



HiSun Global

• HISUN FINTECH GLOBAL LIMITED •

Hi Sun FinTech Global Limited

Company Profile

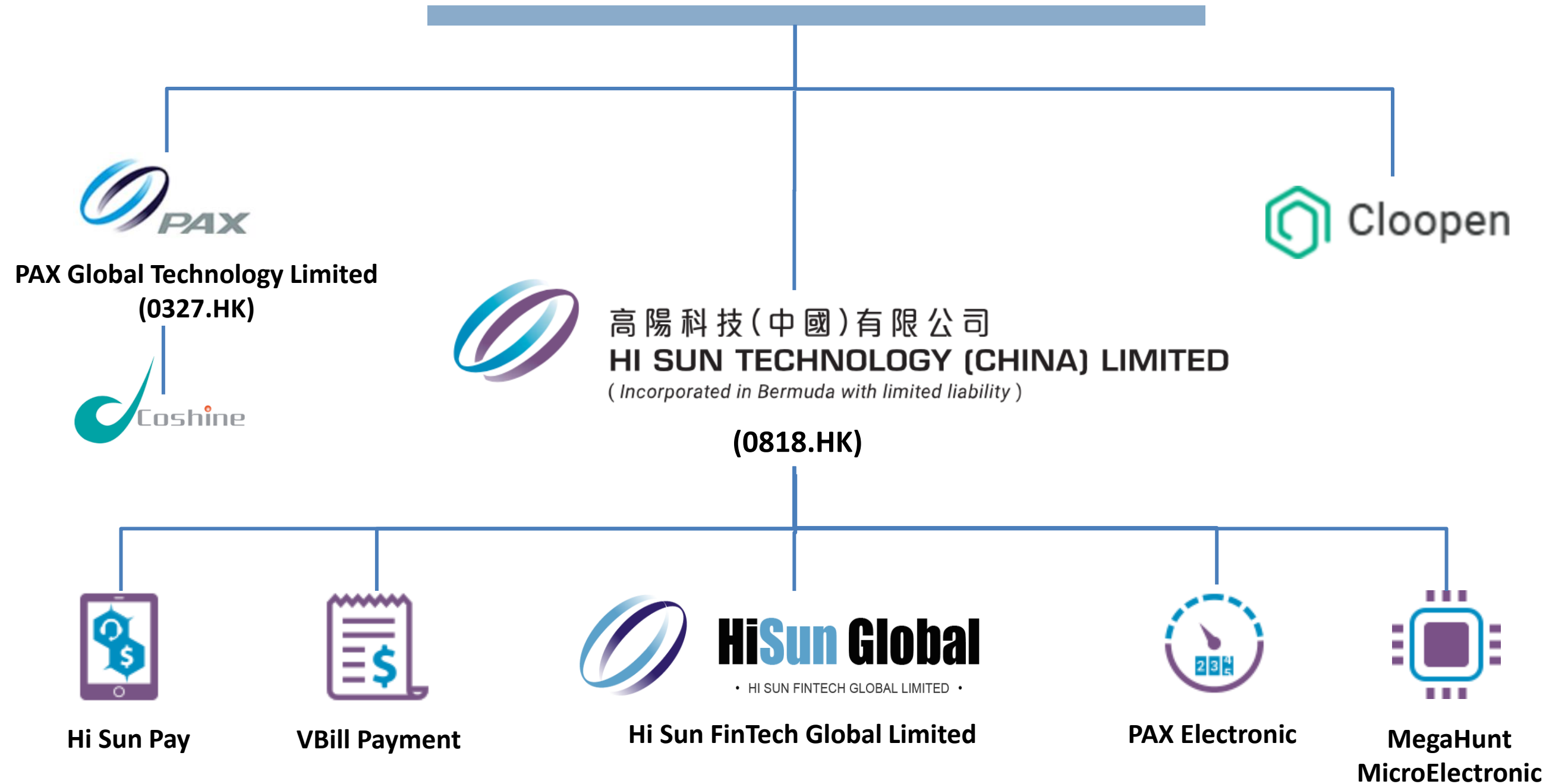
September 2020

ABOUT US

HiSun Global is a technology company specialize in fintech and system implementation, providing “turn-key” solution and digital transformation services for Overseas Market.

We are one of the major subsidiaries of our corporation, HiSun Group (listed in **HKEX: 0818.HK**), a leading integrated solution provider for payment, finance and telecommunication in China, offering cutting-edge services and technology know-how to clients.

