



# **Sinoway Financial Service Group-An Introduction**

Oct.10,2019



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# Company Profile

Converging World, Reshape the Future

# Changing the Global Finance with FinTech

For a long time, the model of financial business has not changed much. Nowadays, with the development of science and technology, some basic business models of the financial industry are gradually changing. Traditional financial institutions such as commercial banks are experiencing difficulties in corporate credit, electronic wallets, cross-border payments, and digital channel costs. This opens up opportunities for great market development that offers consistent omni-channel experience in banking and payments, making digital wallets key to streamlining the user experience, and to leverage the FinTech ecosystem.

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“Sinoway Financial Services adheres to a free and open attitude, integrating third-party payment, blockchain, IoT, cloud computing, artificial intelligence, big data and other FinTech capabilities, accelerating financial decentralization, and welcoming the golden five years of supply chain finance.”

Internet of Things



Cloud Computing



Mobil Payment



Big Data



Block chain



Artificial Intelligence



# About Sun Tech Pay



Sun Tech PAY started from Sun Tech Co. Ltd., which was established in 1998 offering FinTech innovation services. HongYangPay has accumulated services offer to over 45,000 clients of small and micro merchants, more than 11 million registered members, and an annual transaction volume of up to 26 billion Taiwan Dollars. Sun Tech PAY obtained a third-party payment license in 2011 and is currently the largest third-party payment company in Taiwan. HONGYANG PAY develops a proprietary mobile payment app, which enables online, offline, using card payment, and card-free wide-ranging payment options..

# About Sun Tech Financial Payment Service and Apps



## Swipy Mobile payment App

Launched the Swipy™ mobile payment app in 2011 to facilitate O2O scenario transactions.

Launched ultrasound payment technology in 2015, enabling Swipy™ mobile payments which uses inaudible ultrasound technology to transfer authentication and payment data through sound waves between devices.

## Online credit card payment with BuySafe EZ



Launched the BuySafe EZ™ online credit card mechanism in 1999, providing safe and convenient operation and a benchmark for e-commerce transactions.



## Mobil Credit Card Machine mPOS

Launched mobile credit card machine in 2005, no need to swipe card with physical machine; collect money anytime, anywhere! 2005推

## Financial Chip Card WebATM



Launched WebATM™ financial chip cards in 2009 for the Website and shopping cart integration to meet various financial card payment needs. 009年

# Ultrasonic Payment



Sun Tech Financial independently developed ultrasound payment technology in 2015 and applied it to Swipy™ mobile payment, which greatly improved user loyalty and was well received by the market. Sinoway Financial also won the 2016 Intel APEC O2O Summit Award. Compared with technologies such as QR Code, iBeacon, and NFC, Sunrise Financial's ultrasound payment technology has obvious advantages, not only does it offer higher security, lower cost, lower energy consumption, but also its ability to innovate business models, which is unmatched by other technologies

