

SFA | SINGAPORE
FINTECH
ASSOCIATION



**DIGITAL
FINANCING
PITCH BOOK**

SFA DIGITAL FINANCING MEMBERS

PITCH BOOK


SFA is driving efforts at showcasing our members' solutions to other industries, enterprises/SMEs and other industry bodies and relevant agencies.

This is in line with our mission to:


- (i) increase our members' chances of success, and
- (ii) uplift our industry, and FinTechs in the Singapore ecosystem.

[Open to SFA Digital Financing Solutions / Providers]


-ADDX-

	<p>Pitch ADDX is a regulated exchange that strives to democratise access to private markets and give investors equal access to financial markets. Licensed by the MAS since Feb 2020, ADDX is one of the top tokenisation platforms globally in private markets.</p>
<p align="center"><u>Company Details</u></p>	
<p>Digital Financing Category</p>	<p><u>Awards received</u> 2021: Blockdata Top Global Asset Tokenisation Platforms 2021 2021: Best Solution for HNWI by DigFin 2022: Fifty Leading Global Players in the Tokenization of Securities by Austrian Blockchain Center and Black Manta Capital Partners</p>
<p>Business Model B2C, B2B</p>	<p>2022: Best Digital Securities Exchange by Alpha Southeast Asia 2022: Nikkei Excellent Products and Services Awards 2023: Top 5 Asset Tokenisation Companies by CB Insights</p>
<p>Website www.addx.co</p>	<p>By providing a platform to bridge the access between investors and issuers, ADDX has successfully listed over 70 tokenised offerings since inception and worked with blue-chip names such as Hamilton Lane, Partners Group, Investcorp, UOB, CGS-CIMB, Mapletree, SeaTown and Fullerton Fund Management. It has raised more than US\$600m across multiple asset classes including private equity, hedge funds, venture capital, private credit, real estate, direct debt, and structured products.</p>
<p>Contact Person Heng Yong Jie</p>	
<p>Business Email hengyongjie@addx.co</p>	
<p>Business Phone Number</p>	<p>Problem/Opportunity and Solution/Product Problem: Access to private market investment opportunities has traditionally been limited for individual investors, with high barriers to entry such as large investment amounts, long lock-up periods and the lack of access as compared to investments in public markets. This resulted in institutional capital dominating the private fundraising with limited participation from the broader eligible investor base.</p>
<p>Founded 2017</p>	
<p>SFA-Fintech Certified? No</p>	<p>Solution: With the use of blockchain technology, investors can now easily access private markets through ADDX at smaller, fractionalised amounts. This significantly broadens the investor base for issuers. In addition, investors can access a secondary marketplace in the event they require liquidity prior to the end of the scheduled investment term.</p>
<p>Other information (provide URL if any)</p>	

-Alta – Alternative Assets for All-

	<p>Pitch Alta, formerly known as Fundnel, is Southeast Asia's largest digital securities exchange for alternative investments. Alta gives its global investor community direct access to invest and trade in a wide range of curated alternative assets, from direct investment into early to late-stage private companies, PE/VC funds, asset-backed securities of luxury assets, real estate and more.</p>
<p style="text-align: center;"><u>Company Details</u></p>	
<p>Digital Financing Category</p>	<p>Alta is a complete, end-to-end alternative investment platform, bringing its private capital markets, fund management, and exchange solutions under one roof. Through its blockchain-powered exchange, Alta is also able to support tokenization, digital custody, and trading of alternative assets.</p>
<p>Business Model B2B, B2C</p>	<p>Since 2016, Alta has completed over 1,5000 transactions valued in excess of US\$600 million, created access for investors to invest in over US\$22 billion worth of mandated opportunities globally and has over a million investors in our extended investor network (through our member firms). Alta is headquartered in Singapore and operates several offices across Southeast Asia.</p>
<p>Website https://alta.exchange/</p>	
<p>Contact Person Adrian Koh Deeksha Kakkar</p>	<p>Problem/Opportunity and Solution/Product Today, alternative investments lie outside the domain of traditional public markets, and out of reach of most investors. Alternative assets have also been known to be illiquid, opaque, and risky.</p>
<p>Business Email marketing@alta.exchange</p>	
<p>Business Phone Number +65 69569121</p>	<p>Alta enhances access and liquidity in alternative investments with a next-generation digital securities exchange, supported by private capital market and fund management services, all under one roof.</p>
<p>Founded 2016</p>	<p>Through Alta, investors can:</p>
<p>SFA-Fintech Certified? Yes</p>	<p>Invest in a wide array of alternative assets: Diversify with opportunities in private markets and other alternative assets and products.</p>
<p>Other information (provide URL if any) https://alta.exchange/alternative-assets</p>	<p>Trade with ease: From price discovery to trade matching and transaction settlement, our digital, block-chain powered securities exchange lets you trade your alternative assets effortlessly.</p> <p>Invest with Confidence: Alta is licensed by the Monetary Authority of Singapore and the Securities Commission Malaysia. Securities traded are secured on our next-generation blockchain-powered exchange.</p>


