



SAIGON TECHNOLOGY
YOUR SUCCESS IS OUR MISSION

PITCH DECK

for Healthcare & Fintech



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About us

Saigon Technology is a globally recognized, ISO-certified software outsourcing company. Since our establishment in 2012, we have delivered top-notch software outsourcing and offshore software development solutions to clients worldwide. Headquartered in Vietnam, we also have offices in the USA, Germany, Australia, and Singapore, allowing us to offer high-quality solutions tailored to your local standards and clients' needs.

Name	Saigon Technology
Founded	2012
Director	Thanh Pham
Employees	400+ Software Engineers
Services	Custom Software Development Web Application Mobile App Development AI Development SaaS Application Development DevOps QA Testing Hire Developers
Location	Vietnam (Headquarters) USA Office Germany Office Australia Office Singapore Office

Our Tailored Services

Custom Software Development

- [1]** Web Application Development
- [2]** Mobile App Development
- [3]** Software Product Development
- [4]** SaaS Application Development
- [5]** Digital Transformation
- [6]** MVP/PoC Development
- [7]** Software Maintenance & Support

Artificial Intelligence

- [1]** AI Development
- [2]** Machine Learning Development

Quality Assurance

- [1]** Software QA Testing Services

Hire Developers

- [1]** Hire Offshore Developers
- [2]** Hire Back-end/Front-end Developers
- [3]** Hire AI Engineers
- [4]** Hire QA Engineers

Infrastructure

- [1]** DevOps Services
- [2]** Cloud Services
- [3]** IT Managed Services

INDUSTRY EXPERTISE

#1

HEALTHCARE

Saigon Technology has deep expertise in software development for a wide range of healthcare providers like private clinics, hospitals, telehealth innovators, healthcare startups and elderly care homes. We know your challenges: strict compliance rules of patient data, outdated systems, and other complex tech headaches.

Our healthcare solutions, with HIPAA and HL7 compliance, make your operations smoother, your data secure, and your patients' experience better.



Our Healthcare Capabilities

We have successfully delivered healthcare solutions across key areas

Teleconsultation & Virtual Clinics

Video call with doctors, live chat, digital consent, AI voice note-taking



Health Screening & Lab Integration

Appointment booking, lifestyle surveys, lab result parsing (HL7), PDF reporting



Electronic Health Record (EHR) Integration

Sync with hospital or third-party EHRs, via secure APIs



Remote Patient Monitoring

Real-time vital signs from wearable devices, anomaly detection, family & caregiver alerts



Elderly Care Platforms

BLE-connected devices, smart notifications, caregiver dashboards



Mobile Health Super Apps

All-in-one mobile apps for scheduling, consultation, payment, reporting & analytics



Technology & Compliance

< Digital Experience Platforms >

Frontend

React (Next.js), Angular 16+, Vue 3 – WCAG 2.1

Mobile

React Native, Flutter, Kotlin/Swift

PWA Support

Offline-first apps for home-based care and chronic monitoring

< Cloud-Native Infrastructure >

Cloud Providers

- Singapore: GovCloud (AWS SG), Azure SEA, IMDA-compliant
- US: AWS (with HIPAA BAA), Azure Health Data Services, Google Cloud Healthcare API

Serverless & CI/CD

AWS Lambda, GitHub Actions, Azure DevOps Pipelines

Infra as Code

Terraform, Bicep, CloudFormation

< Core Backend Technologies >

Languages & Frameworks

- .NET Core / ASP.NET 6+ - trusted in US hospital systems
- Node.js / Express.js
- Java Spring Boot
- Python (FastAPI, Django)

API Architecture

- RESTful APIs, GraphQL
- gRPC for high-performance microservices
- API documentation via Swagger / Postman

Authentication & Access Control

- JWT-based session control
- OAuth 2.1, SSO (SAML / OpenID Connect)
- Custom claims-based access for patient-doctor-nurse roles

< Data & Storage >

Databases

- PostgreSQL / MySQL - transactional patient data
- MongoDB - flexible health data models (e.g., wearable logs, screening forms)
- Redis - real-time queues for live Teleconsult and notifications
- Elasticsearch - fast search over encrypted health records

File & Report Storage

- AWS S3, Azure Blob Storage for PDFs, reports, and DICOM files
- Support for signed URLs, secure access control

Data Pipelines & Analytics

- Apache Kafka / AWS Kinesis for health event streams
- Integration with Looker, Power BI, Metabase for clinic dashboards
- Scheduled ETL/ELT via Airflow or AWS Glue

Technology & Compliance

< Cloud-Native Infrastructure >

Cloud Providers

- AWS (general)
- Azure (case study #1 for wealth management app)

Compute Services

- AWS Lambda (serverless computing)
- Azure App Service (web apps hosting)
- Azure Functions (serverless logic)
- Azure Kubernetes Service (container orchestration with DAPR integration)

Messaging & Event Bus

AWS SNS (notification service), Azure Service Bus, Azure Event Grid

CI/CD

AWS CodeBuild, AWS CodePipeline, Azure DevOps, GitHub Actions

Infrastructure as Code

Terraform

Secrets Management

AWS Parameter Store, Azure Key Vault

Monitoring

Azure Application Insights

< AI & Decision Making >

Decision-making Engine

OSCILAR (analyzing verification results, fraud detection)

Analytics

Azure Synapse Analytics

< Notifications >

Email & SMS Notifications

- SendGrid (email sending service)
- AWS SNS (general notifications)

< Development Tools >

ORM & Database Access

Entity Framework Core, Dapper

Validation

FluentValidation (input validation)

Background Processing

Hangfire (for .NET background jobs)

Technology & Compliance

< Healthcare Standards & System Integration >

- HL7 v2.x, FHIR (Singapore's NHIC/SHINE+, U.S. CMS/ONC)
- DICOM for radiology
- Lab result parsing and LOINC/CPT mapping
- Secure API gateway with rate limiting and throttling (Kong, Apigee)

< IoT, RPM & Connected Health >

- BLE device integration (FDA-approved + IMDA-registered)
- Support for devices like Omron, Withings, Apple Watch, Fitbit
- Apple HealthKit, Google Fit, Samsung Health sync
- FHIR-over-BLE pilot-ready (for RPM programs in nursing homes, home care)

< AI & Predictive Health >

- Voice AI: Clinical note-taking via Whisper or Google Healthcare Speech
- Risk Prediction: TensorFlow / PyTorch models for chronic disease prediction
- NLP & Chatbots: Rasa, Azure Bot, Dialogflow for mental health & triage
- Synthetic Data: Used for model testing while ensuring PHI protection

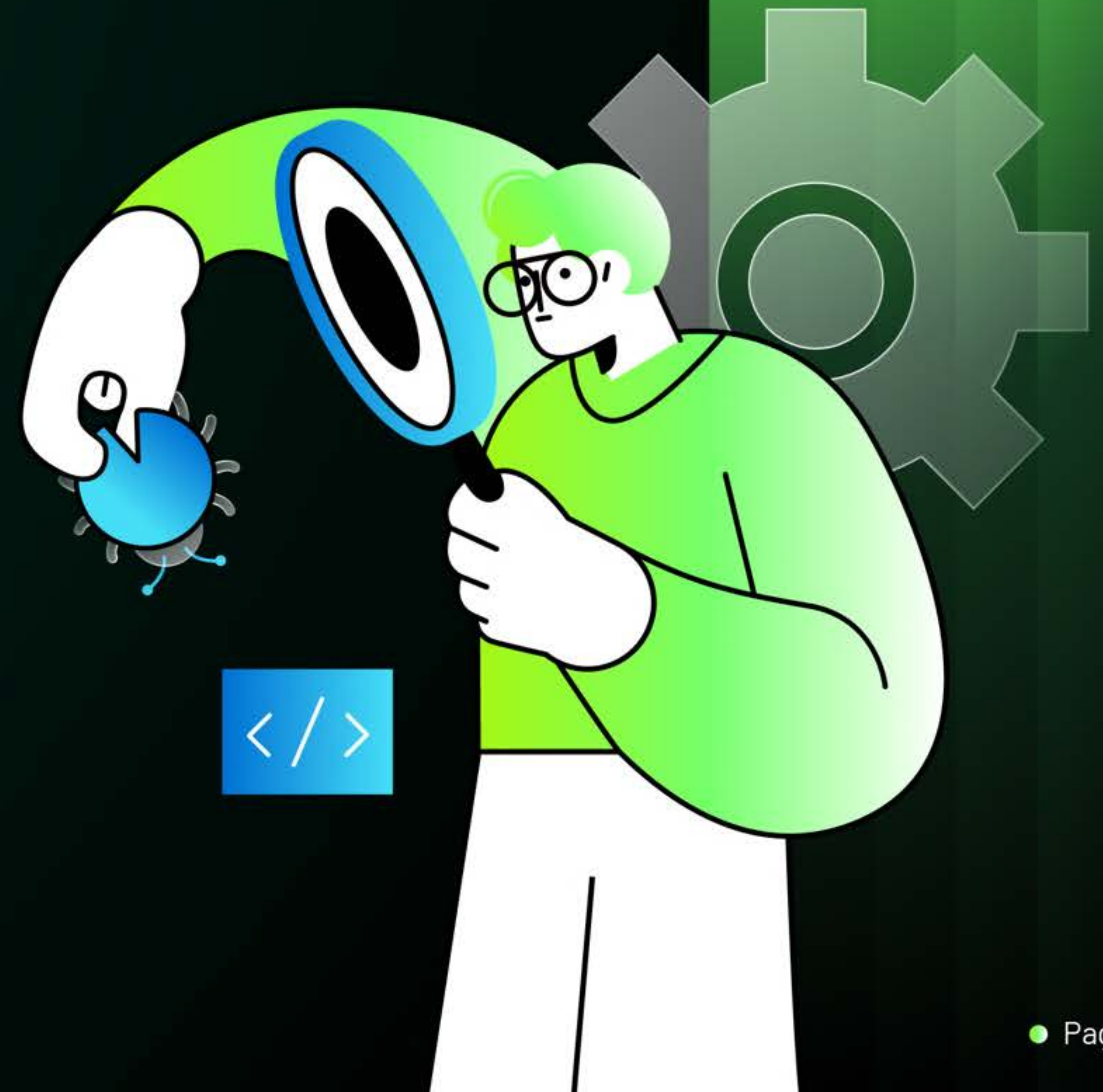
< Billing, Payments, and Notifications >

- Payments: Stripe (US), PayNow / NETS / MoMo (SG/local)
- Notifications: Twilio, WhatsApp Business, Gov.sg alerts (via APIs)
- Telehealth Comms: WebRTC, Agora, Vonage for low-latency video and chat

Compliance & Security

At Saigon Technology, our security and compliance solutions protect your patients and your reputation.

- 📍 **Global Compliance:** Adheres to HIPAA (US), HITECH, PDPA (Singapore), GDPR (EU), meeting global standards for worry-free operations.
- 📍 **Top-Tier Security:** AES-256 encryption, Zero Trust Architecture, HashiCorp Vault, and AWS KMS safeguard data with uncompromised protection.
- 📍 **Secure Access:** OAuth 2.1, SSO, and MFA validate only authorized users access sensitive information, custom for doctors, nurses, and staff.
- 📍 **Transparent Accountability:** Audit trails and role-based access support MOH-licensed facilities and insurers, maintaining trust and compliance.



#2

FINTECH

In the high-stakes world of fintech, every second counts. Saigon Technology brings proven expertise in software development for fintech innovators, from neobanks and payment platforms to lending apps and more. You're racing against compliance hurdles, legacy system roadblocks, and the pressure to launch fast in a competitive market.

We don't just build software, we fuel your ambition with secure, scalable, and innovative solutions. Let's redefine what's possible, together.



#2

Personal Loans Application

Compliance & Security

- ▶ Adhered to GDPR guidelines and industry best practices for personal data protection
- ▶ OAuth 2.1, token-based authentication, secure secrets management via AWS Parameter Store
- ▶ Maintained full audit trails for verification, underwriting, and loan servicing processes

The screenshot displays a web application for a personal loan. It is divided into two main sections: 'Your application status' on the left and 'Here are your loan application details' on the right.

