

Company Profile

FinSource Limited

Empowering Global Finance Through Secure Technology & Innovation

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1. Executive Summary

FinSource Limited is a specialized FinTech enterprise providing mission-critical technological solutions to the US and global financial sectors. We serve as the technological backbone for complex financial operations, managing high-stakes environments such as 401(k) Recordkeeping, Trust, and Custody services. Our systems are built on a massive scale, safely facilitating over \$1 Billion in daily transactions with zero latency and absolute precision.

2. Company Overview

FinSource Limited is one of the fastest growing FinTech companies in Bangladesh, working as an offshore unit of a leading US based retirement plan provider. We have an in-house software team working for the development, upgrade & integration of third-party CRM systems, and other fintech solution for different international clients.

FinSource Limited was founded in August 2019. Combining unparalleled experience, comprehensive capabilities across all industries and business functions, and extensive research on the successful companies; FinSource collaborates with clients to help them become high-performance businesses. It is a subsidiary of EdgeCo Holdings and currently working for Retirement Plan TPA of United States of America.

FinSource Ltd. is one of the top organizations providing end to end technological solutions, right from data and document capture to transformation, processing, mining and workflow using cutting edge technologies. This is accomplished through a series of breakthrough products and services. FinSource works with an approach to provide solutions, which can contribute in a meaningful way to EdgeCo's businesses.

3. Mission & Vision

Mission

To empower our clients to take control of their operation, free from the high costs and conflicts of trade off.

Vision

To be the most competent and innovative BPO solutions leader in Bangladesh through serving our clients and communities with the highest regards of industry dynamics.

4. Company History

A new start is associated with new challenges as well as opportunities. FinSource Limited, a registered private limited company in Bangladesh, inaugurated its operation back in August 2019. The company started the valorous journey with only eight employees under the Compliance and the Software department. At the end of 2019, Plan Document and Operations departments were added to its fleet. The company has massively been enchanting with exponential growth since its inception. Currently, the company has eight sole and independent departments operating their duties and responsibilities based on the collaboration and joint coordination among these departments. These departments are Compliance & Plan Administration Service, Recordkeeping Operations, Plan Document, Conversion and Deconversion, Client Service, Assisted Payroll, Wealth Management, and Software Development. Each of the departments is an integral part of the company contained and employed with over 214 employees as a whole. It is the very first company that provides Retirement Saving Plans along with advisory support in Wealth Management in the best possible way. Over the past 6.5 years, FinSource Ltd. has made core investments into Retirement Plans and Wealth Management services, for instance - plan setup, plan creation, reconciliation, distribution, contribution, asset allocation, in-house software development, advisory support, and so on.

5. Core Expertise & Specialized Domains

A. 401(k) & Retirement Plan Solutions

We specialize in the end-to-end lifecycle of retirement planning, focusing on the high-security US market.

- **Recordkeeping System Development:** Building and maintaining robust engines to manage participant contributions, earnings, and complex plan rules.
- **Participant & Sponsor Portals:** Developing intuitive, real-time dashboards for employees to manage investments and for employers (Sponsors) to oversee plan health.
- **Automated Compliance & Reporting:** Integrated tools for automated ADP/ACP testing, 5500 reporting, and ensuring adherence to ERISA regulations.
- **API-Based Payroll Integration:** Custom API connectors for major providers such as ADP, Paychex, Workday, and Gusto.
- **Automated Contribution Flow:** Real-time synchronization of payroll data to recordkeeping systems, ensuring same-day investment.



B. Trust & Fiduciary Services

Our platforms uphold the highest standards of financial integrity.

- **High-Volume Transaction Engines:** Engineering systems capable of processing \$1 Billion+ in daily transactions with absolute accuracy.
- **Automated Asset Allocation:** Smart algorithms for precise distribution tracking and rebalancing trust accounts.
- **Fiduciary Compliance:** Ensuring all operations align with legal standards for asset management and client protection.

C. Custody & Wealth Management Services

The technological backbone for asset safekeeping and investment growth.

- **Real-Time Custody Platforms:** Advanced systems for asset tracking, safekeeping, and income processing (dividends, interest).
- **Trade Settlement Automation:** Streamlining the settlement process with global clearinghouses to minimize manual intervention and risk.
- **Wealth Management Integration:** Specialized expertise in integrating wealth management platforms with payroll providers for automated data flow.

6. IT Infrastructure & Managed Services

Ensuring 99.99% uptime and the highest levels of data privacy for the global financial industry.

- **Enterprise-Grade IT & Desktop Support:** 24/7 Tier 1 to Tier 3 support with proactive helpdesk, endpoint security (MDM), and full asset lifecycle management.
- **Financial-Grade Cloud (AWS/Azure):** Designing "Zero Trust" environments tailored for high-sensitivity Trust and Custody data with AES-256 encryption and Granular IAM/MFA.
- **Monitoring & Disaster Recovery (DR):** 24/7 real-time surveillance of server health and network latency. Our BCP/DR includes automated real-time data replication and regular "Failover" drills to ensure near-zero RTO/RPO.



7. Technological Stack & Innovation

A curated stack to handle massive data volumes and sub-second transaction speeds.

