




**SFA** | SINGAPORE  
FINTECH  
ASSOCIATION


# SFA-SG PAVILION EXHIBITORS PITCHBOOK

**15** | SINGAPORE  
**17** | FINTECH  
NOV | FESTIVAL  
2023


# Acego Pte Ltd

	<p><b>Pitch</b>          ACEGO is a game publishers aggregator which helps to enable them from Web 2.0 to Web 3.0 for elevated user experiences. ACEGO uses Slash as the Web3.0 payment gateway for Web3.0 assets. Slash is a decentralized payment protocol where Slash Payments (slash.fi) is a non-custodial and on-chain decentralized payment protocol, that enables merchants to immediately accept any ERC20 token as payment without worrying about the volatility and token management risks.</p> <p><b>Problem/Opportunity and Solution/Product</b></p> <p><b>Problem :</b>  <u>Fragmentation of Game Assets:</u> The gaming industry has seen exponential growth in the number of games, each with its unique in-game assets. These assets range from virtual items, skins, characters, to even in-game currencies. The sheer volume and diversity of these assets can be overwhelming for players and collectors.  <u>Lack of Interoperability:</u> Game assets are often siloed within specific game ecosystems, making it challenging for users to utilize their assets across different games or platforms. This lack of interoperability limits the value and utility of these assets.  <u>Trust and Scams:</u> Trading and selling game assets can be risky, as players are often unsure of the authenticity and fairness of transactions. Scams, fraud, and counterfeit assets are common issues in the secondary market for game assets.          Incentivization: While there are rewards in games, there is no proper way for gamers to convert that to real world currency for spending legally.</p> <p><b>Opportunity:</b>  <u>Aggregation and Accessibility:</u> Acego have the potential to centralize and aggregate assets from various games and platforms. This simplifies asset management and makes it easier for players to access and utilize their virtual possessions.  <u>Interoperability:</u> Acego can enable cross-game or cross-platform interoperability, allowing users to use their assets in different games or even outside the gaming world. This opens up new possibilities for players and collectors.  <u>Secondary Markets:</u> Acego can create secure secondary markets where players can buy, sell, and trade assets with confidence. Smart contracts and blockchain technology can ensure transparency and authenticity.  <u>Monetization:</u> Players can monetize their in-game assets by participating in these secondary markets. This provides an opportunity for gamers to earn real-world value from their virtual possessions.  <u>Ownership and Digital Rights:</u> Acego can facilitate the concept of true ownership, where players have control over their assets and digital rights. This aligns with the principles of blockchain technology and non-fungible tokens (NFTs).  <u>Community and Social Features:</u> Acego can create communities and social features around game assets. Players can connect, discuss, and share their collections with others who share similar interests.  <u>Collaborations and Crossovers:</u> Acego can encourage collaborations and crossovers between different games, potentially creating unique and exciting experiences for players.  <u>Market Data and Insights:</u> Acego can provide valuable market data and insights for players, developers, and investors interested in the gaming industry and its asset ecosystem.  <u>Payments:</u> Acego with the deployment of Slash Payments can now allow users and gamers to easily change out game assets and credits into valuable digital currencies in market. Also for users and gamers with digital currencies through Slash Payment they can do it easily.</p>
<p><b>Category</b>          Game Asset Aggregator with Fintech Payments</p>	
<p><b>Business Model</b>          Game Assets with Payments</p>	
<p><b>Website</b>  <a href="https://acego.io/">https://acego.io/</a></p>	
<p><b>Contact Person</b>          Karen New</p>	
<p><b>Business Email</b>  <a href="mailto:chinchin@acego.io">chinchin@acego.io</a></p>	
<p><b>Business Phone Number</b>          +65 9788 7969</p>	
<p><b>Founded</b>          May 2023</p>	
<p><b>Other information (provide URL)</b>   <a href="https://acego.io/acego-with-slash-fintech-payments/">https://acego.io/acego-with-slash-fintech-payments/</a></p>	


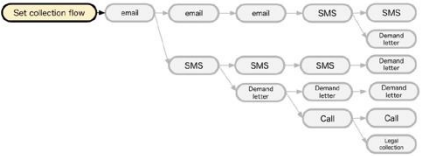




# ADVANCE.AI

	<p><b>Pitch</b></p> <p><b>ADVANCE.AI</b> is Southeast Asia's leading provider of digital identity verification, KYC/KYB, AML, compliance, and risk management solutions. Headquartered in Singapore, it currently partners 500+ enterprise clients across banking, financial services, fintech, payment, retail and e-commerce sectors.</p>
<p><b>Company Details</b></p>	
<p><b>RegTech Category</b> eKYC, AML, Credit Risk Score, Innovative Credit Solutions, KYB, Merchant onboarding, Merchant Fraud Monitoring</p>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p><b>ADVANCE.AI</b> specializes in providing AI-powered solutions for digital identity verification, credit scoring, fraud detection, and other fintech solutions that help organisations meet regulatory compliance.</p>
<p><b>Business Model</b> B2B SaaS</p>	<p><b>ADVANCE.AI's digital identity verification solution</b> uses components including but not limited to ID Document Verification, Liveness Detection, Face Comparison, and biometric anti-fraud technologies, to verify the identity of individuals applying for financial products or services. This helps businesses prevent identity fraud and ensures compliance with regulations.</p>
<p><b>Website</b> <a href="http://www.advance.ai">www.advance.ai</a></p>	
<p><b>Business Email</b> <a href="mailto:marketing@advance.ai">marketing@advance.ai</a> <a href="mailto:sales@advance.ai">sales@advance.ai</a></p>	<p><b>ADVANCE.AI's One-Stop Platform</b> is an end-to-end orchestration platform that helps businesses fulfil KYC and AML obligations, in a low-code/no-code environment, while maintaining compliance with regulations.</p>
<p><b>Business Phone Number</b> NA</p>	
<p><b>Founded</b> 2016</p>	
<p><b>Other information (provide URL)</b></p> <ol style="list-style-type: none"> <li>Additional resources and Whitepapers: <a href="http://advance.ai/en/whitepaper-reports">advance.ai/en/whitepaper-reports</a></li> <li>Company Blog: <a href="http://advance.ai/en/blog">advance.ai/en/blog</a></li> <li>Join us as a partner: <a href="https://info.advance.ai/ai-partner-page">https://info.advance.ai/ai-partner-page</a></li> </ol>	 <p><b>OneStop Platform</b></p> <p>Streamline onboarding, maintain compliance &amp; improve customer experience all in one platform, powered by ADVANCE.AI's suite of products and services.</p> <ul style="list-style-type: none"> <li><b>01 Built in extensibility</b> Ease of integration with 3rd party data means you can Bring your own Data (BYOD) or API and streamline your processes more effectively.</li> <li><b>02 E2E Onboarding</b> Onboard customers seamlessly through configurable user input forms and pre-built user interfaces for identity verification.</li> <li><b>03 No-code</b> Empowering non-technical users with the ability to build and configure your solution quickly and compliantly.</li> <li><b>04 Case management</b> Tailored for KYC/AML operations teams, allowing you to manage all cases in one place and streamline your processes.</li> <li><b>05 Configurable &amp; Modular</b> Tailor the product to your requirements, while simultaneously orchestrating multiple data sources into a single API.</li> </ul>


## Aspire Ft Pte Ltd

	<p><b>Pitch</b></p> <p>Aspire is the all-in-one finance software for new-age businesses. The company serves over 15,000 startups and SMBs in Southeast Asia, helping them save time and money with multi-currency accounts and cards, expense management, payable management, and receivable management solutions - all in one account.</p>
<p><b>Category</b> Aspire is the all-in-one finance operating system for businesses.</p>	
<p><b>Business Model</b> B2B</p>	<p>Headquartered in Singapore, Aspire has over 400 employees across four countries and is backed by global top tier VCs, including Sequoia, Lightspeed, and Y-Combinator.</p>
<p><b>Website</b> <a href="https://www.aspireapp.com">https://www.aspireapp.com</a></p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Contact Person</b> Yi Jia (YJ) Koo</p>	<p>There are 70 million micro-, small- and medium-sized enterprises (SMEs) in Southeast Asia. On average, they use seven different providers for banking, accounting, and other financial services. This creates manual work and lag in their payment and paper flows, increasing inefficiency, risk of human error, and poor data as they scale.</p>
<p><b>Business Email</b> yijia.k@aspireapp.com</p>	
<p><b>Business Phone Number</b> +65 9819 0277</p>	<p>With an end-to-end ecosystem of automated products, we help CFOs and business leaders from companies like LoveBonito, Multiplier, AirAsia, Carousell and Endowus transform their finance functions by unlocking growth through enhanced productivity and real-time visibility over spend.</p>
<p><b>Founded</b> 2018</p>	
<p><b>Other information (provide URL)</b> <a href="https://aspireapp.com/pricing/business-account">https://aspireapp.com/pricing/business-account</a></p>	