-Corestrat-

	<p>Pitch</p>
<p><u>Company Details</u></p>	<p>Corestrat is an AI-powered decision intelligence firm that leverages machine learning and data analytics to empower banks and fintechs to make informed decisions. We help our clients optimize risk and boost profitability, providing them with a competitive edge in the ever-evolving financial landscape.</p>
<p>Digital Financing Category Risk Management, Decision Analytics, Lending Automation</p>	<p>Problem/Opportunity and Solution/Product</p> <p>Digital banks and fintech firms often face challenges in optimizing their financial decision-making and credit strategies due to limited access to advanced risk modeling techniques, extensive coding skills, and experienced data scientists.</p>
<p>Business Model B2B – SAAS</p>	<p>Corestrat's suite of products, including the no-code Model.ai platform, leverage machine learning and ecosystem user data to help businesses optimize their lending strategies with minimal to no subject matter expertise. Our ML-powered risk models learn from past data and continuously improve over time. In addition, our predictive analytics help you make informed decisions which can help clients anticipate future trends and take action to mitigate risks.</p>
<p>Website https://corestrat.ai/</p>	
<p>Contact Person Arushi Gupta</p>	
<p>Business Email arushi@corestrat.ai</p>	
<p>Business Phone Number +91 8489016025</p>	
<p>Founded 2019</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL if any) https://www.linkedin.com/company/78610263</p>	


-DigiFT Tech (Singapore) Pte. Ltd.-

	<p>Pitch DigiFT was founded in 2020 by Henry Zhang, formerly Greater China CEO of East West Bank, deputy China CEO of Citibank and Standard Chartered Bank, and is helmed by a leadership team with extensive experience in financial institutions and fintech. With a vision to bridge the gap between centralized and decentralized finance, DigiFT is the first and only DEX enrolled in the Monetary Authority of Singapore (MAS) FinTech Regulatory Sandbox. It aims to provide regulated decentralized finance solutions on the Ethereum public blockchain, offering an Automatic Market Making (AMM) mechanism that facilitates secondary trading liquidity for security tokens backed by financial assets such as bonds and equities.</p>
<p>Company Details</p>	
<p>Digital Financing Category Regulatory-compliant Decentralized Digital Asset Exchange; Security Token; Real-World Asset (RWA) Tokenization</p>	
<p>Business Model Security Token Issuance and Trading; B2C; B2B2C; B2B</p>	
<p>Website https://www.digift.sg/index</p>	<p>Problem/Opportunity and Solution/Product The tokenized securities market is projected to be 10% of the global GDP by 2030. The tokenization of illiquid assets alone is expected to be US\$ 16 trillion in value. Challenges to mass adoption include the lack of regulatory-compliant solutions, inadequate investor protection, and limited secondary trading liquidity of digital assets.</p>
<p>Contact Person Ken Chew Amos Song</p>	<p>DigiFT operates a decentralized digital asset exchange that brings real-world assets (RWA) on-chain in a regulatory-compliant manner. We offer:</p> <ol style="list-style-type: none"> 1. Flexibility to invest and trade RWA security tokens using fiat or stablecoins (USDC) directly from the digital wallet without intermediaries. 2. Diversified investment solutions for crypto natives to address the high correlation and volatility of crypto assets. 3. Trade anytime and anywhere with continuous liquidity via AMM trading mechanisms, a first-of-its-kind solution for security tokens. 4. Institutional grade KYC/AML procedures and whitelisting mechanism to ensure interaction with only verified and screened counterparties. 5. On-chain and off-chain transaction monitoring to mitigate against market manipulation and operational risk.
<p>Business Email partnership@digift.com.sg</p>	
<p>Business Phone Number Ken Chew: +65 9169 6691 Amos Song: +65 9380 0254</p>	
<p>Founded 2020</p>	
<p>SFA-Fintech Certified? Yes</p>	
<p>Other information (provide URL if any) LinkedIn, Twitter</p>	