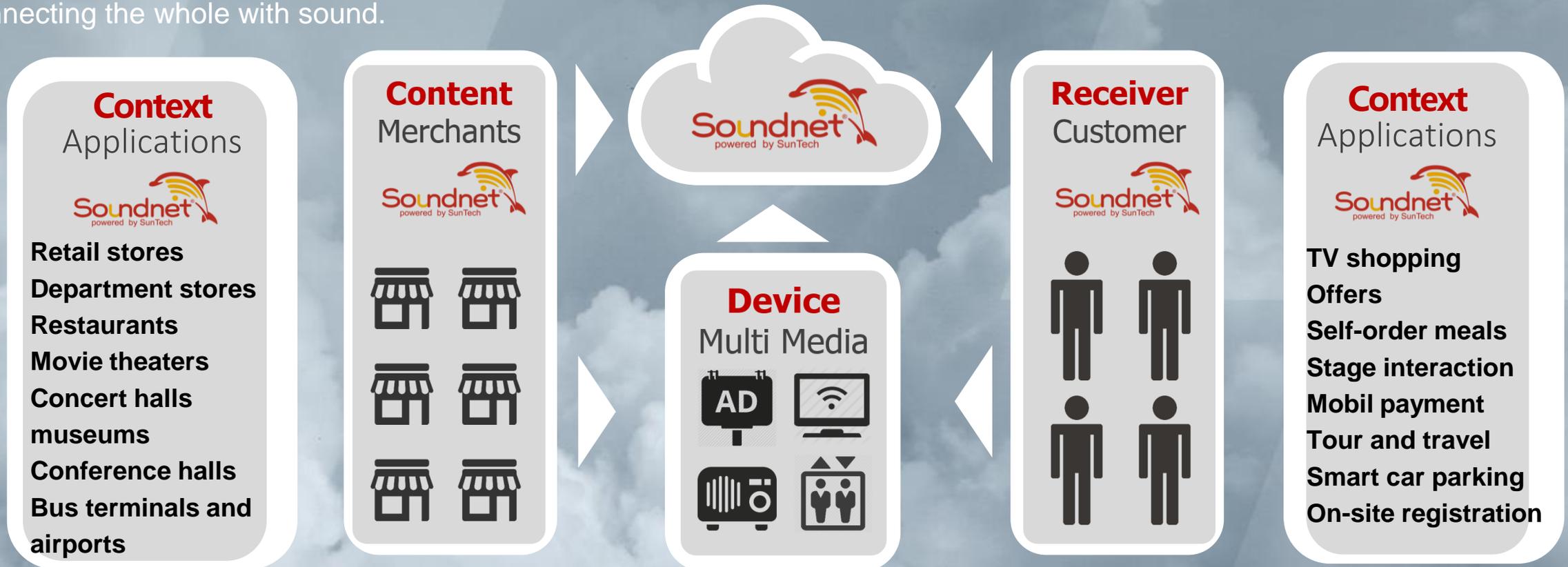


	Ultrasonic	beacon	QR Code	NFC
<b>Transmission</b>	Ultrasound Wave	Bluetooth	QR Code	RFID
<b>Long / Near Field</b>	Both Far / Near Fields	Both Far / Near Fields	Only Near Field	Only Near Field
<b>Trans distance</b>	can be adjusted	≤50M	Limited	≤0.1M
<b>Hardware cost</b>	Low (only with speakers)	Medium (must have beacon)	Medium (must purchase scanner)	High (merchants must purchase NFC receiving device)
<b>Network requi</b>	None	Required	None	None
<b>storage function</b>	Yes	No	No	Yes
<b>Security</b>	High	Medium	Low	High
<b>Energy consump</b>	低	Medium	High	Medium
<b>Low</b>				
<b>Positioning</b>	Yes	Yes	No	No
<b>Payment App</b>	Yes	No	Yes	Yes
<b>penetration rate</b>	High (multimedia)	High	High	Low

# SoundNet™



In 2016, Sun Tech raised funds to establish a voice-connected technology, with the exclusive ultrasound payment solution's patent as its core, integrating retail catering, fintech, cultural media, and smart city industry partners to create a "voice circle", construct a "voice Big Data", and explore creativity in various O2O business model. Nowadays, voice networking has been verified in many application scenarios, such as retail department stores, restaurant, theaters, concerts, etc., which fully meets consumer demand for shopping, travel, entertainment, and tourism, thereby achieving "connecting the whole with sound."



# Our Projects in Asia: Shinkong Mitsukoshi, TW

Shin Kong Mitsukoshi is the largest department store in Taiwan. In 2017, Shin Kong embedded the retail app in the SoundNet SDK, using the mall's existing PA system, TV screen, interactive LED wall monitors, smart music bulbs and other sound and audio networking devices to provide Shin Kong shopping members with various activities in real time and promotional information to entice and lock-in customers; thereby, enhancing the shoppers experience of a seamless navigation online, in-app and in-store services.



