracing digital transformation, modernization & cost-saving rapidly with following benefits :



Rapid Implementation Launch

HSG Core-Banking Suite consists, of Digital channel, Core-banking, Digital engagement, Digital foundation and Analysis components which cover most of the needs for new bank opening.

With plenty of successful cases experience and "one stop total solution" to minimize the efforts of multiple vendors negotiation & coordination achieving the rapid implementation principle.



Local Compliance & Regulatory Landscape

Besides FATCA/CRS, AML, IFRS-9 and standard international compliance support, HSG Core-Banking Suite equips abundant source of data with powerful Data Lake and smart BI reports analysis tools related to regulatory features, helping the bank navigate the compliance requirement more efficiency and flexibility.



High Concurrency, Scalability & Resilience

With distributed mechanism & micro-services open architecture design concept, HSG Core-Banking Suite has abilities of handling huge amount of transactions and hige concurrency, as well as scalability and resilience, which enables the readiness of underlying banking infrastructure for the further growth of transaction volumes and diverse application cases.





2024 Upgrade

In year 2024, with the constantly and rapidly Fintech development in term of big data analysis, machine-learning, AI combination with data, Block chain and so on, HSG sticks these new technology trend closely and continuously upgrade in following areas such as Data lake, BI report & DashBoard to align with financial industry requirements, to enhance bank operational efficiency together with accurate local regulatory expectation and the like.

- Single Sign-on Upgrade
- Branch Architecture & UI Upgrade
- UPI Money Express Support
- Visa B2B Connect Support
- Block Chain Payment & Settlement
- LapNet & LaoPass API Upgrade
- Agent Banking
- Loan Origination Upgrade
- IFRS9 – Provision & EIR Upgrade
- Customer & Teller 360 View
- SWIFT MT7** Update for Trade Finance
- Loan SOFA Support & Loan Ad hoc
- Chatbot
- System Monitoring & Auto O&M Platform
- Data Lake
- Stream-oriented Data Transmission
- BI Report & Dashboard
- BOL Report API (for LAO)

Architecture



Mobile Digital Banking

Four Major Sectors Innovation

In 2024, HSG's mobile digital financial product system become more complete and enriched, and has formed four major sectors:

Mobile Banking, Internet Banking, e-Payment Platform, and Investment & Consumption Platform, covering all financial service scenarios for individual and corporate customers, and continuously carry out business innovation on this basis.



Mobile Banking

Individual App

Services provide such as registration & login, real-name authentication, online account opening account management, fund transfer, time deposits, loan, bill payment, cheque, QR Code, card management, cash withdrawal, ATM branch inquiry, and biometrics identification and so on.

Corporate App

Services provide such as account inquiries, transaction inquiries, transaction approvals, transfers, time deposits, and real-time transaction monitoring of loans.

Major Series Innovation

Convenience	Enabling customers 7*24 hour service enjoyment whenever & wherever, without reaching the physical branch and embracing time & cost saving
Foolproof operation	Customer instant login and payment providing supported by fingerprints, facial recognition and other biometric new technologies, combination with functional characteristics of cellphones to achieve "client simple design & easy operation" target
Security	High security of mobile banking transactions ensured by multiple verification methods such as dynamic passwords and SMS verification codes. early warning and monitoring of abnormal transactions also be provided by Combination with push message and other mechanism
Customized services	Providing customized financial products and services according to customers' habits and preferences, and notice customer timely after obtaining real-time information on market trends and interest rate variety



Internet Banking

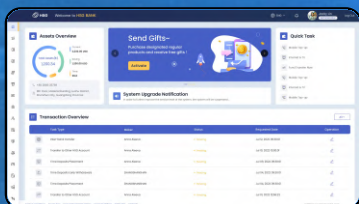
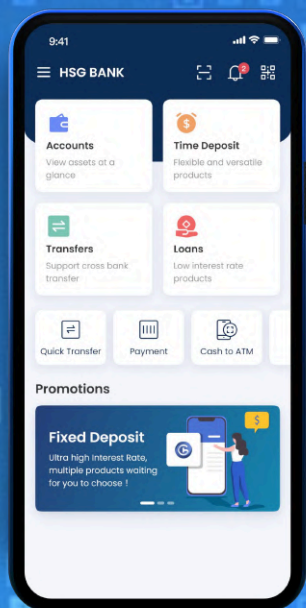
Services provide for corporate customers such as multi-account management, transaction approval, transfer, payroll, time deposit, payment, loan application and repayment, transaction inquiry, and e-Statement download, Information entry, audit functionality under Online account opening integrated with AML, AFS, blacklist system and OCR, e-KYC and other technologies, on which account can be opened online automatically after approval.

Services provide for individual customers such as account management, fund transfers, time deposits, and bill payments and so on.

Major Series Innovation

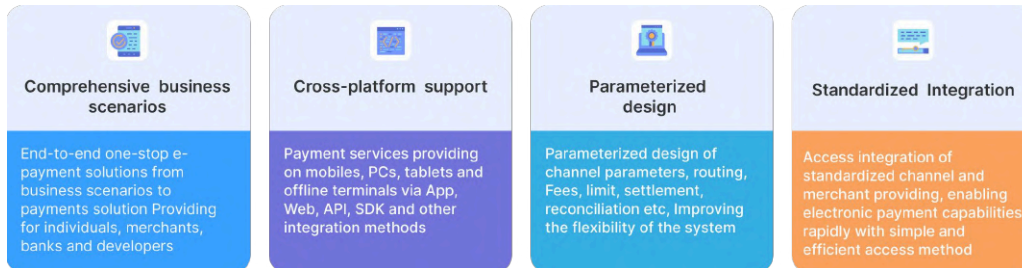
Convenience	Enabling customers comfortable service enjoyment whenever & wherever via laptop, without reaching the physical branch and embracing time & cost saving
Efficiency	More rapid and simple operation experience to customer via Internet Banking which can be clear about their financial view and markets fluctuation timely comparing with traditional mechanism
Security	Multiple methods authentication, encryption relative technology to ensure customer Data and fund high security
Personalized experience	Customized financial services and product recommendations based on customer needs and preferences

Electronic wallet App for individual customers provide the services such as account opening, recharge, transfer, card binding, cash withdrawal, QR code payment, transaction inquiries, push notification and the like, NFC mobile payments supporting via pre-paid card binding with E-wallets under the weak internet scenarios.

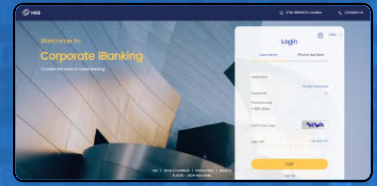
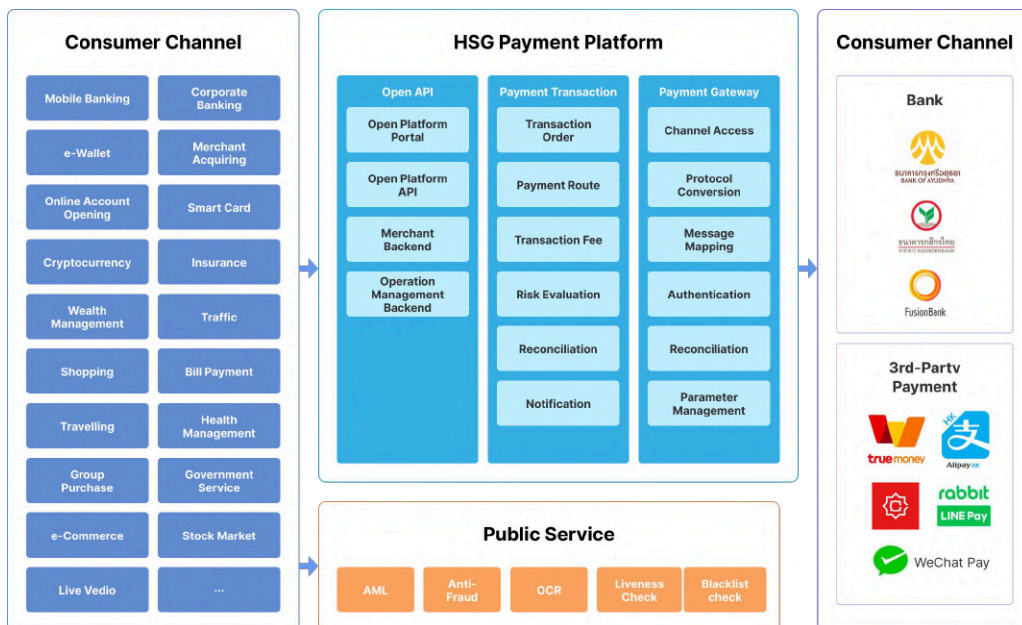


Merchants acquirement solution such as merchant App, merchant Portal Providing, including merchant registration, store management, cashier management, account inquiries, static and dynamic cash register QR code, acquiring, refunds, cash withdrawals, settlements, report downloads and so on, providing unified payment platform, aggregating bank, third-party payment relative multiple channels, which enable bank unified payment capabilities outsides, providing open platform services, through whose interface and sandbox environment integrated automatically by merchants or platforms with development capabilities.