HI SUN GROUP



Public Listed Entities in Hong Kong Exchange

1. Hi Sun Technology (China) Ltd

- Listed on HKEX since 2002 (stock code #0818)

2. PAX Global Technology Limited

- Listed on HKEX since 2013 (stock code #0327)
- #1 in Asia Pacific, #3 in the World for being a POS terminal provider

HI SUN TECHNOLOGY BUSINESS LINES

3000 Employees

BUSINESS OF HI SUN TECH IN
2019

- **Total Assets:** 8,149,068,000 HKD
- **Income:** 5,575,981,000 HKD
- **Profits:** 682,967,000 HKD



Hi Sun Global

FSI consultancy services,
Core banking system total solutions



PAX Electronic

Smart Electronic Power Meters
Solution



Hi Sun Pay

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



VBill Payment

Third-party Payment Offline
Receipt, Mobile, Internet payment



MegaHunt MicroElectronic

System Level Security Chip (SOC) R&D
and Sales



PAX Global (HKEX: #0327)

POS Terminal and Payment
Solutions

HISUN AT A GLANCE

Top 100

China IT Service Leader



20+

Years of banking
domain expertise



30+

Overseas banking clients



100%

Successful core banking
implementation



High

Caliber team delivering
unparalleled customer
success



100,000,000+

Customers rely on HiSun
for daily banking needs



GLOBAL FOOTPRINTS & MAJOR OVERSEAS CLIENTS



The above banking clients have oversea branch operation in Singapore, US, UK, Germany, Luxembourg, South Africa, Australia, Japan, South Korea, Taiwan, Vietnam, etc.

Leverage global and local expertise to deliver banking solutions in over 20 countries outside of Greater China.



