

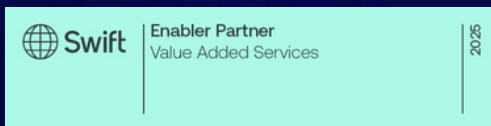


# iASPEC Technologies Limited

## COMPANY PROFILE

Pioneering the Future of Payments  
Your Strategic Global Payments Partner

SWIFT Accredited VAS Enabler



### MORE INFO

[www.iaspec.com](http://www.iaspec.com)

### CALL US

(852) 3125-9103

# About iASPEC



For over three decades, iASPEC Technologies has been at the forefront of financial technology. From our headquarters in the innovation hub of Hong Kong Science Park, we empower leading banks and financial institutions to master the complexities of the modern payment landscape.

As an accredited SWIFT VAS enabler, we architect the next generation of payment infrastructures. Our enterprise-grade solutions provide a secure, scalable, and resilient foundation for your operations, seamlessly integrating across all critical channels - from central clearing houses and SWIFT (MT/MX) to RTGS and real-time network like FPS.

At the heart of our offering is the Global Payment Platform Suite, an ISO 20022-native engine for digital transformation. It automates complex payment workflows, including cross-border remittance, instant payments, and high-volume settlements, integrating flawlessly with core banking system to dramatically reduce manual intervention and accelerate settlement cycles.

Join over 30 leading institutions across the Asia-Pacific region who trust iASPEC to drive payment innovation, ensure unwavering regulatory compliance, and build a competitive edge in a dynamic financial world.

# Our Vision & Mission

## Vision

To pioneer a borderless financial ecosystem where seamless, secure, and instantaneous transactions empower global connectivity and economic growth across the Asia-Pacific and beyond.

## Mission

To empower financial institutions across Asia-Pacific with transformative payment and remittance technologies, driving seamless connectivity, operational efficiency, and unwavering trust in a rapidly evolving digital economy.



# What We Do



## Instant Payment Platform

Instant, secure real-time interbank and bulk fund transfer (FPS) application engine for banks.

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## Cross Border Remittance Platform

Highly automated cross border payment platform with AI powered business rules engine for most efficient payment operation.

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## Instant Payment & Settlement Platform for Central Bank

Highly scalable Financial Infrastructure offering a safe, efficient and widely accessible real-time retail payment service on a 24/7 basis.

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## AI Directed Application Testing & Automation

AI powered testing platform automated the testing process from planning, design, execution, and report generation.

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## Credit Reference Platform Gateway

Seamless Integration of Credit Application with MCRA and Credit Reference Agency

# Global Payment Platform Suite

Our Global Payment Platform (GPP) Suite offering secure, and efficient interbank / cross border payments for financial institution through various channels including Clearing House, RTGS, SWIFT etc.

## 01

### **Enterprise-Connect Fast payment system (ECFPS)**

ECFPS payment platform is a highly efficient, resilience, robust and secure payment engine for the implementation of instant interbank fund transfer solution, supporting 100+ transactions per second.

## 02

### **Remittance Management Platform (RMP)**

Natively built for MX (ISO20022) message, come with latest AI business rules engine, enable bank offering highly automated remittance service with ultra high STP rate (over 80%), supporting multiple channels including SWIFT, RTGS, CIPS, Bottomline, etc.

## 03

### **AI Directed Testing Platform (AID)**

AI-powered testing platform, leveraging LLM & ML algorithm, which can highly automate your testing in enterprise / finance environments. Supporting your whole testing life cycle support, including testing planning, design, execution, reporting and monitoring.

## 04

### **Credit Reference gateway**

iASPEC's Credit Reference Platform Gateway facilitates secure exchange of encrypted consumer credit data, supporting multiple reference agents and host-to-host integration with HKICL MCRA platform can automate your credit reference processing.

# Instant Payment Solutions

Introducing our FPS solutions: a cutting-edge high performance instant payment engine adopted cloud architecture design to tackle the demand of highly efficient, large volume and reliable instant payment service in financial industry.

## Enterprise-Connect Fast Payment System (ECFPS)

ECFPS consists of a group of micro-services offering comprehensive functions for interbank payment services, it guarantees the reliability in mission-critical banking environments, complete with a robust Back Office Administration (BOA) console for end-to-end management.

- Instance payments solution supporting Credit Transfer, Direct Debit, Refund / Return etc.
- Addressing service supporting Payee Proxy ID registration, enquiry, lookup etc.
- Comprehensive BOA for Reconciliation and Payment Service Monitoring
- API-Exposed Abstraction for Core System Integration
- ISO 20022 Messaging with HSM-Integrated Security

# Remittance Management Platform

Remittance Management Platform (RMP), part of the GPP suite, is a CBPR+ ready payment solution. Powered by AI business rule engine and a pluggable component framework, it will streamline your cross-border payments with an ultra-high STP rate, ensuring your operational efficiency and enhancing your remittance services.