Major Series Innovation



E-Payment Platforms



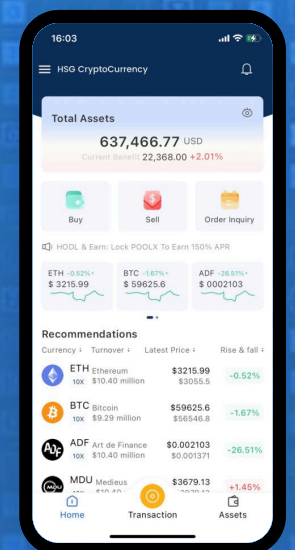
Investment & Consumption platform

Provide customer with a cryptocurrency trading platform to enable online cryptocurrency trading.

Services provide for customer such as agent banking products including agent account opening, deposits, withdrawals, credit cards, recharge, payment, subsidies and so on.

E-commerce and consumer finance platform for customer provide services such as shopping, group purchase, points, new clients invitation, red packets, commission, bill installments, stocks, funds, bonds, real estate, community interaction, online service and the like.

Major Series Innovation



Business Innovation

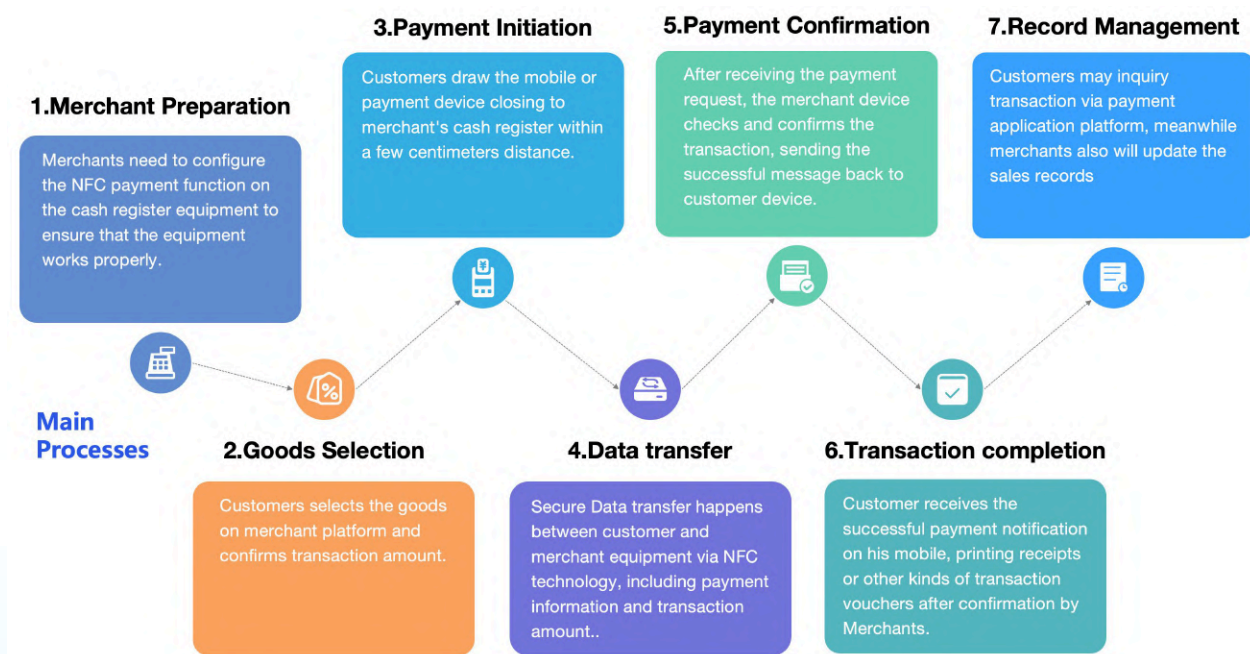


Tap-To-Pay

Payment can be made by binding a valid payment account based on NFC technology for shopping and small amount payment scenarios.



Main Processes



Prepaid cards

In territory areas without internet network, prepaid card services are the best solution to cover those areas. Prepaid card are issued and bound to electronic wallets, and using NFC technology to provide mobile payment services.

Prepaid card functionalities including:

card production, card application, card activation, card binding, card recharge, card withdrawal, card consumption, card commission, card management (limits setup, loss/unloss, card replacement, card cancellation, etc.).

Similar payment functions as electronic wallet with easy, flexible, fast usage experience as well as internet independence. And there are registered cards for customers who need to record, manage and enjoy more financial services, and bearer cards for minor-amount-payment or anonymity requirement users.



Super Merchant

The payment platform supports super merchant model whom can be banks or agencies of merchants.

The payment platform is only applicable for the access of super merchants on which super merchants can expand their merchant networks. General merchants have no right to access the platform except for any necessary risk control elements.

The payment platform settles transaction funds with super merchants, and super merchants settle with their respective merchants separately.



Aggregated payments

Payment platform integrates multiple banks or third-party payment channels, unifies various QR codes to unify QR code for aggregated payment.

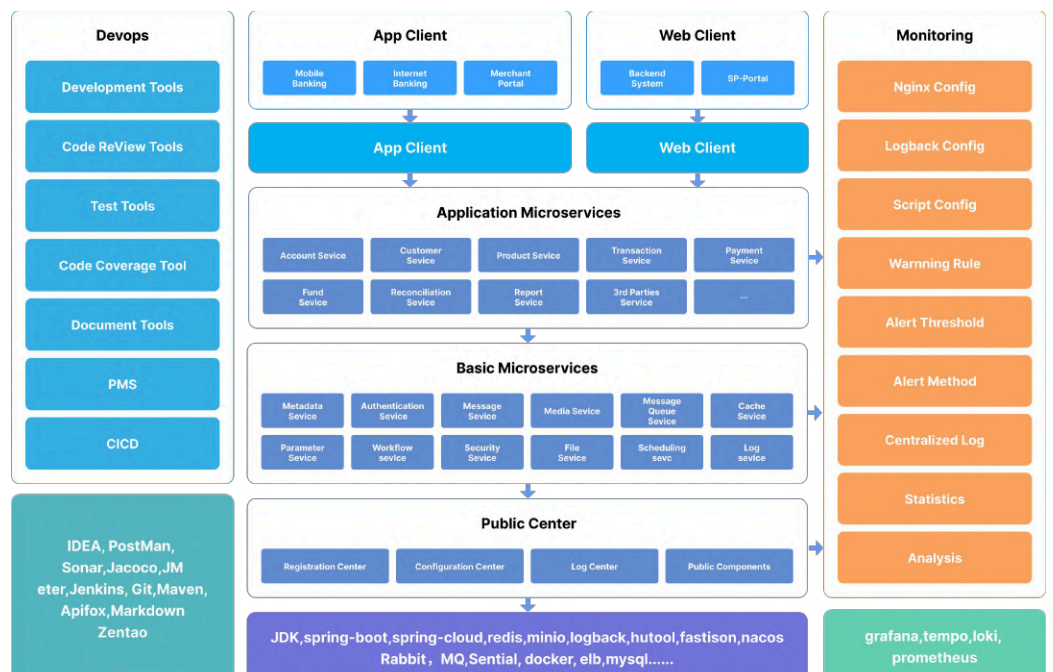
During the mobile phone payment by scanning the QR code, if the payment channel App is installed, it will be automatically invoked to make the payment, otherwise it will be prompted to download the payment channel APP.