-DS Legends Pte. Ltd.-

	Pitch DS Legends Pte Ltd (DSL) is Web3/AI company. We can assist any company to integrate Web3 and AI solutions to their websites and apps.
Company Details	Problem/Opportunity and Solution/Product SAFE KEEPING OF DATA
Digital Financing Category Web3/AI	The Problem
Business Model B2B and B2C	Every year personal information of website users are stolen and sold illegally. Data provided by the users are unsafe in centralised servers. In some countries, there is a hefty fine if you fail to keep the data secure.
Website https://dsl.sg/	Our Solution
Contact Person Sam Guna	We don't save your data in centralized or decentralized server as it is. Only hash of the data is saved in blockchain. Only Authorized users can decrypt the hash for the particular data with the help of smart contracts.
Business Email sam@dsl.sg	
Business Phone Number +6587428153	
Founded 2021	
SFA-Fintech Certified? Yes	
Other information (provide URL if any) https://celebritygames.net/	


-DeltaConsult (SG) Pte. Ltd.-

	<p>Pitch</p> <p>DeltaConsult is the leading FinTech Advisory firm based in Singapore with global reach, offering a wide range of solutions in the FinTech and Payments industry.</p> <p>Problem/Opportunity and Solution/Product</p> <p>DeltaConsult is a consulting firm in the field of FINTECH, providing professional advisory services to clients internationally.</p> <p>We advise on the following: Payment platforms, Financial Platforms, Banking Platforms, Company setup, Licensing, Acquisition deals in Fintech and financial sector, Buying and Selling Financial Institutions, Banks, EMI, PI, PSP, MPI, SPI etc. We support FinTech startups and help the FinTech community to grow and to succeed.</p> <p>Join our Telegram channel to stay in contact: https://t.me/+qts2xTNzT0Q4ZmE1</p>
<p align="center"><u>Company Details</u></p>	
<p>Digital Financing Category Fintech Advisory, Consulting, M&A Acquisitions</p>	
<p>Business Model B2B</p>	
<p>Website https://deltaconsult.sg/</p>	
<p>Contact Person Alireza Sarrafi</p>	
<p>Business Email contact@deltaconsult.sg</p>	
<p>Business Phone Number +65 6832 5172</p>	
<p>Founded 2012</p>	
<p>SFA-Fintech Certified? No</p>	
<p>Other information (provide URL if any) FINTECH Solutions & Services, FinTech solutions, advisory, research, M&A acquisitions</p> <p>Join our Telegram channel: https://t.me/+qts2xTNzT0Q4ZmE1</p>	



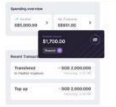

-Funding Societies-

	<p>Pitch</p> <p>Founded in 2015, Funding Societies is the largest SME finance platform in Southeast Asia, helping SMEs manage their cashflow. With more than 6 licences, it operates in Singapore, Indonesia (known as Modalku), Malaysia, Thailand and Vietnam. It offers cards, accounts (via partners), unsecured financing, receivables and payable management integrated with Xero and SAP, via the acquisition of major payment institution CardUp. It also invested into Bank Index in Indonesia.</p> <p>In 2022, the FinTech company disbursed US\$1 billion of loans to SMEs and processed an annualized US\$500m in payments, with a revenue of approximately US\$40m as the market leader.</p> <p>Having raised nearly US\$200m in primary equity to-date, Funding Societies is backed by Softbank Vision Fund, Softbank Ventures Asia, Sequoia India, EDBI, SGInnovate, SMBC Bank, BRI Ventures, VNG Corporation, Rapyd Ventures and Samsung Ventures, amongst others. It was given in</p> <ul style="list-style-type: none"> ● 2016: MAS FinTech Award ● 2017: Global SME Excellence Award by United Nations ITU ● 2018: KPMG FinTech 100 ● 2019: Brands for Good by IPOS Society & IIPCC Singapore ● 2020: ASEAN Startup of the Year by Global Startup Awards ● 2021: MAS FinTech Award ● 2022: Responsible Digital Innovator by World Bank IFC <p>Problem/Opportunity and Solution/Product</p> <p>SMEs are the backbone of Southeast Asian economies and to SMEs, cash flow is king. Yet access to credit is limited, managing invoice payments is laborious and software is siloed.</p> <p>Through a no-code platform, the FinTech company helps SMEs to pay and get paid in a fast and easy way, improving cash flow, saving time and automating finance processes. It offers short-term working capital that ranges from term loan and virtual card to invoice and payable financing, funded by individuals and institutions. Within the group, FS Capital is a participating financial institution (PFI) of Enterprise Singapore's risk-sharing financing scheme. With the motto of "Stronger SMEs, Stronger Societies", Funding Societies endeavours to uplift societies in Southeast Asia by creating financial opportunities for everyone.</p>
<p>Digital Financing Category</p>	
<p>Business Model B2B, B2C, SaaS</p>	
<p>Website https://fundingsocieties.com</p>	
<p>Contact Person Glennice Yong Charles Ham</p>	
<p>Business Email info@fundingsocieties.com</p>	
<p>Business Phone Number +65 6221 0958</p>	
<p>Founded 2015</p>	
<p>Other information (provide URL) LinkedIn</p>	


