TMA Fintech Center

20+
Years of experience

600
Fintech engineers

End-to-End solution services

Trusted by Leading Financial and Bank Firms

Clients from **Australia, Europe, Singapore, Hong Kong, Thailand**

- Application Development
- Banking Integration
- Embedded Finance
- AI in Fintech

- Capital Markets
- Payment Solutions
- Asset Management
- Web3 Platform
- AI/ML Solutions

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Our Services

Fintech Application Development

Develop advanced financial software for improve asset management, core banking integration, mobile payment, and capital market services

Banking Integration

Design and develop frontier applications to integrate with core banking

Web3

R&D solutions using Web3, Blockchain, NFT to resolve your business cases

AI in Fintech

Apply AI technologies to enhance customer experience, streamline financial processes



Sample Projects

- Asset Management
- Capital Markets: Post-Trade Processing
- Finance Document Intelligent
- AI and OCR For e-Invoice
- Financial Report Generation
- Credit Scoring System
- Finance AI Chatbot
- Robo Adviser

- Automated Intelligent Trade Reconciliation
- Web3 APIaaS Platform
- NFT Marketplace Platform
- Cash Flow Management
- Payment: International Remittance
- Digital Wallet
- Buy Now Pay Later
- Letter of Guarantee
- Online Banking Portal

Our Competency

Fintech Center

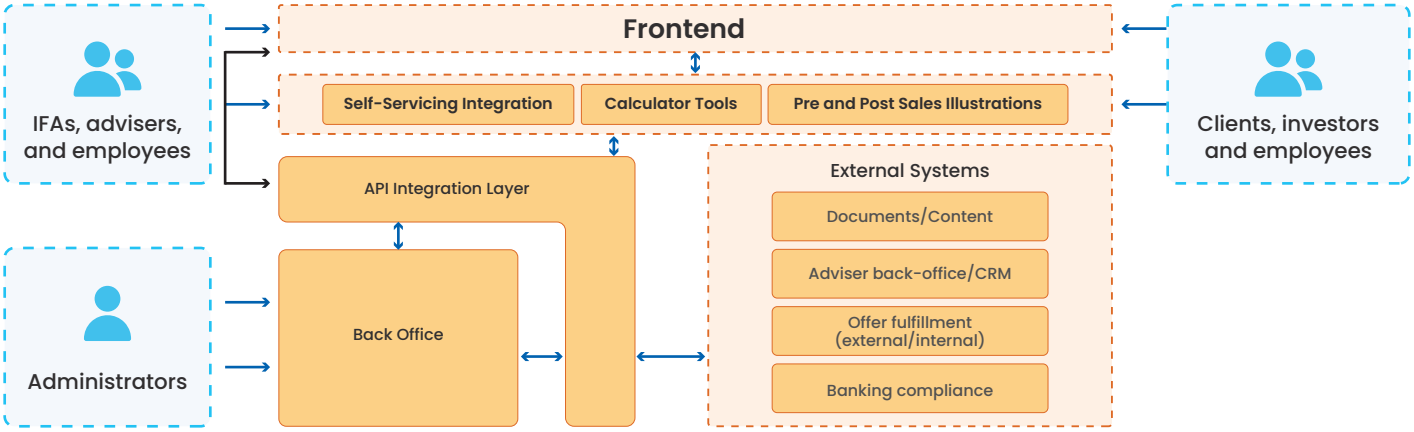
- **Embedded Finance**
  - Buy Now Pay Later
  - International Remittance
  - Digital Wallet
- **Web3**
  - NFT Trading Platform
  - Secured Transaction
  - Stable Coin
- **AI Finance**
  - Finance Document Intelligent
  - AI and OCR for e-invoice
  - Finance Report Generations
  - AI Chatbot
- **Wealth Management**
  - Retirement Plan
  - Modeling Portfolio
- **Capital Markets**
  - Pre-settlement
  - Clearing & Settlement
  - Trade Accounting
- **Banking Integration**
  - Online Banking Portal
  - Letter Of Guarantees

Asset Management

A market-leading provider of securities processing and wealth administration software products for the financial services industry

Wealth Management - Superannuation

Model Portfolio Management	Retirement Plan



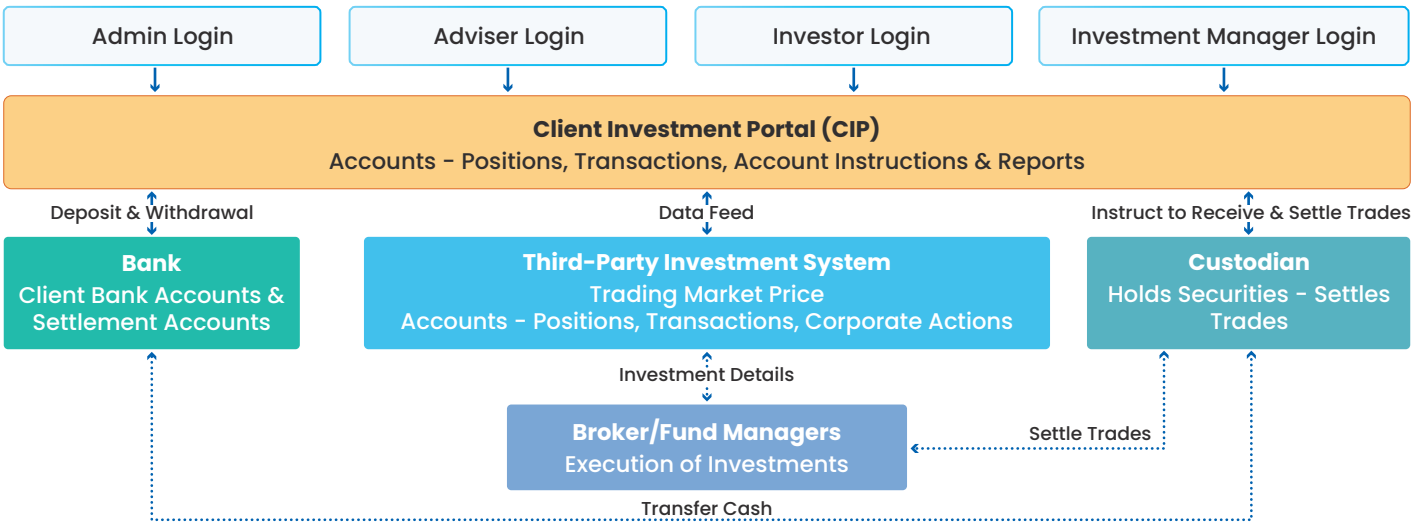
Investment Management

A financial web portal that has been used for financial intermediaries to control, maintain and support the investment of their investor accounts.