BROAD SPECTRUM OF LOCAL CLIENTS



HONG KONG



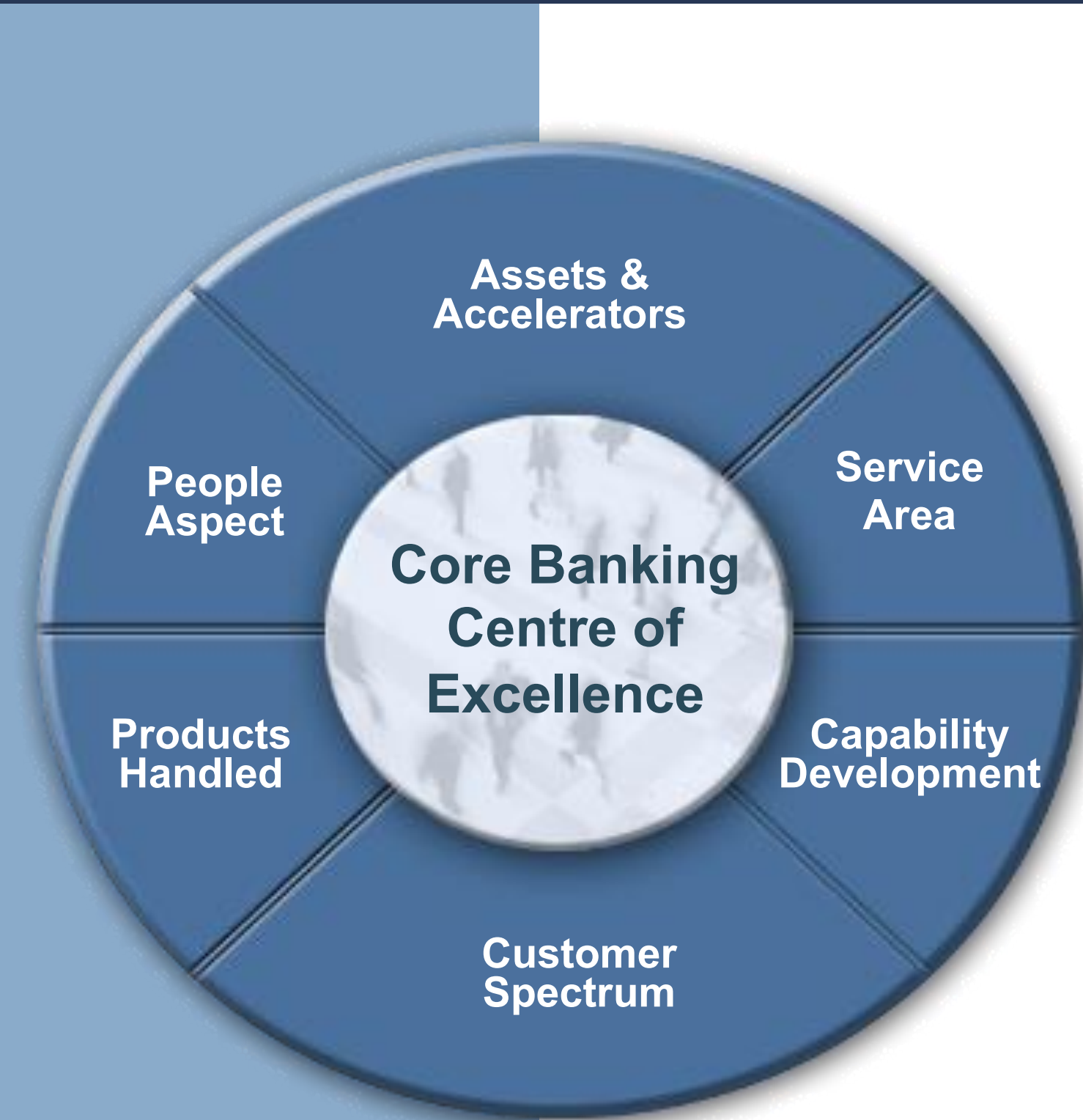
CHINA



MACAU



HISUN's CORE COMPETENCIES



ASSETS & ACCELERATORS

- Leverage reference architecture framework for jumpstart.

SERVICE AREA

- End to end solution from consultancy to design and development, to overall system integration, and post go-live support.

CAPABILITY DEVELOPMENT

- Familiar with global regulations, market practices and work culture.
- Knowledge transfer leverage partnership approach with our clients.

CUSTOMER SPECTRUM

- Global footprints with projects delivered both locally and 20+ countries worldwide.

PRODUCTS HANDLED

- Core banking and payment
- Branch and e-Banking
- Integrator and reporting
- Toolkit and other digital solutions

PEOPLE ASPECT

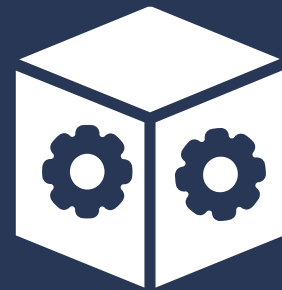
- Over two decades of IT banking experience.
- FSS Industry Experts are brought on board as Leadership Team, Project Leads and Product Specialists.

STRATEGY AND IMPLEMENTATION

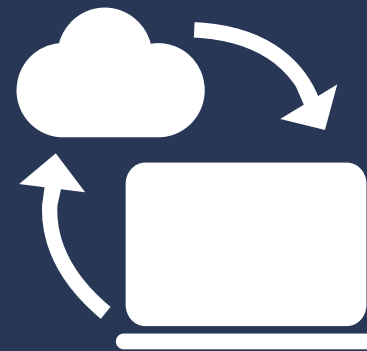
As a banking solution provider, we offer a spectrum of services that cater to the unique needs of our clients.