## Credit Engine Asia Pte. Ltd.


	<p><b>Pitch</b></p> <p>Credit Engine is a SaaS products provider, providing our financial sector clients with services covering online lending to debt collecting with our data-driven technology. Founded in 2016 with the start of the online lending service "LENDY", we are currently operating from Japan and Sout East Asia, with our head office in Tokyo and APAC office in Singapore. Our mission is to develop SaaS lending solutions that deliver a seamless, stress-free lending and collecting experience to our customers, bringing them more effective business operations and higher customer engagements and bringing the lending and collection business to the next level.</p>
<p><b>Category</b> System provider</p>	
<p><b>Business Model</b> SaaS + System Vendor</p>	
<p><b>Website</b> <a href="https://global.creditengine.jp/">https://global.creditengine.jp/</a></p>	
<p><b>Contact Person</b> Kentaro Hara</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Business Email</b> k.hara@creditengine.jp</p>	<p><b>CE Collection</b></p> <p>Bring Your Debt Collection to the Next Level. Improve your productivity and debtor experience with Credit Engine's automated calls and messaging. We optimize our platform with our technology for all stages in the collecting cycle, boosting collecting efficiency and empowering the consumers.</p>
<p><b>Business Phone Number</b> +65-9082-9192</p>	
<p><b>Founded</b> 2018</p>	
<p><b>Other information (provide URL)</b></p> <p><b>CE Collection</b> – Debt Collection management system <a href="#">click</a></p> <p><b>CE Loan</b> – Online Lending Platform, from loan origination, management and repayment collection <a href="#">click</a></p>	<div style="display: flex; justify-content: space-between;"> <div data-bbox="553 968 976 1241"> <p><b>Unique Reminder Flow per each User</b> Mixing <b>Online &amp; Offline</b> Communication Channels</p>  </div> <div data-bbox="992 968 1430 1104"> <p><b>Optimize your Debt Management</b></p>  </div> </div> <div data-bbox="1008 1129 1430 1241"> <p><b>Meet our NPL Partners</b></p>  </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div data-bbox="553 1640 862 1860"> <p><b>Solutions for all type of Financial Services</b></p>  </div> <div data-bbox="878 1640 1203 1860"> <p><b>Our Client Portfolio</b></p>  </div> </div>

## Cyberbeat Pte. Ltd.

	<p>Cyberbeat is leading solutions service provider of AI-powered real-time Digital Trust Payments and Authentication platform.</p>
<p><b>Category</b> AI powered Digital Trust Solution for Payment &amp; Authentication. Enabling protection against card compromise fraud at ecommerce sites or apps through real-time dynamic tokenization of card data. Protection of digital credentials with dynamic password and MFA (OTP) enabling convenient, safe and secure digital experience for customers.</p>	<p>Banks, Fintechs, online merchants/aggregators using Cyberbeat's technology empowers confidence in consumers to liberally use their cards online, worry-free, lowering Cart abandonment rates, increasing issuer authorization rates, minimizing card compromise fraud and drastically reduce dispute handling. Cyberbeat's solution embedded with AI algorithms unique to each user and device provide dynamic real-time tokenization for digital payments and customer digital credential protection from phishing, fraud and account takeover through dynamic passwords for logins and MFA OTPs.</p> <p><b>Problem/Opportunity and Solution/Product</b> E-commerce stores lose around \$18 billion in annual sales revenue because of cart abandonment, not proceeding to checkout, due to shoppers doubt and lack of trust in online store site to provide their debit/credit card information. Banks, FI's and Fintechs are experiencing increased social engineered and AI-enhanced phishing scams, account takeover and card compromise fraud even though they have deployed Password protection policies, multi-factor authentication and card tokenization. The fraud incidences have not decreased.</p>
<p><b>Business Model</b> B2B</p>	<p>Customers seek friction-less fraud-free online digital experience, however, there is still a prevailing doubt (lack of trust) with current mechanisms in place which are not seamless to consumers, which distract, frustrate and cause them to be cautious and minimize usage of service providers digital products.</p>
<p><b>Website</b> <a href="http://www.cyberbeat.com.sg">www.cyberbeat.com.sg</a></p>	<p>Cyberbeat vision is to make its digital trust payment platform available industry wide for a seamless, scam-proof online payment, login, MFA experience for users, consumers and organizations.</p>
<p><b>Contact Person</b> Mr. Rajan S. Narayan</p>	<p>Cyberbeat's <b>VkenPay</b><sup>®</sup> enables cardholders to pay without revealing their actual card number to e-commerce site and for card-not-present purchases for single or recurring payments. <b>VkenPay</b><sup>®</sup> App generates real-time payment tokens and doesn't store any cardholder credentials nor require online connections. Card acceptance without changes to existing payment acquiring rails. <b>VkenPay</b><sup>®</sup> SaaS Server decodes the payment token for Card Issuer to proceed with authorization. <b>VkenPay</b><sup>®</sup> provides positive cardholder identification to the issuer.</p>
<p><b>Business Email</b> <a href="mailto:rajannarayan@cyberbeat.com.sg">rajannarayan@cyberbeat.com.sg</a></p>	<p><b>VkenCredence</b><sup>®</sup> suite of Digital Trust Services enable organizations to protect their users and customers from scammers, bots, fake profiles, social engineering and bad actors compromising organization's online digital applications, creating a safer experience for both the user and organization's digital offerings. User information is not stored in Cyberbeat's apps. <b>VkenSign-in</b><sup>®</sup> real-time Dynamic password makes it</p>
<p><b>Business Phone Number</b> Mobile: +65 97328751 Office: +6564083813</p>	<p>possible for organization's users from remembering complicated passwords while ensuring 100% compliance to latest password policy. The organization's sites, portals, applications are protected even if its users were tricked or hacked into revealing credentials. Unique passwords per user per usage is not reusable. Forgotten password lockout will be drastically reduced. <b>Vken2FA</b><sup>®</sup>- dynamic app-based MFA OTP enables your customers generate real-time OTP for 2FA/MFA without a data network or SMS. Renders OTP sharing or social scams ineffective for fraud attempts. Every user action to access is positively identified and disputes are resolved immediately.</p>
<p><b>Founded</b> 2020</p>	
<p><b>Other information (URL)</b> <a href="https://cyberbeat.com.sg/why-cyberbeat">https://cyberbeat.com.sg/why-cyberbeat</a>  <a href="https://cyberbeat.com.sg/solutions">https://cyberbeat.com.sg/solutions</a>  <a href="https://cyberbeat.com.sg/about-us#overview">https://cyberbeat.com.sg/about-us#overview</a>  -</p>	



## Cynopsis Solutions Pte Ltd

 <b>cynopsis.co</b>	<p><b>Pitch</b></p> <p>Cynopsis Solutions provides end-to-end AML/KYC compliance solutions including Digital Onboarding, Screening, Risk Assessment and Transaction Monitoring. We combine deep regulatory knowledge with effect use of latest technology such as AI and data analytics to offer comprehensive yet cost-effective solutions that empower clients to better meet regulatory compliance.</p> <p><b>Problem/Opportunity and Solution/Product</b></p> <p>Cynopsis Solutions understands the global challenge of adapting to the ever-evolving AML/KYC regulatory landscape. Our thoughtfully designed product suite provides clients with optimal solutions, simplifying AML/KYC screening, customer onboarding, and transaction monitoring through automation and digitisation. This streamlines the path to compliance excellence.</p> <p>Cynopsis Solutions offers the following RegTech solutions:</p> <ol style="list-style-type: none"> <li>1. <b>Artemis</b> – Compliant with FATF international standards, this award-winning tool offers comprehensive automation for seamless AML/KYC compliance. Featuring a fully configurable workflow with segregation of duties, Artemis covers vital components of a robust AML/KYC framework, including risk assessment, record keeping, screening, and ongoing due diligence.</li> <li>2. <b>Athena</b> – Leveraging advanced tech like AI and data analytics, Athena provides clients with real-time transaction monitoring, enabling a risk-based approach to screening and detecting suspicious transactions.</li> <li>3. <b>Ares</b> – A user-friendly onboarding platform ensures secure verification and onboarding of individual and corporate customers. With a digital and frictionless experience, Ares operates seamlessly, allowing businesses to verify and onboard customers securely, anytime, and anywhere.</li> </ol> <p>Because we handle and process sensitive personal identifiable information, we prioritise data privacy controls and information security practices. Cynopsis Solutions is ISO27001 certified and PDPA/GDPRcompliant.</p>
<b><u>Company</u></b>	
<b>RegTech Category</b> AML/CTF/KYC/Identity Management	
<b>Business Model</b> B2B	
<b>Website</b> <a href="http://www.cynopsis.co">www.cynopsis.co</a>	
<b>Contact Person</b> Anthony Woo	
<b>Email</b> <a href="mailto:anthony@cynopsis.co">anthony@cynopsis.co</a> <a href="mailto:sales@cynopsis.co">sales@cynopsis.co</a>	
<b>Phone Number</b> +65 8822 5559	
<b>Founded</b> 2014	
<b>SFA-Fintech Certified?</b> Yes	
<b>Other information (provide URL)</b> 1. Use cases - <a href="https://cynopsis-solutions.com/use-cases/">https://cynopsis-solutions.com/use-cases/</a>  2. Knowledge base -	


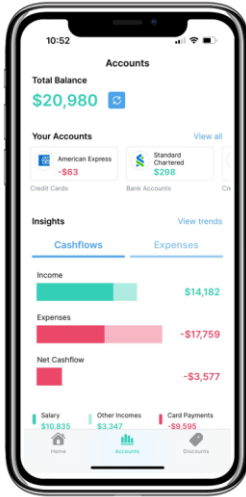
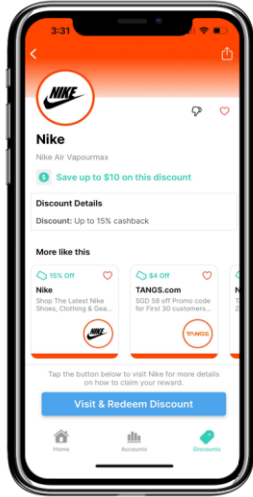
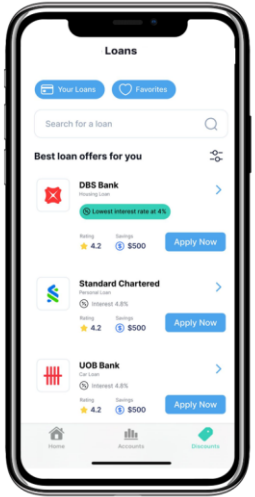
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## DigiCal Consultancy Services Pte Ltd