Management: Stocks/ Bonds/ Term Deposit/ Managed Fund

Reporting: investment reporting, financial reporting, tax reporting

Entities Management: Investors/Adviser/ Investment Manager/ Admin...



Capital Markets: Post Trade Processing

Pre-Settlement

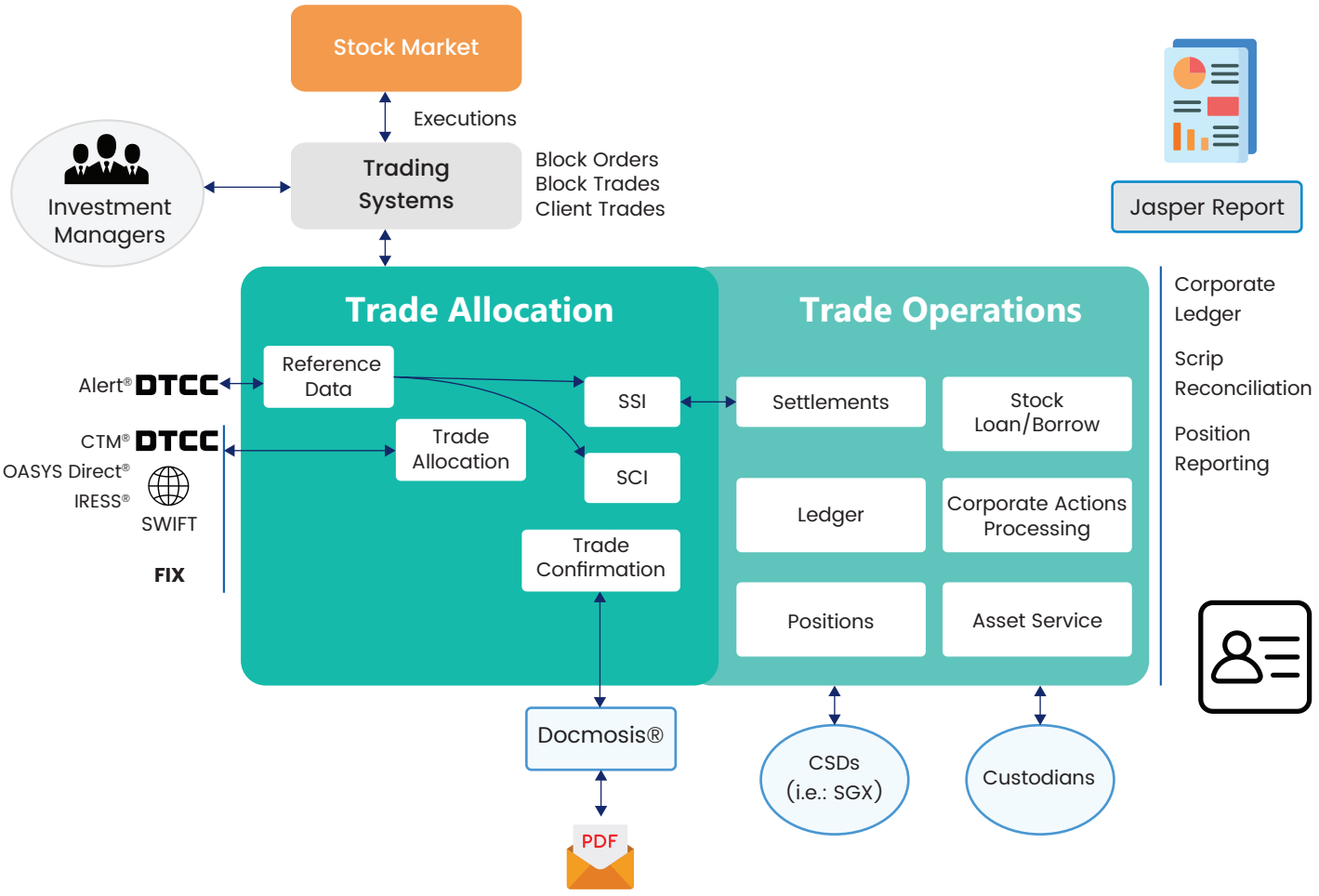
- Provides post-execution Pre-settlement transaction processing across multiple asset classes and markets

Trade & Accounting

- Offers a powerful, flexible and fully featured securities trading ledger
- Supports Business Intelligence Reporting