Banking Business
Consultancy



Solution
Design & Build



Cloud Native
Tech Stack



Local Regulatory &
Compliance
Know-How

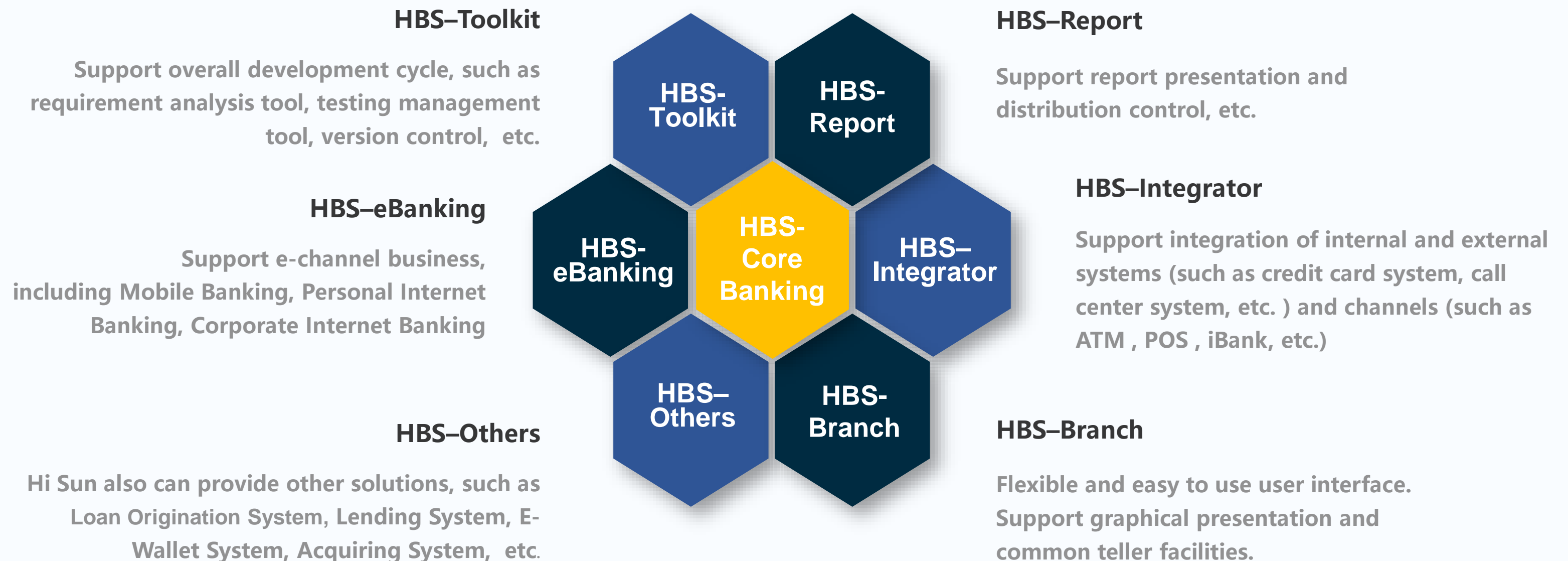


Ongoing Maintenance
& Support

HISUN PRODUCT OFFERINGS

Product Suite

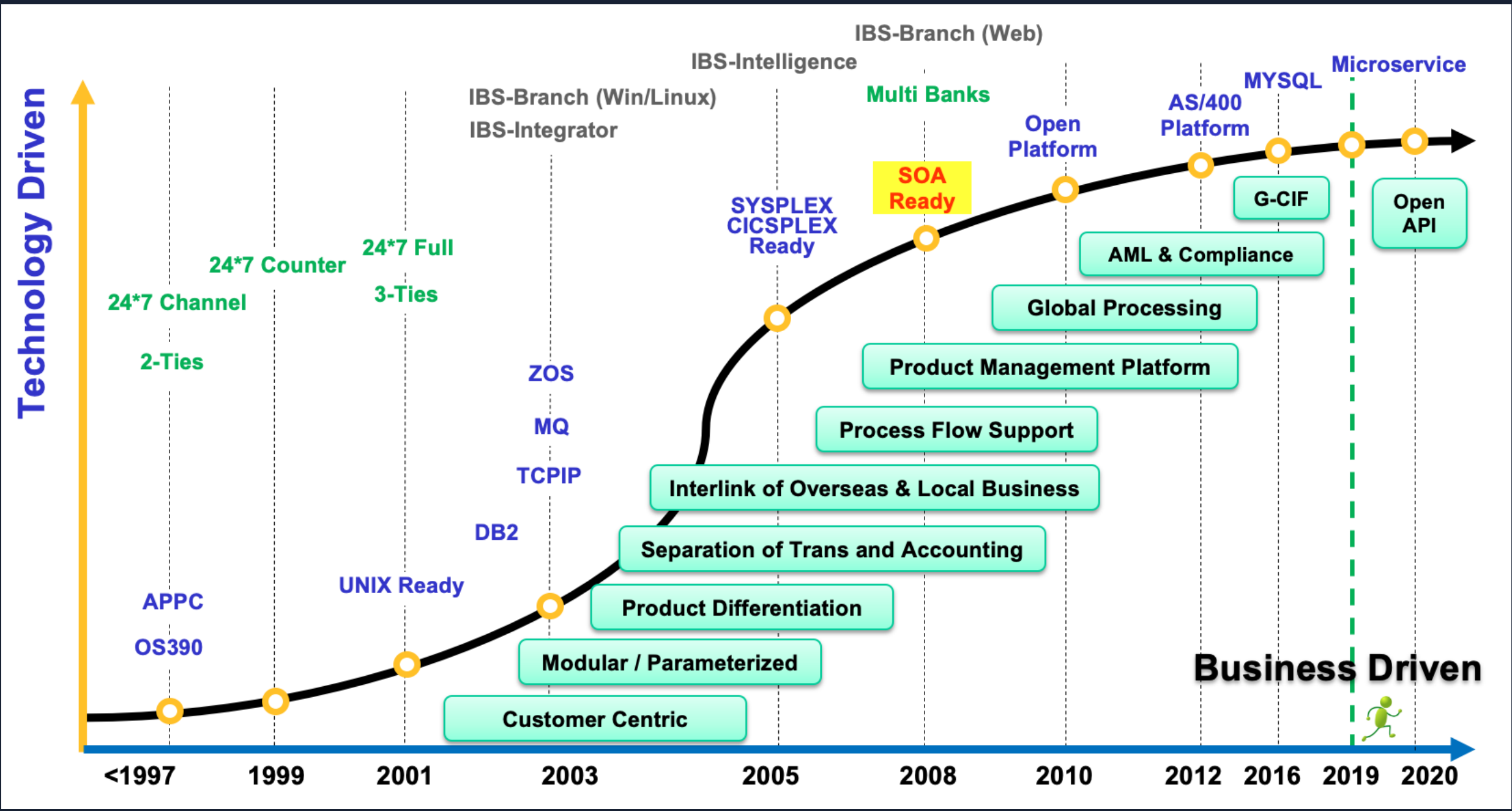
Hi Sun Banking Suite (HBS), a SOA based systems with proven record of usage and successful implementation. Support “Universal Bank” business scope with comprehensive suite of modules.