# 7-ELEVEN

## Our Projects in Asia: 7-Eleven, Taiwan

Uni-President Group's 7-Eleven the largest chain of convenience stores in Taiwan. In 2017, 7-Eleven stores embedded the app in the SoundNetwork SDK, using existing PA systems, TV screen, interactive LED wall monitors, smart music bulbs and other sound and audio networking devices to provide the 7-Eleven app users with various activities in real time and promotional information to entice and lock-in customers; thereby, enhancing the shoppers experience of a seamless navigation online, in-app and in-store services.



# Our Project in Asia: Oracle

US company, Oracle Corporation is the world's largest database software company. In 2018, Oracle Cloud Day event for the first time adopted SoundNet technology as a supplementary tool for guest registration, reducing queue time. In the booth area, the participants used mobile phones to obtain electronic lottery tickets and conference materials through sound waves, which was not only environmentally friendly but also increased the fun and sense of participation.





# Sinoway Financial Milestones

## Collection and Payment



BuySafe Performance Guarantee System launched eSafe collection and payment financial services with affiliate service providers of over 20,000 with a start-up capital of NT \$ 30 million

## Mobil Payment SoundNet



Launched the Swipy mobile payment app, set up a sound network, and created a "voice circle". The number of users reached 11 million.

1998

2000

2005

2011

2015

2019~2020

## E-Business



Suntech was established in Taipei, 10 million Taiwan dollars in capital, Focus on enterprise solution

## Online Payment



Introduced MSTs comprehensive payment and credit solutions  
Launch of e-Escrow secure online payment processing system  
More than 45,000 service providers  
Start-up capitalization of \$50 million Taiwan dollars

## Supply Chain Finance



**Raised 10 million US dollars to establish Sinoway Financial Services Cost-effective Blockchain-driven supply chain financial services, Create M2R global unified sourcing and procurement platform, capable of delivering smart solutions for the entire S2P cycle. Carry out internationalization**

# About Sinoway Financial Service Group



Sinoway Financial Services Group started from Sun Tech Co. Ltd., which was established in 1998. Sun Tech Co. had extensive and excellent experience in finance and payment and had adequate customers and resources that made possible the launch of Sinoway Financial Services Group. In the future, Sinoway Financial Services Group will focus on all-scenario payment, and develop in all directions, inclusive of finance, insurance wealth management, and e-commerce. It will integrate global third-party payment and cross-border e-commerce to jointly create a unique M2R supply chain financial ecosystem. It will create a 5-IN-1 SMART FLOW: uniting the commercial flow, cash flow, logistics, information flow, and credit flow, a blockchain-driven supply chain financial service company.

# About Sinoway Financial Family



## Sinoway Finance



Sinoway Financial Services Group is the main holding company. It is the first international supply chain financial service company, offering services based on third-party payment and combining blockchain technology as its core.

## Sinoway Business



Responsible for the group's international procurement platform to enable enterprises purchase various products and services. It will also be responsible for the important work of cooperating with international third-party payment service providers.

## Sinoway Payment



Sun Tech PAY?\*\* is the earliest third-party payment established by the Sinoway family. It has a complete and advanced mobile payment technology and has accumulated more than 45,000 stores and 11 million users.

## Sinoway Fortune



Sinoway Financial offers wealth management services platform, through which Sinoway Financial Services loans are pooled for further securitization through partner factoring companies.

# Sinoway Finance

## 红阳金融业务介绍



- ① Retailer submits its purchase financing requirements to Sunrise Business
- ② Both parties verify the authenticity of the purchase contract with Sinoway Financial.
- ③ The supplier completes the delivery, and Sinoway Financial helps the retailer obtain the advance payment
- ④ All processes are completed through smart contracts and executed automatically

# Sinoway Payment

## 红阳支付业务介绍



- ① Consumers go to stores to pay and make payments through Sun Tech Pay?\*
- ② The store completes the delivery of goods according to the payment amount
- ③ Sinoway Financial transfers the money to the store according to the collection agreement
- ④ All processes are completed through smart contracts and executed automatically

# Sinoway Business

## 红阳商务业务介绍



- ① The retailer confirms the purchase of goods and proposes purchase needs
- ② Sinoway Financial looks for suitable suppliers based on the purchase contract
- ③ When the supplier completes the delivery, the retailer pays the price of Sun Tech
- ④ All processes are completed through smart contracts and executed automatically



# Sinoway Fortune

## 红阳财富业务介绍



- ① Sinoway Fortune will package loans into assets and revitalize working capital
- ② Sinoway Financial sells asset packages to factoring companies or financial institutions
- ③ The insurance company securitizes the assets and the investors subscribe
- ④ The insurance company transfers the assets and Sinoway Financial realizes the ROI.