Clearing and Settlement

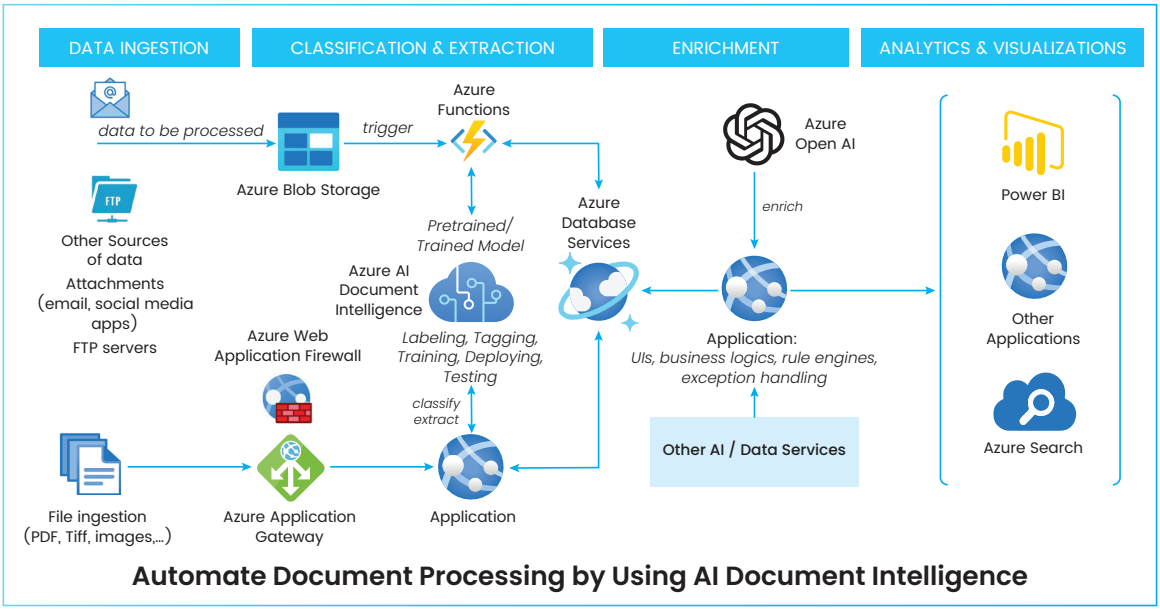
- Allows banks and brokers to perform international clearing, settlement and corporate action
- Supports ETC protocols (e.g. Oasys, CTM, GETC, FIX, Iress), supports all settlement types



Finance Document Intelligent

An AI solution based on Azure AI Services, applying advanced machine learning to extract text, key-value pairs, tables, and structures from documents automatically and accurately.

- Auto Labelling Data & Adaptability to Change
- Custom Data Labelling & Training
- Text Detection and Recognition
- Data Regions and Compliance

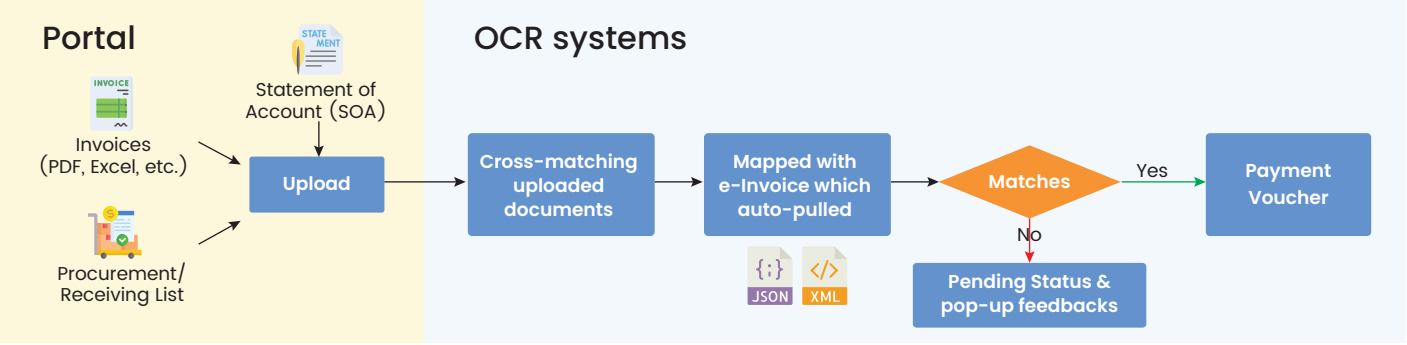


Automate Document Processing by Using AI Document Intelligence

AI and OCR For e-Invoice

Data Extraction Portal utilizes Azure AI to manage, classify, and extract text, key-value pairs, tables. Search and highlight specific terms within document files.

- Efficiency & Automation
- Enhanced Accuracy & Searchability
- Versatile Document Handling