-finbots.ai-

	<p>Pitch Lenders struggle with accuracy of credit scorecards and long, expensive development cycles, which impacts revenue. creditX by finbots.ai is an AI-powered solution for lenders to rapidly build high accuracy credit risk scorecards, driving growth & profitability.</p>
<p align="center">Company Details</p>	
<p>Digital Financing Category Credit Risk Management</p>	<p>Problem/Opportunity and Solution/Product There are about 200,000 lenders globally and yet, according to IFC and McKinsey, the global market of creditworthy individuals and individuals who are denied access to loans stands at US\$10.2 trillion.</p>
<p>Business Model B2B</p>	<p>Most lenders can't afford sophisticated credit modelling solutions. For the 5% who can afford sophisticated solutions, the process to develop and deploy credit scorecards takes 6 to 12 months, involves numerous resources (tools, data scientists) & is expensive, resulting in low ROI & accuracy of credit scores.</p>
<p>Website www.finbots.ai</p>	
<p>Contact Person Suren Rastogi</p>	<p>creditX, redefines lending by enabling ALL lenders to rapidly build & deploy high accuracy credit scorecards, driving growth and profitability:</p>
<p>Business Email suren.rastogi@finbots.ai</p>	<p>1) ADVANCED AI & ENSEMBLE ML ALGORITHMS: Our clients have seen more than 20% increase in accuracy of credit scorecards</p>
<p>Business Phone Number +65 9736 8962</p>	<p>2) DEVELOP & DEPLOY CREDIT SCORECARDS WITHIN A DAY: For most lenders, this takes process takes months, which greatly impacts accuracy of scorecards.</p>
<p>Founded 2017</p>	
<p>SFA-Fintech Certified? Yes</p>	<p>3) EASY, RAPID, API-BASED IMPLEMENTATION: creditX was built to plug-and-play into a lender's existing infrastructure easily and quickly within 8 – 12 weeks. In comparison, it takes 6 - 12 months to implement most technology solutions in this space.</p>
<p>Other information (provide URL if any) https://www.youtube.com/watch?v=69a43_HBgUc</p>	<p>4) AFFORDABLE PRICING: For both the smallest lender and the largest banks.</p> <p>5) ONLY END-TO-END SOLUTION IN THE MARKET: Lenders can build, validate and deploy their credit scorecards on one platform. Typically, lenders are dependent on multiple solutions or resources through the value chain.</p>


-HolyWally Pte Ltd-

	<p>Pitch</p> <p>HolyWally is an embedded finance digital enablement platform designed to help account and card issuers bring their products to market faster while offering a tailored experience for their customers.</p> <p>We've brought together leading fintech solution providers to create a modular, customizable, and accessible platform. With our offerings, businesses can provide their customers with a personalized and efficient experience while also enjoying the benefits of a flexible and scalable solution.</p> <p>Problem/Opportunity and Solution/Product</p> <p><u>The Problem</u></p> <p>Building digital wallets is expensive, time consuming, and hard to scale. Companies typically take 18-24 months to build a digital wallet from scratch, costing them up to a million dollars.</p> <p><u>Our Solution</u></p> <p>Deep Network of Partnerships</p> <p>HolyWally brings together only the best-in-class specialist FinTech partners into our provider network.</p> <p>Solution Orchestration</p> <p>Our platform supports integrations across our partner network, your preferred providers, or technology vendors.</p> <p>Speed to Market</p> <p>Our Pre-Integrated Solutions Package supports a design, test, and market cycle in under 3 months.</p> <p>Built for You</p> <p>Modular, customizable and configurable to deliver an end product that ensures your investment addresses your needs.</p>
Company Details	
<p>Digital Financing Category</p> <p>Wallet-As-A-Service</p>	
<p>Business Model</p> <p>B2B</p>	
<p>Website</p> <p>https://www.holywally.com/</p>	
<p>Contact Person</p> <p>Veljko Vasic</p>	
<p>Business Email</p> <p>vel@holywally.com</p>	
<p>Business Phone Number</p> <p>+65 93596595</p>	
<p>Founded</p> <p>2021</p>	
<p>SFA-Fintech Certified?</p> <p>No</p>	
<p>Other information (provide URL if any)</p> <p>https://www.holywally.com</p>	<div style="border: 1px solid #ccc; padding: 10px; background-color: #f9f9f9;"> <p style="text-align: center; margin-bottom: 0;">How can it work for you</p> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 65%;"> <p>01 Instant</p> <p>Pre-packaged wallet where customers can add graphics and enable / disable certain capabilities. Can build and launch within minutes.</p> </div> <div style="width: 30%; text-align: center;">  </div> </div> <hr/> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 65%;"> <p>02 Embedded</p> <p>Allows customers with existing mobile and web apps to embed HolyWally services into their apps. Allowing customers to have complete control over look and feel within their existing apps.</p> </div> <div style="width: 30%; text-align: center;">  </div> </div> <hr/> <div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 65%;"> <p>03 Open API</p> <p>Fintechs and banks can integrate their services into the HolyWally platform. These services can then be consumed by HolyWally customers of our customer dashboard.</p> </div> <div style="width: 30%; text-align: center;">  </div> </div> </div>