# 0 2 Business Model

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# Supply Chain Finance with Third Party Payment

PayPal CEO Dan Shulman said that as the Fintech industry continues to grow rapidly, the digital payment industry may become a market worth 100 trillion U.S. dollars. For supply chain finance, the third-party payment is mainly responsible for the channel function, and thus a large amount of data is derived. These precipitated data are used for the expansion of their own value-added services. On the other hand, they can also be used in cooperation with banks and other external financial institutions to evaluate the assets of supply chain enterprises, account management, and use data to open up the entire chain. Relying on the understanding of the characteristics of different industries, the combination of data and risk control not only reduces the risk of supply chain finance, but also enables the efficient connection between the supply and demand of funds.

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# The 3<sup>rd</sup> Party Payment Comparison



Item	Sinoway Finance	Ant Finance	Paypal
Market Cap	200 million USD (estimated)	160billion USD	100billion USD
Date of establishment	1998	2004	1998
Bank coll and pay	Yes , 21 Years	No	Yes
Bank credit card	Yes , 45,000 stores	No	Yes
Bank debit card pay	Yes, 11 Million users	No	No
Mobil App payment	Yes, Taiwan No.1	China No.1	USA No.1
Third-party payment Transaction volume	26 Billion NTD	20 Trillion RMB	51 Billion USD
Intl collection and payment	Coordination with third-party payment in various places	No	No
Intl credit card pay	Yes, same as above	No	No
Cross-border pay	Yes, same as above	Yes	Yes
Financial loan limit	Yes, twice the transaction amount	Yes, according to rating	Yes, 8% of transaction
SupplyChain procure	Yes, Sunrise purchase directly from the factory	No	No.



# Business Model

## 红阳供应链金融商业模式





# Sinoway's Globalization

## 红阳供应链金融的全球化布局



### Cooperation Projects

- Cross-border payment cooperation based on third-party payment
- Cross-border procurement cooperation based on third-party payment
- Cross-border settlement cooperation based on third-party payment
- Supply chain financial cooperation based on third-party payment