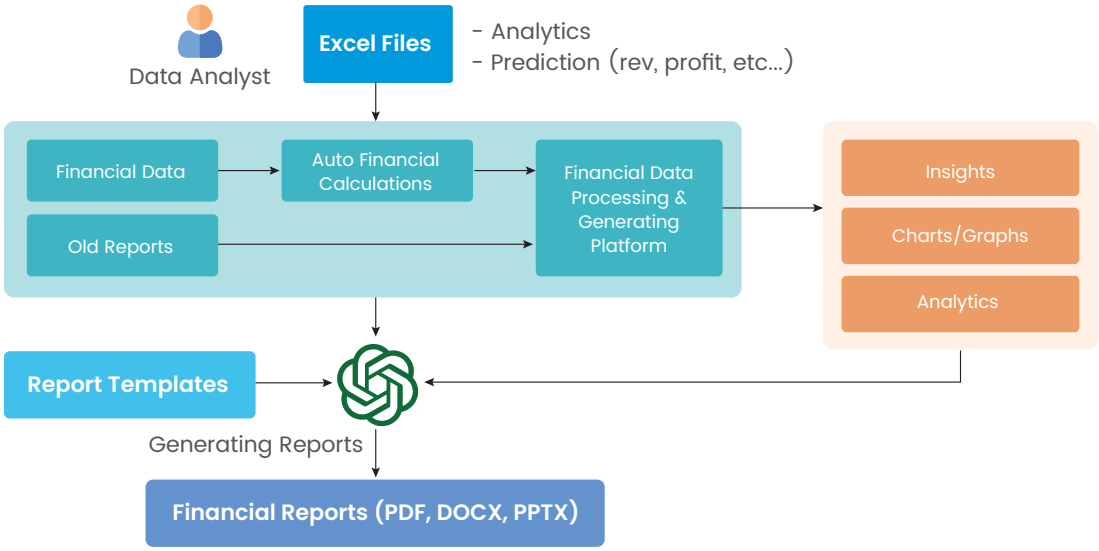


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Financial Report Generation

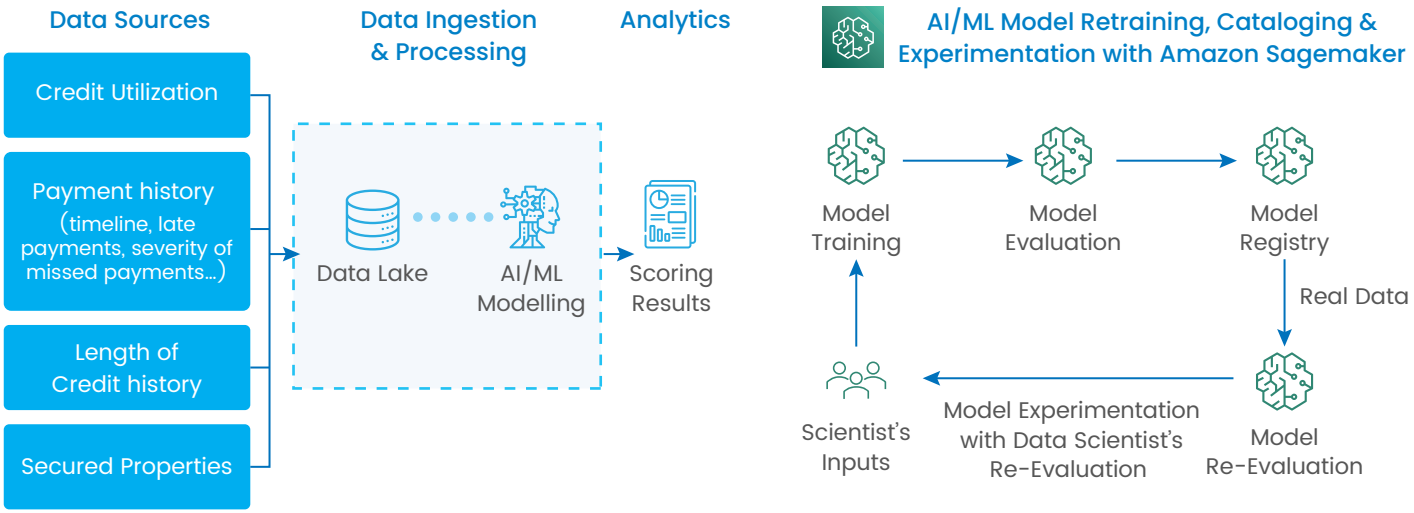
Automate detailed financial reports with customized writing style, tables, charts, and AI-driven insights

- Automates the report creation process
- Adapts reports to the individual style of each analyst
- Provides detailed explanations about financial report
- Insights information through AI



Credit Scoring System

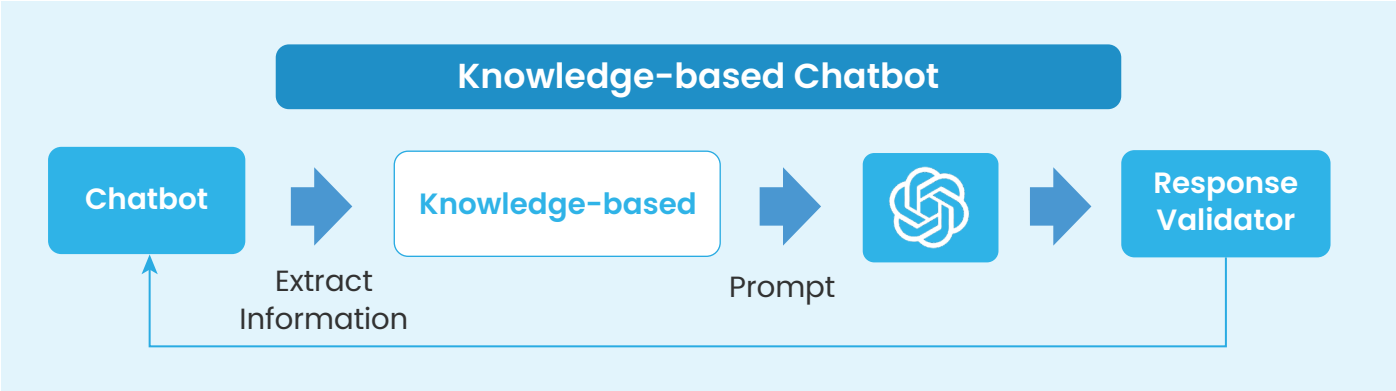
Build a credit risk and scoring modeling for a lending institution to evaluate creditworthiness, to make decisions about loan terms, amounts, interest rates, repayment periods



Finance AI Chatbot

An application running on Agent's PC to capture real time audio and provide suggestion to customer's queries. By using ChatGPT with specific data, real time suggestions can help agents to provide better answers, especially in complex cases

- Transcripts storing and retrieving
- Support multiple languages
- Support long conversations
- Simplifying the user experience



Robo Adviser

A tool that identifies an investor's habit, allocates their assets accordingly, a rebalance the allocation again upon top-up or withdrawal.

- Risk Profiling
- Allocating Assets According To Risk Profile
- Rebalancing Portfolio
- Asset Curation

Step 1
Provide your personal details including your name, contact details and proof of Identity.

Step 2
Answer some questions about your assets, risk tolerance and investment timeframe.

Step 3
The robo advisor works its magic and provides a recommended investment portfolio and a Statement of Advice

Step 4
Satisfied with the advice? Proceed to give your advisor permission to action the investment. This will usually involve providing your bank account details or completing a bank transfer to designated account.

Step 5
Sit back and relax. The robo advisor will monitor these investments for you and manage any changes to keep you on track according to your financial goals.