-InvestaX-

	<p>Pitch</p> <p>Our Tokenization SaaS platform is a software-as-a-service solution that enables the issuance, trading, and custody of security tokens for private market assets. We have been granted a Capital Markets Services licence and Recognized Market Operator licence by the Monetary Authority of Singapore to deal in and operate an organised market for securities, respectively. Our service offers a one-stop solution for all your security token needs, including seamless banking integration, thorough user verification with a KYC module, flexible OTC trading options, primary issuance services, cutting-edge blockchain technology, and smart contract deployment.</p> <p>Problem/Opportunity</p> <p>We believe the transformative forces of tokenization will lead to the largest paradigm shift in the history of the \$13T USD global private markets. Private market assets up until now have been difficult to access, non-transparent and lacked the infrastructure to easily issue, manage and trade such assets. By offering a comprehensive one-stop solution, the Tokenization SaaS platform creates an opportunity to streamline and simplify the process of issuing, trading, and custodizing security tokens, improving the accessibility and efficiency of private market investments.</p> <p>Tokenization brings some obvious benefits of digitization, but greater value lies in taking one dimensional assets like a share of a startup or real estate fund, and making them multidimensional, enabling fractional ownership, bundling and unbundling interests in property.</p> <p>Solution/Product</p> <p>Benefits of Using our Tokenization SaaS Platform: All-inclusive one-stop-shop solution: Tokenization SaaS platforms offer everything an investment firm needs to get started with tokenization, including issuance, trading, and custody solutions. Latest blockchain technologies: Tokenization SaaS platforms use the latest blockchain technologies to ensure the security and integrity of tokenized assets and a choice of blockchains as well. Fast integration time: Tokenization SaaS platforms are designed to be easy to integrate and onboard, allowing investment firms to get started immediately. Low cost: Tokenization SaaS platforms offer the most cost-effective solution.</p>
Company Details	
Digital Financing Category Tokenization-as-a-Service	
Business Model B2B, B2C, SaaS	
Website https://investax.io/	
Contact Person Julian Kwan Alice Chen	
Business Email julian@investax.io alice@investax.io	
Business Phone Number +65 6911 6926	
Founded 2015	
SFA-Fintech Certified? Yes	
Other information Tokenization, exponential value far beyond fundraising Why our Tokenization SaaS 8 Must-Know Facts	