HBS ROADMAP

23 Years of Leadership in Banking Software

Development based on business scenarios support by revolutionary agnostic technology, we grow as our clients grow.



HISUN SOLUTION STACK

Complete platform with tailored and flexible solutions, allowing for faster development of new offerings and enhanced digital banking support.

Branch & e-Banking	Core Banking & Payment	Integrator & Reporting	Other Digital Solution	Toolkit
Branch	Core Banking	Integrator	ECIF	ITM
Mobile Banking	Card Issuing	Report Platform	CRM	HBOX
Personal Internet Banking	AML	Operational Report	LOS	JBAT
Corporate Internet Banking	Central Limit Control		E-Wallet	Message Platform
	Payment		E-Lending	
	Trade Finance		Acquiring	
	Treasurying		Imaging Management	
	Fix Assets Management			

SUMMARY ON KEY BUSINESS VALUES

HBS brings what is needed to launch the next-generation bank faster, affordable and with less risk.

01



CUSTOMER CENTRIC

Design products and services to encourage long term customer loyalty, with real-time data driving pro-active customer engagement and added value.

02



SCALABILITY & FLEXIBILITY

Fast time to market with multiple pricing strategies and customizable product engines to enable flexibility and instantly scalable.

03



OPERATIONAL EFFICIENCY

Experience driven banking with front to back operation governance, support by unified parameters and multi-level account system.

WHY HISUN GLOBAL

We lead Banks and Financial Institutions to create modern customer experiences to compete in the fintech era.