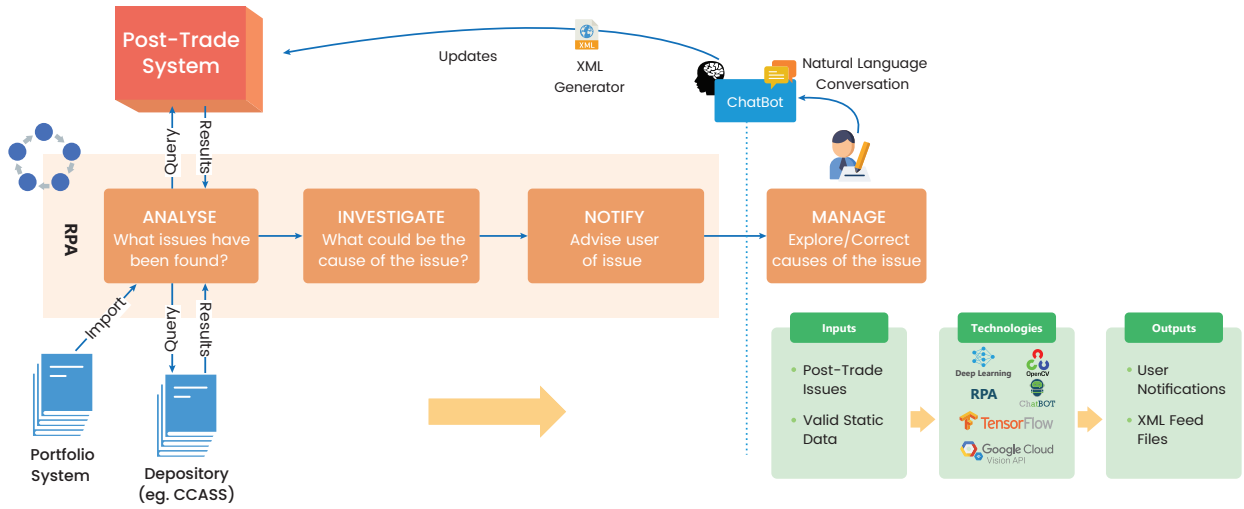
Step 6
Remember to keep your robo advisor up to date with your financial goals, if and when they change.

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Automated Intelligent Trade Reconciliation

Automate Trade Reconciliation between Front Office and Back Office

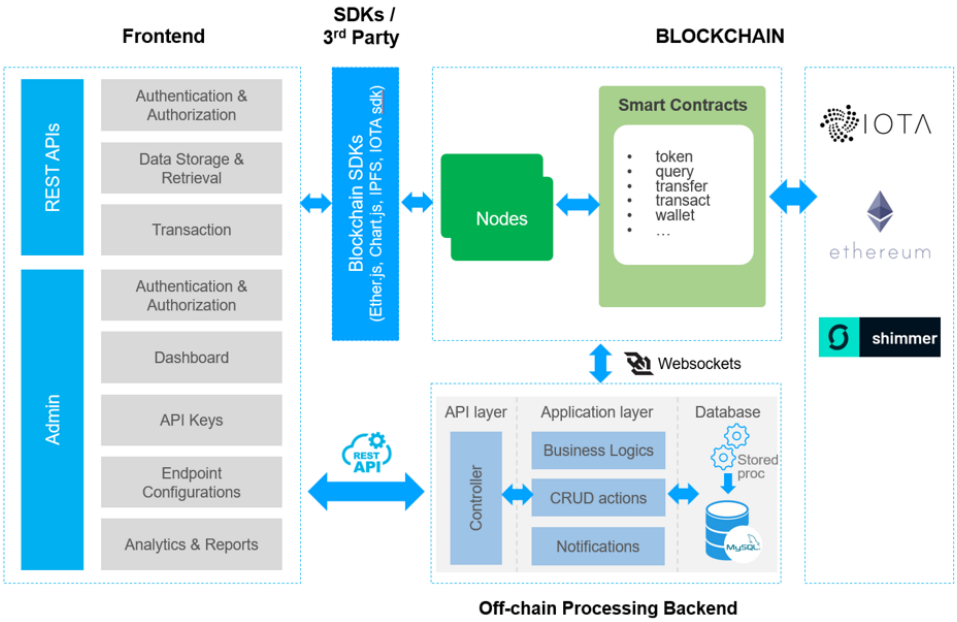
Automated Issue Analysis | **User Notification** | **Natural Language Conversation**



Web3 APIaaS Platform

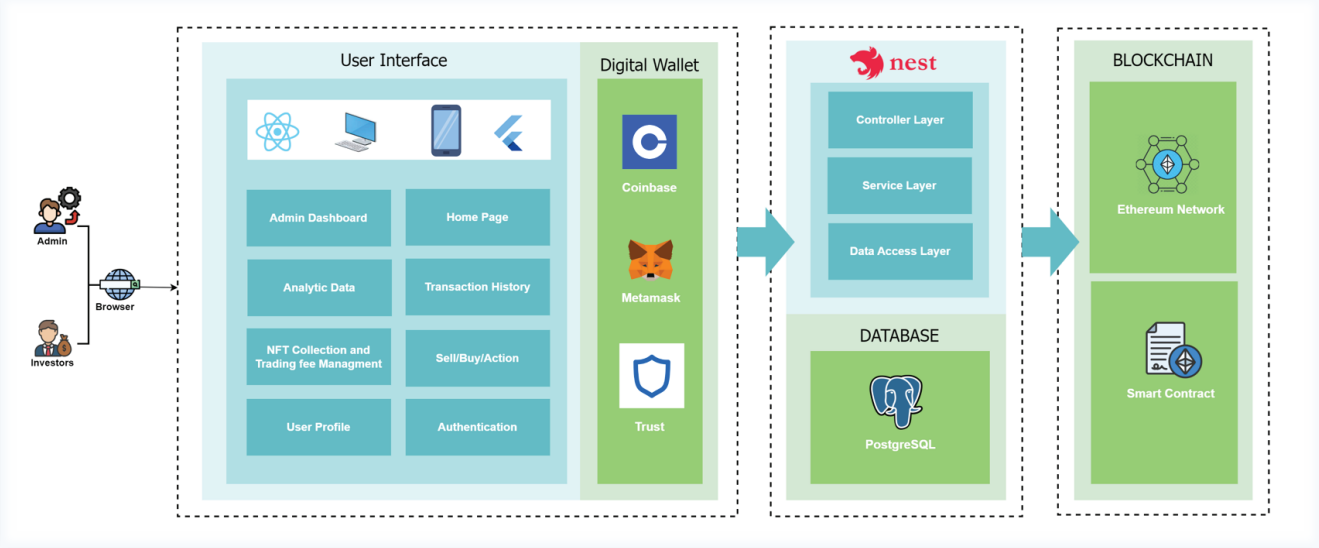
A Web3 API as a Service (APIaaS) platform for external applications to access and utilize the advantages of blockchain technology, providing a bridge between the applications and blockchain infrastructure