Your application status

Before submitting your loan application, we need to verify a few details. Our team is reviewing everything in the background, and your application will either move forward or we'll request any additional information if needed. Be sure to check back for updates on your status.

Complete your identity verification

Upload your social security card

Documents Uploaded: ssn.png

Complete your income verification

Upload your most recent Form 1040

Documents Uploaded: form-1040.pdf

Your information is safe and secure. We use bank-level security and 256-bit encryption.

Here are your loan application details

Featured offer

Monthly Payment
\$321.51 / Month

APR	11.2%
Loan Offer	\$10,000.00
Origination Fee	\$300.00
Interest Rate	9.5%
Term	36 Months
Total	\$9,700.00

* This offer is valid for up to 90 days and may change with credit approval and underwriting. For details, see our [estimated payment and offer term disclaimers](#).

[Switch offer](#)

Our Fintech Capabilities

We create cutting-edge technology that powers fintech success

Digital Payments

Developing secure and scalable payment solutions (e.g., mobile wallets, online payment gateways)



Lending Platforms

Custom software for peer-to-peer lending, micro-lending, and credit scoring systems



Blockchain & Cryptocurrency

Blockchain solutions for secure transactions, smart contracts, and crypto-wallets



Insurtech

Real-time vital signs from Innovative technology solutions for the insurance industry, such as automated claims processing, AI-driven risk assessment.



Regulatory Compliance (KYC/AML)

Know-Your-Customer (KYC) and Anti-Money Laundering (AML) processes, ensuring compliance with local and international regulations



Investment & Wealth Management

Platforms for managing investments, portfolio analysis, robo-advisory solutions



Technology & Compliance

< Frontend (Web & Mobile Interface) >

Frameworks

ReactJS, Next.js, Blazor (for web apps, C#-based)

Styling

Styled-components (for React)

Visualization & Reporting

Power BI Embedded (for reports and dashboards)

Real-time Communication

SignalR (for ASP.NET Core apps), WebSockets (general real-time support)

< Authentication & Access Control >

Protocols and Standards

- JWT-based Cookie authentication
- OAuth 2.1 + OpenID Connect
- Custom Claims-based access (application-specific roles/permissions)

Authentication Services

- AWS Cognito (cloud-based auth management)
- IdentityServer4 (for .NET Core apps)

< Backend (Application Logic) >

Languages & Frameworks

- Java Core 18 (general-purpose backend development)
- Spring Boot + Spring Security + JPA (Java backend microservices)
- ASP.NET Core + ASP.NET Core Web API (C# backend services)
- Python (Airflow - DAG and data orchestration)

API Architecture

- RESTful APIs
- GraphQL
- gRPC (high-performance communication between services)

Event & Message Processing

- Apache Kafka (event streaming)
- RabbitMQ / MassTransit (message queues)
- Event Sourcing (design pattern for capturing changes)

< Data & Storage >

Relational Databases

- Azure SQL Database (transactions, portfolio)
- SQL Server Always On (high-availability transaction storage)
- PostgreSQL (settlement instructions)

NoSQL & Specialized Storage

- Azure Cosmos DB (client records, trade data)
- AWS DynamoDB (verification results)

Caching Systems

Redis (real-time data caching)

Search

Elasticsearch (search over financial/client data)

File & Report Storage

AWS S3 (storing files like PDFs, images)

Compliance & Security

Saigon Technology protects your fintech solutions with world-class security and compliance at every step.

Data Protection:

- SSL/TLS: ironclad security for every transaction and data exchange
- Privacy Standards GDPR: keep user data protected globally
- PCI-DSS: bulletproof compliance for payment processing

Regulatory Compliance:

- KYC/AML: streamline processes, meeting global and local regulations with ease
- Open Banking - EU-compliant solutions: enable secure, interoperable platforms

Access & Authentication:

OAuth 2.1, AWS Cognito, IdentityServer4: robust, user-friendly access control



Development Process





SAIGON TECHNOLOGY CASE STUDY

#1

HEALTHCARE PROJECT

Executive Overview

- ▶ **Industry:** HealthTech, Chronic Care Management
- ▶ **Engagement Model:** Offshore Development Center (ODC)
- ▶ **Deployment:** US-based clinics and hospitals using integrated EHR systems
- ▶ **Duration:** Ongoing since 2021
- ▶ **Project Summary:** AxiaGram is a HIPAA-compliant telemedicine platform that simplifies remote consultations, messaging, and chronic care for US physicians and care teams. It integrates with Electronic Health Records (EHR), boosting clinical efficiency and patient outcomes.

Business Needs

- ▶ Deliver cost-effective development while scaling the platform for growing demand
- ▶ Enable secure, user-friendly remote consultations with voice-driven documentation
- ▶ Integrate smoothly with hospital EHR systems for streamlined workflows

Technologies Used

- ▶ .NET Core, Angular, Azure
- ▶ HL7 integration, Voice AI, Agora, Wowza
- ▶ HIPAA-compliant infrastructure

#1

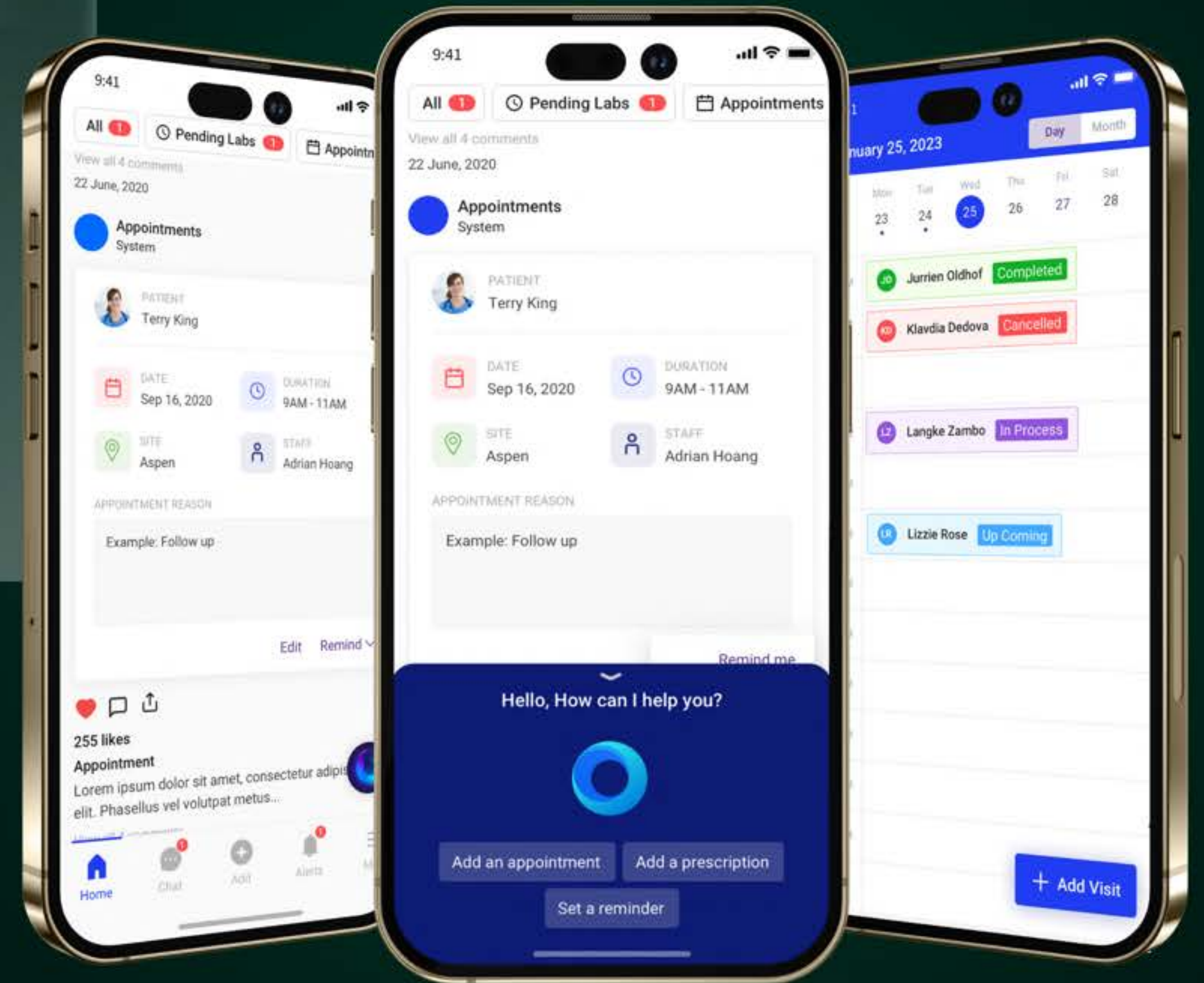
AxiaGram - AI-Powered EHR Companion App

Core Features

- ▶ Video consultations with secure login for safe patient-doctor connections
- ▶ Voice-controlled note-taking powered by AI
- ▶ Secure internal messaging for care teams
- ▶ Electronic Visit Verification (EVV) with geo-tagging and digital signature for trusted care tracking

Highlights & Challenges

- ▶ Integrated with US hospital EHR systems for smooth workflows
- ▶ Handled over 6 million medical records with precision and security
- ▶ Achieved real-time video streaming and casting (Agora + Wowza) for reliable consultations



#1

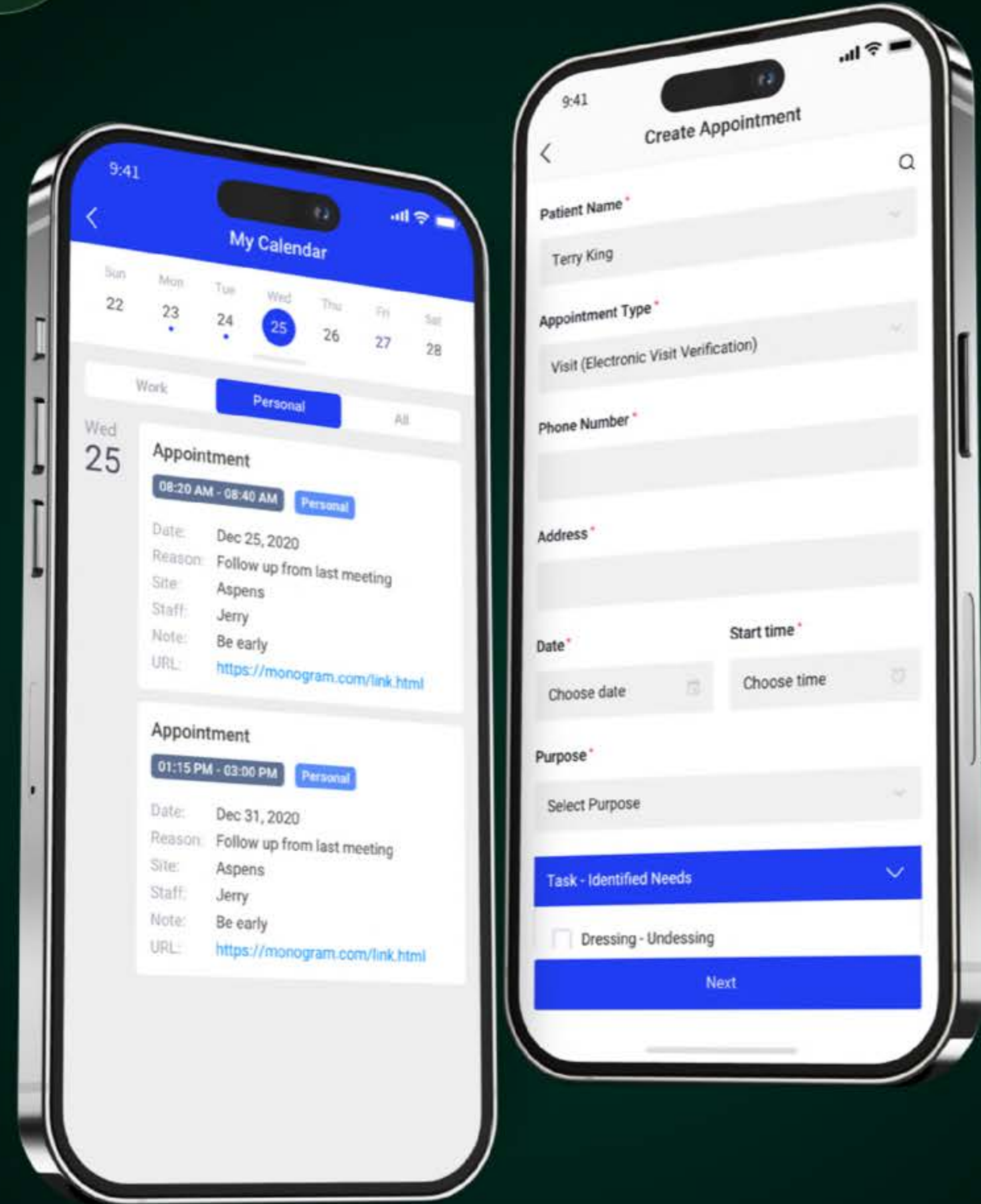
AxiaGram - AI-Powered EHR Companion App

Compliance

- ▶ Fully HIPAA-compliant to protect patient data and uphold medical data privacy rights in the US
- ▶ AES-encrypted data in MySQL, keeping sensitive information secure yet accessible