### Cooperation Strategy

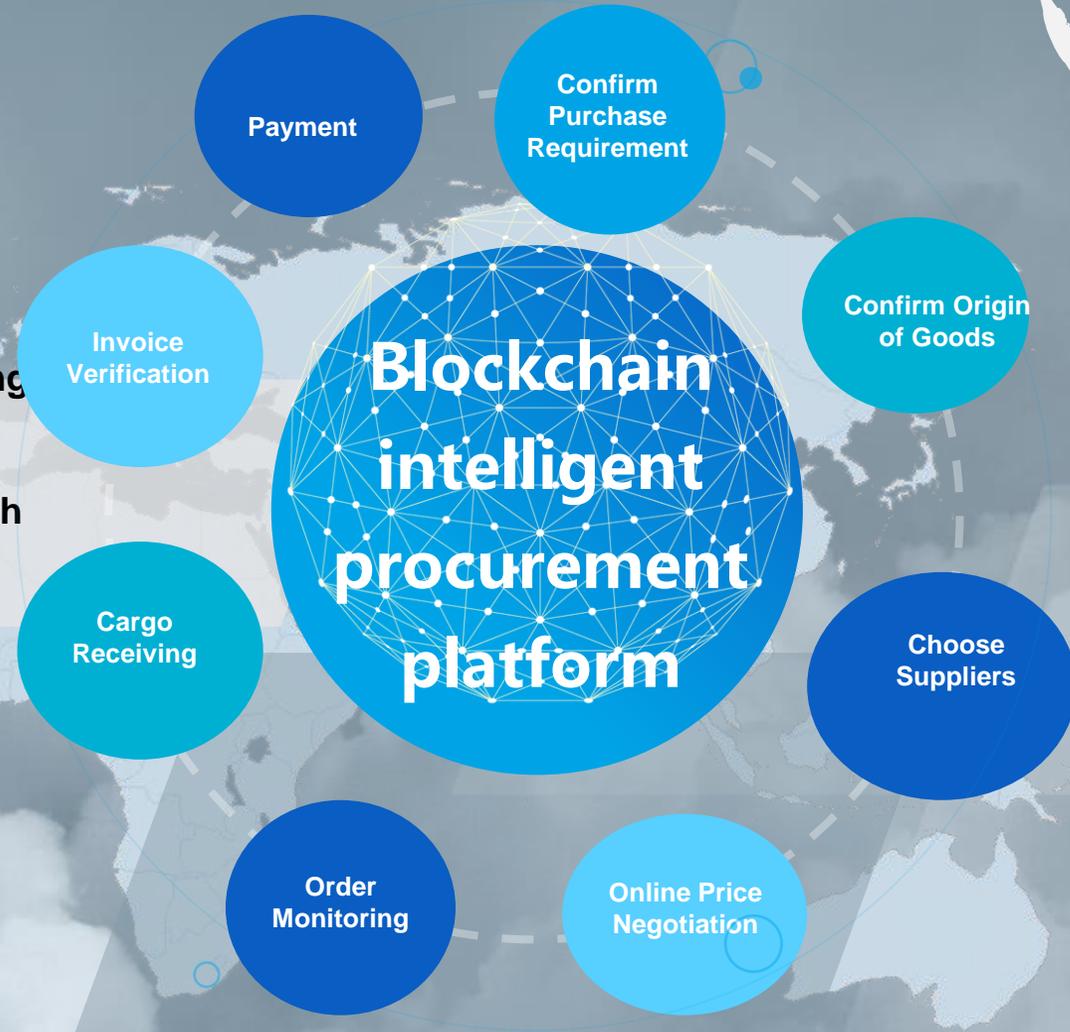
Decentralization is the core value of Sinoway Financial and the key to the success of the global distribution of supply chain finance. In order to achieve this, Sunrise Financial adopts the concept of open sharing, working closely with third-party payments in every country in the world, rapidly expanding the market, and subverting the traditional financial landscape with innovative technologies.

# Smart Contract & Procurement Platform

## 智能合约与采购平台



In order to ensure that transactions or financing can be executed quickly and automatically, Sunrise Financial established a set of smart contracts based on Blockchain technology with buyers, suppliers, and logistics providers to protect the rights of partners and improve the efficiency of supply chain financing.





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# Market Analysis

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# 5 Golden Years of Supply Chain Finance

According to market research, the value of final products and services of SMEs accounts for about 60% of GDP, but the proportion of access to financing is less than 40%. Compared with the contribution of SMEs to GDP, the gap is wide and "difficult financing, expensive financing" is still a pain point for SMEs. With the gradual implementation of Blockchain, Big Data, artificial intelligence, and the Internet of Things, supply chain finance will surely become an effective channel for bailing out small and micro enterprises when fintech empowers them. According to McKinsey data, the global supply chain financial market will reach US\$20 trillion in the next five years, and supply chain finance is expected to usher in a golden era.

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# Problems with Banks

## 银行存在的问题



Supply Chain in an Isolated Information Island

At present, even if they are in the same supply chain, the ERP systems of each other are still not interoperable, which directly leads to lack of data exchange, which is a huge obstacle for traditional banks to request for and grant credit.

Non-Transferable Corporate Credit

Information Island also make it impossible for companies to verify their trade information, which limits the ability of traditional supply chain financial instruments to transfer credit. This leads to additional risks of traditional banking.

Lack of credible trading scenarios

Since corporate credit cannot be truly passed on, small businesses that do not have endorsements from core companies can hardly obtain bank financing.