Both static and dynamic QR codes are supported.



Technological Innovation

In 2024, HSG further upgraded and encapsulated the platform and its components based on the concept of domain-driven design (DDD), which lets the business model integrated with the application architecture much better, and making business development more concise and efficient.



04 IDMS Offloading Solution



IDMS is a web-enabled, high-performance mainframe relational database management system.

With the advent of the digital transformation wave, the modernization of the application of legacy systems on the Mainframe is an inevitable issue for customers. Many customers in countries and regions such as Hong Kong and South America who widely use IDMS are planning offloading solutions.

Customers want to fully inherit application assets (applications and business logic) during the offloading process, but they are troubled by the fact that IDMS does not have an open platform solution.

Based on more than 20 years of experience in the Mainframe field, HSG organized experts to overcome the full offloading of IDMS tree database to relational database, including data model conversion and application data migration.

At the same time, IDMS has its own supporting graphical interactive interface.

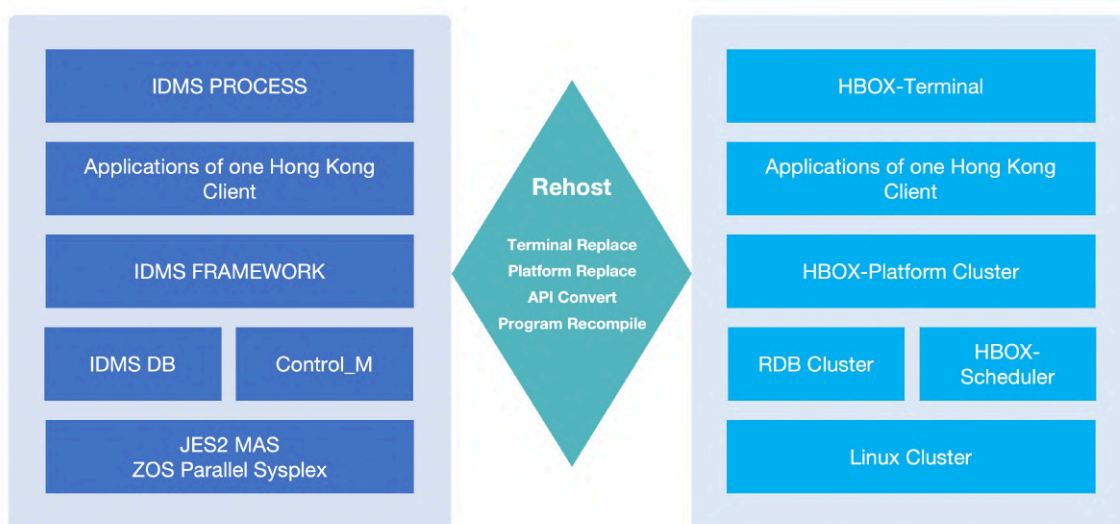
In order to avoid affecting the operating experience of end users, HSG uses the HBOX-Terminal framework of the self-developed open platform to convert PROCESS code into COBOL code for senseless offloading and seamless switching.



Architecture of Mainframe to CLOUD

The entire IDMS is a complete architecture framework including :

IDMS interaction layer, Business logic layer, IDMS framework layer, IDMS data layer ,Mainframe infrastructure layer
Through the research and analysis of the overall architecture, the Rehost solution is used for automated and standardized offloading processing.



Specifically:

IDMS interaction layer is replaced by HSG's self-developed HBOX-Terminal, Business logic layer is rebuilt after replacing the underlying platform and database access API, IDMS framework layer is replaced by HSG's self-developed HBOX-Platform, IDMS data layer is replaced with mainstream relational database, such as Mysql, Oracle, etc.

Mainframe infrastructure layer is replaced by open platform (supporting self-owned data center/private clouds/public clouds, etc.).

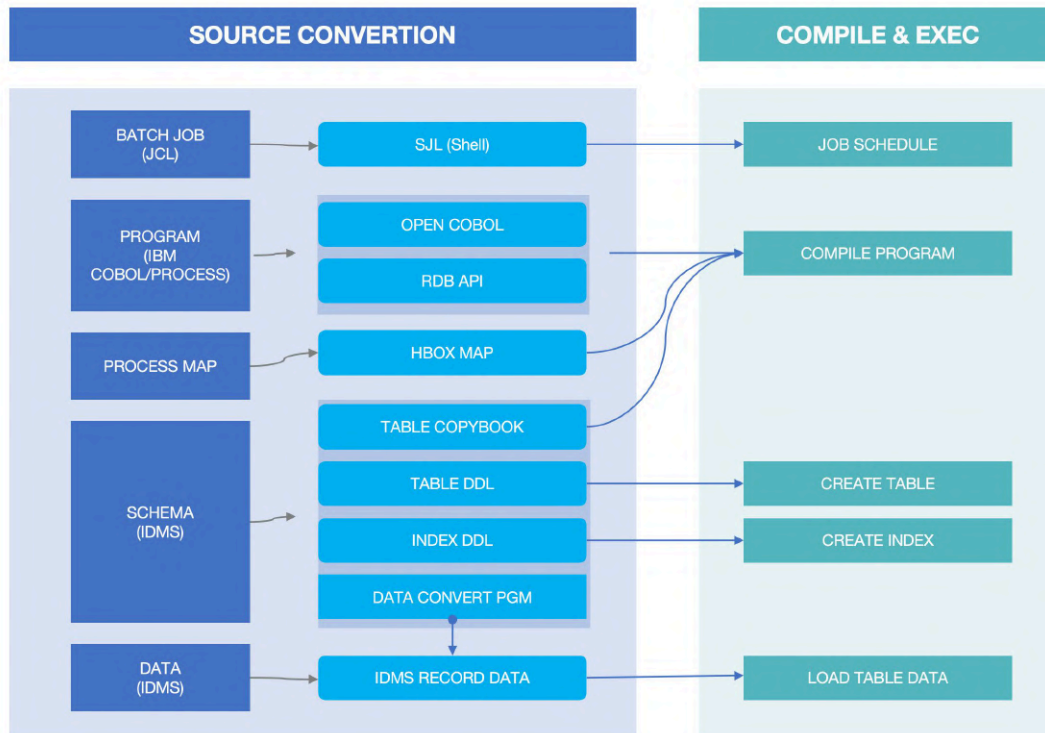


Program Conversion Flow



The entire offloading solution covers all IDMS program types, including :
CL programs, COBOL / PROCESS programs, PROCESS maps, SCHEMA, DATA .

Based on HSG's rich practical experience in mainframe offloading and mature offloading technology, HSG has designed a targeted IDMS offloading solution. JCL programs are converted into open platform Shell scripts for job scheduling through HBOX-Scheduler, COBOL Programs, PROCESS programs and PROCESS maps are converted into open Cobol programs and rebuilt, SCHEMA is converted into a relational database data model, and application data migration.



Based on the Mainframe offloading solution and AS400 offloading solution, HSG has innovatively designed the IDMS offloading solution, and has successfully completed the POC validation of a large financial company in Hong Kong, which fully demonstrates the feasibility and reliability of the solution.

This solution helps customers using IDMS to have a more efficient, secure, and low-cost option in the application modernization process.



Digital Risk Control Management

HSG AML, Anti-fraud and risk control platform can assist banks identifying and preventing the risks better, reducing economic losses due to fraud and money laundering, and protecting the safety of customers' funds. Meanwhile higher customer experience under efficient risk management as well as enhance customer banking-trust and develop more healthy banking business.



1. Intelligent Risk Control

Anti-fraud and credit risk control management have already been realized under Internet and financial scenarios by Intelligent Risk Control Solution.

Real-time risk control engine can monitor the real-time payment transactions, according to pre-configured rules, to analyze its behavior whether exists the risk and how serious it is, also will reports the relative risk situation to payment & settlement system providing further advices based on different risk level configuration



2. Device fingerprinting

Adopting active device fingerprinting, based on dynamically variable algorithms, through the integration of Js script or SDK in the website or mobile terminal to collect non-sensitive device characteristics such as hardware, network, environment, etc.