Impact

- ▶ Cut development time by 40%, delivering faster results without compromising quality
- ▶ Built a strong, ongoing partnership with steady \$70K monthly invoicing
- ▶ Enhanced quality of care and communication for chronic patients



Executive Overview

- ▶ **Industry:** General Health Services
- ▶ **Engagement Model:** Offshore Development Center (ODC)
- ▶ **Scope:** End-to-end digital platform for outpatient care
- ▶ **Deployment:** Nationwide (multi-location clinics)
- ▶ **Duration:** Ongoing since 2022
- ▶ **Project Summary:** This platform supports patients to book health screenings, attend teleconsultations, review lab reports, and manage follow-ups. It connects patients, doctors, labs, and delivery services via an all-in-one connected ecosystem, which is smoother, more efficient care delivery.

Business Needs

- ▶ Automate screening and consultation processes to save time and reduce errors
- ▶ Provide multi-channel communication with instant alerts for patients and providers
- ▶ Connect to external lab and delivery systems for a cohesive workflow

Technologies Used

- ▶ WebRTC, Stripe, HL7, RESTful APIs
- ▶ Angular, Node.js, PostgreSQL
- ▶ SMS, WhatsApp, and email notification integration



Key Modules

- ▶ Health Screening Booking allows patients to easily book their health screenings online, complete lifestyle surveys, and submit consent forms in a seamless process
- ▶ QR Code Check-in & Payment Reconciliation enables quick check-ins at clinics using QR codes and smooth reconciliation of digital payments for appointments and services
- ▶ The Teleconsultation Flow supports real-time video and chat consultations, along with efficient prescription management
- ▶ Lab Integration (HL7) automates the connection to systems and PDF report generation

Smart Alert System

- ▶ Critical Value Flags automatically detect and highlight important lab results
- ▶ Multi-Channel Follow-up Alerts send timely reminders to patients through various channels, including email and SMS

Admin Dashboard

- ▶ Teleconsultation Analytics & Insights provide comprehensive analytics and operational insights for managing teleconsultations effectively
- ▶ Patient & Doctor Management simplifies the management of patient and doctor records across multiple locations

Highlights & Challenges

- ▶ Real-time data exchange with lab systems through HL7 integration
- ▶ Multi-channel alerting to flag abnormal lab results and prompt timely action
- ▶ Maintained a steady pace of continuous feature releases under Agile delivery model

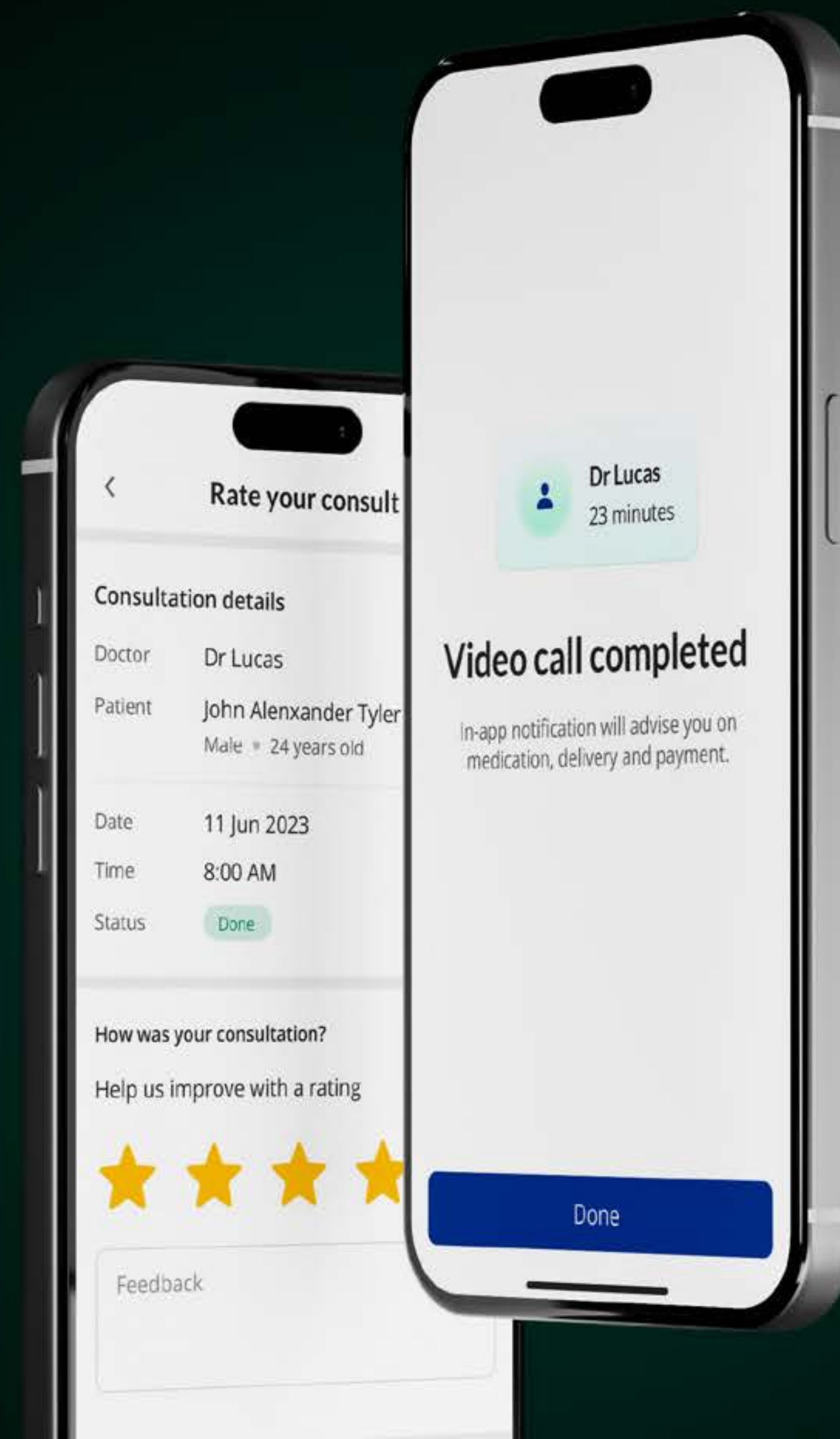


Compliance

- ▶ Patient data privacy aligned with HIPAA and PDPA regulations
- ▶ Secured all consultations and health records through end-to-end encryption
- ▶ Stripe integration for secure healthcare payment processing

Impact

- ▶ Streamlined more than 50,000 patient interactions each month
- ▶ Improved care continuity and patient engagement
- ▶ Reduced missed follow-ups through automated reminders



Executive Overview

- ▶ **Industry:** Preventive Healthcare
- ▶ **Engagement Model:** Offshore Development Center (ODC)
- ▶ **Deployment:** Used across clinics and corporate programs in Southeast Asia
- ▶ **Duration:** Ongoing since 2022
- ▶ **Project Summary:** An all-in-one mobile health platform lets individual users and corporate clients easily book comprehensive health screenings, manage results, and track follow-ups. It supports various types of screenings, including home-based, executive, and in-clinic options.

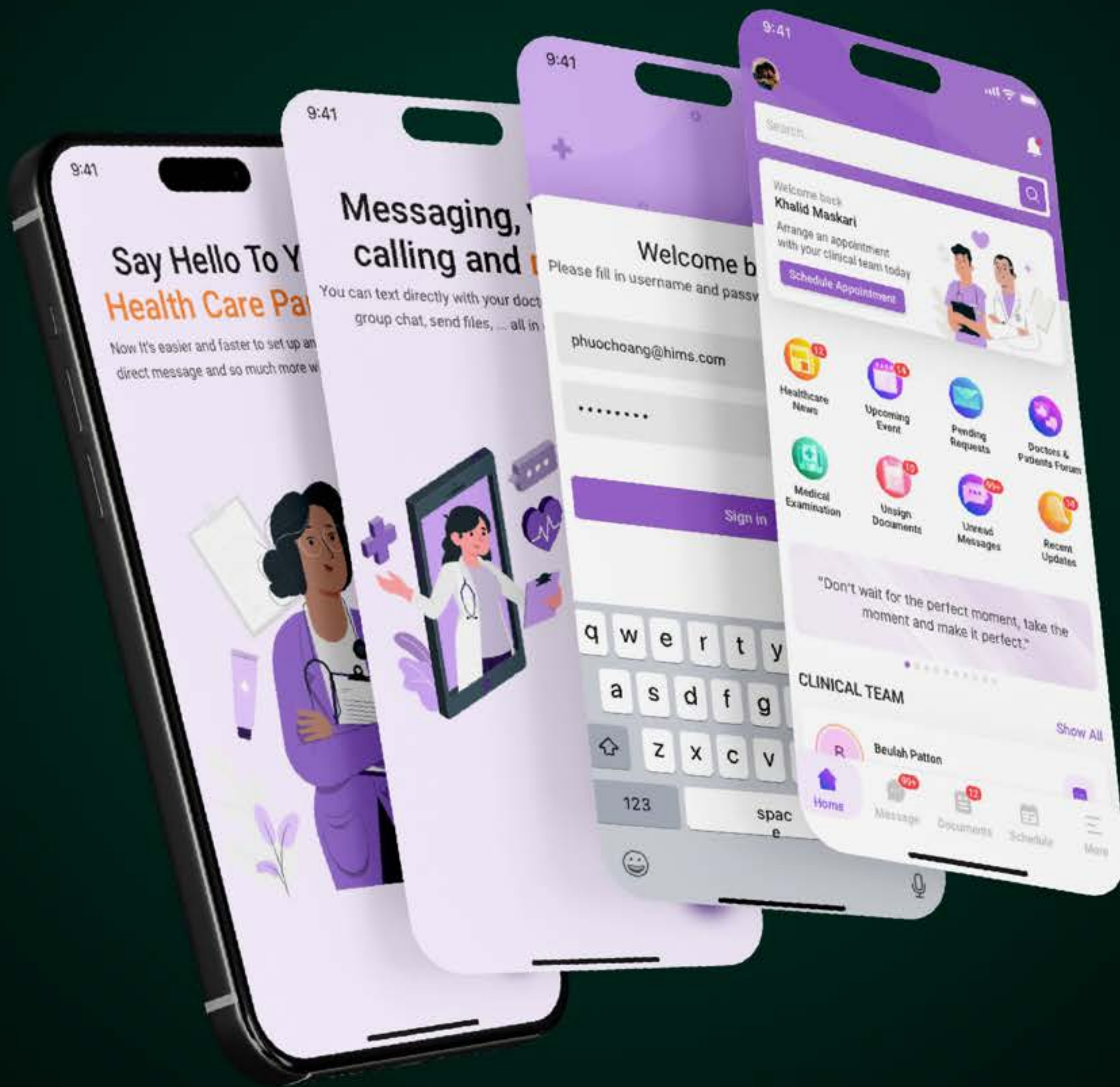
Business Needs

- ▶ Create a single app that serves multiple user types with ease
- ▶ Streamline end-to-end screening and consultation management for efficient care delivery
- ▶ Enhance patient engagement by self-service features for better accessibility and convenience