Performance Risk cannot be effectively controlled

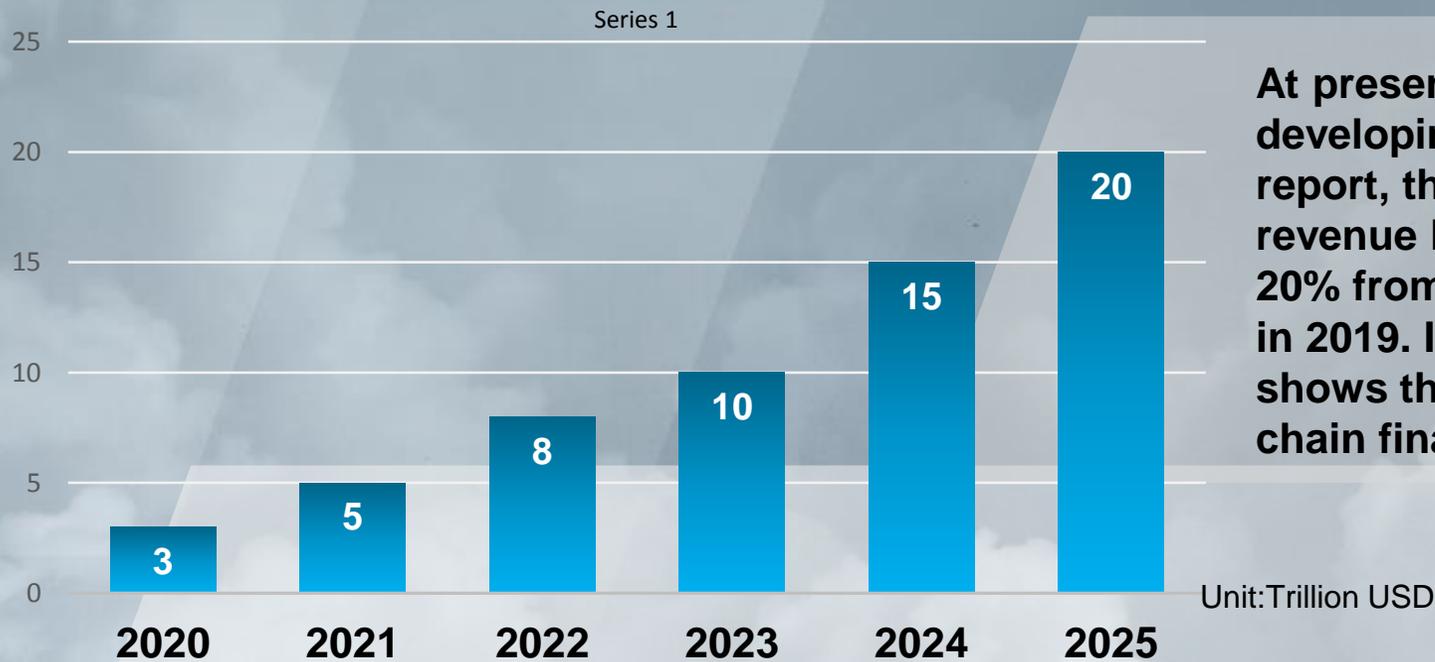
Because they do not understand the trading habits of different industries, it is difficult for banks to grasp the actual flow of corporate funds. This kind of high risk payment infrastructure is exposed to fraud.

Difficult financing, Expensive financing

In the current market where the credit sales model is prevalent, banks still have very strict control over financing, and the financing gap of SMEs remains both cyclical and structural. Without the endorsement of core companies, small companies can only obtain financing opportunities with relatively high interest rates.