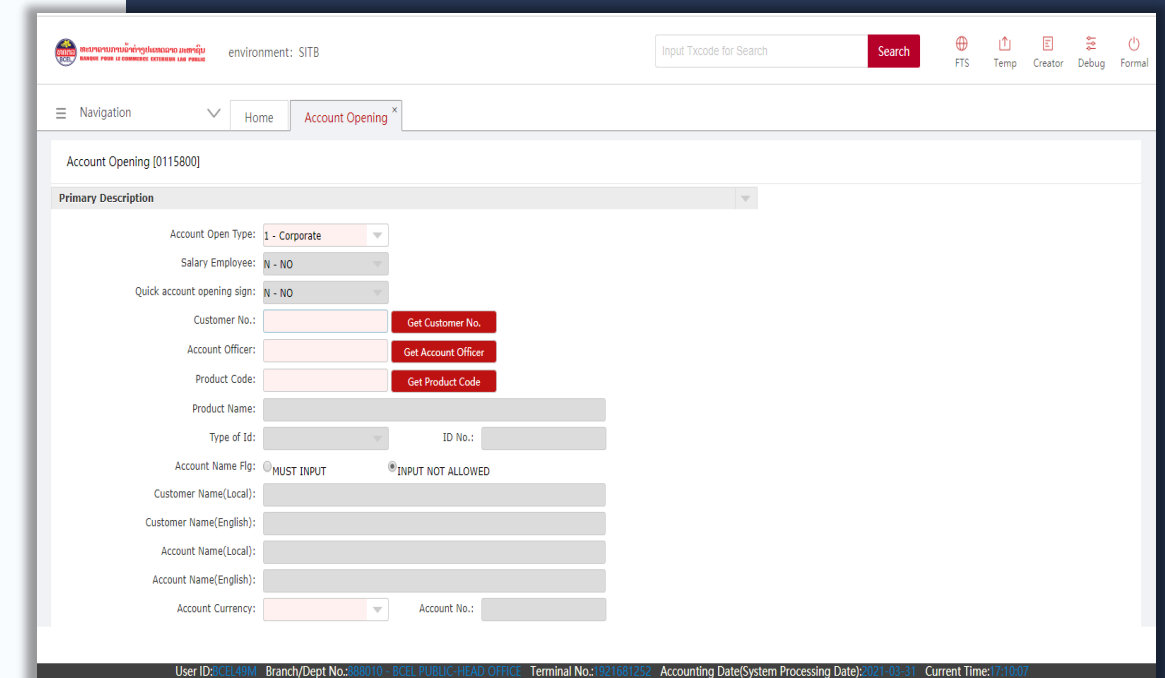
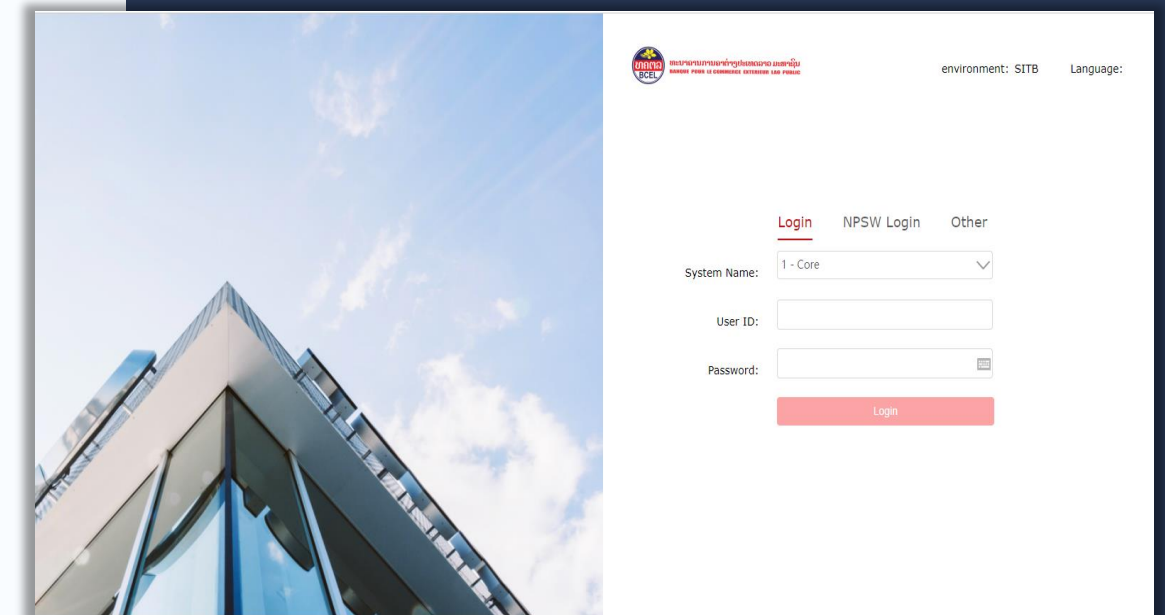
We work with banks from Tier 1 to Challengers, building powerful new experiences on top of our core banking system.

OUR CORE VALUE

BCEL BANK SELECTED HISUN FOR INNOVATION ARM

Banque Pour Le Commerce Extérieur Lao (BCEL) has been Laos' financial heartbeat for 30 years. Since its creation as a commercial lender in 1989, BCEL has been Laos' foremost lender, owned by the state but a financial and technological innovator, with more retail and corporate customers than any onshore rival.