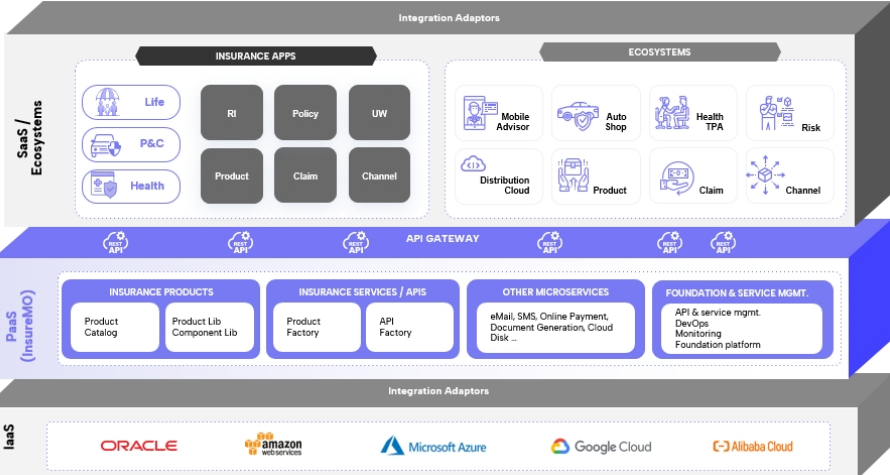
 Building Digital Banks	<b>SIMBAS - Digital Banking for Small and Medium Banks</b>
<b>Category</b> Digital Banking Solutions using APIs	
<b>Business Model</b> B2B2C	<p><b>Digital Banking, BaaS, Digital Transformation, Financial Inclusion</b></p> <p>Large banks have been able to use big budgets, large teams and tech resources to create Digital Banking Apps for their customers.</p> <p>However, small and medium banks (regional banks, rural banks, NBFCs, cooperative banks, MFIs) do not have such big budgets, teams or resources to provide Digital Banking Apps to their customers.</p> <p>If small and medium banks do not provide Digital Banking Apps to their customers, they will go to large banks and then it becomes a case of survival for smaller banks.</p> <p>DigiCal has come up with Asia's first white label Digital Banking solutions for the small and medium banks using APIs. These include Mobile App, Web App with a fully integrated Core Banking system for such banks. This way, each bank can just add their logo and name on these ready Apps and launch Digital Banking for their customers in 3-4 months.</p> <p>In addition, the same Digital Banking solutions are offered on private cloud for a group of banks - BaaS or 'Banking-as-a-service'.</p>
<b>Website</b> <a href="http://www.digical.com.sg">www.digical.com.sg</a> <a href="http://www.simbas.io">www.simbas.io</a>	
<b>Contact Person</b> Rajiv Madane	
<b>Business Email</b> <a href="mailto:rajiv.madane@digical.com.sg">rajiv.madane@digical.com.sg</a>	
<b>Business Phone Number</b> +65 9647 2460	
<b>Founded</b> 2019	
<b>Other information (provide URL)</b>	<p><b>Products and Services</b></p> <p>DigiCal provides 4 solutions for Digital Bank Transformation:</p> <ol style="list-style-type: none"> <li>1. A complete end-to-end Digital Banking Platform - SimBaS  <a href="#">A ready to launch Digital Banking solution for small and medium banks</a></li> <li>2. Digital Banking-as-a-Service or digibank-as-a-service  <a href="#">We provide 24x7x365 operations for a group of banks who want to offer Digital Banking to their customers</a></li> <li>3. Digital Transformation &amp; FinTech Consultancy in the following areas:  <a href="#">Digital Onboarding with eKYC and Biometrics, AML/Recon, Mobile Banking, Web Banking, Core Banking, Cybersecurity, Domestic and International Payments</a></li> <li>4. Financial Inclusion  <a href="#">Our Digital Banking Solutions are designed for small and medium banks to cater to their customers in remote and rural areas thus helping promote Financial and economic Inclusion</a></li> </ol>




## Dobin Pte. Ltd.

	<p><b>Pitch</b></p> <p>Dobin is a cutting-edge financial platform that harnesses the power of open finance and AI to help consumers in Southeast Asia take control of their finances and reach a better financial outcome. Dobin enables consumers to leverage their financial data to prove their value to financial institutions and merchants in exchange for attractive deals, tailored product recommendations, and access to credit.</p>
<p><b>Category</b> AI &amp; Personal Financial Management</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Business Model</b> B2C &amp; B2B</p>	<p>In Southeast Asia, a staggering 280 million banked customers grapple with the challenge of effectively managing their finances. As they increasingly adopt more means of storing and spending their money (e.g. credit cards and pay wallets), their financial data becomes dispersed across many institutions. This fragmentation renders it nearly impossible to track their finances and often results in the offers and products they receive being irrelevant to their needs.</p>
<p><b>Website</b> <a href="http://www.dobin.io">www.dobin.io</a></p>	<p>Furthermore, a substantial 175 million of these customers are also unable to access credit due to their lack of or limited borrowing history.</p>
<p><b>Contact Person</b> Khaled Benguerba</p>	<p style="text-align: center;"><b>AI-powered Dobin App for financial peace of mind</b></p>
<p><b>Business Email</b> <a href="mailto:kbenguerba@dobin.io">kbenguerba@dobin.io</a></p>	<div style="display: flex; justify-content: space-around; text-align: center;"> <div data-bbox="609 940 852 1465"> <p><b>TRACK &amp; UNDERSTAND</b></p>  </div> <div data-bbox="893 940 1144 1465"> <p><b>SAVE</b></p>  </div> <div data-bbox="1185 940 1437 1465"> <p><b>BORROW</b></p>  </div> </div>
<p><b>Business Phone Number</b> +65 91695512</p>	
<p><b>Founded</b> 2022</p>	
<p><b>Other information (provide URL)</b></p>	<p><i>Note: all trademarks and logos are the proprietary of their respective owners. Dobin uses them only for identification purposes and does not imply any association, affiliation, or endorsement by the respective owners</i></p> <p>Dobin is an AI-powered app that allows users to track and understand their consolidated finances. It also enables them to prove their purchase power to merchants (to get personalized discounts), their profitability to banks (to get credit card offers), and their creditworthiness to lenders (to be approved for loans).</p>


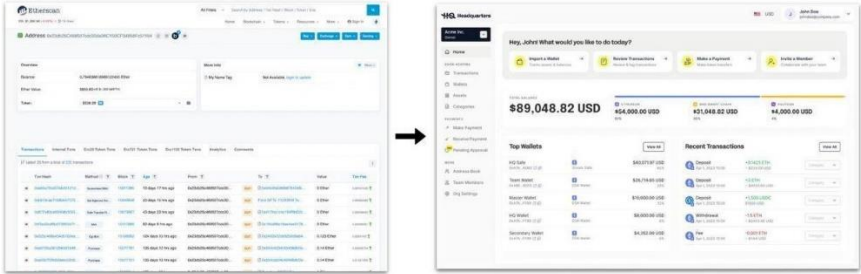
## Ebaotech International Pte Ltd

	<p><b>Pitch</b></p> <p>eBaoTech is a global leading technology provider for the global insurance industry. Our mission from starting in the year 2000 has been and remains to be “make insurance easy”. Through hard work and full commitment to customer success, eBaoTech has built a strong client base in more than 40 countries/markets, covering general (P&amp;C), life, and health insurances. Furthermore, eBaoTech's intense and persistent focus on addressing the fundamental pain-points of insurance technologies through deep-tech innovation has yielded significant differentiation in the global marketplace. For more information, please visit the company website at <a href="http://www.eBaoTech.com">www.eBaoTech.com</a> and the PaaS enablement site at <a href="http://www.InsureMO.com">www.InsureMO.com</a></p>
<p><b>Category</b></p> <p>An Insurance middleware platform for insurers, traditional channels, new affinity channels, InsurTechs and start-ups; enabling use cases for any product and channel.</p>	
<p><b>Business Model</b></p> <p>B2B</p>	<p>InsureMO is a globally recognized insurance middleware platform, dedicated to revolutionizing the digital landscape of the insurance ecosystem. Serving a diverse range of stakeholders, including insurance carriers, insurtech companies, and independent software vendors, the platform is pivotal in modernizing and streamlining insurance operations on a global scale.</p>
<p><b>Website</b></p> <p><a href="https://www.ebaotech.com/insuremo">https://www.ebaotech.com/insuremo</a></p>	
<p><b>Contact Person</b></p> <p>Saurabh Mehta</p>	<p>Highlighting its impressive capabilities, InsureMO manages a colossal 1.2 Billion API calls daily. It has efficiently processed 65 Million policies within a 24-hour span and overseen an annual gross written premium (GWP) exceeding US\$20B. Furthermore, it supports over 300 insurance carriers worldwide, offering an expansive suite of over 3,000 product SKUs, 5,000 channels, and 4,000 APIs. These metrics underscore InsureMO's vast reach, capacity, and commitment to excellence in the insurance domain.</p>
<p><b>Business Email</b></p> <p>saurabh.mehta@ebaotech.com</p>	
<p><b>Business Phone Number</b></p> <p>+65 98598697</p>	
<p><b>Founded</b></p> <p>2000</p>	
<p><b>Other information (provide URL)</b></p> <p>Linkedin: eBaoTech (<a href="https://www.linkedin.com/company/ebaotech-international/">https://www.linkedin.com/company/ebaotech-international/</a>)</p> <p>InsureMO (<a href="https://www.linkedin.com/company/insuremo/">https://www.linkedin.com/company/insuremo/</a>)</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>  <p><b>Enhancing Profitability with InsureMO: Boosting Revenue and Reducing Costs</b></p> <ul style="list-style-type: none"> <li>• Accelerate product experimentation and launch with 3000+ ready-to-use products across all insurance lines, hence reducing time to market</li> <li>• Leverage our global experience of scaling insurance programs with a database of successful affinity products</li> <li>• Opt for our revenue-sharing model, providing a cost-effective solution to business expansion</li> </ul>