Technologies Used

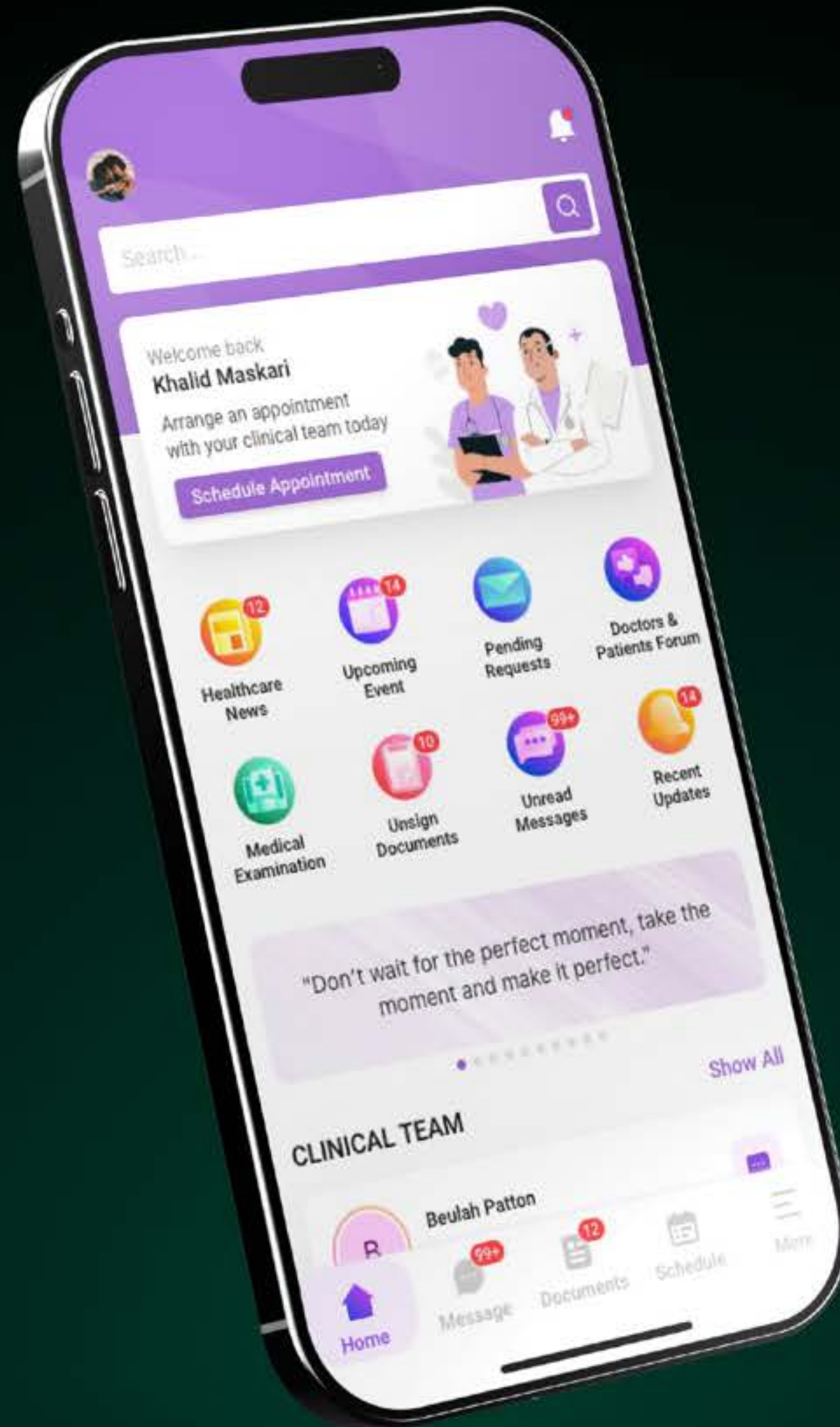
- ▶ React Native, Node.js, Firebase, PostgreSQL
- ▶ QR code, PDF report generation, Stripe payment integration





Core Features

- ▶ Corporate screening, where employees can book screenings using a company code and fill out custom survey forms
- ▶ Personal screenings for executive, clinic, and home-based options, with the ability to add optional tests
- ▶ Quick check-in using QR codes, along with digital consent and lifestyle survey completion
- ▶ Easy follow-up bookings for any pending radiology tests, procedures, or vaccinations



User Experience

- ▶ A health dashboard displaying test result charts and alert notifications for important updates
- ▶ Trend tracking over time for various health indicators to monitor progress
- ▶ Mobile-first design for smooth navigation

Highlights & Challenges

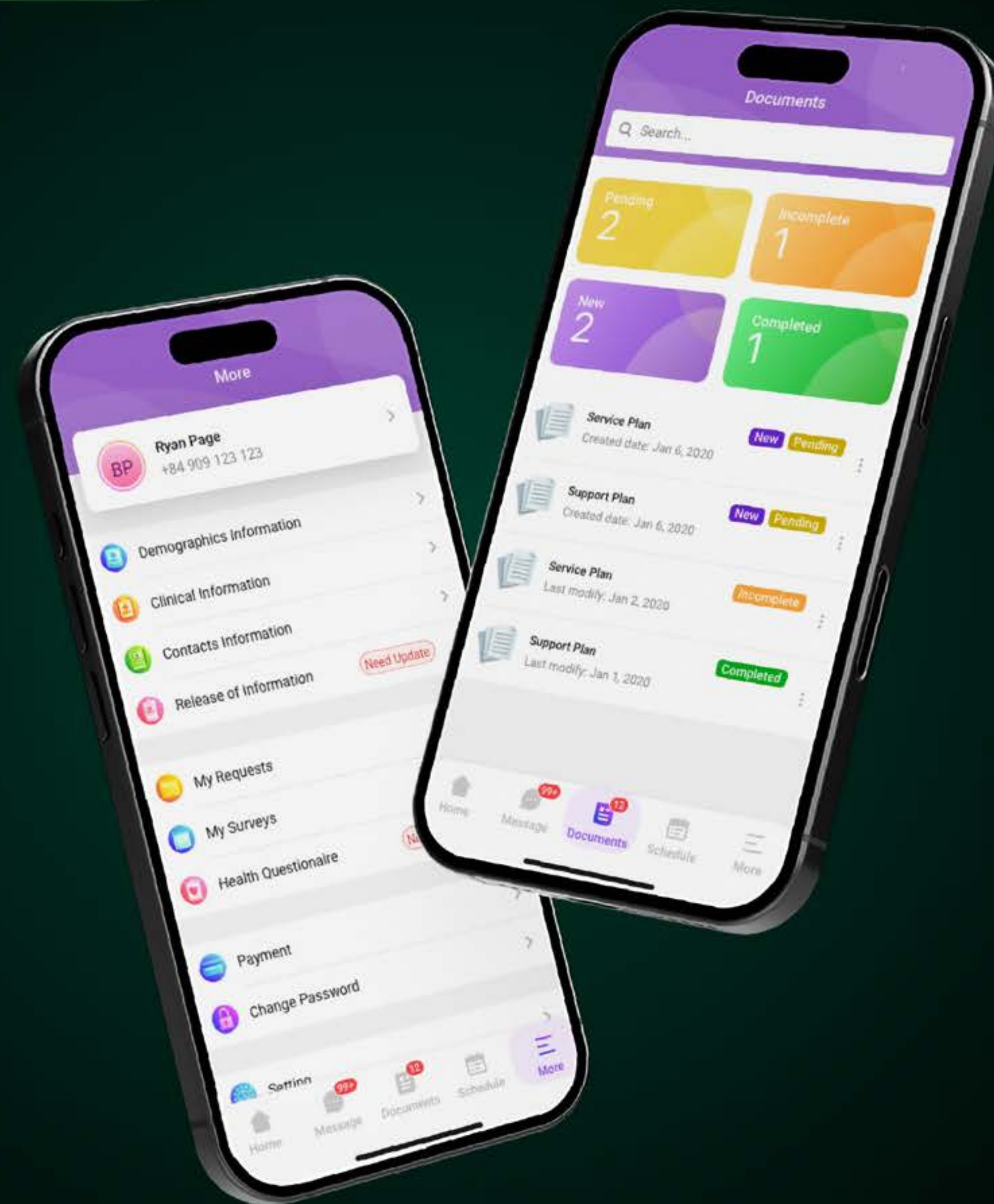
- ▶ Handled distinct workflows for corporate and personal users
- ▶ Support for appointment editing, cancellation, and rescheduling
- ▶ Integrated dynamic pricing and refund logic based on screening changes

Compliance

- ▶ Compliant with regional data protection laws, including PDPA (Singapore)
- ▶ Secured health records and reports using AES-256 encryption
- ▶ Enabled secure payments and auditability through Stripe integration

Impact

- ▶ Used by thousands of users every month
- ▶ Enabled faster, paperless check-in and personalized process for both patients and providers
- ▶ Centralized medical records and improved user compliance and better care coordination



Executive Overview

- ▶ **Industry:** Eldercare, Digital Health
- ▶ **Engagement Model:** Fixed-Scope Model
- ▶ **Scope:** Mobile and IoT-enabled health monitoring app for seniors
- ▶ **Deployment:** Home-based care systems and assisted living support
- ▶ **Duration:** 6 months
- ▶ **Project Summary:** This mobile health tracking app supports elderly users and their caregivers by connecting with Bluetooth health devices. It offers real-time anomaly detection, instant notifications, and clear visualizations of health trends.

Business Needs

- ▶ Provide continuous monitoring of key health vitals to ensure the well-being of elderly users
- ▶ Provide instant alert system for abnormal readings to enable early intervention
- ▶ Enable caregivers and family members to stay involved by sharing important health data

Technologies Used

- ▶ React Native, MongoDB, BLE (Bluetooth Low Energy)
- ▶ Secure pairing & AES encryption for data
- ▶ PDF export and email sharing of health reports

System Capabilities

- ▶ Interactive charts with color-coding for health trends and anomaly detection
- ▶ Smart alerts for caregivers and health professionals
- ▶ In-app personalized insights and recommendations

Vitals Monitored

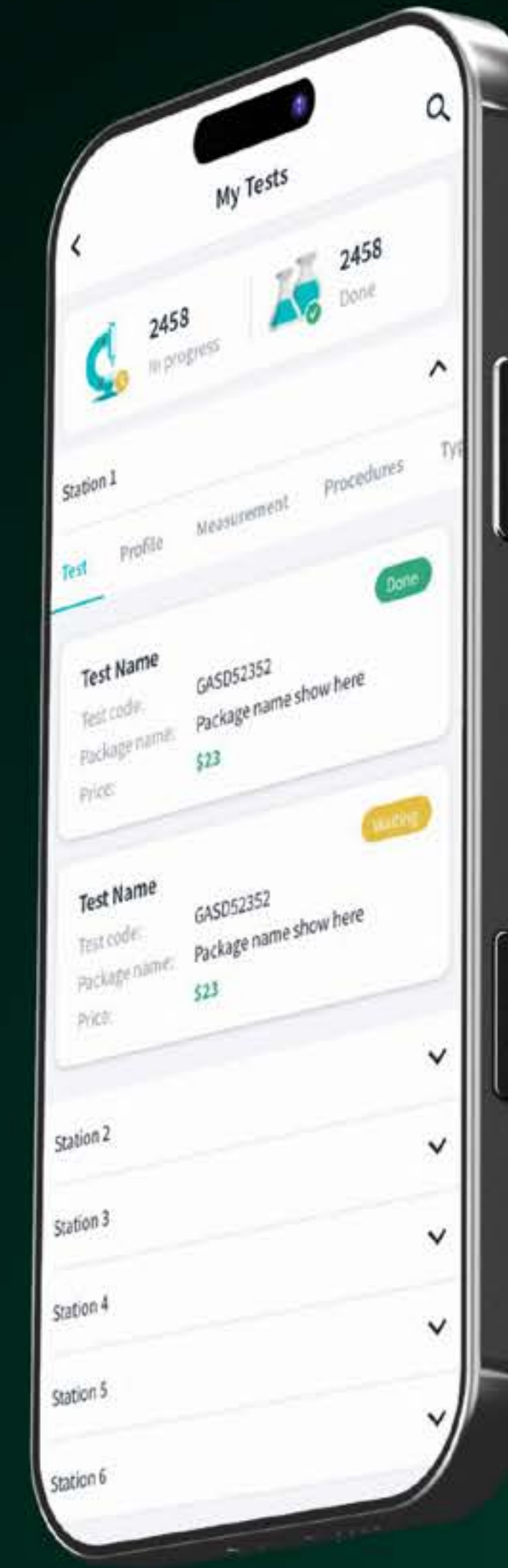
- ▶ Monitoring of SpO2, heart rate, body temperature, blood pressure, and weight
- ▶ Device-based or manual data entry options