API Launchpad & Configuration | **Deploy & Interact with Smart Contracts** | **Payload Encryption** | **Load Balancing & Scalability**



NFT Marketplace Platform

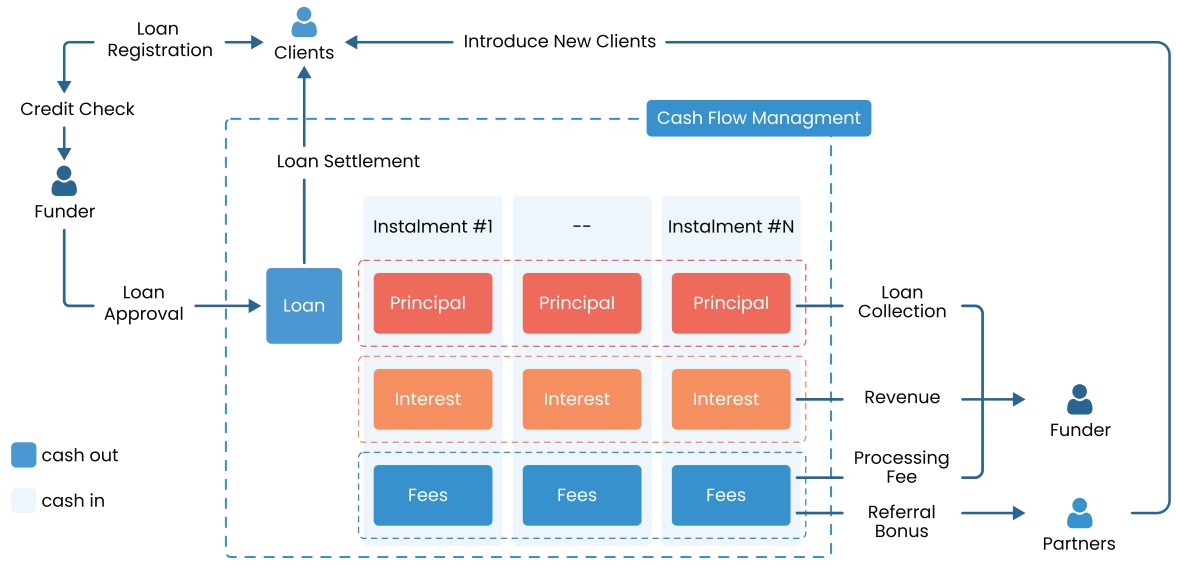
- Multidisciplinary Applications
- Easy To Integrate and Develop
- Multiple Payment Methods
- High Security Standards
- Support Multiple Wallet & Chains



Cash Flow Management

Manage with a simple, flexible line of credit, 1 day approval

- Automatic Account Receivable
- Bad Debt Protection
- Advance Payment on Invoices



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Payment: International Remittance

1-Day money transfer for international payments & remittances

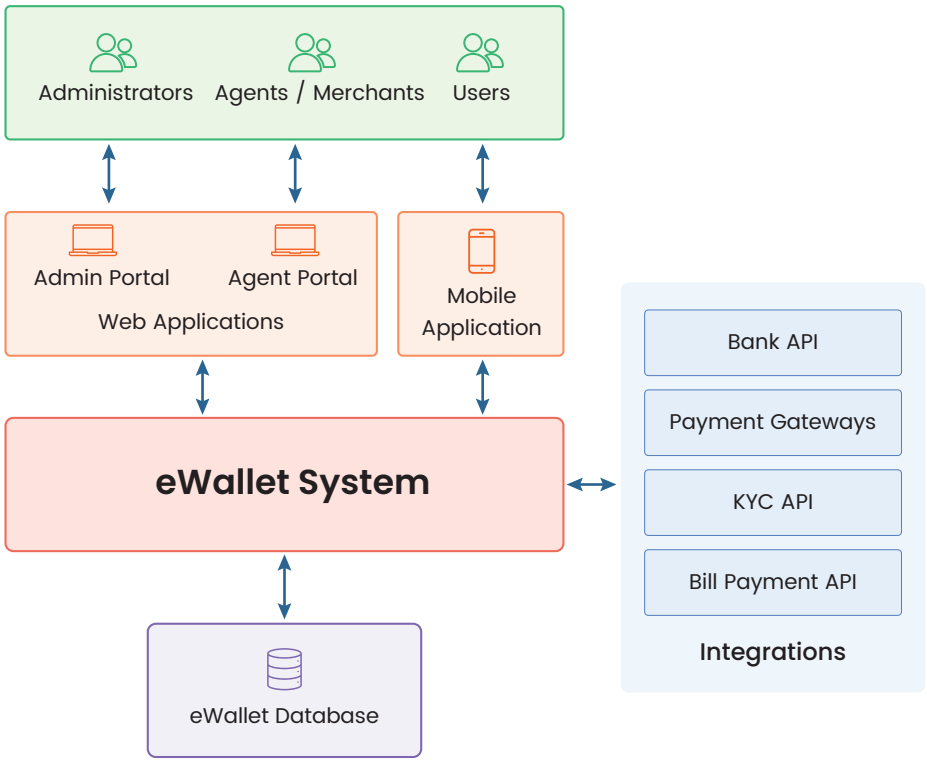
Local & International Payments	Multilingual and Multi-Currency	No Bank Fee & Best Rate



Payment: Digital Wallet

Solutions

- Transfer Fund
- Cash Deposit/ Withdraw
- Bill Payment
- Mobile Top-up
- Buy Voucher
- Reporting