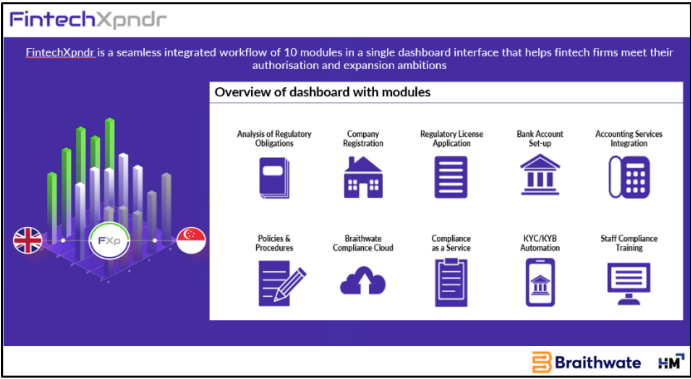
## Experian Singapore Pte Ltd

	<p><b>Pitch</b></p> <p>Experian is the world's leading global information services company. During life's big moments – from buying a home or a car, to sending a child to college, to growing a business by connecting with new customers – we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organisations to prevent identity fraud and crime.</p> <p>We have 22,000 people operating across 32 countries and every day we're investing in new technologies, talented people, and innovation to help all our clients maximise every opportunity. With corporate headquarters in Dublin, Ireland, we are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.</p> <p><b>Problem/Opportunity and Solution/Product</b></p> <p>Our world is built on data. It's all around us, growing in power and influence every day. We work to turn that data into something meaningful. We gather, analyst, combine and process it to help people and organisations achieve their goals – whether that means planning for a secure future or getting to know your customers better. We believe data has the power to change lives. By helping people and organisations make the most of their data, we can make a positive difference to our society and communities.</p>
<p><b>Category</b></p> <p>We unlock the power of data to create opportunities for people, business and society. Our world is built on data. It's all around us, growing in power and influence every day. We work to turn that data into something meaningful. We gather, analyse, combine and process it to help people and organisations achieve their goals – whether that means planning for a secure future or getting to know your customers better.</p>	
<p><b>Business Model</b></p> <p>B2B &amp; B2C</p>	<p>Propositions in Singapore</p> <ul style="list-style-type: none"> <li>• Credit &amp; Business Information Services <ul style="list-style-type: none"> <li>○ Experian Non-Bank Bureau</li> <li>○ Business Information – <ul style="list-style-type: none"> <li>▪ Customer Acquisition</li> <li>▪ Lead Generation</li> <li>▪ Local Reports</li> <li>▪ Portfolio Monitoring</li> <li>▪ SME Network Score</li> </ul> </li> <li>○ Consumer Information <ul style="list-style-type: none"> <li>▪ Customer Acquisition</li> <li>▪ Local reports</li> <li>▪ Portfolio Monitoring</li> <li>▪ Alternative Consumer Grade</li> <li>▪ Know Your Customer (KYC)</li> </ul> </li> <li>○ Debt Collection Services</li> </ul> </li> <li>• Bureau Analytics</li> <li>• Buy-Now, Pay-Later Credit Bureau</li> </ul>
<p><b>Website</b></p> <p><a href="http://www.experian.com.sg">www.experian.com.sg</a></p>	
<p><b>Contact Person</b></p> <p>Goldman Tan</p>	
<p><b>Business Email</b></p> <p><a href="mailto:goldman.tan@experian.com">goldman.tan@experian.com</a></p>	
<p><b>Business Phone Number</b></p> <p>+65 65937500</p>	
<p><b>Founded</b></p> <p>More than 125 years ago</p>	
<p><b>Other information (provide URL)</b></p> <p><a href="http://www.questnet.sg">www.questnet.sg</a></p>	

## Headquarters XYZ Pte Ltd

 <b>Headquarters</b>	<p><b>Pitch</b></p> <p>Headquarters (HQ.xyz) provides end-to-end solutions for Web3 back offices. Our white glove services help automate and streamline your crypto operations, saving you from countless hours of tedious, manual entries.</p>
<p><b>Category</b></p> <p>Back office concierge built for crypto native teams. HQ.xyz provides implementation and ongoing back office support in partnership with local experts.</p>	<p>HQ.xyz recently announced a partnership with dtcpay to bring seamless digital payments to The Mandala Club, and to offer crypto settlement and accounting of crypto payments.</p>
<p><b>Business Model</b></p> <p>B2B</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Website</b></p> <p><a href="http://www.HQ.xyz">www.HQ.xyz</a></p>	
<p><b>Contact Person</b></p> <p>Sharon Lourdes</p>	
<p><b>Business Email</b></p> <p><a href="mailto:hello@hq.xyz">hello@hq.xyz</a></p>	
<p><b>Business Phone Number</b></p>	<p>The HQ Concierge tool provides a comprehensive, end-to-end solution that helps Web3 teams scale. HQ provides solutions for all stages of a company's life cycle, including incorporation, monthly operations, and audits.</p>
<p><b>Founded</b></p> <p>2022</p>	
<p><b>Other information (provide URL)</b></p>	<p>Our flagship product, the HQ dashboard, saves your back office countless hours every month by automating their financial activities and reporting with Xero and Quickbooks integration.</p>

## Holland & Marie Pte. Ltd.


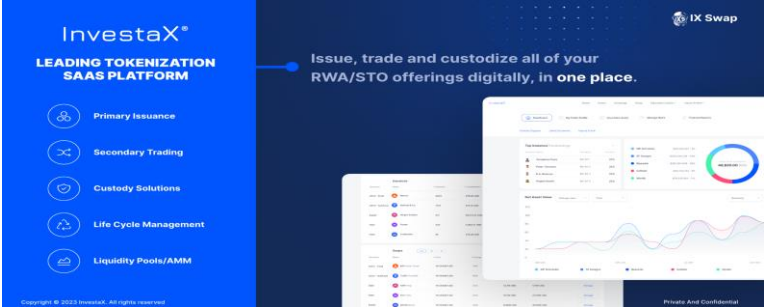
	<p><b>Pitch</b>  <b>HM</b> is a boutique management consulting firm based in Singapore, focusing on 3 core capabilities: <u>Strategy</u>, <u>Compliance &amp; Regulatory Advisory</u>, and <u>In-house Counsel</u> services.</p>
<p><b>Category</b>  An innovative cross-border expansion solution for Singapore fintech firms seeking to expand internationally and operate in the UK, and vice-versa.</p>	<p>HM has a long-standing partnership with <a href="#">Braithwate</a>, a UK-based specialist advisory firm for financial services, collaborating to help fintech firms expand internationally and get licensed and establish operations in the UK, European, Asian and US markets. Building on our expertise and compliance knowledge, together we have developed <b>FintechXpndr</b> – an innovative solution that helps fintech firms with their expansion plans by achieving successful authorisation and accelerating their time-to-market.</p>
<p><b>Business Model</b>  B2B</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Website</b>  <a href="http://www.hmstrategy.com">www.hmstrategy.com</a></p>	
<p><b>Contact Person</b>  Chris Holland</p>	
<p><b>Business Email</b>  chris.holland@hmstrategy.com</p>	
<p><b>Business Phone Number</b>  +65 (818) 617 08</p>	
<p><b>Founded</b>  2018</p>	
<p><b>Other information (provide URL)</b>  <a href="http://www.fintechxpndr.com">www.fintechxpndr.com</a></p>	<p>Singapore and UK are leading global fintech hubs. HM and Braithwate recognize immense opportunities for international expansion in both markets and seek to help fintech firms overcome the challenges in expanding to a new jurisdiction, which is a time-consuming and laborious process, often taking firms between <b>18-24 months</b>.</p> <p>Our innovative solution – <b>FintechXpndr</b> – leverages AI and automation to provide a seamlessly integrated workflow of 10 modules in a single interface that enables fintech firms in Singapore or UK to successfully expand and operate in the other jurisdiction. Our key value proposition is a <b>one-stop-shop service</b> with significant reduction of effort and time of the authorisation and expansion <b>down to 6-9 months</b>.</p>

## Horangi Pte Ltd


 <p><b>HORANGI</b> a Bitdefender company</p>	<p><b>Pitch</b> Horangi's integrated cybersecurity platform is built to comprehensively secure organizations of all sizes with enterprise-grade technology in the cloud. Get unparalleled visibility of security posture with direct integration to Horangi's Cyber Operations team ready to deploy globally. Horangi has been recently acquired by Bitdefender.</p>
<p><b>Category</b> Horangi's integrated cybersecurity platform is built to comprehensively secure organizations of all sizes with enterprise-grade technology in the cloud. Get unparalleled visibility of security posture with direct integration to Horangi's Cyber Operations team ready to deploy globally.</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>  <p><b>Fewer Alerts and More Powerful Cloud Security with Warden.</b></p> <p>Stay compliant, fix misconfigurations and excessive permissions within a 10-minute, no-code setup.</p> <p>aws   Google Cloud Platform   Azure   Alibaba Cloud   HUAWEI CLOUD</p> <p>TRY WARDEN FREE</p>
<p><b>Business Model</b> B2B</p>	
<p><b>Website</b> <a href="http://www.horangi.com">www.horangi.com</a></p>	
<p><b>Contact Person</b> Arathi Menon</p>	<p>Reduce the time-to-market for modernizing your infrastructure by automating the discovery of misconfiguration in the cloud.</p>
<p><b>Business Email</b> arathi@horangi.com</p>	<p>Increase confidence to pave way for multi-cloud digital transformation through clear reporting &amp; elimination of data security risks.</p>
<p><b>Business Phone Number</b> 90257904</p>	<p>Build cyber resilience with next-gen solutions such as managed detection and cybersecurity consulting and SaaS based cloud security platform. Build cyber resilience for multi and hybrid cloud environments. Defend against advanced threats with CREST-accredited advisory and assessment services that keep you compliant with recognized frameworks such as NIST and ISO 27001.</p>
<p><b>Founded</b> 2016</p>	
<p><b>Other information (provide URL)</b></p>	<p>At Horangi, we have the privilege of guiding Asia's industry leaders through their cybersecurity journey.</p>