And use specific algorithms to generate a globally unique device ID for each terminal device, and each time when accessing the business system, it will be allocated with a temporary token as a token to realize service authentication and behavior tracking of visitors, which is a complete set of algorithms as device fingerprinting means



3. AML

Being one kind of risk management system, AML enable banks to prevent and combat money laundering, terrorist financing and other illegal and criminal activities.

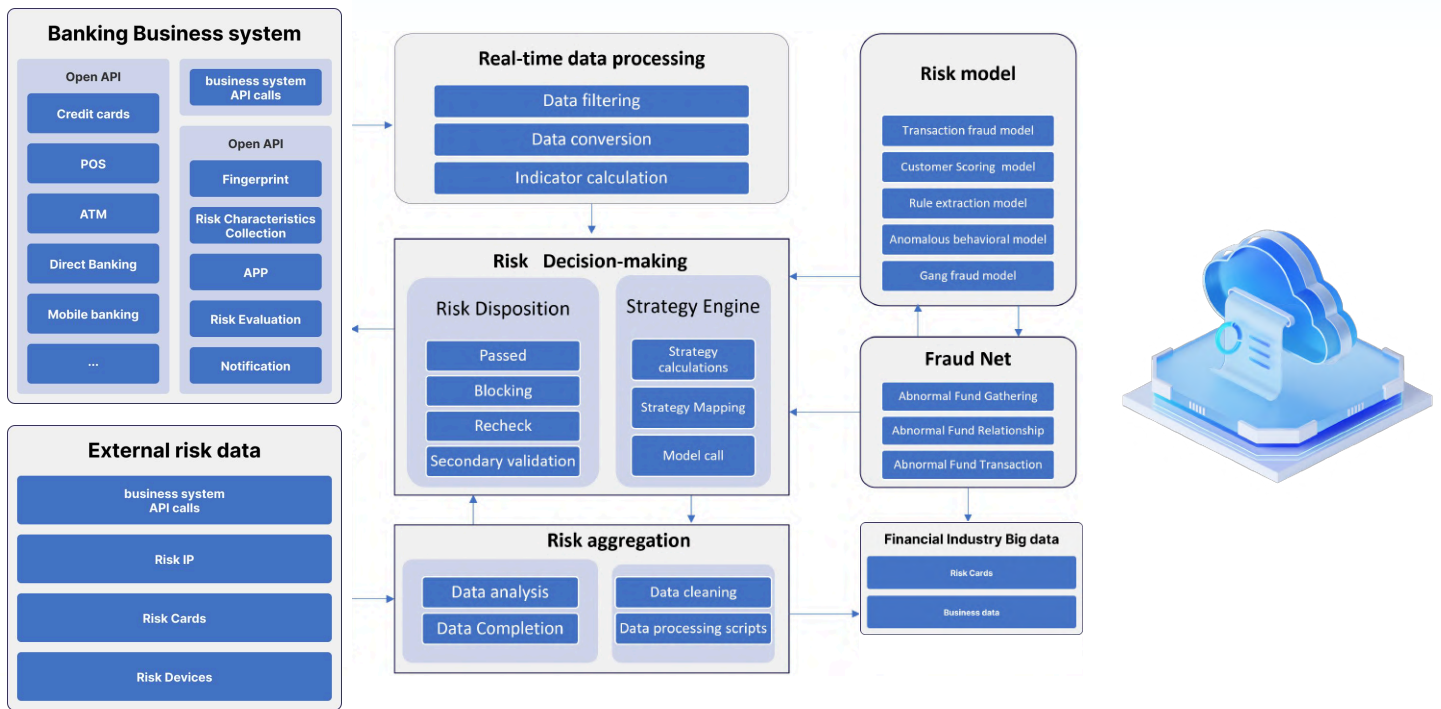
Establishing an effective monitoring and analysis mechanism, HSG AML analyzes and monitors key data such as account activities, if any abnormal operations exists, manual auditing design support the further determines. It can effectively prevent money laundering and other criminal activities, and safeguard financial order and public security.

Preventing transactions involving major risks through multi-factor authentication as well as keeping customer information security with the help of blacklist and whitelist customer strategies

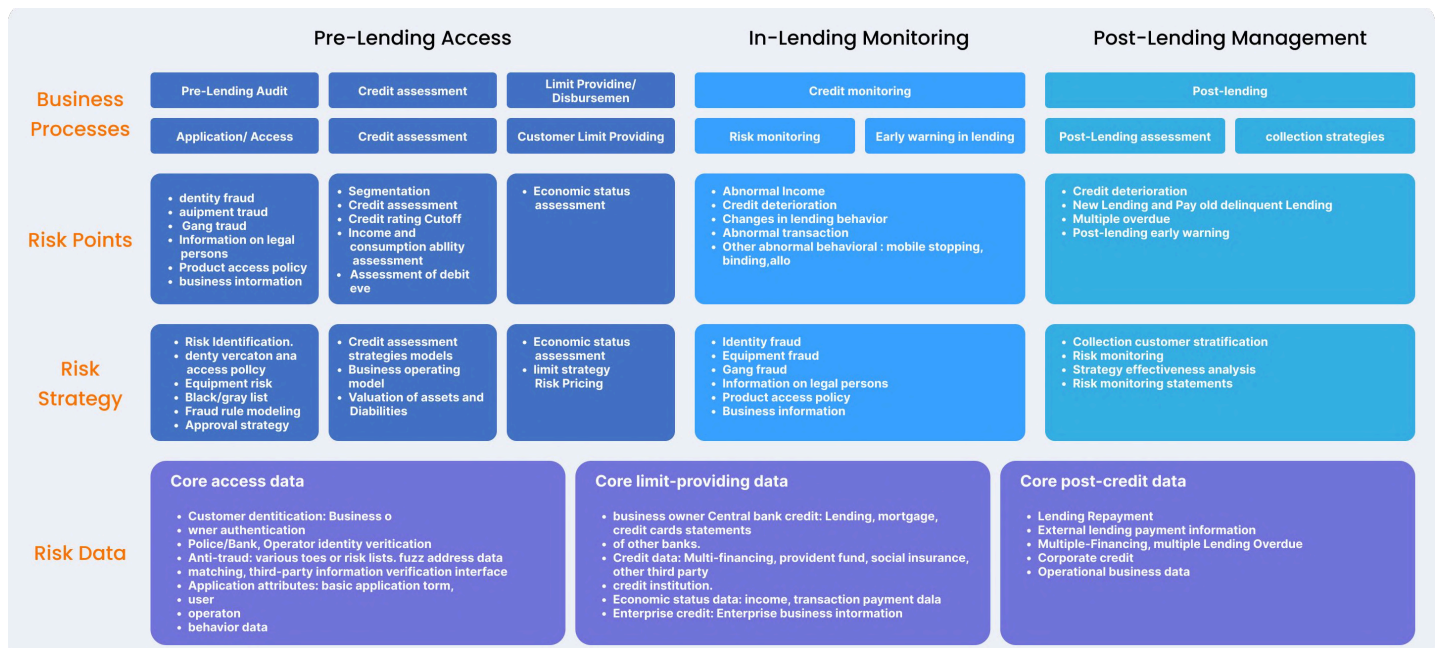


1. Intelligent Risk Control

HSG Intelligent Control Platform Covers full-process management in credit scenarios, including loan origination, post loan management and collection, multi-party data docking, risk control and limit decision-making, anti-fraud strategies, post-loan visual monitoring and other functions to enhance banks' online credit risk control decision-making capabilities, automated approval capabilities, credit review process management capabilities and credit data management capabilities, realize complex processing and precipitation of real-time data, form a closed business loop, and support personalized strategy customization based on different business characteristics, providing a healthy and reliable e-lending business. Provide a strong guarantee for sustainable development.