In Aug 2019, BCEL chose HiSun Global HBS as a replacement of their original core banking system. The decision to use HBS is resounding endorsement of HiSun Global being the most **stable**, **scalable**, and **versatile** core banking engine, with potential to bring significant improvements to BCEL's customers. The partnership is in line with BCEL's long term strategic plan to improve its operation services into advance banking with international standards. The BCEL project is currently at UAT phase and is planning to go live in 2021.



HISUN SUPPORTED ZA BANK TO BE THE FIRST VIRTUAL BANK IN HONG KONG



VIRTUAL BANKING

ZA Bank Becomes First Virtual Bank to Fully Launch in Hong Kong

by Fintech News Hong Kong / March 24, 2020



ZA Bank announced today that they are now a fully operational virtual bank with the launch of their ZA Go savings product, which according to them, enables customers to “grow their wealth in this ultra-low interest environment”. They further stated that with no minimum balance users can enjoy an annual savings deposit rate of 1% for an amount up to HKD 500,000.

OBJECTIVE

To be the first virtual bank to launch in Hong Kong.

CLIENT CHALLENGES

- Lacking understanding on overseas banking business and local regulatory requirements, and clarity around business requirements.
- Unforeseen complexity between back-end and external system integration.
- Limited access to skilled resources for core bank implementation and general banking experience.
- Tight schedule before launch, and demand from HKMA on technology risk assessment.

SOLUTION BY HISUN

We worked closely with ZA on the overall product development and design and formulated innovative banking solutions to ensure ZA Bank an effective and successful launch. The flexibility of HBS enabled ZA Bank to quickly respond to market needs with innovative products.



QUICK TAKE

Xiaomi's Airstar Bank Debuts as Hong Kong's Second Virtual Bank

Hong Kong-based Airstar Bank, an internet-only lender backed by smartphone maker Xiaomi Corp., officially opened for business Thursday, the second virtual bank to start operation in the Asian financial hub. Airstar Bank will start with deposit and loan services.

[Read the article on caixinglobal.com >](#)



HISUN VALUES

HiSun supported Xiaomi's virtual lender Airstar Bank to kick off official operation in Hong Kong on 11 Jun 2020. The Bank's pilot scheme first commenced in March, following a development period of less than a year which saw the creation of a full-functional digital finance platform from scratch.

PROJECT ACHIEVEMENTS

The Bank's pilot scheme had received positive feedback from customers, whereby Airstar bank was able to roll out cutting-edge banking solutions supported by HBS with a minimum-effort-design approach that allows customers to setup accounts as fast as five minutes.

CBiMoney is an online payment platform newly launched in Lithuania this year, to facilitate convenient online payment and settlement service from Europe to China and vice versa. To launch quickly, CBiMoney took an entirely cloud-native approach, choosing HiSun as the core banking platform and deploying on Amazon Web Services.

Source: <https://amazonaws-china.com/cn/partners/success/shenzhoufu/?from=timeline>
(English PR to be provided.)

KEY BENEFITS:

**Gained flexibility
and speed with
auto-provisioning
of all components.**

**Obtained EMI license
in shorter cycle time
and launched within
months.**


**Pay by
consumption,
transferring
CAPEX to OPEX.**



CHALLENGES





















- *Huge demand on IT resources and investment cost during initial setup in EU, causing delay on procurement, delivery and deployment.*
- *Increased manpower and financial resources to ensure data privacy and security measures comply with GDPR and other regulatory requirements.*

HBS MAJOR CASES IN CHINA

Bank	When	Remarks
 深圳发展银行 SHENZHEN DEVELOPMENT BANK CO., LTD.	2003 – 1st branch converted 2004 - all branches migrated (by batch)	Covers all China business operation Acquired by Ping An Bank
 交通银行 BANK OF COMMUNICATIONS	2004 – 1st branch converted 2006 - all branches migrated (by batch)	Covers all China business operation
 国家开发银行 CHINA DEVELOPMENT BANK	2012 Go Live	Utilized by 16 rural banks
 中信银行 CHINA CITIC BANK	May 2015 - Go Live for all branches	Covers all China business operation
 广发银行 CGB	Jan 2016 - Go Live for all branches	Covers all China business operation China and Overseas branches uses same
 大新银行(中国) DAH SING BANK (CHINA)	Jan 2017 - Go Live for all China branches	Sub-branches of foreign capital bank
 苏州银行 BANK OF SUZHOU	May 2017 - Go Live for all branches	
 徽商银行 HUISHANG BANK	May 2018 - Go Live for all branches	
 NCB 南洋商业银行	Aug 2019 - Go Live for all branches	Sub-branches of foreign capital bank
 贵州银行 BANK OF GUIZHOU	May 2019 – Kick-off	Distributed processing architectural integration with traditional core banking system