-Linkflow Capital Pte Ltd.-

	<p>Pitch</p> <p>Linkflow Capital operates a SME financing portal serving SMEs to access financing options across all banks, financial institutions, digital lenders and alternative financiers in Singapore.</p>
<p>Company Details</p>	<p>Problem/Opportunity and Solution/Product</p> <p>Problem:</p> <p>There is a wide information asymmetry between SMEs seeking to tap into debt financing and lenders in the market. There are over 50+ active lenders catering to SME financing market, including major banks, financial institutions, neo-banks, P2P platforms and alternative private financiers.</p> <p>SMEs do not have sufficient resources to trawl through all lenders, and there are a myriad of financing products and credit criteria differ across all lenders.</p> <p>Solution/Product:</p> <p>Linkflow Capital has come up with a SME loan financing platform that aggregates all financing lenders and products through an easy-to-use interface for SMEs. Powered and updated monthly on all SME financing lenders' credit criteria and underwriting, SMEs can also tap into our portal for an indicative instant business loan assessment on their financing eligibility. Through one single point of contact, SMEs can compare and access to all suitable lenders and debt financing products easily without the need to search endlessly across all banks.</p> <p>Market participants, such as banks and lenders will also gain access to wider addressable source of borrowers who can be pre-qualified, reducing the number of mismatch loan applications on borrowers who might not fit into credit underwriting profile.</p>
<p>Digital Financing Category</p> <p>B2B SME financing portal.</p>	
<p>Business Model</p> <p>B2B</p>	
<p>Website</p> <p>smeloan.sg</p>	
<p>Contact Person</p> <p>Benjamin Teo</p>	
<p>Business Email</p> <p>info@linkflow.com.sg</p>	
<p>Business Phone Number</p> <p>6589 8119</p>	
<p>Founded</p> <p>2012</p>	
<p>SFA-Fintech Certified?</p> <p>No</p>	
<p>Other information (provide URL if any)</p>	

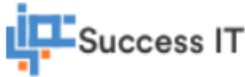

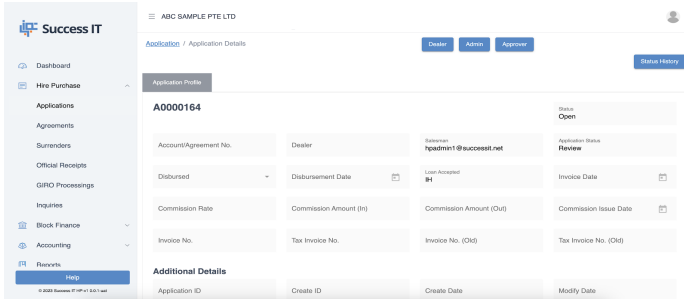
-Lulu Money (Singapore) Pte. Ltd.-

	<p>Pitch</p> <p>Lulu Money is a leading cross-border remittance service that has gained popularity across the United Arab Emirates, Kuwait, Bahrain, Malaysia, Oman, Bangladesh, India, Hong Kong, Qatar and the Philippines.</p>
<p>Company Details</p>	
<p>Digital Financing Category Payments / Remittance / Cross-Border</p>	<p>The company is known for its reliability, affordability, and user-friendly platform that enables secure transactions with excellent customer service. Individuals and businesses alike can enjoy a hassle-free money transfer experience, making sending money globally more accessible than ever.</p>
<p>Business Model C2C/B2B</p>	<p>A technology platform that provide a platform to perform cross border remittance services globally.</p>
<p>Website http://lulumoney.com.sg/</p>	<p>Enables customers to send and receive money across borders through a variety of channels, including agent locations, digital channels, and mobile devices.</p>
<p>Contact Person Patricia Chua</p>	
<p>Business Email customercare@lulumoney.com.sg</p>	<p>Problem/Opportunity and Solution/Product</p> <p>Lulu Money provides a reliable, affordable, and user-friendly cross-border remittance service that makes sending money globally accessible and hassle-free.</p>
<p>Business Phone Number +65 6732 4243</p>	
<p>Founded 2000</p>	<p>Connect with Lulu Money today and experience the ease of sending money across borders.</p>
<p>SFA-Fintech Certified? No</p>	
<p>Other information (provide URL if any)</p>	


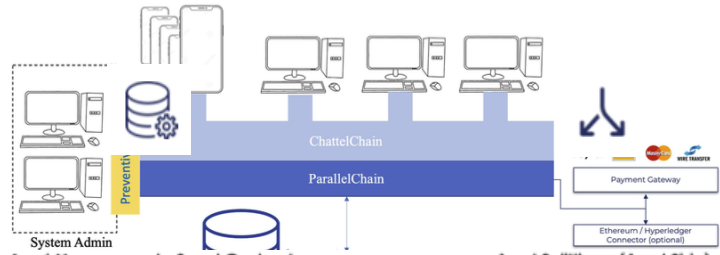
-Reed Smith, in alliance with Resource Law-