Credit Risk Control Scenarios

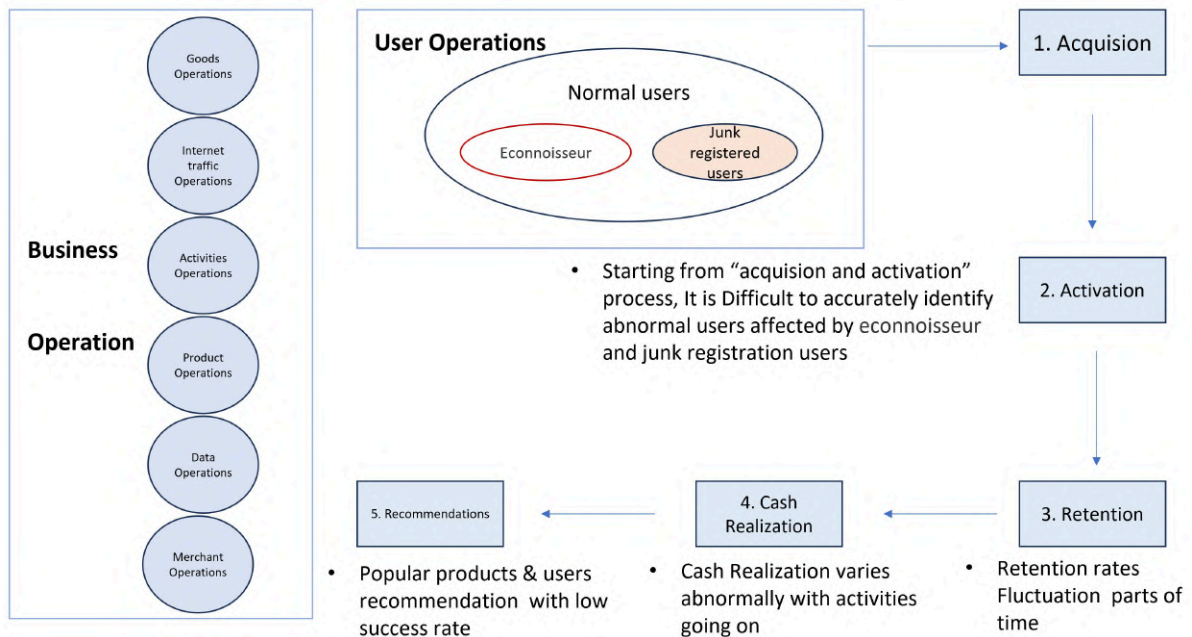




Account Security Monitor Scenarios

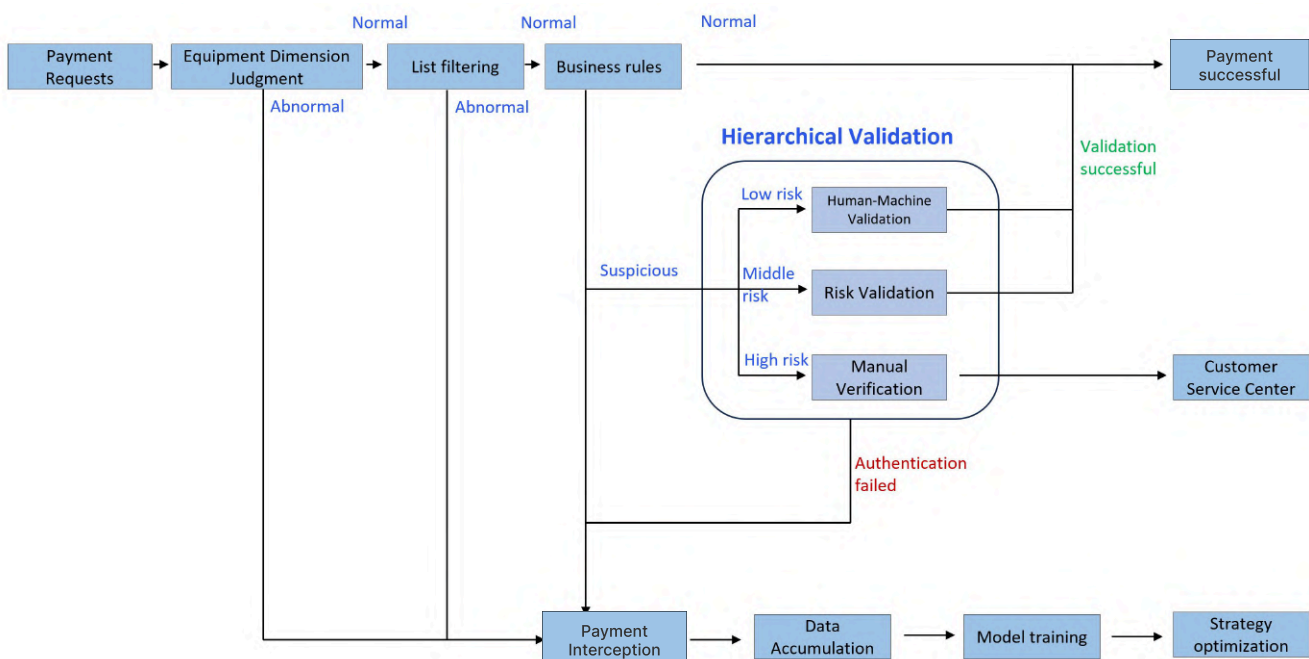
Risk control platform is not only effectively identify spam.

Registrations and account theft, but also distinguish and classify historical data and real-time transaction risks via the risk control engine, subdividing and cultivating customers deeply based on multi-layer account risk strategy.



Transaction Payment Scenarios

Transaction risks need to be identified at various levels from multiple dimensions and levels view under various payment scenarios.





2. Device fingerprinting

The specific methods for collecting fingerprints of front-end devices include:

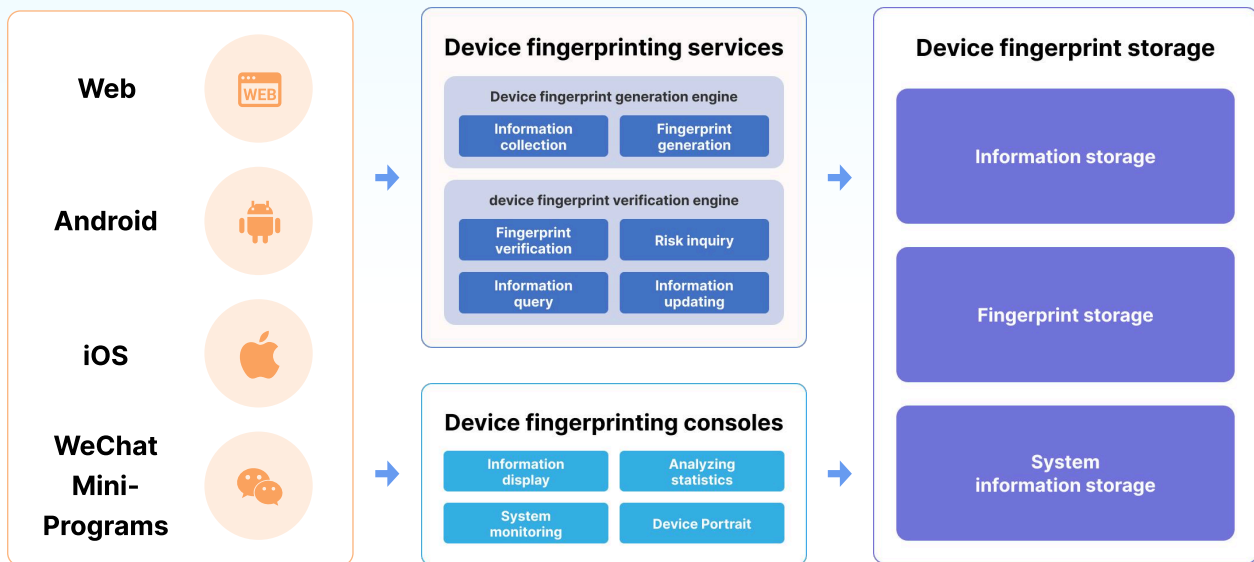
Obtaining through public APIs; learning abnormal risks of devices through probe sensing; While based on input side (including Web, Android, iOS, Mini - Program, Official Account), server-side device fingerprinting production algorithm gathers the generated information, which will be divided into strong or weak characteristics of the data.

Device fingerprint technology can be applied to various industries such as banking, e-commerce, internet finance, aviation, gaming, etc.

Combined with risk control system it can effectively solve the security problems of channel promotion, account security, payment transaction, marketing activities and other scenes.