OTHER CORE BANK IMPLEMENTATIONS

Virtual Bank

Bank	Location	Project Type	Bank	Location	Project Type
 APD Bank ASIA-PACIFIC DEVELOPMENT BANK	Cambodia	New Built	 中国工商银行 INDUSTRIAL AND COMMERCIAL BANK OF CHINA	Hong Kong	Migration
	Laos	Migration	 中国建设银行 China Construction Bank	20+ Overseas Branch	Migration + New Built
 大新銀行 DAH SING BANK	Hong Kong / Macau	Migration	 中国光大银行 CHINA EVERBRIGHT BANK	HK / Seoul / Luxembourg / Sydney	New Built
 EAIbank EUROPE-ASIA INVESTMENT BANK	Malaysia	New Built	 国家开发银行 CHINA DEVELOPMENT BANK	Hong Kong	New Built
 CBiBank	Puerto Rico	New Built	 中国民生银行 CHINA MINSHENG BANK	Hong Kong	Migration
 众安银行	Hong Kong	New Built	 兴业银行 INDUSTRIAL BANK CO.,LTD.	Hong Kong	New Built
 airstar	Hong Kong	New Built	 北京银行 BANK OF BEIJING	Hong Kong	New Built
 立橋銀行 Well Link Bank	Macau	New Built	 浙商银行 CZBANK	Hong Kong	New Built
 澳門發展銀行 MACAO DEVELOPMENT BANK	Macau	New Built	 渤海银行 CHINA BOHAI BANK	Hong Kong	New Built
 交通銀行 BANK OF COMMUNICATIONS	20+ Overseas Branch	Migration + New Built	 广发银行 CGB	Macau / Hong Kong	Migration + New Built

OVERSEAS PROJECTS ON PERIPHERAL SYSTEMS

Customer	Location	System Offering
 中國銀行 BANK OF CHINA	Macao	Business Platform, Customer Information, Payment & Collection, Safe Deposit Box, E-Cheque, Imaging, Funds, Banknotes and etc.
 BNU Banco Nacional Ultramarino 大西洋銀行	Macao	E-Banking System Solutions
 大豐銀行 BANCO TAI FUNG	Macao	Payroll System
 MCB澳門華人銀行 THE MACAU CHINESE BANK	Macao	Business Planning Consultancy Service
 澳門基金會 FUNDAÇÃO MACAU	Macao	Payment & Remittance System
 中國銀行(香港) BANK OF CHINA (HONG KONG)	Hong Kong	Global Fund Collection & Payment System
 永隆銀行 WING LUNG BANK	Hong Kong	Operational Management Report System for Core Banking
 浦发銀行 SPD BANK	Hong Kong	Remittance & Credit Limit System
 P/Obank	Hong Kong	FPS: Hong Kong Faster Payment System
 FusionBank 富融銀行	Hong Kong	Regulatory Reporting system for HKMA (Hong Kong Monetary Authorization)
 CBIMONEYUAB	Lithuania	EMI: Interface to CENTROLink Payment System

HISUN'S KEY SUCCESS FACTORS

AGILITY & FLEXIBILITY

Leverage cloud-native architecture to provide a 'plug & play' approach which can swap best-for-purpose components in and out.

LOWER TCO

Complete end-to-end delivery model support by our core banking infrastructure to enable fast adoption and significant cost savings.

SPEED TO MARKET

Provide SaaS platform with effective integration of APIs, enabling clients to quickly deploy financial product meeting industry governance and compliance requirements.

TRULY CUSTOMER-CENTRIC

23 years of presence in China & Overseas supporting all industries, and multi-language capabilities designed with collaboration in mind, allowing banks to focus on the front-end experience not the back-end stack.



“ As a global FinTech company, we are committed to embrace customer-centric and cost-effective digital solution that new technologies can bring. Our aim is to make banking easy and simple for customers. ”

Terry Liang
CEO, HiSun Global



ARE YOU READY TO BUILD A BANK TOGETHER?

HiSun Global will be your trusted digital partner with proven success in designed, built and launched digital banking propositions across countries in the past decades.



CONTACT US



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