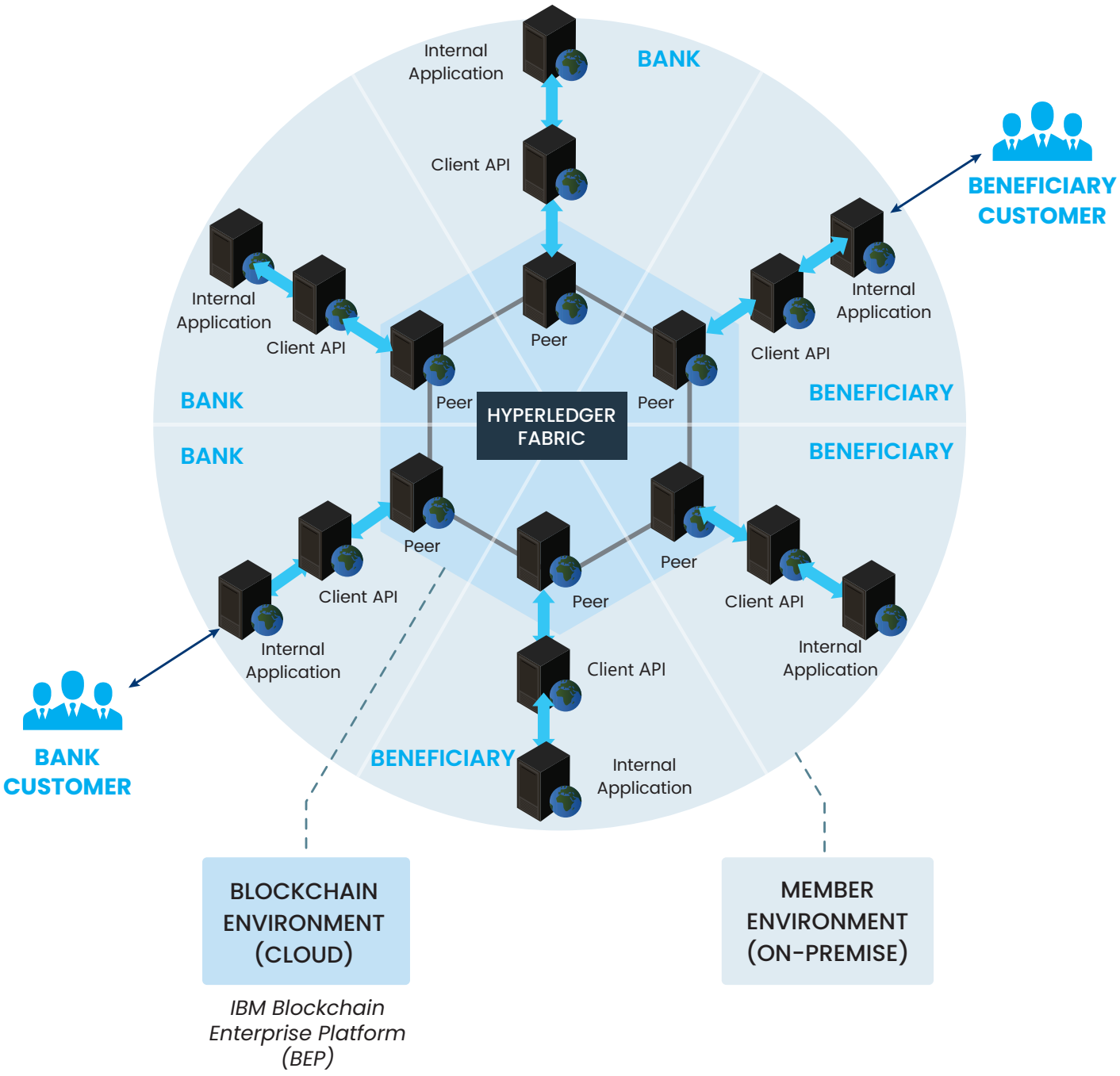


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Enterprise Letter of Guarantee

Simplify and expedite procedures for Bank's Letter of Guarantee process based on Blockchain technology