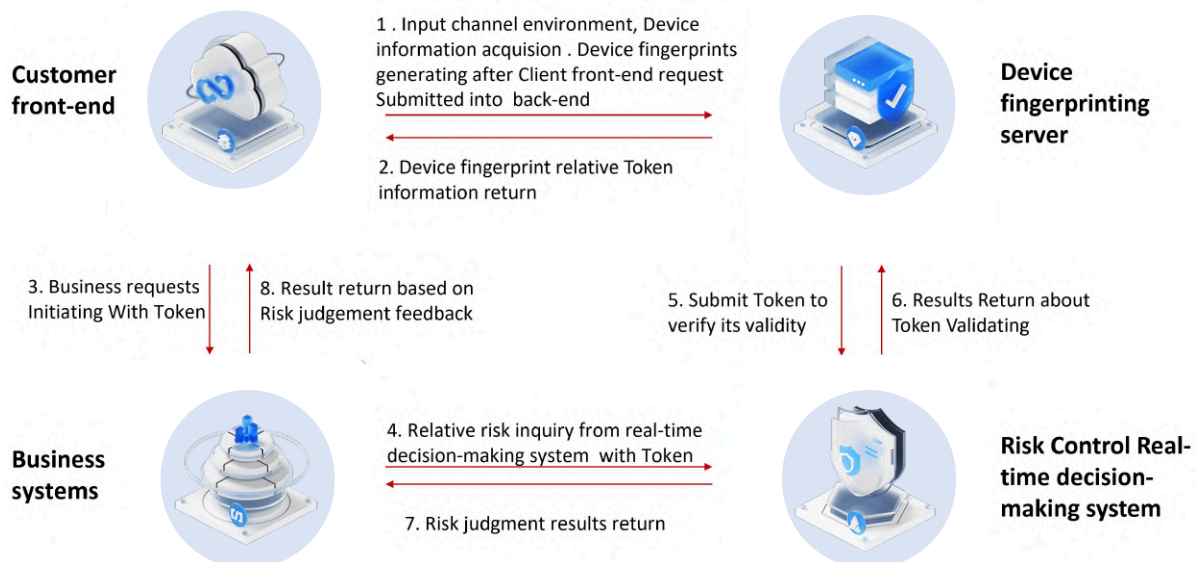
It includes three functional modules:

Front-end collection, Service, Console together with data storage module.



Interaction between device fingerprints and Risk control

The following process shows how device fingerprinting integrates with real-time risk control system to make risk decisions based on business interactions information combining with multiple rules.

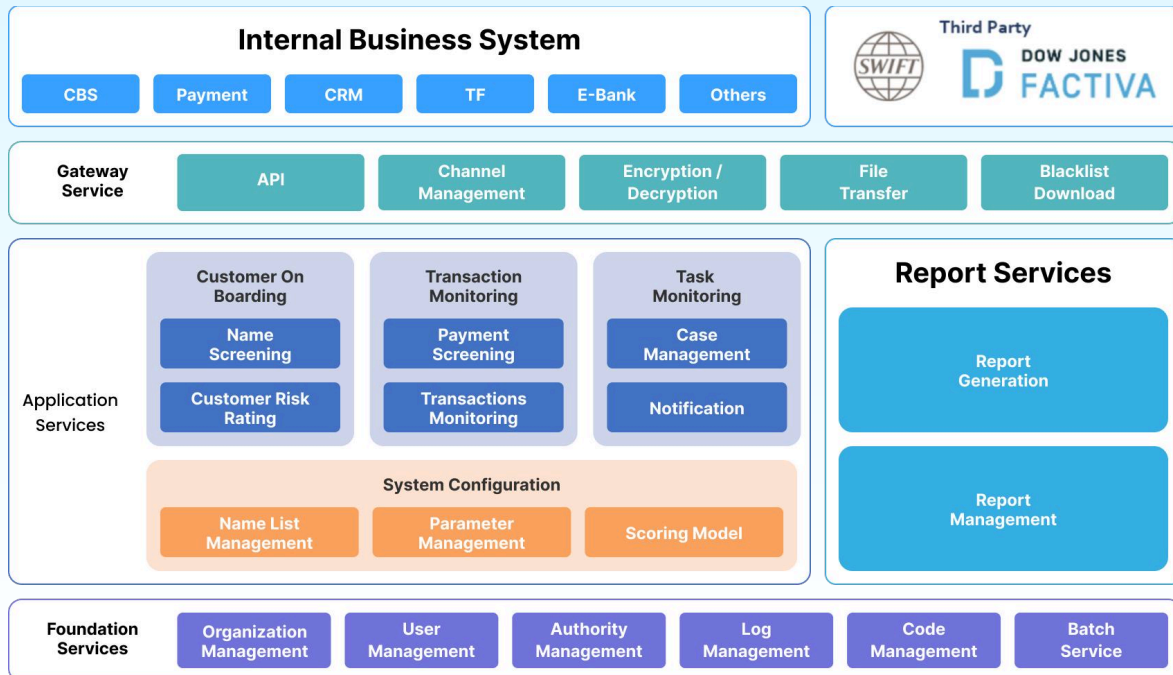




3. AML



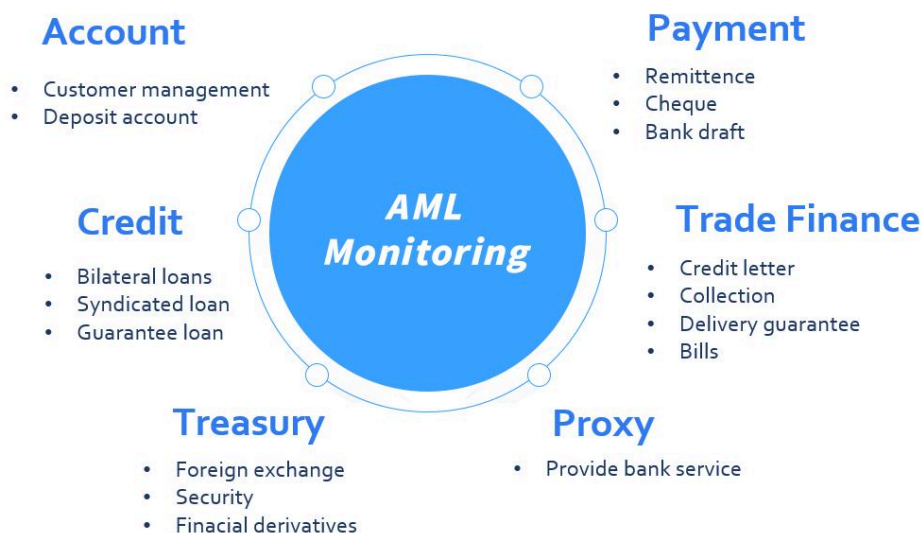
AML System Architecture



HSG AML system has already been integrated with other products in advance, supports checking of various scenarios of the bank forwardly.