# Market Size of SCF Industry

## 供应链金融行业市场规模

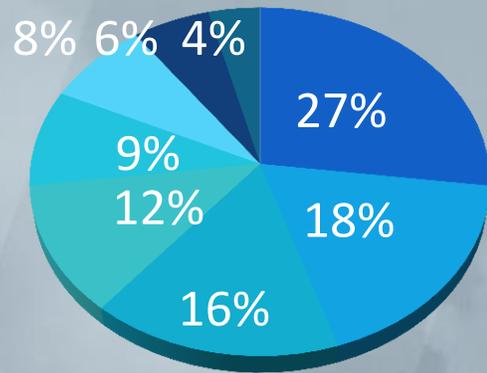


At present, the supply chain financial market is developing rapidly. According to the McKinsey report, the global supply chain financial business revenue has achieved an average annual growth of 20% from 2010 to 2014, and it grew to more than 15% in 2019. In terms of market size, McKinsey's report shows that in the next five years, the global supply chain financial market will be nearly US \$ 20 trillion.

Sources: Qianzhan Industry Research Institute

# Market Leaders in SCF Industry

## 供应链金融行业主导者



- 供应链公司
- B2B平台
- 金融科技
- 非银金融机构
- 金融信息服务
- 物流公司
- 行业龙头
- 银行

With the government's growing focus on supply chain finance, more and more market players are participating in the supply chain financial market competition. Banks, industry leaders, supply chain companies or comprehensive foreign trade service platforms, B2B platforms, logistics companies, financial information service platforms, fintech companies and other enterprises. Among them, the number of supply chain companies / foreign trade comprehensive service platforms and B2B platform accounts for about 45%.

Since the third-party payment has the real data of the transaction scenario, it will be the main source of credit information in the future, and it is also a strategic partner for all parties to actively seek cooperation.

资料来源：前瞻产业研究院



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# Future Deployment

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# 5-IN-1: Uberization of Financial Services

- Help Retail to solve the problem of insufficient procurement funds.
- Help Maker solve the problem that the accounts cannot be recovered quickly.
- Help EC solve the challenges in international operations such as cross-border settlement.
- Finally, an international M2C trading platform integrating transaction flow, capital flow, cargo flow, information flow and credit flow will be built to promote the delayering of the supply chain, shorten the intermediate links, optimize the financial environment, and realize financial Uberization, creating the building blocks for a pathway to financial inclusion

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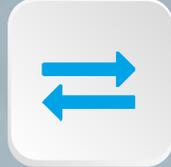
Artificial Intelligence



# Future Outlook



## Cross-border business



Cooperation with B2B e-commerce platform to jointly create M2R cross-border sourcing and procurement.

## Global Footprint



Set up Sinoway Financial Services branches around the world to provide support for global supply chain financial services

2021

2022

2023

2024

## Cross-border payment



Cooperate with international third-party payment providers to promote cross-border payment business.

## Cross-border finance



Jointly promote cross-border payment business  
Cooperation with B2B e-commerce platform to jointly create M2R cross-border sourcing and procurement  
Global establishment of Sinoway Financial Services branches provides various cross-border financial services through third-party payment and e-commerce.

## I Bil Mkt Cap



Completed the global layout, with a transaction volume of US\$50 billion and a valuation of US\$1 billion.

# Goal of Gold to 2025!

Sinoway Financial Services will continue to use third-party payment core services, integrate global supply chain partners, and create an open and convenient, decentralized and inclusive supply chain financial ecosystem through Blockchain smart contracts!



# Services & Competitive Advantage

## 红阳服务与竞争优势



### 3 Major Financing Service

01

Supply Chain Financing at the Procurement Stage—Prepaid Account Financing Model

02

Supply Chain Financing at the Operational Stage—Transaction Amount Financing Model

03

Supply chain financing at the Sales Stage—Account Receivable Financing Model

### 4 Competitive Advantage

#### 1 Low Risk

collection and payment as the core, mastering the cash flow of the store, the risk is only 1 in 10,000;

#### 2 Big Market

the gap between the trade and financial markets is about 1.6 trillion US dollars, and the total value of world commodity transactions is about 40 trillion US dollars.

#### 3 Low Cost

combined factory procurement, greatly reduced costs; self-raised funds; low cost of capital acquisition

#### 4 High Efficiency

smart contract with Blockchain technology; high efficiency of financial review and fast access to loans.

# Sinoway Financial Holdings Group





***Thank You!***  
***Join us and be an Sinoway***  
***Global Partner!***

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