Integration

- ▶ Bluetooth Low Energy (BLE) smart health devices with secure real-time synchronization
- ▶ Admin dashboard for remote patient monitoring

Highlights & Challenges

- ▶ Enabled pairing and real-time sync with multiple types of BLE health devices
- ▶ Designed UX specifically for elderly users with large fonts and simplified navigation
- ▶ Built multi-tier access control for family, caregivers, and medical staff

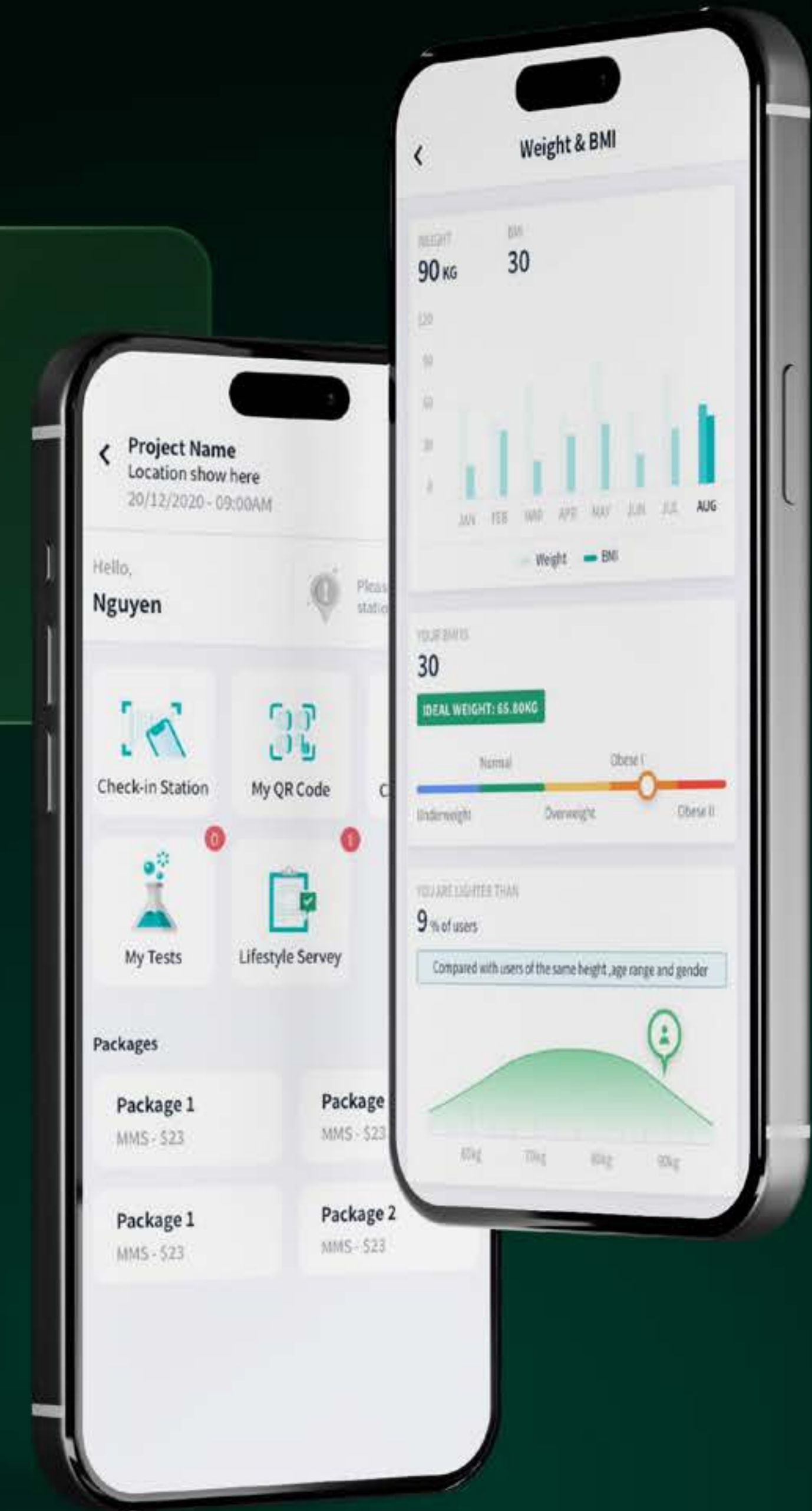


Compliance

- ▶ Secured all data transmission and storage with AES-256 encryption
- ▶ Followed HIPAA-aligned best practices for remote health monitoring
- ▶ Role-based access control to manage permissions across different user types

Impact

- ▶ Improved response time during health emergencies
- ▶ Empowered elderly individuals to take control of their own health
- ▶ Provided peace of mind to families and healthcare providers through real-time monitoring and alerts



#2

FINTECH PROJECT

Executive Overview

- ▶ **Industry:** Fintech
- ▶ **Engagement Model:** Offshore Development Center (ODC)
- ▶ **Deployment:** US Market
- ▶ **Duration:** 2+ years
- ▶ **Project Summary:** The project delivers a full-scale financial services technology platform for wealth managers, brokers, and custodians. It includes portfolio management, trading, fund operations, broker management, custodian services, and client services.

Business Needs

- ▶ Optimize investment strategies with real-time analytics and tax-efficient management
- ▶ Ensure low-latency, compliant trade flows with reliable risk controls
- ▶ Manage fund lifecycles, fees, and compliance efficiently
- ▶ Automate reporting and audit processes
- ▶ Deliver personalized, secure digital onboarding and communications
- ▶ Secure asset safekeeping, settlement, and corporate action management with full audit trails

Technology Used

< Frontend & Visualization >

UI Frameworks

React/TypeScript, Blazor

Reporting

PowerBI Embedded

Interactive Dashboards

Client portfolios, Fund metrics, Broker operations

< Development Tools >

ORM

Entity Framework Core, Dapper

Validation

FluentValidation

Background Processing

Hangfire

CI/CD

Azure DevOps

< Platform Architecture >

Microservices

Azure App Service, Azure Function,
Azure Kubernetes Service, DAPR

Web Framework

ASP.NET Core, ASP.NET Core Web API

Real-time Communication

SignalR, WebSockets

Event Processing

Event Sourcing, Apache Kafka,
RabbitMQ/MassTransit

API Patterns

RESTful APIs, gRPC, GraphQL

< Data & Storage >

Relational Databases

Azure SQL Database, SQL Server Always On,
PostgreSQL

NoSQL & Specialized Storage

Azure Cosmos DB, Redis Cache, Elasticsearch

< Cloud Infrastructure >

Core Services

Azure Batch, Azure Functions, Azure App Service,
Azure Logic Apps

Messaging

Azure Service Bus,
Azure Event Grid

Analytics

Azure Synapse Analytics

Security

Azure Key Vault,
IdentityServer4

Monitoring

Azure Application
Insights



Welcome back
NGUYEN THE TAM

[Sign in with another account](#)

Password



[Forgot password?](#)

Sign in



Sign in with Face ID



Hello from PortWay

Username

you@email.com

Password

Enter password here



☐ Remember me

[Forgot password?](#)

Sign in

Core Features

- ▶ Real-time portfolio management
- ▶ Multi-protocol trading and order management
- ▶ Automated fund NAV calculations, compliance monitoring, and reporting
- ▶ Broker systems with real-time order tracking and commission management
- ▶ Custodian services platform for secure asset safekeeping, corporate actions, and proxy voting
- ▶ Digital onboarding with KYC/AML automation and personalized client reporting
- ▶ An event-driven system that tracks every action for full transparency and easy auditing

Challenges with Solutions

Feature

► Portfolio Management

Challenges

- Handle complex portfolios with many assets
- Ensure data is accurate and up to date
- Support different calculation and reporting methods
- Manage tax and currency issues

Solutions

- Azure Batch for distributed processing
- Event Sourcing keeps consistent data history
- Materialized Views for fast access to pre-computed metrics
- Configurable Calculation Engine supporting multiple methodologies
- Microservices for scalable portfolio components
- Tax-Lot Accounting to track holdings and gains at the lot level
- FX Microservice with live rate integration for currency accuracy

Challenges with Solutions

Feature

▶ Trading & Order Execution

Challenges

- Find the best place and time to trade
- Keep up with changing regulations
- Handle big trade volumes fast
- Ensure trades go through correctly

Solutions

- Elastic Scaling using auto-scaling infrastructure
- Compliance Rule Engine with full audit trails
- Multi-Protocol Gateway for FIX, REST, and proprietary protocols
- Real-Time Risk Engines with pre-trade checks
- Automated Reconciliation for faster settlement validation
- Workflow Automation with digital document processing

Challenges with Solutions

Feature

▶ Fund Management System

Challenges

- Calculate fund value accurately
- Manage money in and out of funds
- Handle complex fee setups
- Report to investors on time

Solutions

- Multi-Source Pricing Aggregation with vendor reconciliation
- Liquidity Forecasting Module for redemptions
- Configurable Fee Engine with accrual support
- Real-Time Compliance Monitoring with alerts
- Automated Reporting Framework for templated reports
- Drift Detection Algorithms with rebalancing insights
- Manager Allocation System tracking tools

Challenges with Solutions

Feature

 Custodian Services Platform

Challenges

- Keep assets safe and secure
- Minimize settlement failures and delays
- Manage different global settlement practices
- Maintain consistency with external parties and systems
- Handle tax and voting rights

Solutions

- Continuous Reconciliation Engine for real-time management
- Market Practice Repository for market-specific processes
- Voting Platform Integration for managing entitlements
- Tax Treaty Engine with jurisdiction-aware logic