## Proven Efficiency Gains

- **80% Straight Through Processing (STP) Rate:** Demonstrated labor savings and efficiency uplift for partner banks.
- **Pluggable Component Framework:** Allows for easy adjustments to remittance business logic and reconfiguration of payment processing flows to maximize automation and enhance STP rate.
- **Unified Processing:** Single platform for inward/outward/intermediary remittances, cheques, demand drafts, settlements, queries and investigations.
- **Simple Integration:** Easily connect your bank's internal systems - like Internet Banking, channels, Core Banking, AML, and SAA—directly to the RMP for streamlined operations.

## Engineered for Evolution

- **AI Business Rule Engine:** This intelligent engine allows for rapid adjustments in response to changing market conditions and regulatory requirements.
- **Extensible Design:** Rapidly integrate new remittance channels, RTGS, or standards without overhaul.
- **Microservices Framework:** Flexible deployment options with effortless scaling.

## Seamless Global Integration

- **Universal Message Coverage:** System natively supports all payment related MX messages and its MT counterpart.
- **SWIFT Ecosystem:** GPI integration + API implementation support (SWIFT-enabled partner).
- **CBPR+ Ready:** Officially recognized solution for cross-border payments.

# AI Direct testing solutions

AI Directed Testing Platform is an AI-powered solution for application testing management and automation. It supports full testing life cycle, from testing planning, design, execution, issue tracking and resolution. Leverage LLM and ML algorithm to address complexities in functionality, performance, security, and reliability.

- Requirement & Design Document Analysis
  - Utilizes LLM to analysis the requirement & design document of an application system.
  - Automatically identifying testable requirements, flagging ambiguities and suggesting initial high-level test scenarios.
- Testing Planning
  - Utilizes LLM to create the Test Plan and Test Strategy documents
  - Identifying necessary tools and resources
  - Defining test environments and test data.
- Test Case & Procedure Development
  - AI-Powered Test Cases Generation.
  - Synthetic Test Data Generation
- Test Execution & Reporting
  - Intelligent Automatic Test Execution
  - Anomaly Detection
  - Generation of Testing Report
  - Testing Issue Tracking
  - Regression Testing

# Case Studies

Hong Kong /  
Singapore banks  
switched their  
instant payment  
solution with  
iASPEC

Several prominent international banks operating in Hong Kong & Singapore sought to replace their past FPS provider and modernize its instant payment infrastructure to meet the demands of reliable, full resilience, ultra high throughput and 7x24 instant payment solution.



## Results

**300%** Throughput Increase

**40%** Adoption Rate Growth

**120** days From launch to rollout

**Hong Kong bank transitioned to iASPEC, looking for highly efficient, and reliable transaction processing.**

By adopting iASPEC Remittance Management Platform, our client bank has significantly improved their STP rate, enhanced operation efficiency and reduced the cost, as well as expanded their remittance service.



#### Results

**85%**

STP Rate Improvement

**40%**

Cost Reduction

**90** days

Deployment Time

# Our Clients

Our collaborations span high-profile banks driving global transactions, regulatory bodies upholding stringent standards, and forward-thinking consultancies and fintechs pioneering new approaches.

## Features Banks



and more.....

## Features regulatory bodies



and more.....

## Features premium partners



and more.....

# Awards & Certifications

## Professional Qualifications and Partnerships

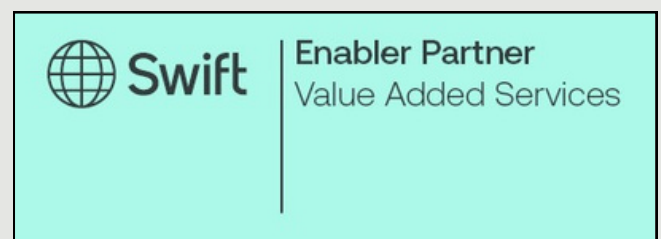
- SWIFT Program Enabler
- SWIFT CBPR+ provider
- IBM Partner
- Microsoft Partner

## ISO 27001 – Information Security

Ensuring consistent quality management in software development and service delivery since 2002.

## Awards and Recognition

- China Top 100 Software Company (2003)
- Excellence of Hong Kong Software Enterprises (2004)
- Most Reliable Offshore Software Development Services (2013)
- Hong Kong Internet Finance Award (2015)
- Asia Pacific CIO Outlook Top 25 Technology Providers to the Public Sector (2016)
- Corporate Innovation Index Awards – Top-Ranked Innovative Company (2022)





# Contact Information



## Office

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## Phone Number

(852) 3125-9103

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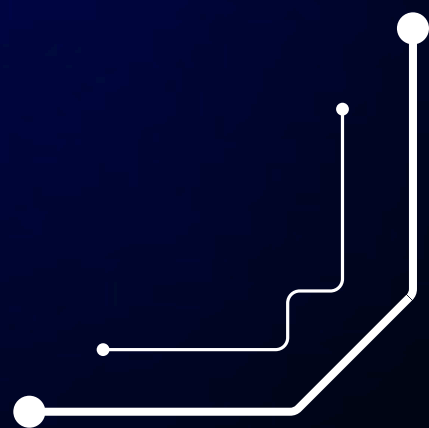
## Email

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## Website

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