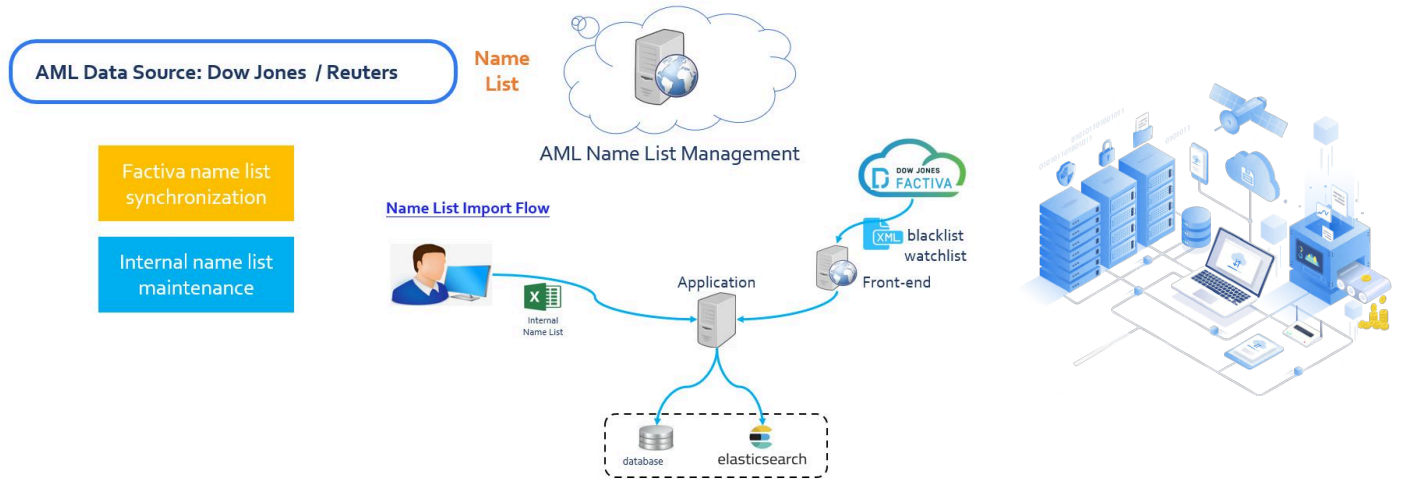


AML Monitoring

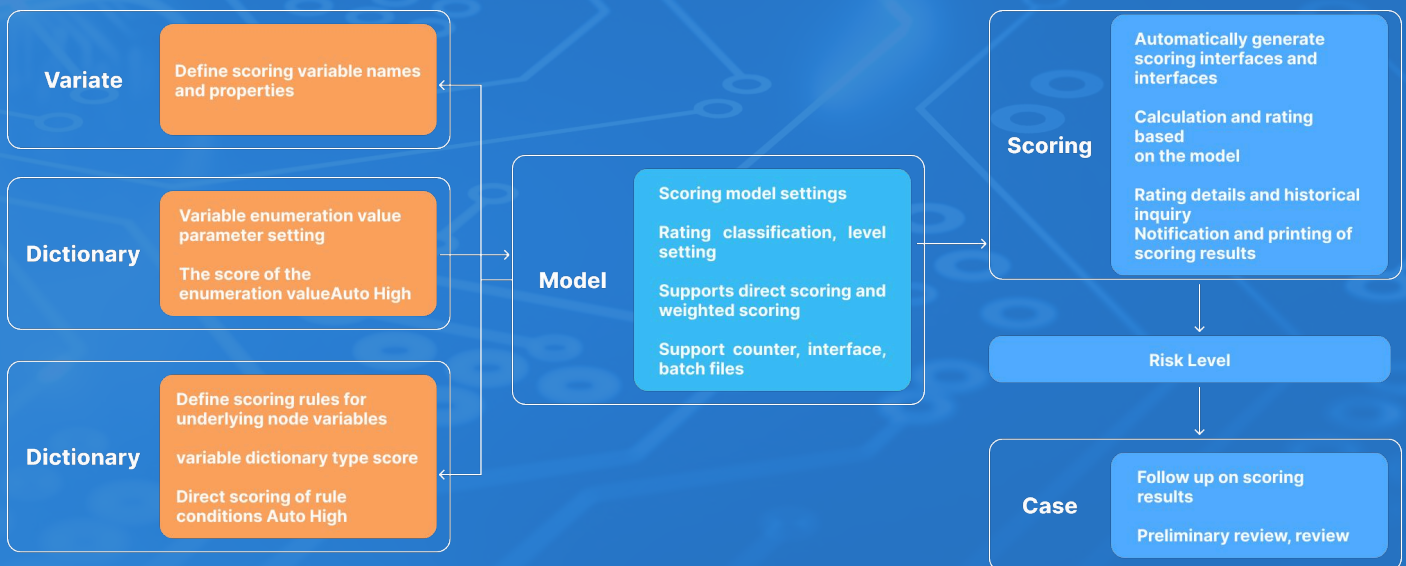




Supporting Name-list checking and management



Supporting customer CDD and case management, with its own scoring engine, can be parametrically customized without further development



Supporting monitor Dashboard and reports generation



Project Achievements



Case Study – “ LAOS Typical Bank One Stop Total Solution ”



Challenges

- **Business**

There remains a significant gap in business development compared to its peers in Laos.

To meet future regulatory requirements is difficult.

Limited support about new financial business and product growth.

- **Architecture**

Legacy systems are silos and not able to catch up with fast-changing business requirements.

Systems are difficult to upgrade and extend due to outdated architecture and low performance.



HSG Solution

Provide One-stop end-to-end total solutions for the bank. The implementation provides advanced features of core banking system to meet business needs and support local regulatory requirements, including high performance, scalability and integration capabilities.

The solution not only enhances the cross-border remittances for personal and corporate needs, but also improves the efficiency of the automation operation.

New business, New product, New function, High automation.

- **Scope**

Personal Mobil APP, Corporate Internet Banking, Branch Teller, Customer Information, Demand Deposit, Fixed Deposit, Inter-bank, Loan, Credit Limit, Collateral, Trade Finance, Foreign Exchange, Money Market, Auto-pay, Fixed Asset, General Ledger, Business Platform, Unify Payment, Characteristic Business, Reporting, AML, Image Management, Notification, Channel Integrator, Batch Scheduler etc.



Benefits

- **Business Growing**

HSG successfully delivered the implementation of core banking system

revamp and provided comprehensive enhancement of the other application system service capabilities.

The bank can meet regulatory requirements and a variety of business needs now easily aligning the next 5-10 years business growth and strategy.

Ultimately it can achieve high-quality leapfrog development in terms of scale, quality, and efficiency.

This will involve building innovative service capabilities across financial business, products, channels, data, risk control, marketing, and operations, forming a comprehensive and innovative service system for all banking scenarios, thereby solidifying the foundation for integrated financial services and realizing the online, intelligent, and ecological nature of financial business.

- **Advanced Architecture**

Simpler & efficient System structure running stable, easy to maintain and upgrade timely.

Case Study – “ Payment Provider Group Thailand Enhancement ”



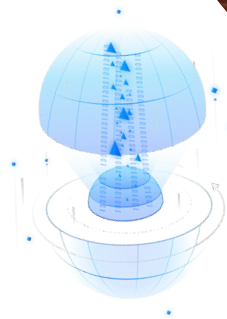
Challenges

Hong Kong-based Payment Group is trademarked in 60 countries.

Which provides a real-time, borderless e-payment application that simplifies transactions, making them easy, instant, convenient, and highly secure.

Supports a variety of payment methods, including global currency cross-border trade payments, OTO payments, and e-commerce transactions.

Its Thailand Branch, where the company's goal is to provide customers with high-convenience, high-quality, highly secure, and innovative payment services.



HSG Solution

SG implemented three key products: e-Wallet, merchant acquiring, and payment gateways.

This integrated solution enhanced customer experience, improved payment efficiency, and facilitated fund collection and payments across various commercial scenarios swiftly and effectively.

This year 2024, HSG are focused on optimizing the merchant portal by enhancing functionalities and expanding the platform for third-party integration. New features include:

- Thai language support and multi-language options
- Biometric verification
- Bill payment capabilities
- Wallet and merchant top-ups
- Merchant SFTP statement generation
- Anti-money laundering (AML) measures

Integrations with various services, including Blockchain, Zendesk customer service, eKYC, Partnerships with banks in Tanzania, Thailand, and Malawi, Prompt Pay channel.

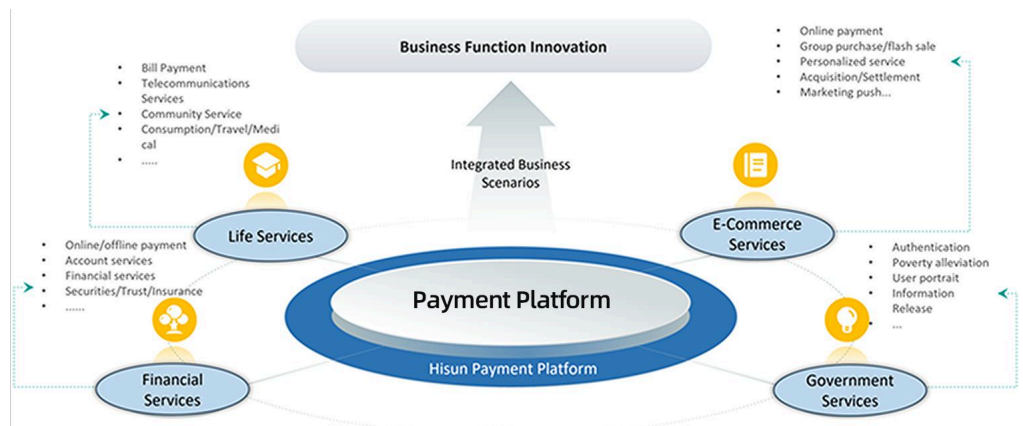
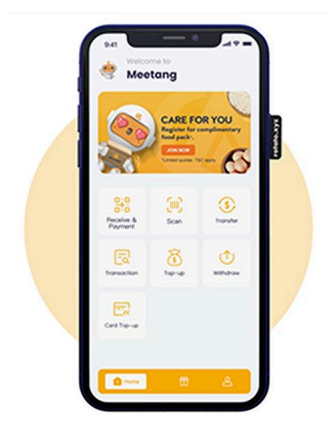




Benefits

Payment Group Thailand project launched in September 2022 and upgraded continuously, with both teams working collaboratively to achieve a unified goal.