Challenges with Solutions

Feature

► Broker Management System

Challenges

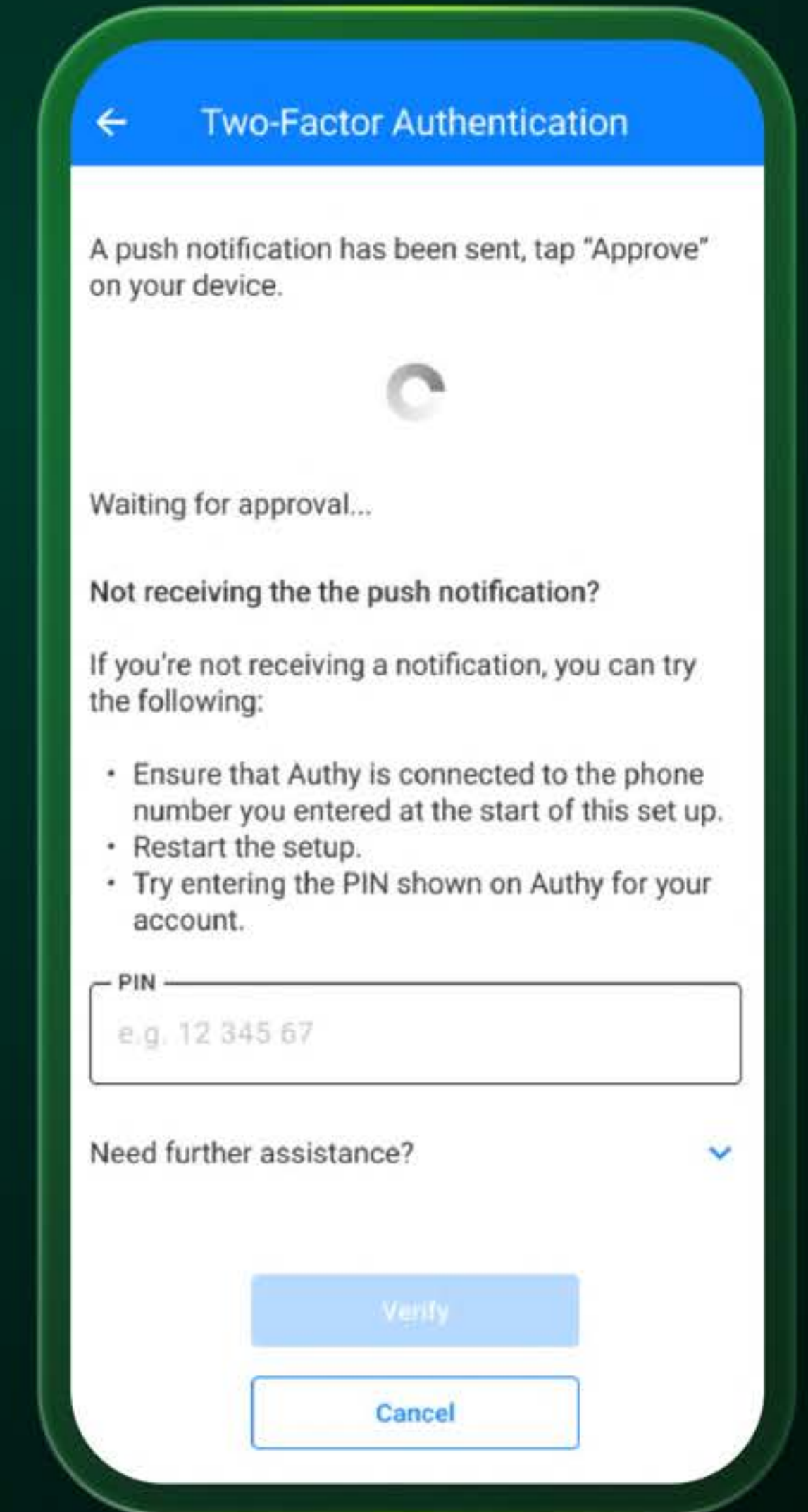
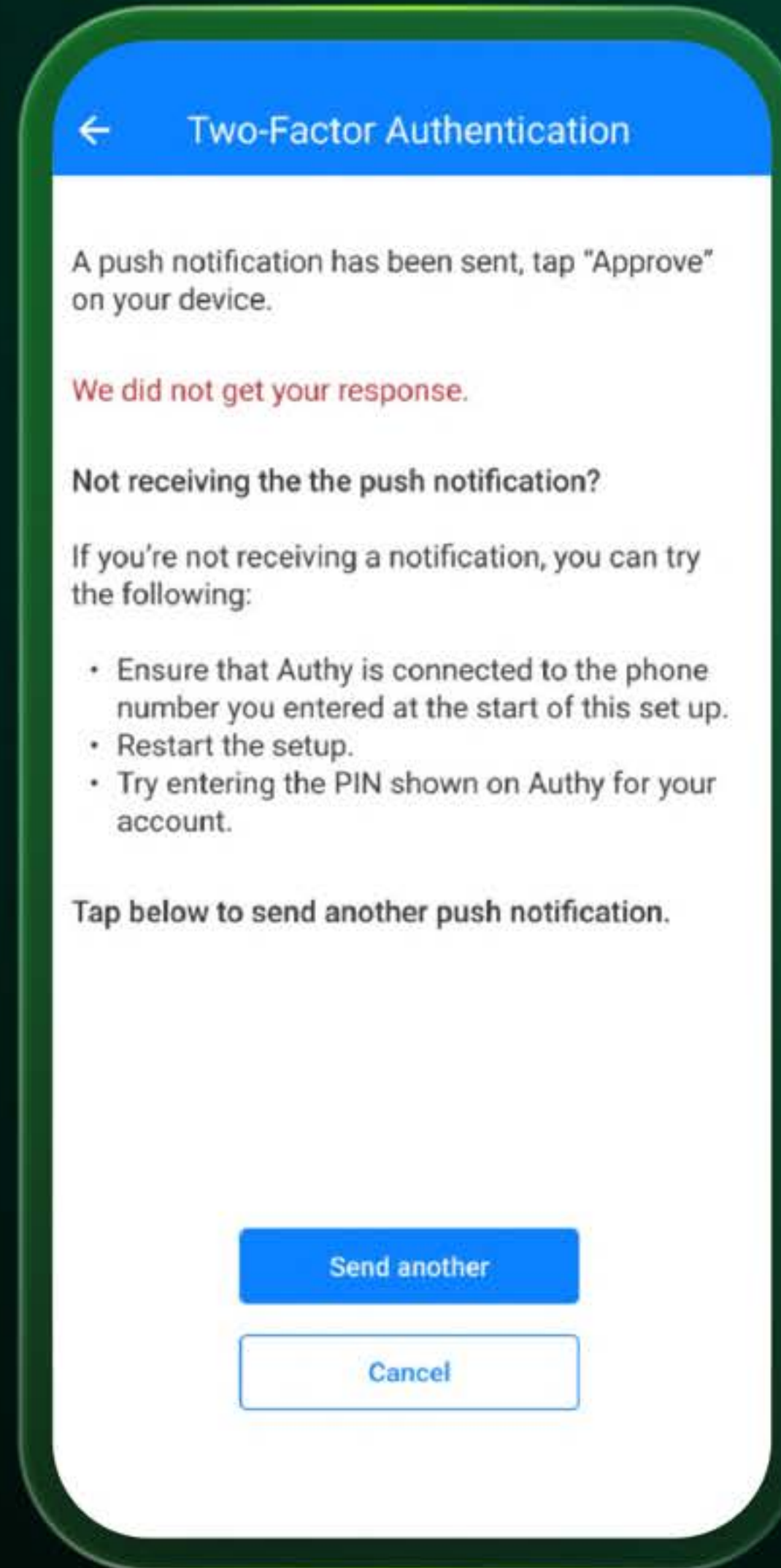
- Prove best trade execution
- Track commissions and fees
- Manage different client levels
- Track orders from placement to settlement
- Meet transaction reporting requirements
- Keep communication compliant
- Diverse asset classes with different mechanics

Solutions

- TCA Tools to benchmark and analyze execution quality
- Commission Calculation Engine with override logic
- CRM Integration with tier-based controls
- Distributed Transaction Tracking for status visibility
- Automated Regulatory Reporting meeting transaction requirements
- Secure Messaging with encryption and compliance audit logs
- Asset Class Adapters for each asset type

Compliance & Security

- ▶ Full GDPR and data protection compliance for client data
- ▶ Automated regulatory reporting to financial authorities
- ▶ Secure client communications with complete history tracking
- ▶ Tax treaty engines for cross-border investment scenarios ensuring accurate withholding



Executive Overview

- ▶ **Industry:** Fintech
- ▶ **Engagement Model:** Offshore Development Center (ODC)
- ▶ **Deployment:** US Market
- ▶ **Duration:** 3+ years
- ▶ **Project Summary:** A comprehensive Loan Management Solution supports the full lending lifecycle, from customer onboarding and identity verification to underwriting, disbursement, repayment tracking, fraud detection, and collections management.

Business Needs

- ▶ Automate and manage the complete loan lifecycle to improve speed, accuracy, and user experience
- ▶ Implement real-time fraud detection mechanisms to reduce financial risk
- ▶ Verify identities, employment, income, and bank accounts
- ▶ Align processes with industry-standard security protocols
- ▶ Use AI and machine learning to support underwriting and credit risk assessment

Technology Used

< Digital Experience Platforms >

Frontend

Next JS, Styled-component, ReactJS

Backend

Java, Spring Boot

Cloud

AWS

< Data & Storage >

Databases

AWS DynamoDB, Redis

File & Report Storage

AWS S3: Storing PDF, XML, Image

Data Pipelines & Analytics

- Apache Kafka
- Integration with Oscilar, GIACT, LoanPro

< Core Backend Technologies >

Languages & Frameworks

- Java Core version 18
- React JS, Next JS
- Java Spring Framework (Spring Boot, Security, JPA)
- Python (Airflow)
- AWS

API Architecture

- RESTful APIs, GraphQL
- gRPC
- Message Broker via Kafka
- API documentation via Swagger / Postman

Authentication & Access Control

- JWT-based cookie
- OAuth 2.1 (OpenID Connect)
- Custom claims

< Cloud-Native Infrastructure >

Cloud Providers

- U.S.: AWS Cloud
- Serverless & CI/CD: AWS Code Build, AWS Code Pipeline, AWS ECS, AWS ECR, AWS Parameter Store, GitHub Actions
- Infra as Code: Terraform
- Authentication and Authorization: AWS Cognito