	<p>Pitch</p> <p>Reed Smith is a dynamic international law firm dedicated to helping clients move their businesses forward. With an inclusive culture and innovative mindset, we deliver smarter, more creative legal services that drive better outcomes for our clients. Our deep industry knowledge, long-standing relationships and collaborative structure make us the go-to partner for complex transactions, regulatory matters and dispute resolution.</p> <p>Problem/Opportunity and Solution/Product</p> <p>Our global FinTech team operates from a business-focused perspective, aimed at balancing growth strategies, risk mitigation and the flexibility to innovate. We advise financial institutions and FinTech firms on a variety of matters involving, among others, implementation of business models that support digital assets, tokenisation and/or distributed ledger technology, payment services, the collection, storage and use of data, technology outsourcing, bank/e-commerce partnerships, and deployment of financial services via virtual channels. With FinTech-focused lawyers in offices around the world, we provide the counsel to maintain a competitive business advantage in this sector.</p> <p>In Singapore, we are in a Formal Law Alliance with Resource Law LLC, with whom we share our offices.</p>
<p align="center">Company Details</p>	
<p>Digital Financing Category Legal advisory</p>	
<p>Business Model International law firm</p>	
<p>Website www.reedsmith.com</p>	
<p>Contact Person Hagen Rooke</p>	
<p>Business Email hrooke@reedsmith.com</p>	
<p>Business Phone Number 6320 5363</p>	
<p>Founded 1877</p>	
<p>SFA-Fintech Certified? N/A</p>	
<p>Other information (provide URL if any)</p>	


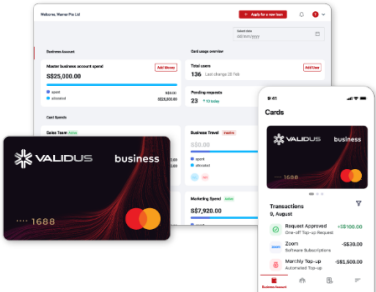
-Success IT Consultancy and Services Pte. Ltd.-

	<p>Pitch</p> <p>Success IT is a leading provider of enterprise resource planning software with over 300 clients, and focuses on building software around niche industry verticals, such as the auto industry. Their Digital Financing Module, Success Hire Purchase, manages around SGD 500 million dollars annually, used by around 30 clients, including Motorway Group, CARRO, Carsome Group, and Valuemax Singapore, as part of their Auto suites offering.</p>
<p>Company Details</p>	
<p>Digital Financing Category</p> <p>Loan Management Software (Automotive)</p>	
<p>Business Model</p> <p>B2B; Per user per month subscription.</p>	<p>Problem/Opportunity and Solution/Product</p> <p>Our Azure-deployed hire purchase SAAS simplifies loan applications, offers easy access financing, and adapts to unique client needs, making it popular among small and medium enterprises in various industries. Our user-friendly and highly configurable software is suitable for businesses of all sizes.</p>
<p>Website</p> <p>www.successit.com.sg</p>	
<p>Contact Person</p> <p>Jensen Loke</p>	
<p>Business Email</p> <p>jensen@successit.com.sg</p>	
<p>Business Phone Number</p> <p>6842 1954</p>	
<p>Founded</p> <p>2005</p>	
<p>SFA-Fintech Certified?</p> <p>Yes</p>	
<p>Other information (provide URL if any)</p>	 <p>Features: Our software simplifies the management of hire purchase agreements with features such as account status inquiries, computation of charges, HP agreement inquiries, early settlement calculation, repossessing information, and payment processing options such as generating a GIRO deduction file and batch file for HPFLAS Form A/B. It's a comprehensive tool that can streamline your management of hire purchase agreements.</p>


-ParallelChain Lab Pte. Ltd.-

	<p>ParallelChain Lab is leading the distributed ledger and AI technology movement with unmatched blockchain products to unlock enterprises' digital transformation initiatives.</p>
<p><u>Company Details</u></p>	
<p>Digital Financing Category</p>	
<p>Business Model B2B</p>	<p>ChattelChain (A vertical solution offered with ParallelChain Enterprise) ChattelChain is a high-speed asset tokenization platform built upon our high performing ParallelChain enterprise (>120,000 TPS) to create asset backed tokens with accountability via biometric recognition. ChattelChain offers immediate settlement (~0.003 second) and unlimited scalability, as well as insider-fraud-prevention and interoperability with Ethereum and Hyperledger tokens.</p>
<p>Website www.parallelchain.io</p>	<p><u>Overview</u></p>
<p>Contact Person Thomas Zhuo</p>	<div style="display: flex; justify-content: space-between;"> <div data-bbox="597 827 1312 1079">  </div> <div data-bbox="1344 940 1458 974" style="text-align: right;"> <p><u>Features</u></p> </div> </div>
<p>Business Email info@parallelchain.io</p>	
<p>Business Phone Number +65 90033771</p>	
<p>Founded 2018</p>	
<p>SFA-Fintech Certified? No</p>	
<p>Other information (provide URL if any) ChattelChain ParallelChain Lab</p>	<div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <p>Asset Management - Smart Contract Wallet holds asset tokens, enable buying tokens from fiat Upload and split asset (token creation). Can see token list, currency and major cryptocurrency.</p> </div> <div style="width: 50%;"> <p>Asset Splitting – (Asset Side) pending orders, expired orders, order paid and transactions.</p> </div> <div style="width: 50%;"> <p>Asset Display See list of all assets and asset details. View ownership profit display, and asset price by various fiat and cryptocurrencies.</p> </div> <div style="width: 50%;"> <p>Asset Splitting – (Investor Side) Can see token list, pending orders, expired orders, order paid and transactions. ETH cryptocurrency records keeping (optional)</p> </div> <div style="width: 50%;"> <p>Asset Token Offering Form order page, and place orders and find matched orders. Token approval, creation and transferring.</p> </div> <div style="width: 50%;"> <p>Asset Trading Platform Can see bid/ask by fiat currency and crypto. Matched engine, approval workflow and order handling engine for different currencies.</p> </div> <div style="width: 50%;"> <p>Etherum Network Connector (Optional) Connector to Ethereum to query Ethereum transaction status for confirmation.</p> </div> <div style="width: 50%;"> <p>Hyperledger Connector (Optional) Connector to Hyperledger also available.</p> </div> </div>