## IC SG Pte Ltd (DBA Investax)

	<p><b>Pitch</b>          IC SG Pte Ltd (Investax) is the leading Tokenization SaaS platform for real world assets, providing a one-stop shop for tokenization, including the issuance, trading, custody, and an AMM as a liquidity solution purpose-built for security tokens. Investax holds a Capital Markets Services to deal in securities and a Recognized Market Operator license issued by the Monetary Authority of Singapore. Investax has also integrated IX Swap, the world's first Automated Market Maker (AMM) for security tokens. IX Swap allows anyone holding a security token to start their own liquidity pool and crowdsource liquidity compliantly at a very low cost, solving the biggest problem in the industry.</p>
<p><b>Category</b>          Tokenization SaaS platform for Real World Assets</p>	
<p><b>Business Model</b>          B2B</p>	<p>Both Investax and IX Swap are early pioneers in the use of blockchain technologies to develop key infrastructure connecting traditional finance (TradFi) and decentralized finance (DeFi), moving companies and converting assets from analog to digital.</p>
<p><b>Website</b>  <a href="https://investax.io/">https://investax.io/</a></p>	<p><b>Problem/Opportunity and Solution/Product</b>          Investax Tokenization SaaS platform is breaking down barriers in finance. Investax empowers both asset owners/issuers and investors alike by using tokenization to enable fractional ownership of a diverse range of assets, and transforming RWAs into functional investment opportunities, and developing leading technology-driven investment vehicles and products to reduce costs, increase efficiencies and transparency, remove friction, and facilitate secondary trading in private markets.</p>
<p><b>Contact Person</b>          Julian Kwan          S. Alice Chen</p>	
<p><b>Business Email</b>  <a href="mailto:support@investax.io">support@investax.io</a></p>	
<p><b>Business Phone Number</b>          +65 6911 6926</p>	
<p><b>Founded</b>          May 20, 2015</p>	
<p><b>Other information (provide URL)</b>  <a href="#">Why our Tokenization SaaS is the superior solution?</a>   <a href="#">LinkedIn</a>   <a href="#">Twitter</a>   <a href="#">Investax Platform Overview in 90 seconds</a></p>	

## Icube Consortium Pte Ltd

	<p><b>Pitch</b> SolveCube is an integrated People strategy and solution on an AI platform. It is a one-stop:</p> <ul style="list-style-type: none"> <li>· Integrated AI talent marketplace It is a talent supply chain partner to hire experienced and mature talent for full time or part time roles on short-term, Interim, permanent or turnkey basis.</li> <li>· Diagnostic online tools to assess the people practice maturity and impact on business</li> <li>· Advisory service for all else that needs the human face of a domain expert</li> </ul>
<p><b>Category</b> <b>AI powered People Strategy and Talent Solutions</b></p>	
<p><b>Business Model</b> B2B</p>	<p><b>Problem/Opportunity and Solution/Product</b> SolveCube is the solution to acquire talent capability quickly and solve the problem of:</p>
<p><b>Website</b> www.solvecube.com</p>	<ul style="list-style-type: none"> <li>· <u>Solving Business Critical problems cost effectively</u>: Mature experts critical for business growth but are expensive to employ full time are made available how where and when you need them.</li> <li>· <u>Aggregating a dispersed Talent Market</u>: Using AI to aggregate and make accessible Mature experienced talent working independently in the gig economy</li> <li>· <u>Fragmented Sourcing</u>: Bringing together Recruitment of Short-term, part-time permanent roles and turnkey assignments on a single platform</li> <li>· <u>Retain Control in a Dominated Market</u>: We put control back in your hands and away from a market dominated by large, expensive head hunting and consulting firms.             <ul style="list-style-type: none"> <li>○ <u>Control Recruitment process</u>: Get on or off the process where you want Sourcing, searching, indexing stakeholder management and selection</li> <li>○ <u>Control Cost</u>: Build a blended workforce, and pay for talent resources for part-time, short-term, or permanent roles only when you need them.</li> <li>○ <u>Form Ninja teams</u>: Gather a team of experts from various domains to work on turnkey projects.</li> </ul> </li> </ul>
<p><b>Contact Person</b> Mr. Chandru Pingali Ms. Farida Charania</p>	
<p><b>Business Email</b> chandrupingali@solvecube.com farida@solvecube.com</p>	
<p><b>Business Phone Number</b> Chandru: +65 9728 7395 Farida: +65 8189 1583</p>	
<p><b>Founded</b> 2011</p>	<p><b>Solution &amp; Product</b> SolveCube is an AI talent marketplace platform that dynamically aggregates talent with speed, accuracy and cost efficiently, blended with domain expertise for veracity. SolveCube delivers:</p>
<p><b>Other information (provide URL)</b> <a href="#">Linkedin</a></p>	<ul style="list-style-type: none"> <li>· <u>Recruiters on Demand (RoD)</u>: 2000+ ROD available as dedicated capacity to work as Talent Acquisition experts for clients. A fixed monthly fee + small success fee applies.. Companies have saved &gt;50% on Talent acquisition costs with this product.</li> <li>· <u>Short term experts</u>: 20,000 + experts at mid and senior level across APAC and GCC for short term and interim assignments. These include CXOs, and domains like HR, Banking, Finance, Risk, Process Engineering, Project management and IT</li> <li>· <u>Talent Supply Chain Partnership</u>: CXOs and full ninja teams on permanent, short term, full time or turnkey assignments in 14+ domains without geographical constraints.</li> <li>· <u>Permanent role hiring</u>: Instant access to 480 M+ profiles. A powerful matching engine generates a shortlist in 5 minutes. Curated by our RMs the client receives a final 3 profile shortlist within 72 hours</li> <li>· <u>Growth partners</u>: Influential, well networked industry leaders willing to open doors and markets.</li> <li>· <u>Referral Partner program for solopreneurs &amp; small firms</u>: Refer a client to Solvecube and earn a fee.</li> <li>· <u>Self-help Diagnostic tools for effective People strategy</u>: Ready to use HR tools and Toolkits and organization diagnosis tools</li> </ul> <p>Solvecube's clients include marquee names from the Consulting, advisory, finance, aviation, food tech, and manufacturing industries, cutting across stages of growth and expansion - from growing and expanding businesses to established companies.</p>



## InterSystems

	<p><b>Pitch</b> When data flows seamlessly across all sources, it enables better decisions. We deliver high performance, cloud-first platforms that make data clean, accessible, and ready for action. Recognised by Gartner, Forrester and other analyst firms for our ability to support companies ready to scale and grow. With deep focus in Banking and FinTech, we operate in Singapore, Malaysia, Indonesia and Thailand</p> <p><b>Problem/Opportunity and Solution/Product</b> In a recent analyst report, Gartner<sup>1</sup> states that the enterprise data fabric <b><i>“is the future of data management.”</i></b></p> <p>By allowing existing legacy applications and data to remain in place, smart data fabrics enable organizations to maximize the value from their previous technology investments, including existing data lakes and data warehouses, without having to “rip-and-replace” any of their existing technology.</p> <p>InterSystems IRIS® makes it easier to build high-performance, machine learning-enabled applications that connect data and application silos.</p>
<p><b>Category</b> AI solutions for insurance companies to enable claims automation, fraud detection and revenue generation through upsell/cross sell.</p>	
<p><b>Business Model</b> B2B</p>	
<p><b>Website</b> Intersystems.com</p>	
<p><b>Contact Person</b> Kenneth Kuek</p>	
<p><b>Business Email</b>  Kenneth.kuek@intersystems.com</p>	
<p><b>Business Phone Number</b></p>	
<p><b>Founded</b> 1978</p>	
<p><b>Other information (provide URL)</b>  <a href="https://www.intersystems.com/data-platform/">https://www.intersystems.com/data-platform/</a></p>	

## Jasper Vault Technology Pte Ltd

	<p><b>Pitch</b></p> <p>Jasper Vault is revolutionizing the financial technology landscape with two cutting-edge products, both leveraging the power of <i>Account Abstraction (ERC-4337)</i> technology.</p>
<p><b>Category</b></p> <p>Blockchain solution for digital asset funds and sophisticated investors to manage their risks through peer-to-peer collateral lending protocol with full investor protection, warranty and no counterparty risk.</p>	<p>Our first innovation is a <b>vault-to-vault virtual asset advisory platform</b>. This platform empowers investors with self-hosted wallets to effortlessly 'mirror' and 'follow' portfolio strategies published on an investment strategy marketplace. By doing so, it democratizes access to sophisticated investment strategies and allows for greater financial inclusion.</p> <p>Our second product is a <b>peer-to-peer collateral loans platform that incorporates a peer-to-pool liquidity solution</b>. This platform enables institutional clients to lend through self-hosted wallets, be it their Multi-Party Computation (MPC) wallet or Metamask. This provides a seamless, secure, and efficient lending process, bridging the gap between traditional finance and the world of decentralized finance.</p>
<p><b>Business Model</b></p> <p>B2B</p>	<p>Together, these products position Jasper Vault at the forefront of the fintech industry, leveraging blockchain technology to create innovative solutions that cater to the evolving needs of both individual and institutional clients.</p>
<p><b>Website</b></p> <p><a href="https://www.jaspervault.io/">https://www.jaspervault.io/</a></p>	
<p><b>Contact Person</b></p> <p>Jason Qiao</p>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p>Our first offering is a <b>vault-to-vault virtual asset advisory platform</b>. This innovative platform offers:</p>
<p><b>Business Email</b></p> <p>info@jaspervault.io</p>	<ul style="list-style-type: none"> <li>• Access to an investment strategy marketplace where clients can browse through a variety of cryptocurrency indexes and portfolio strategies, including those researched and designed by Jasper Vault's dedicated advisory team.</li> </ul>
<p><b>Business Phone Number</b></p>	<ul style="list-style-type: none"> <li>• The ability for investors to 'mirror' these indexes and strategies with their self-hosted wallets, simplifying portfolio management.</li> </ul>
<p><b>Founded</b></p> <p>2022</p>	<ul style="list-style-type: none"> <li>• For qualified institutional investors, the opportunity to both 'mirror' and 'follow' these indexes and strategies with their self-hosted wallets, after a thorough KYC/AML process.</li> </ul>
<p><b>Other information (provide URL)</b></p>	<ul style="list-style-type: none"> <li>• A comprehensive investment advisory and portfolio construction solution that prioritizes investor protection.</li> </ul> <p>Our second product is the <b>Jasper Lending platform</b>, a peer-to-peer collateral loans platform offering:</p> <ul style="list-style-type: none"> <li>• Long-only funds with the opportunity to borrow up to 95% Loan-to-Value (LTV) to hedge their downside risk.</li> <li>• Bullish traders the ability to borrow digital assets by paying only a fractional deposit, providing increased leverage.</li> <li>• Hedge funds the option to lend USDC with a yield equivalent to selling 95% Out of The Money (OTM) put options, creating a new source of income.</li> <li>• Miners the opportunity to lend Bitcoin at a higher premium than their scheduled sell price, maximizing their return.</li> </ul>