Key features enhancement 2024 such as Biometric verification, Blockchain, eKYC of merchant portal. Upon completion, Payment Group Thailand will be positioned for sustained success.



Case Study –

**“ Large Financial Company Automated offload
to Open platform ”**





Pain Points

- **Difficulty in Offloading**

The customer has invested a lot of resources trying to offload, whose progress is slow, and many technical problems need to be tackled.

- **Service Continuity**

The AS400 maintenance service is about to be expired, and the maintenance premium is very high. Shortage of RPG development language talent limited the development of new requirements too.

- **Ancient Architecture**

The system uses the old AS400 closed architecture, which is difficult to integrate with modern applications.



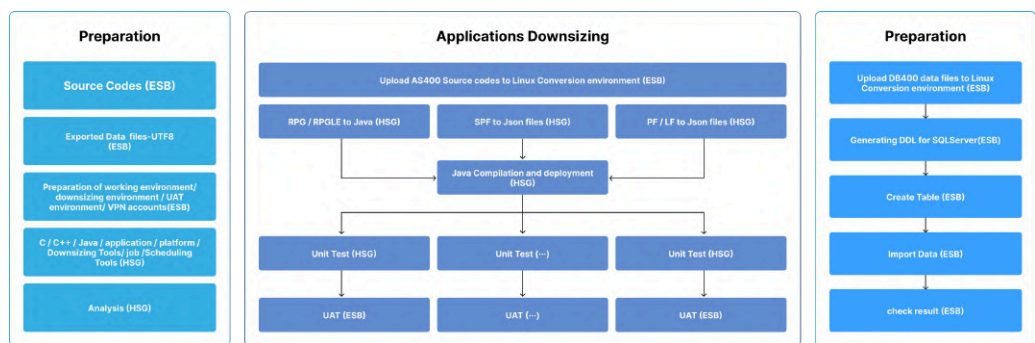
HSG Solution

Fully automated offload to an open platform.

Automatically convert RPG language into Java language through tools.

- **Scope**

300+ DSPF-related programs, 1000+ API-related programs, and 2000+ Batch-related programs.



Benefits

- **Offload Quickly**

The AS400 offloading process with independent intellectual property rights can be used quickly, safely, embracing low cost for application modernization.

- **Business Extension**

With the new cost-effective open platform, there are enough professionals to respond to user needs for secondary development, supporting business expansion as well as improving human efficiency.

- **Service Experience**

Under the new architecture, the flexibility, stability and performance of the system are greatly improved, and it can be seamlessly integrated with third-party systems.

Name	Personal Loan Systems AS400 offloading Implementation
Time	Oct 2023 - Oct 2024
Scope	<ul style="list-style-type: none">Full personal loan application offloading on the AS400, including online programs, SPF, and batch.DSPF-related programs: 300+;API-related programs: 1000+;Batch-related programs: 2000+
Tech & Buss Features	<ul style="list-style-type: none">Deployment : Huawei Cloud (Public Cloud), MSSQDevelopment: RPG language converted to Java language automaticallyPlatform: HG provides HBOX online platform, HBOX terminal platform, and HBOX scheduler platform
Implement Features	<ul style="list-style-type: none">System: Retail CBS and corporate CBS operate independentlyLaunch: Implemented in three phases based on the application complexity and difficultyPhase 1: One Typical Online Application [2023.10.9 to 2024.1.23];Phase 2: Overall Online & SPF Application [2024.1.29 to 2024.10.12]Phase 3: Overall Batch Application [2024.2.19 to 2024.10.12]

About Us



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

Number of Employees: About 3,000
Total Assets: USD 1.7 Billion
Annual income: USD 347 Million
Annual profit: USD 66 Million

(Captured from Hi Sun Technology Annual Report 2023)

Operation and development of nation-wide mobile payment platform and solution with China Mobile



Hi Sun Pay



Hi Sun FinTech Global Limited

FSI consultancy services, Core Banking system total solutions

Third-party payment offline receipt, mobile, internet payment



VBILL Payment



MegaHunt MicroElectronic

System level security chip (SOC) R&D and Sales

Hi Sun Technology (China) Limited (Stock Code: 00818.HK), through its subsidiary, has dedicated 27 years to pioneering integrated solutions for China's banking sector and payment industry, demonstrating relentless commitment to technological innovation and client success.

HiSun FinTech Global (HSG) has been established under the goal of "FinTech Going Oversea" on 2020 with Headquarter in Shenzhen China, keeps exploring foreign markets into Hong Kong, Laos, Cambodia, Thailand, Singapore, Malaysia, Vanuatu, and more within previous 4 years till now.

Have made significant strides in e-banking, payment, love banking, legacy offloading gaining our customer excellent feedback with the mission of "Be a High-Valuable FinTech Partner for Customers".

- **Company established:** Specialize on financial technology
- **Entered overseas market:** Provided CBS to a local bank in HK
- **Product architecture upgrade:** SOA architecture design, supported cross-platform and cross-database
- **Continuous technology innovation:** provided global core system solution for a large bank
- **Product digitalization:** Cloud native, provided system solutions for many new digital banks
- **Continuous business expansion:** Ground on Southeast Asia, targets on Middle East and Africa markets

1997 - 2001

2007 - 2013

2017 - 2019

2023 - 2024

2001 - 2007

2013 - 2017

2019 - 2023

- **Listed on the Main Board of Hong Kong Stock Exchange:** Stock Code HK.0818
- **Signed a big CBS Project:** One of largest Chinese bank with 200 million customers approximately

- **Starting overseas markets exploration:** Provided system solutions for large local banking groups and many stock commercial banks in Hong Kong








- **Expanded overseas market Strategy:** Major strategic decision for overseas
- **Expanded local presence:** Established local offices in Laos, Cambodia, and other regions
- **Success in Southeast Asia:** Significant growth in new markets as Singapore, Thailand, Malaysia, etc.

Offering Stack

HBS Offering Stack is a game-changer for traditional banks digital transformation and digital banks expanding business, aiming to excel in a competitive market.

With this comprehensive solution, banks can customize their products to offer innovative, pioneering financial services while ensuring compliance with regulatory requirements.

By leveraging the HBS Offering Stack, banks can achieve a perfect balance between customization, innovation, and regulatory compliance, ultimately enhancing their market fit and delivering exceptional customer experiences.

						
Channel Products	Core Banking Products	FinTech Products	Mgt. Products	Data Products	Foundation Products	Services
Mobile Banking	Core Banking	e-Wallet	LOS	Data Warehouse	Notification Platform	IT Consultancy and Planning
Internet Banking	Digital Core Banking	e-Lending	Limit Mgt. System	Reporting	Imaging Platform	Requirement Consultancy & Analysis
Teller System	Deposit	Payment Gateway	Collateral Mgt. System	AML	Workflow	PMO
Agent Banking	Loans	Open-API	Card Mgt. System	Anti-Fraud	Batch Jobs Scheduler	Testing
Channel Integration Platform	Remittance	Merchant & Acquiring	CRM		Distributed Dev. Platform	IT Operation
	General Ledger				DevOps	Legacy Offloading
	Trade Finance				Monitoring Platform	Cloud Migration





Over the past year, HSG has updated and iterated our lending products and professional services to respond to the ever-changing market demands and technological trends.

This process not only enhances the performance and functionality of our products but also improves the customer experiences.

Looking forward to the new year 2025, we are committed to continuous innovation to provide our clients with more effective solutions, helping them maintain a competitive edge.

Outlook for **2025**



Website



Linkedin



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