-Validus Capital Pte. Ltd.-

	<p>Pitch</p> <p>Founded in 2015 to address the unmet financing needs of SMEs, Validus is headquartered in Singapore and is growing rapidly across its four markets – Indonesia, Singapore, Thailand and Vietnam. To-date, Validus has disbursed more than USD 2.5 billion in loans to small businesses across Southeast Asia, and is the leading all-in-one SME financing platform in Southeast Asia.</p>
<p>Company Details</p> <p>Digital Financing Solutions Category</p> <p>SME Loans, Digital Business Account, Corporate Card, Expense Management, Payments</p>	<p>Validus drives financial inclusion and prosperity for small businesses by leveraging data and AI to drive growth financing to the under-served SME sector – resulting in faster and effortless one-stop digital finance solutions that increase our business customers' productivity and cost savings.</p>
<p>Business Model</p> <p>B2B (Target consumer: SMEs and startups)</p>	
<p>Website</p> <p>https://validus.sg</p>	<p>Problem/Opportunity and Solution/Product</p> <p>Validus' SME-focused, full-suite business finance offering includes working capital loans, digital business accounts, corporate expense cards, payments, FX money transfers, expense management and accounting integrations.</p>
<p>Contact Person</p> <p>Nikhilesh Goel</p> <p>Co-founder and Group CEO</p>	<p>Businesses can save more than \$39,000 annually with a free, no-fee business account and unlimited 1% cashback on all corporate card spend. Our solutions are suitable for business owners and/or CFOs looking for:</p>
<p>Business Email</p> <p>info@validus.sg</p>	<ul style="list-style-type: none"> - Fast and effortless loans (Just 2 documents to apply, 1-day approval, up to \$150K loan) - Alternative financing solutions such as Invoice Financing and Purchase Order Financing - A smarter way to manage and control business expenses, with corporate expense debit cards for employees - No-fee digital business account with expense export tool to the most widely-used accounting software providers, including Xero, Quickbooks, Oracle Netsuite, Freshbooks and Sage. - Zero FX fees on international forex money transfers and foreign currency card spend - Upsized time & cost savings
<p>Business Phone Number</p> <p>+65 6100 0610</p>	
<p>Founded</p> <p>2015</p>	
<p>SFA-Fintech Certified?</p> <p>No</p>	
<p>Other information (provide URL if any)</p> <p>https://validus.sg/business-account-otp/</p>	

-Zetl-

	Pitch Zetl provides receivable and revenue based financing to businesses directly via an app or through channel partners using its API.
Company Details	Zetl can help your business or clients in Singapore, Hong Kong, the Philippines, Malaysia, and Australia.
Digital Financing Category Cloud Security	Problem/Opportunity and Solution/Product
Business Model B2B	SMEs, especially those in the services sector, often face lengthy delays obtaining critical growth and working capital financing.
Website www.zetl.com	Zetl solves this pain point by providing embedded financing tech, capital, and licenses so partners can offer fast, flexible business finance to their customers.
Contact Person Gabriel Chua	Feel free to get in touch with any questions or sign up at zetl.com!
Business Email hello@zetl.com	
Business Phone Number +852 9869 9460	
Founded 2019	
SFA-Fintech Certified? Yes	
Other information (provide URL if any) https://www.trustpilot.com/review/zetl.com	