## Jewel Paymentech Pte Ltd


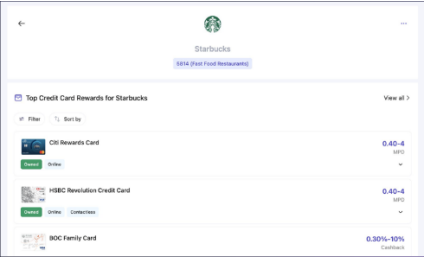
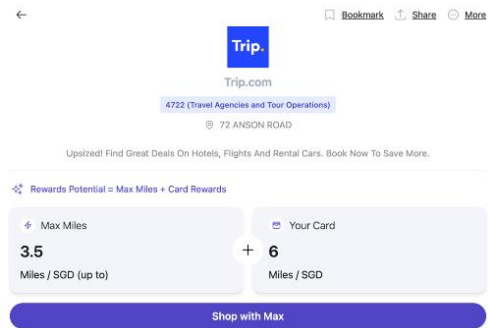
 <b>Jewel Paymentech</b> <small>A Company of ADVANCE.™</small>	<p><b>Pitch</b>  <a href="#">Jewel Paymentech</a> is a financial risk technology company specialising in merchant due diligence and fraud and risk management solutions.</p> <p>Our suite of intelligent solutions helps banks and payment facilitators conduct merchant due diligence and manage transaction fraud risks using predictive analytics.</p> <p>We also offer automated solutions to large merchants such as marketplaces, to identify illegal and counterfeit goods as part of their KYC process.</p> <p>Started in Singapore in 2014, today our footprint extends to Malaysia and Hong Kong, as part of our focus on Asia. We currently provide intelligent analytics and risk management solutions to Southeast Asia's largest banks as well as Singapore's leading domestic payment network.</p>
<b>Company Details</b>	
<b>RegTech Category</b> eKYC, AML, KYB, Merchant onboarding, Merchant Fraud Monitoring	
<b>Business Model</b> B2B SaaS	
<b>Website</b> <a href="http://www.jewelpaymentech.com">www.jewelpaymentech.com</a>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p>Explore our portfolio of <a href="#">Know Your Business</a> solutions, including:</p> <ul style="list-style-type: none"> <li>Digitisation of your business onboarding via <a href="#">Capture™</a>, which can reduce processing time from days down to minutes.</li> <li>Actively keep watch on merchants for high-risk activities via <a href="#">One Sentry™</a> to reduce business risk during merchant onboarding</li> <li>Bring patented deep learning AI to fraud detection via <a href="#">Fraudwall™</a> to mitigate payments risk.</li> </ul>
<b>Business Email</b> <a href="mailto:info@jewelpaymentech.com">info@jewelpaymentech.com</a>	
<b>Business Phone Number</b> NA	
<b>Founded</b> 2014	
<b>Other information (provide URL)</b>	
 <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p><b>One Sentry</b></p> <ul style="list-style-type: none"> <li>AI web crawler</li> <li>Predicts chargebacks</li> </ul> </div> <div style="text-align: center;"> <p><b>Capture</b></p> <ul style="list-style-type: none"> <li>Digitised onboarding</li> <li>Real-time KYC</li> </ul> </div> <div style="text-align: center;"> <p><b>Fraud Wall</b></p> <ul style="list-style-type: none"> <li>Transaction Rules engine</li> <li>Neural scoring</li> </ul> </div> </div>	

## Legatus Global Pte Ltd




	<p><b>Pitch</b></p> <p>Legatus Global is MAS Payment Services Act Exempt Status Payments Services provider branded as Leap Pay. The Leap Pay wallet is a multi—functional wallet co-develop with ICP Hub on the ICP (Internet Computer Protocol) Protocol. The wallet aims to be the payment gateway for regulated and legal off-ramp and on-ramp solutions for digital assets within the ICP Hub Community where ICP.Hub Singapore is a Community Aggregator Hub funded by the Dfinity Foundation, a Swiss Non-Profit Foundation which is the creator and maintainer of the Internet Computer (internetcomputer.org) Protocol.</p>
<p><b>Category</b> Payments Fintech Services which wallet is co-developed by ICP</p>	
<p><b>Business Model</b> Fintech Payments</p>	<p>The Leap Pay Wallet is enabled for making payments using both fiat sources as well as digital currencies like stablecoins. This is also being used as a channel for helping make borderless yet fully regulatory compliant payments globally. Leap Pay Wallet will be deployed in various Legatus Group entities around the world including Hong Kong, France, UK, Japan and eventually the US.</p>
<p><b>Website</b> <a href="http://www.legatus-global.com">www.legatus-global.com</a> <a href="http://www.leappay.io">www.leappay.io</a></p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Contact Person</b> Kevin Pang</p>	<p><b>Problem:</b> Digital wallets have become increasingly popular for managing and storing various forms of value, from traditional currencies to cryptocurrencies. However, there are several challenges associated with digital wallets for global use:</p>
<p><b>Business Email</b> kevin@legatus-global.com</p>	<p><u>Fragmentation:</u> There is a lack of interoperability and standardization among digital wallets, leading to fragmentation in the market. Different regions and providers have their own proprietary systems, making it challenging for users to access a wide range of services seamlessly. As such Leap Pay will make a simple easy to use interface to facilitate the simple tasks of making payments with ease.</p>
<p><b>Business Phone Number</b> 93671243</p>	<p><u>Access Barriers:</u> In many parts of the world, a significant portion of the population remains unbanked or underbanked. Leap Pay wallet could bridge this gap, but access to these wallets remains limited due to factors such as smartphone penetration and internet connectivity, thru the power of decentralisation of ICP Protocol, where nodes can be easily contained for low internet connectivity regions.</p>
<p><b>Founded</b></p>	<p><u>Security Concerns:</u> As digital wallets store both financial and personal information, they are vulnerable to cyberattacks and data breaches. Security is a top concern for users and regulators. This is why Leap Pay wallet is developed on the decentralised blockchain with the ICP Protocol, which has shown robustness and resilience in the network.</p>
<p><b>Other information (provide URL)</b> <a href="https://leappay.io/leap-pay-with-icp-as-protocol/">https://leappay.io/leap-pay-with-icp-as-protocol/</a></p>	<p><b>Opportunity:</b> While there are challenges, digital wallets also present significant opportunities for global use:</p> <p><u>Financial Inclusion:</u> Leap Pay Wallet have the potential to bring financial services to unbanked and underbanked populations, helping them access banking, payments, and remittance services.</p> <p><u>Efficiency:</u> Leap Pay Wallet offer a more efficient and cost-effective way to manage and transfer funds globally, reducing the reliance on traditional banks and financial intermediaries. The wallet has direct access to global top liquidity providers.</p> <p><u>Cross-Border Payments:</u> Leap Pay Wallets can facilitate cross-border transactions and remittances, making it easier and more affordable for people to send and receive money internationally. This uses a differently but securely monitored rails.</p> <p><u>Cryptocurrency Integration:</u> The integration of cryptocurrencies into Leap Pay Wallet offers a unique opportunity. This allows users to access the benefits of cryptocurrencies, including decentralization, security, and global reach.</p> <p>Leap Pay Wallet with crypto off-ramp and on-ramp functions have the potential to revolutionize global finance. They can bridge the gap between traditional financial systems and the emerging world of cryptocurrencies, making financial services more accessible, efficient, and secure for a global audience. This is enhanced by the ICP protocol where the Internet Computer seeks to decentralised front ends, decentralised the entire blockchain stack, making access easier and cheaper and ability to create sovereign clouds for corporations.</p>




## Max (heymax.ai)

	<p><b>Pitch</b></p> <p>heymax.ai is building personal finance automation. For consumers, our platform provides information on every merchant that accepts credit cards globally, and intelligently recommends the best way to pay for maximised miles and rebate earning for every single transaction. For merchants, heymax.ai is a highly-efficient performance marketing solution, which targets relevant consumers at moments of highest purchase intent. For financial institutions, heymax.ai's unique dataset of consumer financial products and spending patterns offers a more efficient way to acquire new customers.</p>
<p><b>Category</b> Personal Finance and MarTech</p>	
<p><b>Business Model</b> B2C</p>	
<p><b>Website</b> <a href="https://heymax.ai">https://heymax.ai</a></p>	<p>heymax.ai launched in May 2023, has 25k monthly active users with average 6 credit cards per user, and is growing 50% MoM.</p>
<p><b>Contact Person</b> Joe Lu</p>	
<p><b>Business Email</b> <a href="mailto:joe@heymax.ai">joe@heymax.ai</a></p>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p>Currently, credit card rewards come with a whole myriad of rules and restrictions, with 10-page long terms and conditions that consumers struggle to understand.</p>
<p><b>Business Phone Number</b> +65 9730 9590</p>	<p>heymax.ai simplifies and automates the decision-making process of a user by extracting key information from credit card terms and conditions using AI, and matching them to our global database of merchants. This allows us to intelligently recommend the best way to pay for maximised miles and rebate earning for every single transaction.</p>
<p><b>Founded</b> 2023</p>	
<p><b>Other information (provide URL)</b></p>	 <p>In addition, heymax.ai partners with merchants to reward users with Max Miles on top of their credit card rewards when users shop via Max at our partner merchants. For our high spending and travel-loving user base, this offers greater value compared to traditional cashback apps. For our merchant partners, this offers a highly effective performance marketing solution to capture the top spending segment of consumers, leveraging our data on users' spending patterns to target the most relevant consumers at moments of highest purchase intent.</p> 