AI & Making Decision

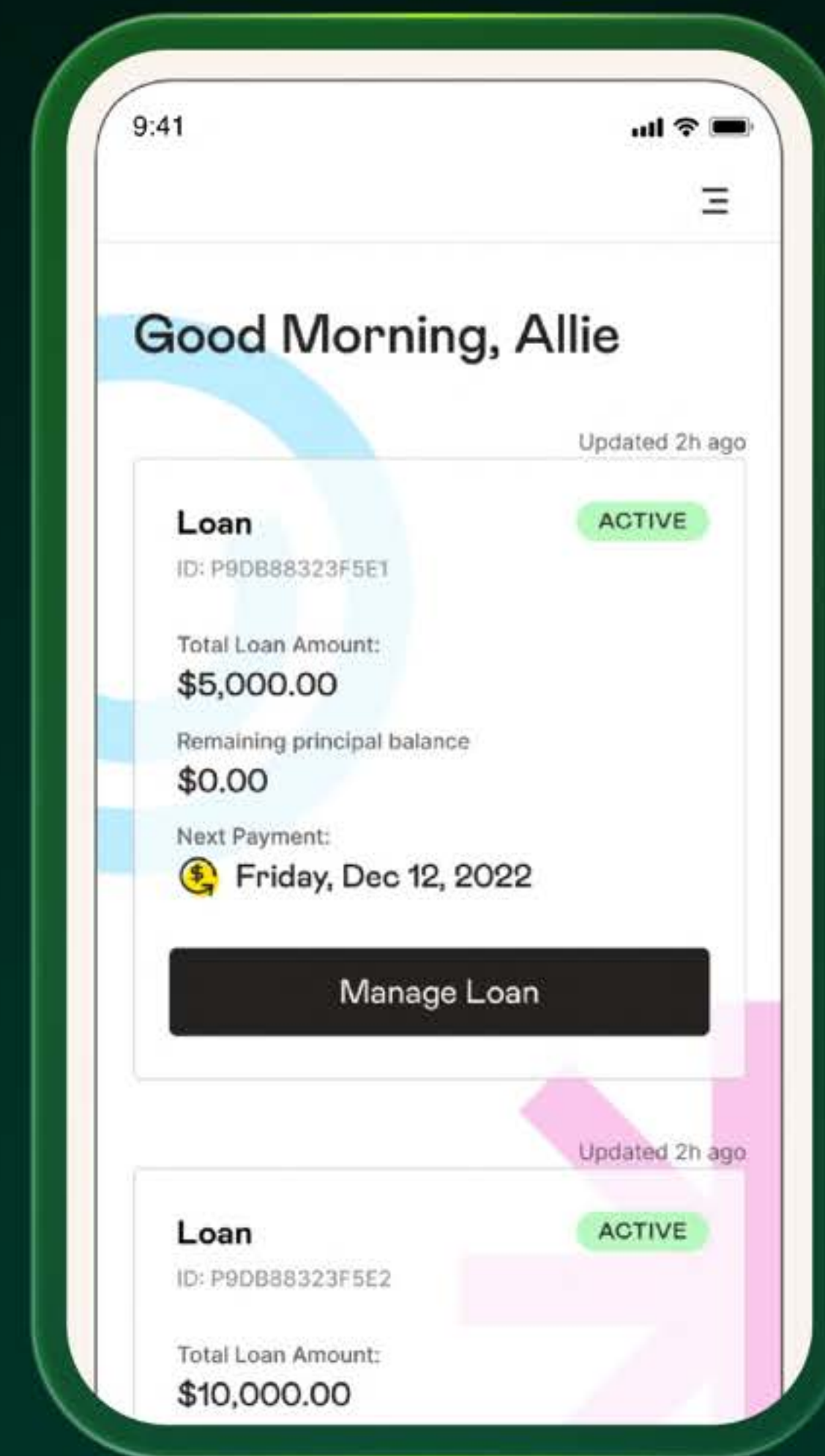
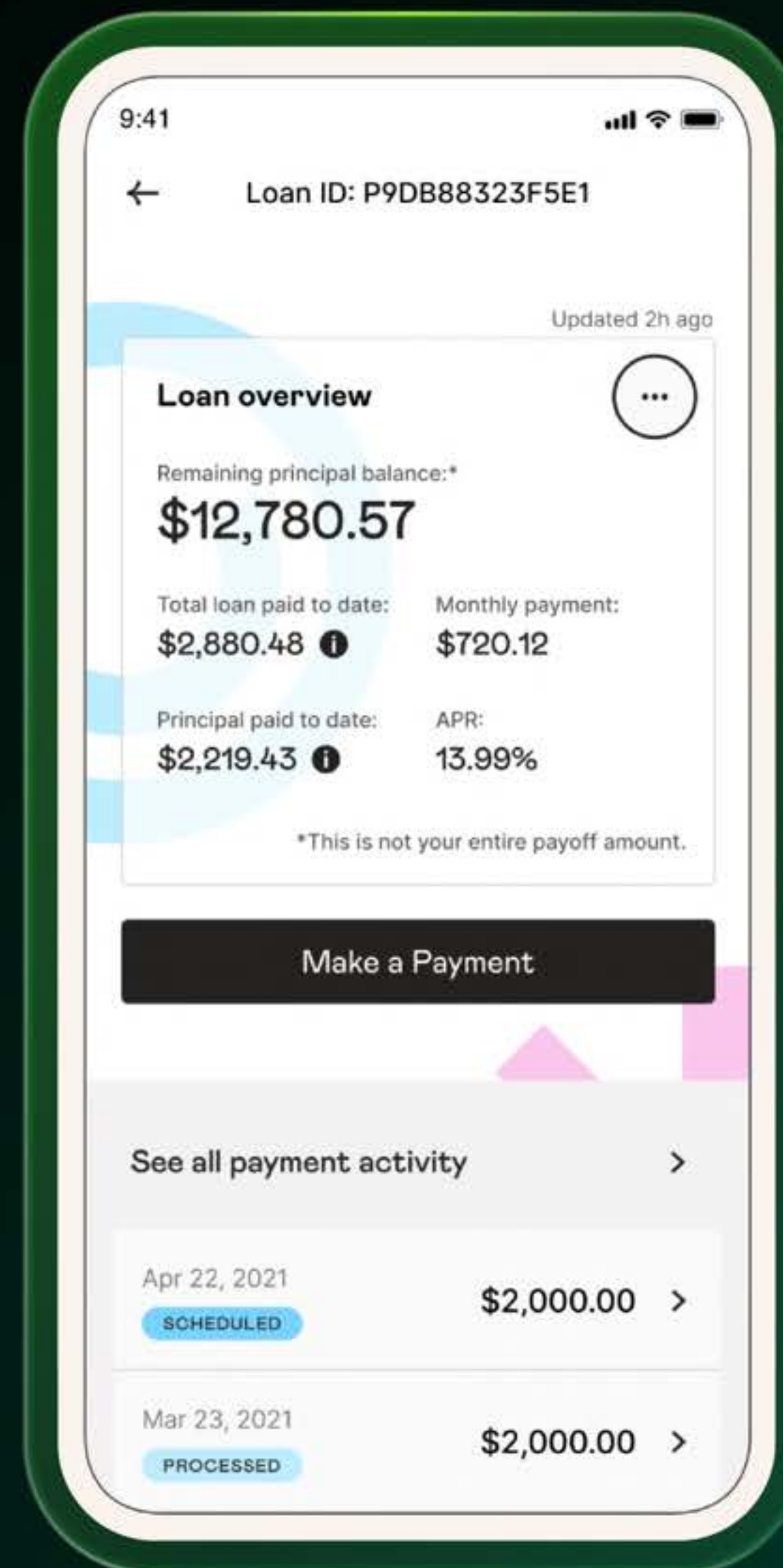
OSCILAR analyses applicant's information and result of verification for making decision

Notifications

AWS SNS, Sendgrid

Core Features

- ▶ Know Your Customer (KYC) to automate document recognition
- ▶ Identity Verification to trusted data verification
- ▶ Employment and Income Verification integrated with Plaid, GIACT, and TALX
- ▶ Real-time Fraud Detection using Oscilar, Equifax
- ▶ Bank Account Verification linking with Plaid and GIACT validation
- ▶ Loan Management System with full lifecycle support using LoanPro
- ▶ AI-powered credit risk assessment using Oscilar for business rule customization



Challenges with Solutions

Feature	Challenges	Solutions
► Fraud Detection	- Complex decision logic - Custom rules needed per region - Poor data quality - Misalignment across data sources	- Review Oscilar's decision logic for transparency - Build a reliable data pipeline - Combine Oscilar scores with internal rules - Integrate Equifax data into unified risk scoring
► Information Verification	- Data mismatches between sources - Slow third-party API responses - Privacy and compliance risks	- Fallback on source failure; retry with corrected input - Normalize and clean data before sending - Encrypt all data and follow privacy laws
► Employment and Income Verification	- Different data formats from Plaid, GIACT, TALX - Not all employers supported - Users are hesitant to share data - API delays or failures	- Standardize incoming data formats - Use multiple sources and fallback options - Communicate with clear privacy and security - Retry failed verifications in background

Challenges with Solutions

Feature	Challenges	Solutions
▶ Underwriting & Decision Making	- Hard to explain ML-based decisions - Complex rule configuration - Reliant on accurate input data	- Use Oscilar's logs to trace decisions - Regularly review rules with business teams - Validate and clean all incoming data
▶ Bank Account Linking and Verification	- Users drop off during linking - Inconsistent data across providers - Fraudulent account use	- Offer both Plaid and manual methods - Normalize Plaid/GIACT data formats - Use Oscilar to score account linking risk
▶ Loan Management	- Complex repayment options - Missed customer communications - Need to sync data across systems	- Use LoanPro's flexible loan setup - Send automated alerts/reminders - Integrate LoanPro via API with core systems

Compliance & Security

- ▶ Adhered to GDPR guidelines and industry best practices for personal data protection
- ▶ OAuth 2.1, token-based authentication, secure secrets management via AWS Parameter Store
- ▶ Maintained full audit trails for verification, underwriting, and loan servicing processes

Your application status

Before submitting your loan application, we need to verify a few details. Our team is reviewing everything in the background, and your application will either move forward or we'll request any additional information if needed. Be sure to check back for updates on your status.

Complete your identity verification

Upload your social security card

Documents Uploaded

ssn.png

Complete your income verification

Upload your most recent Form 1040

Documents Uploaded

form-1040.pdf

Here are your loan application details

Featured offer

Monthly Payment
\$321.51 / Month

APR	11.2%
Loan Offer	\$10,000.00
Origination Fee	\$300.00
Interest Rate	9.5%
Term	36 Months
Total	\$9,700.00

* This offer is valid for up to 90 days and may change with credit approval and underwriting. For details, see our [estimated payment and offer term disclaimers](#).

[Switch offer](#)

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Our People

Thanh Pham - CEO of Saigon Technology

Our CEO strives to deliver successful projects that maximize value for clients by clearly establishing project objectives and risks, controlling programs and costs, and proactively managing project teams. As a software outsourcing consultant, he ensures that every project aligns with industry best practices and meets the highest quality standards.

Although our professionals are from a range of IT Software backgrounds, Mr. Thanh also seeks to ensure that they are multi-disciplined and appreciative of the larger market picture of both the IT Software industry and the Client's business that they are serving.

Our People



Khoa Nguyen
Deputy Director 1



Nhat Nguyen
Deputy Director 2



Liem Nguyen
Deputy Director 3

Our People



Thuan Phan
Head of Project Management



Uyen Ha
HR Manager



Thanh Tran
SDC2 Manager



Tri Hoang
IT Manager



Nham Nguyen
QA Manager



Huyen Le
COM Manager



Minh Nguyen
Marketing Manager



Lien Vo
Finance Manager

Our People



Phuc Tran
Program Manager



Phuong Tran
Program Manager



Toan Do
Project Manager



Phu Phan
Project Manager



Ba Pham
Project Manager



Huy Bui
Project Manager



Tien Nguyen
Project Manager



Linh Pham
Software Architect



Quy Truong
Software Architect

Our People



Vien Nguyen
Tech Lead (iOS - Android)



Hong Hoang
Tech Lead (React Native)



Nhut Nguyen
Tech Lead (Java)



Tai Vo
Tech Lead (.NET)



Phuong Bui
Tech Lead (ReactJS, Angular)



Nguyen Tran
Tech Lead (React JS, NodeJS, React Native)



Ngoc Tran
Tech Lead (.NET)



Tien Do
Tech Lead (Angular)



Phong Le
Tech Lead (AI, Python, Data Analyst)

Our People



Can Le
Tech Lead (DevOps)



Khoa Hoang
QC Lead



Hieu Tran Minh
UI/UX Design Lead



Phuoc NguyenHuu
Talent Acquisition Manager



Anh Hoang
Talent Acquisition Manager

Why choose Saigon Technology?

13+

Years of Experience

3

Software
Development Centers

400+

Software Engineers

300+

Clients Worldwide

800+

Projects Delivered

160+

Mobile App
Development Projects

150+

Web Application
Development Projects

85+

Offshore
Dedicated Teams

40+

Developers Transferred
via the BOT Model

Key Advantages

- **Cost-effective solutions** offered by 400+ software engineers at competitive rates in Vietnam
- **Proven track record** with a portfolio of over 800 successful projects across industries and 13 years of experience.
- **Deep domain expertise**, especially in healthcare and fintech workflows.
- **Full IP protection** with Saigon Technology, including strict security policies, NDA agreements, and complete ownership transfer upon project completion.
- **Candidates are available for interviews according to your specific needs**, and a **2-week risk-free trial** to evaluate developers' skills and service quality before making a long-term commitment.
- Agile, **product-thinking teams that work closely with stakeholders** to align vision, enhance collaboration, and accelerate delivery.
- **Adaptive working hours** and reliable collaboration across time zones.
- **Five flexible engagement models** catering to different needs, timelines, and budgets.

How do we deliver benefits to you?

- **The strict hiring process** across 3 development centers accesses to **1% Vietnam's top IT talent**.
- **Ongoing training** in English, tech skills, and management, plus university partnerships to nurture future talent.
- **Developers are fluent in English and familiar with U.S., European, Australian, Southeast Asia and Singaporean cultures**, thanks to experienced working with 300+ clients worldwide.
- **Agile and DevOps practices** accelerate delivery, boost collaboration, and support continuous improvement.
- **Broad expertise** across back-end, front-end, app development, DevOps, and emerging technologies (AI, ML, Blockchain, IoT), with 310+ successful web and mobile apps.
- **Compliance with global standards**, including ISO 9001 and ISO 27001, reflects our commitment to security.
- Adherence to Healthcare/Fintech **compliance & security standards in target markets**.
- **A low turnover rate** and **the Great Place to Work Asia 2023** award demonstrate Saigon Technology's positive work environment.
- **Experienced project managers and tech leads** ensure consistent progress and outstanding project performance.