Data Access Controller using Smart Contract	Banks & Beneficiaries Application

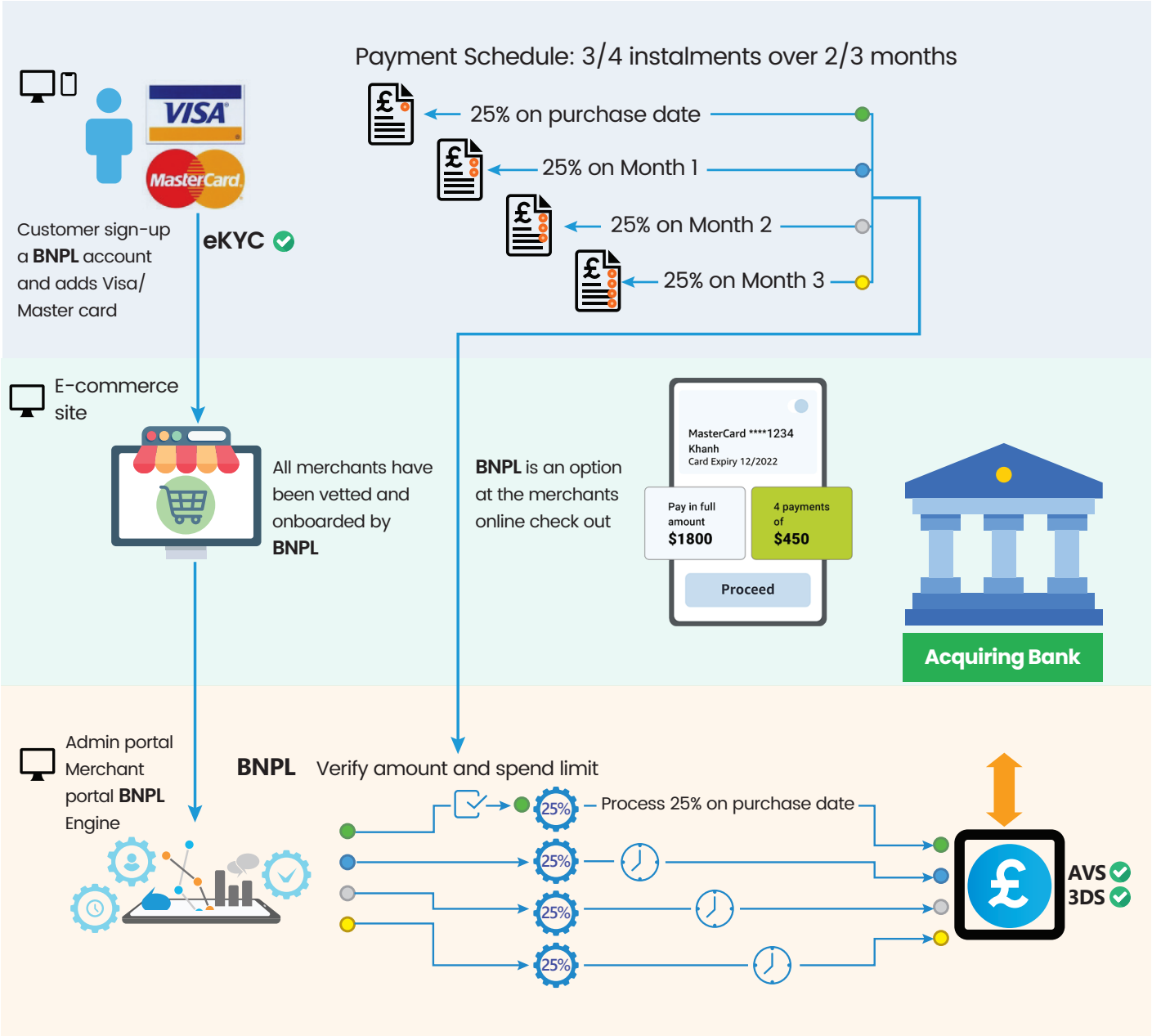


IBM Blockchain Enterprise Platform (BEP)

Buy Now Pay Later

- A payment system that allows consumers to spread their payments into instalments
- It's popular among online retailers and offers a flexible approach to purchasing products

Fee on each transaction	Late Fee	Commissions	Interest From Early Payments



Online Banking Portal

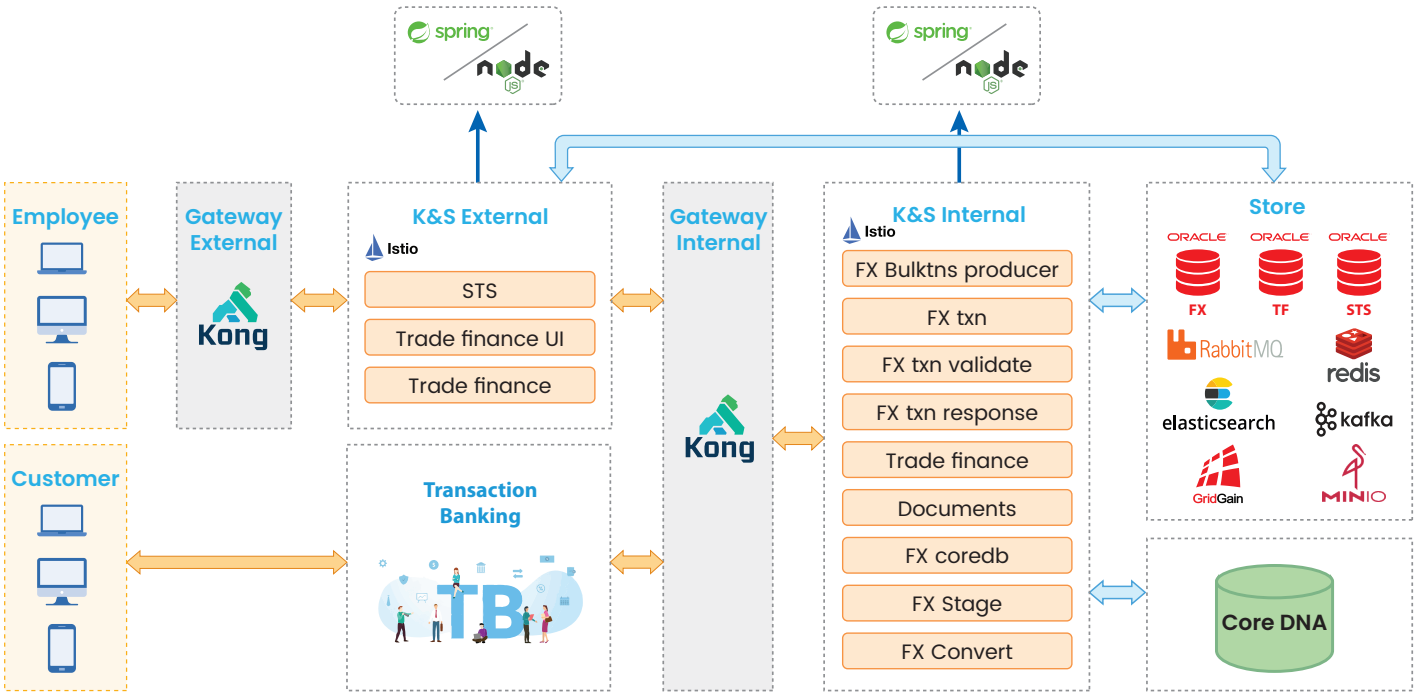
An online banking portal that serves retail customers

Personal Banking

- Account Management
- Privilege Banking
- Remittance & Payments
- Depository Services
- Cards
- Foreign Currency Trading
- Loan & Mortgages

Business Banking

- Financial Services
- Term Deposit
- Import/Export Finance
- Trade Finance
- Global Payments



Abbreviations:

STS: Secure Token System

FX: Foreign Exchange

TF: Trade Finance

Protocols:

HTTPS

TCP

Technologies

- Angular
- React.js
- Java
- Spring Boot
- Node.js
- Python
- Django
- Kotlin
- Solidity
- Ethereum
- Hyperledger
- Polygon
- IPFS (InterPlanetary File System)
- TensorFlow
- PyTorch
- Azure AI Platforms
- OpenAI GPT
- Scikit-learn
- Hugging Face

TMA Fintech Center

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