# MineSec Pte Ltd

	<p><b>Pitch</b></p> <p>MineSec is a trusted white-label SoftPOS solutions partner, dedicated to transforming payment experiences. Our goal is to connect sellers and buyers directly, eliminating intermediaries, and making payments simple, secure, and accessible. We take pride in serving a diverse global clientele attesting to our commitment and reliability.</p>
<p><b>Category</b></p> <p>White-label SoftPOS solutions designed to simplify and enhance payment experiences.</p>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p>MineSec's end-to-end SoftPOS solutions are designed to streamline innovation and expedite time-to-market. We offer full branding control, allowing businesses to maintain their unique identity while benefitting from our expertise and comprehensive support. With MineSec, our customers can enjoy seamless scalability, capitalize swiftly on emerging opportunities, and stay ahead in the competitive and dynamic payments landscape.</p>
<p><b>Business Model</b></p> <p>B2B</p>	
<p><b>Website</b></p> <p>www.theminesec.com</p>	
<p><b>Contact Person</b></p> <p>Aki Nagashima</p>	
<p><b>Business Email</b></p> <p>contact@theminesec.com</p>	
<p><b>Business Phone Number</b></p> <p>-</p>	
<p><b>Founded</b></p> <p>2020</p>	
<p><b>Other information (provide URL)</b></p> <p>www.linkedin.com/company/minesec-mobile-software-security</p>	





## Nordek

	<p><b>Pitch</b></p> <p>NORDEK is one of the better-known payment and gaming solutions protocols. We provide the infrastructure to build on our layer 2 blockchain with a proven track record of 5 sec fast transactions, 99 % less carbon footprint, and zero gas fees.</p>
<p><b>Category</b></p>	
<p><b>Business Model</b> B2B, B2C</p>	<p>NORDEK also boasts a sustainability fund - NORDEK GREEN. This fund is dedicated to Corporate Social Responsibility (CSR) initiatives and aims to create a lasting impact on the environment and society, contributing to a better future by 2030.</p>
<p><b>Website</b> www.nordek.io</p>	<p>The Nordek platform consists of three main components:</p> <ul style="list-style-type: none"> <li>- This EVM-compatible public blockchain serves as the decentralized, permissionless backbone of the Nordek platform and ecosystem.</li> <li>- The mobile-centric open-source technology stack: Designed to assist businesses and developers in integrating crypto payments into real-world use cases, this toolkit has been incorporated into the new API platform.</li> <li>- A set of reference decentralized finance (DeFi) products and tools: These products and tools aim to pave the way for the initial adoption of the platform.</li> </ul>
<p><b>Contact Person</b> Ms. Sonny Mohanty</p>	
<p><b>Business Email</b> sonny@nordek.io</p>	
<p><b>Business Phone Number</b> +65 9653 5153</p>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p>The global financial system falls short in providing fast, frictionless payments and attractive financial services, especially in developing countries. Limited access to basic banking services and unstable fiat currencies hinder opportunities. However, widespread mobile phone adoption, even in impoverished nations, presents a significant opportunity. The emergence of blockchain technology and cryptocurrencies allows for permissionless transactions with stable currencies.</p>
<p><b>Founded</b> 2022</p>	<p>Layer 2 blockchains like NORDEK promise enhanced throughput and lower fees, none are designed explicitly for crypto gaming, creating a market opportunity for Layer 2 solutions that cater to this demand.</p>
<p><b>Other information (provide URL)</b> Project whitepaper: <a href="https://uploads-ssl.webflow.com/64257cf27c31852a08e9fb9d/64e8aa72431f87034e2270c1_NORDEK%20WHITEPAPER.pdf">https://uploads-ssl.webflow.com/64257cf27c31852a08e9fb9d/64e8aa72431f87034e2270c1_NORDEK%20WHITEPAPER.pdf</a></p> <p>Explorer: <a href="http://nordekscan.com/">http://nordekscan.com/</a></p>	<p>While NORDEK blockchain utilizes Solidity for a Turing-complete development environment, its primary emphasis is on providing easy-to-use features for fintech, games, and metaverse projects.</p> <p>NORDEK chain primary features include:</p> <ul style="list-style-type: none"> <li>● Fast throughput and low fees to support gaming</li> <li>● EVM compatibility, Solidity development environment</li> <li>● NFT development and built-in templates</li> <li>● Partnerships with worldwide developers focused on node network</li> <li>● Solutions and support hub for game deployment</li> <li>● Blockchain funding ecosystems</li> <li>● Game deployment modules for sharing of game templates</li> <li>● Interoperability</li> </ul> <p>NORDEK has an ecosystem of products to foster a lightspeed ecosystem of web3 payment &amp; gaming solutions which includes the crypto debit card - NORPAY, a swapping mechanism called NORSWAP, a digital reward platform - NORFLIX, a bridge, wallet and many web3 payments and gaming projects building on top of us.</p>

# Optimai Pte Ltd

	<p><b>Pitch</b></p> <p>An award-winning FinTech that provides Portfolio Management &amp; Analytics System incorporating proven Investment Data Warehouse, interactive portfolio analytics dashboard and revolutionary Portfolio AI Copilot powered by Generative AI to fund management companies, external asset managers, multi-family offices and private banks. The solution empowers business expansion without increasing team size, enhances customer experience and drives operational efficiency. It has been adopted by reputable fund management companies and multi-family offices in Singapore.</p>
<p><b>Category</b></p> <p>Portfolio Management &amp; Analytics solution incorporating an Investment Data Warehouse, Portfolio Analytics Dashboard &amp; Portfolio AI Copilot for fund management companies, external asset managers, multi-family offices and private banks.</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Business Model</b></p> <p>B2B</p>	
<p><b>Website</b></p> <p><a href="https://www.optimai.com/">https://www.optimai.com/</a></p>	
<p><b>Contact Person</b></p> <p>Ng Khim Peow / Oh Sok Keng</p>	
<p><b>Business Email</b></p> <p><a href="mailto:ngkp@optimai.com">ngkp@optimai.com</a> / <a href="mailto:sokkeng@optimai.com">sokkeng@optimai.com</a></p>	
<p><b>Business Phone Number</b></p> <p>+65 9009 9103 +65 9685 5433</p>	
<p><b>Founded</b></p> <p>2001</p>	<p>The scalable Investment Data Warehouse supports centralized data management, advanced analytics and intuitive dashboards. With the high-performance interactive dashboard, fund Managers can gain valuable insights into absolute returns analysis, performance &amp; risk metrics, portfolio allocation, comparison against benchmarks and maintain their fund track record. The solution also provides portfolio aggregation, supporting investment advisory business.</p>
<p><b>Other information (provide URL)</b></p> <p><a href="https://www.optimai.com/portf-olio-ai-copilot">https://www.optimai.com/portf-olio-ai-copilot</a></p>	<p>A cutting-edge Portfolio AI Copilot (PAT) powered by Generative AI allows portfolio managers to make queries in natural language and receive personalized portfolio analysis incorporating relevant new events. Static standard client statements will be a thing of the past.</p>

## Option Gift Pte Ltd


<h1 style="margin: 0;">UNIQGIFT</h1>	<p><b>Pitch</b></p>
<p><b>Category</b> Payment Services:</p> <ul style="list-style-type: none"> <li>- E-money issuance</li> <li>- Account issuance</li> <li>- Merchant acquisition</li> <li>- Domestic money transfer</li> <li>- Cross-border money transfer</li> </ul>	<p>UNIQGIFT offers programmable money solutions for food (meal vouchers), incentive (gift cards, employee engagement), assistance (cost of living support) and mobility (transport vouchers).</p> <p>UNIQGIFT powers the programs of leading organisations like OCBC, UOB, Singlife, HDB, NTUC Care Fund or CDAC.</p> <p>Our vouchers are accepted at merchants such as FairPrice, Guardian, Best Denki, Grab, Toast Box and more.</p>
<p><b>Business Model</b> B2B</p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Website</b> uniqgift.com</p>	<p><b>Voucher 2.0 – Programmable Money</b> Powerful e-voucher with drawdown balance transactions history and rule engine.</p>
<p><b>Contact Person</b> Gregory Imbert</p>	<div style="display: flex; align-items: center;"> <div style="flex: 1;"> <div style="display: flex; justify-content: space-around; margin-bottom: 10px;"> <div style="text-align: center;">  <p><b>Informative</b></p> <ul style="list-style-type: none"> <li>• Real-time status</li> <li>• Balance</li> <li>• Shop location</li> <li>• Online support*</li> </ul> </div> <div style="text-align: center;">  <p><b>Flexible Configuration</b></p> <ul style="list-style-type: none"> <li>• Where</li> <li>• When</li> <li>• Who</li> <li>• What</li> <li>• How</li> </ul> </div> <div style="text-align: center;">  <p><b>Acceptance Options</b></p> <ul style="list-style-type: none"> <li>• Standard / custom barcode</li> <li>• QR-Code</li> <li>• Action button</li> <li>• Self-scan at merchant</li> </ul> </div> </div> </div> <div style="flex: 0.5; text-align: center;">  </div> </div>
<p><b>Business Email</b> corporate@uniqgift.com</p>	
<p><b>Business Phone Number</b></p>	
<p><b>Founded</b> 2008</p>	<p>UNIQGIFT issued e-money enables businesses and government bodies to control:</p>
<p><b>Other information (provide URL)</b></p>	<ul style="list-style-type: none"> <li>- Where the money can be used at</li> <li>- Whom can it be used by</li> <li>- When does it have to be used by</li> <li>- What can it be used for</li> <li>- How can it be used</li> </ul> <p>UNIQGIFT (Option Gift Pte Ltd) holds a Major Payment Institution Licence, the funds are safeguarded on a trust account.</p>