Trusted by

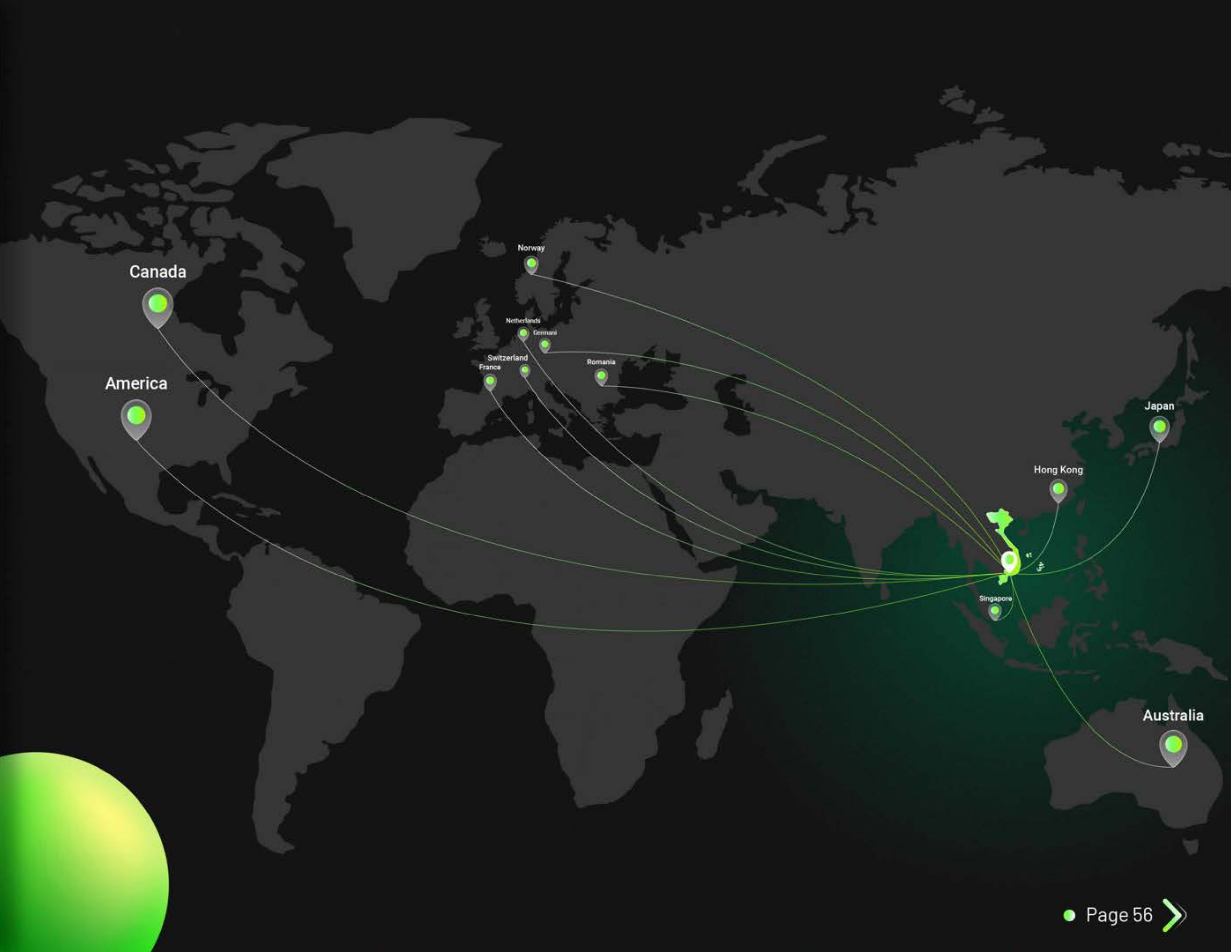
Our clients are located worldwide, especially in the US, Canada, Australia, Germany, Netherlands, Switzerland, Singapore...



Stone Forest



Panasonic





Mr. Paul Upson
Director of ISMS Global Pty, Australia

As the Owner and Director of ISMS Global, Australia. I understand perfectly how hard it is to find a 'support team' of skilled and professional developers to help grow a system. A few years ago, I found Saigon Technology Software (Mr. Thanh Pham (CEO) and his team) and I have never looked back. STS has single-handedly taken ISMs camp management software from a concept on a napkin to an international product used by major companies around the world. If you are looking for a trusted partner to help you, then you should be talking to Thanh Pham.



Mr. Matt Niemeyer
Managing Director APAC - ISMS Global

Being a customer of Thanh's, from the beginning I have been very impressed with Thanh's professionalism and exceptional customer service. Thanh and his team have always provided me with high-quality work at a very reasonable cost and always within the given time frame. I have no hesitation in recommending Thanh.

“ Client Testimonials



Mr. RJ Macasaet
Head of Partnership - DMI Global

I have worked with Thanh on several projects and I admire his professionalism and his dedication to deliver high-quality work. He is responsive when answering emails and calls, as well as making sure that work always gets done on time. I am glad to be working with him and hope to continue working with him.



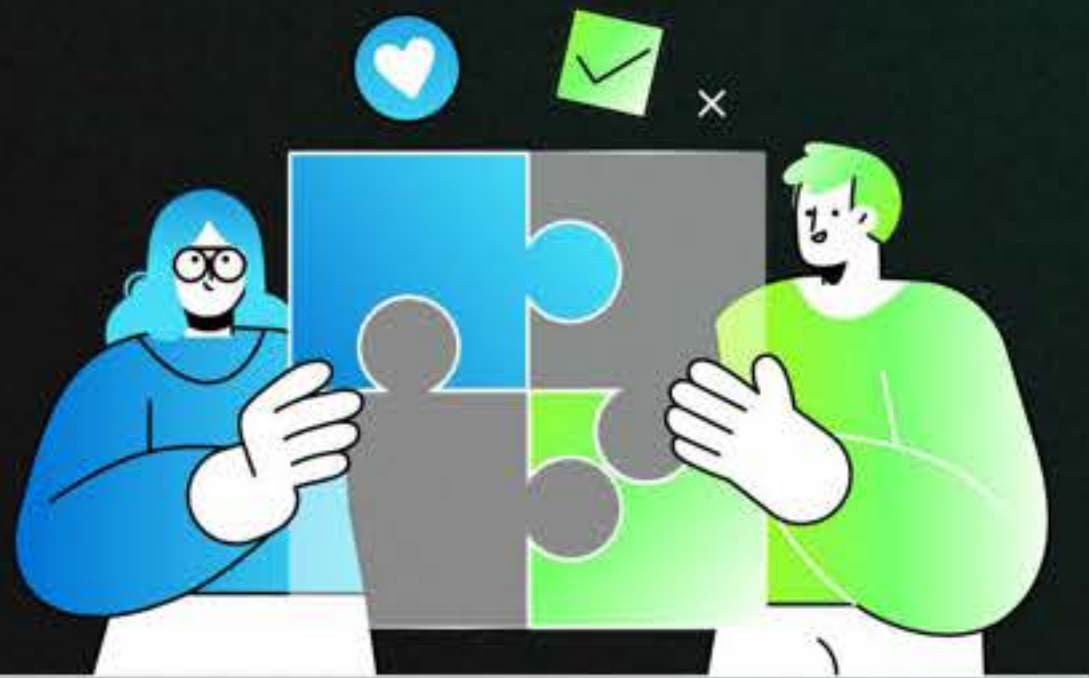
Mr. Kirk Duncan
CEO of The Mobile App Man, Sydney, Australia

I had the opportunity to work with Thanh and his team. What a nice experience, though! It could be said that I was really impressed by his professionalism and his team's enthusiasm. They always asked me to check the right demand and to make sure whether each work point was the best option or not. It was my honor to work with such a great team in Vietnam. Hope to meet them soon in the upcoming time!

Saigon Technology addresses business challenges with 4 flexible engagement models

Staff Augmentation

Our software developers integrated into your team



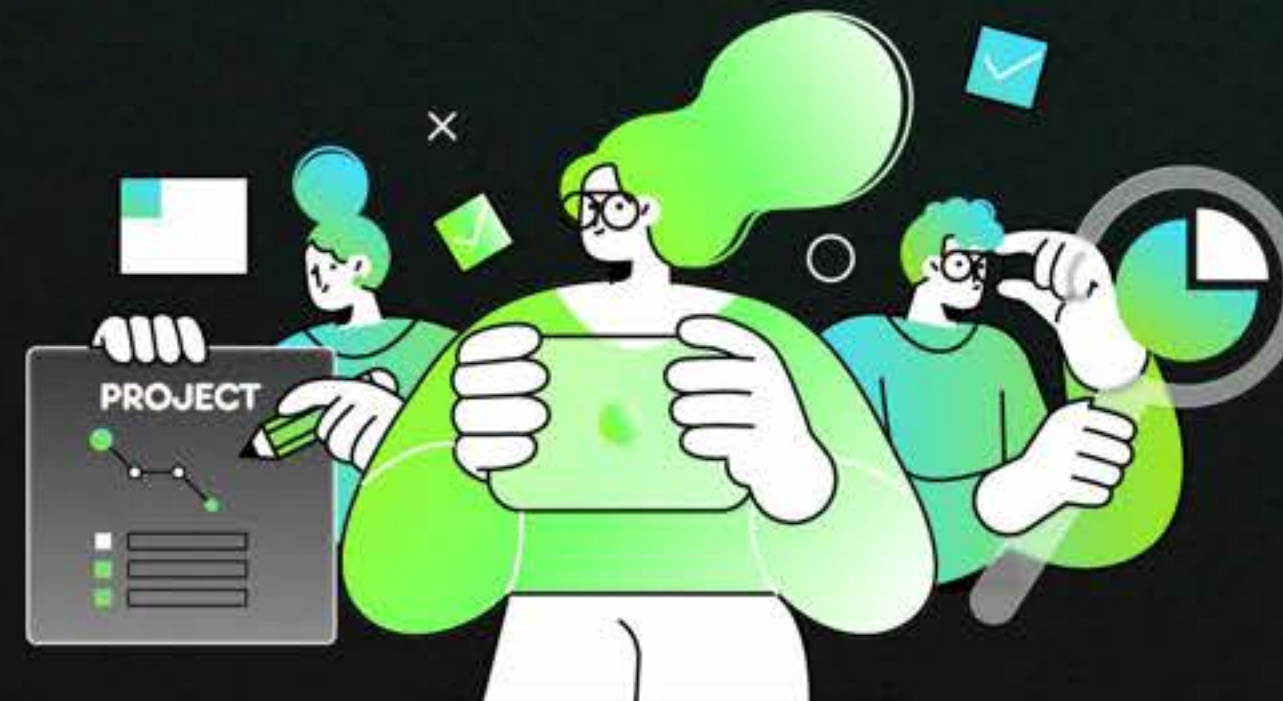
Fixed Price Model

Effectively manage your budget with fixed costs and a clear timeline



Dedicated Development Team

Scale your project with our full-time team of experts



ODC

Set up a highly skilled development team in Vietnam



Headquarters & Subsidiaries

Saigon Technology | Vietnam



Ho Chi Minh (Head Office): 3rd Floor, Orchard Parkview Building,
130-132 Hong Ha Street, Ward 9, Phu Nhuan District, Ho Chi Minh City



Ho Chi Minh (Aloha Office): 1st Floor, Aloha Building,
68 Hong Ha Street, Ward 2, Tan Binh District, Ho Chi Minh City



Da Nang (Branch): 17th Floor, VietinBank Building,
36 Tran Quoc Toan Street, Hai Chau 1 Ward, Hai Chau District, Da Nang City



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- Enterprise Software Development
- IT Staffing
- AI & Machine Learning



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Saigon Technology Australia

Main Business:

- App Development
- Custom Software Development
- Software Consulting



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YOUR SUCCESS IS OUR MISSION

THANK YOU