## Pilon Pte Ltd


	<p><b>Pitch</b></p>
<p><b>Category</b> Supply chain financing programme for suppliers to get paid early or on demand.</p>	<p><b>Problem/Opportunity:</b></p> <p>Traditional invoice financing is burdened with intensive labour to perform fraudulent checks (per invoice). Random checks or slipshod checks due to past familiarity or complacency has resulted in high profile frauds such as the recent forgery case in the oil industry. The invoice financing fraud event caused the lenders to write off \$110 million.</p>
<p><b>Business Model</b> B2B</p>	<p><b>Solution/Product:</b></p>
<p><b>Website</b> <a href="http://www.pilon.sg">www.pilon.sg</a></p>	<p>Pilon's platform significantly reduces that possibility with its unique feature that provides a source of truth and diversification to the financial institutes.</p>
<p><b>Contact Person</b> Sherina Edlene Lorenzo</p>	<p>Using a digital approach that provides data transparency to the Financial institutes it allows the Financial institutes to process and fund invoices in large volumes confidently and efficiently.</p>
<p><b>Business Email</b> <a href="mailto:sherina@pilon.sg">sherina@pilon.sg</a></p>	<p>Financial institutions in Southeast Asia integrates with Pilon's software with ease. Provide spot factoring and dynamic discounting with ease and through technology. No binding contracts are needed for suppliers.</p>
<p><b>Business Phone Number</b> 90911917</p>	<p>Lenders gain new revenue streams, suppliers draw down funds on demand, and buyers build better relationships with their suppliers.</p>
<p><b>Founded</b> 2020</p>	<p>Pilon provides supply chain transparency, allowing lenders to finance suppliers confidently.</p>
<p><b>Other information (provide URL)</b></p>	



## Sha2 Labs Pte Ltd

	<p><b>Pitch</b></p>
<p><b>Category</b> FinTech - digital wallet and card</p>	<p>BasedApp is a Web3 Neobank that offers a comprehensive suite of features that empower individuals to effortlessly spend, send, and invest their digital assets while on the move. It comprises a Visa debit card and a BasedApp wallet that makes it easy for users to interact with their digital assets. Beyond that, it also has an invest feature that offers automated strategies for users to manage their investment portfolio better.</p>
<p><b>Business Model</b> B2C</p>	
<p><b>Website</b> <a href="https://basedapp.io/">https://basedapp.io/</a></p>	<p><b>Problem/Opportunity and Solution/Product</b></p>
<p><b>Contact Person</b> Jun Hao Lim</p>	<p><b><u>BasedApp Visa debit card</u></b></p>
<p><b>Business Email</b> jun@basedapp.io</p>	<p>The BasedApp Visa debit card facilitates seamless transactions using XSGD, StraitsX's stablecoin pegged to the Singapore Dollar. StraitsX is a Major Payment Institution licensed by the Monetary Authority of Singapore (MAS), and has also been working towards early compliance of the MAS-proposed "SCS" regulatory framework to issue MAS-regulated single-currency stablecoins.</p>
<p><b>Business Phone Number</b> +65 9221 7717</p>	
<p><b>Founded</b> 2021</p>	<p>The card eliminates the need for third-party services, enabling users to spend their digital assets effortlessly. When you spend, XSGD is securely withdrawn from your wallet on the blockchain. Users do not have to withdraw crypto into their bank account to spend.</p>
<p><b>Other information (provide URL)</b></p> <p>Blog: <a href="https://basedapp.io/blog">https://basedapp.io/blog</a></p> <p>FAQ: <a href="https://help.basedapp.io/en/">https://help.basedapp.io/en/</a></p>	<p>By connecting your XSGD stored on your non-custodial wallet to the Visa network, BasedApp bridges the gap between web3 and commerce.</p> <p><b><u>BasedApp wallet</u></b></p> <p>The BasedApp's wallet is built on the foundation of Safe, a trusted smart contract platform. It is also non-custodial, which means users retain control over their assets and we do not have access to them.</p> <p>Account Abstraction allows developers to program more security and convenience factors. By leveraging this new technology, it enables users to login with their emails and phone number, and enjoy 1-click transactions and gasless transactions.</p>

## UNSD Information Technology Pte Ltd (AsiaVerify)

	<p><b>Pitch</b></p> <p>AsiaVerify's sophisticated Know-your-business (KYB) and Ultimate Beneficial Owner (UBO) regulatory technology offers the world's most comprehensive, accurate and sophisticated entity verification technology, developed specifically for the APAC region. Unravel even the most complex corporate structures, and map equity paths all the way to the pinnacle, identify shareholders, directors, related entities at the touch of a button - all fully-translated in a language your business can use.</p>
<p><b>Category</b> RegTech – KYB/KYC</p>	
<p><b>Business Model</b> B2B SaaS &amp; API</p>	
<p><b>Website</b> <a href="https://asiaverify.com/">https://asiaverify.com/</a></p>	<p>AsiaVerify has received a series of awards and recognitions in the past, for instance, the prestigious SFF Global FinTech Awards 2022, presented by the Monetary Authority of Singapore (MAS) and the Most Innovative APAC Counterparty Verification Technology Provider 2023 by Wealth &amp; Finance International FinTech Awards.</p>
<p><b>Contact Person</b> Eelee Lua</p>	
<p><b>Business Email</b> marketing@asiaverify.com</p>	
<p><b>Business Phone Number</b> 98264448</p>	
<p><b>Founded</b> 2019</p>	
<p><b>Other information (provide URL)</b></p> <p>Featured Products:</p> <p>Asian Merchant Onboarding <a href="https://asiaverify.com/merchant-onboarding/">https://asiaverify.com/merchant-onboarding/</a></p> <p>Asian UBOVerify <a href="https://asiaverify.com/ubo-verifying/">https://asiaverify.com/ubo-verifying/</a></p>	<p><b>Problem/Opportunity and Solution/Product</b></p> <p>AsiaVerify's business and entity resolution solutions combine unprecedented data-quality and unrivalled technical features, designed specifically to overcome the complex challenges of conducting cross-border compliance checks across the Asia-Pacific and do business safely in the region.</p> <p>AsiaVerify provides three distinct and interrelated core solutions in a single platform or via a single API for KYB, KYC and UBO services.</p> <p>These solutions provide real-time data for the verification of business partners, corporate customers, individual clients and the ultimate beneficial owner in key Asian markets.</p> <p>Its solutions have helped businesses in the Financial Services, Payments, E-commerce, and Online marketplace verify, onboard and monitor their merchants, suppliers and customers in the ecosystem.</p>

## Vantage Point Security Pte. Ltd

	<p><b>CREST Approved Penetration Testing services in Asia</b></p> <p>At Vantage Point Security, our mission is to instill the highest levels of trust in the security, confidentiality, integrity, and availability of our client's mission-critical applications and digital services that are essential for their business success.</p>
<p><b><u>Company Details</u></b></p>	<p>Our penetration testing services identify security vulnerabilities and weaknesses in the business-critical digital systems that drive your business. Together we eliminate security risk and build trust and confidence in the security of your digital assets.</p>
<p><b>Cyber Security Category</b> Specialists in penetration testing and application security testing.</p> <p style="text-align: center;"><b>“CREST Approved Penetration Testing in Asia”</b></p> <p>Offices in Singapore, Jakarta, and Bangkok.</p>	<div style="display: flex; align-items: flex-start;"> <div style="margin-right: 20px;">  </div> <div> <p>Licensed by the Cyber Security Agency (CSA) for ensuring the cybersecurity and resilience of Singapore's critical information infrastructure.</p> </div> </div> <div style="margin-top: 20px;"> <div style="display: flex; align-items: center;">  <p>A member of CREST and delivering CREST approved penetration testing services across Asia</p> </div> </div>
<p><b>Business Model</b></p> <p>B2B</p>	<p style="text-align: center;"><b>Specialists in Application Security Testing at scale for clients in banking, finance, fintech, online commerce and more.</b></p>
<p><b>Website</b> <a href="https://www.vantagepoint.sg/">https://www.vantagepoint.sg/</a></p>	<p>Vantage Point Security have a significant experience in testing a wide range of applications for the financial industry including but not limited to:</p>
<p><b>Contact Person</b> Murali Ayyappan</p>	<ol style="list-style-type: none"> <li>1. Online Banking Applications</li> <li>2. Mobile Banking Apps</li> <li>3. Payment Processing Systems</li> <li>4. Asset Management Software</li> <li>5. Insurance Software</li> <li>6. Accounting Software</li> <li>7. ATM Software</li> <li>8. Financial APIs</li> <li>9. Crypto Wallets</li> <li>10. Customer Relationship Management (CRM) Systems:</li> </ol>
<p><b>Business Email</b> murali.ayyappan@vantagepoint.sg</p>	
<p><b>Business Phone Number</b> +65 9248 7767</p>	
<p><b>Founded</b> Founded in Singapore 2014</p>	
<p><b>SFA-Fintech Certified?</b> NO</p>	
<p><b>Other information (provide URL if any)</b></p>	<p>Contact us for security testing conducted by experts with experience in the financial industry to ensure the highest level of security and compliance.</p>