- Backend Excellence: .NET Core, Node.js, Java (Spring Boot), and Python for financial data analysis.
- Modern Frontend: React.js and Angular for responsive and secure financial advisor/participant interfaces.
- Databases: High-security MS SQL Server, PostgreSQL, and NoSQL solutions like MongoDB.
- Salesforce Ecosystem: Specialized Salesforce Development & Administration to provide a 360-degree view of client assets.
- Integrations: REST/SOAP APIs and integration with financial data aggregators like Plaid or Yodlee.

8. Reporting & Analytics (SSRS)

We empower data-driven decisions through advanced analytics.

- SSRS Integration: Utilizing SQL Server Reporting Services (SSRS) to generate complex, high-fidelity financial reports, audit trails, and year-end census data syncs.
- Real-time Analytics: Automated data collection for compliance testing and Form 5500 preparation.

9. Security, Risk & Compliance

Security is the foundation of FinSource Limited.

- Advanced Encryption: AES-256 for data at rest and TLS 1.3 for data in transit.
- Zero-Trust Framework: Strict MFA and IAM protocols on all cloud infrastructures.
- Vulnerability Management: Regular penetration testing and OWASP-based security audits.
- Global Standards: Architectures designed to be SOC2-compliant to protect sensitive financial PII.



Modernizing the Transaction Network Services (TNS) Application

Modernizing the **Transaction Network Services (TNS)** application—a secure and scalable platform for reliable real-time data transmission and transaction processing—tailored for the US market while ensuring continuous support for the existing platform. This includes backend and frontend enhancements, compliance with market standards, operational support, and addressing modifications when required.

Responsibilities and Technologies Involved:

1. Backend Development:

- **Responsibilities:**

- Redesign backend architecture for scalability and high performance.
- Develop APIs for real-time data processing and secure communication.
- Ensure seamless integration with third-party services and legacy systems.

- **Technologies Involved:**

- **Programming Languages:** C#, JavaScript
- **Frameworks:** .NET Core
- **Databases:** SQL Server
- **Messaging Queues:** RabbitMQ
- **Cloud Services:** Azure
- **Security:** OAuth2, JWT, SSL/TLS

2. Frontend Development:

- **Responsibilities:**

- Build an intuitive, responsive, and accessible user interface.
- Integrate frontend components with backend APIs.
- Focus on usability, design aesthetics, and compliance with US accessibility standards (e.g., ADA).



- **Technologies Involved:**

- **Languages:** HTML, CSS, JavaScript, TypeScript
- **Frameworks:** React.js, Angular
- **Design Tools:** Figma, Adobe XD
- **Libraries:** Redux, Tailwind CSS, Bootstrap

3. Ongoing Support for Current Platform:

- **Responsibilities:**

- **Level 1:**
 - Monitor operations to ensure smooth platform performance.
 - Provide night support for issue resolution and operational continuity.
- **Level 2:**
 - Implement modifications or enhancements as needed.
 - Address bugs, system updates, and user requests.

- **Technologies Involved:**

- **Monitoring Tools:** Grafana
- **Issue Tracking:** Jira, ServiceNow
- **Version Control:** Git
- **Deployment Tools:** Docker, Kubernetes



Supporting the Old TNS Version

The support for the old version of the Transaction Network Services (TNS) application ensures the continuity of operations for a platform built on legacy technologies. This involves maintaining stability, optimizing performance, and addressing issues promptly while ensuring secure and efficient data handling.

Responsibilities:

1. Application Maintenance:

- Identify and resolve issues within the existing Windows Forms application.
- Perform code reviews to enhance the efficiency and stability of legacy components.
- Refactor or replace deprecated components while preserving compatibility.

2. WCF Service Support:

- Troubleshoot and resolve issues with WCF-based services.
- Ensure consistent communication between services within the secure network.
- Maintain service configurations to meet evolving security and performance requirements.

3. Secure File Sharing Operations:

- Ensure all file-sharing activities adhere to secure network protocols.
- Address potential vulnerabilities to maintain data integrity during transmission.
- Provide guidance to users for secure handling of shared files.

4. SQL Server 2007 Optimization:

- Monitor database performance and optimize queries for faster processing.
- Perform regular backups and maintenance to prevent data loss.
- Identify and resolve potential bottlenecks or errors in database transactions.

5. Operational Monitoring and Support:





- Maintain detailed logs of operational activities for debugging and reporting.
- Perform manual checks to ensure the platform operates within expected parameters.
- Address critical issues promptly during night support and maintain service continuity.

Technologies Involved:

1. UI Framework:

- **Windows Forms**
 - Provides a robust desktop application environment.
 - Enables quick resolution of user interface-related issues.

2. Service Framework:

- **Windows Communication Foundation (WCF)**
 - Manages communication between services in a secure and reliable manner.
 - Supports legacy SOAP-based protocols and other configurations.

3. Database:

- **SQL Server 2007**
 - Used for efficient data storage, retrieval, and transaction handling.
 - Supports database optimization and maintenance for legacy applications.

4. File Sharing:

- **Secure Network Protocols**
 - Ensures data security and integrity during file sharing operations.
 - It prevents unauthorized access through encryption and controlled access.

5. Monitoring and Support Tools:





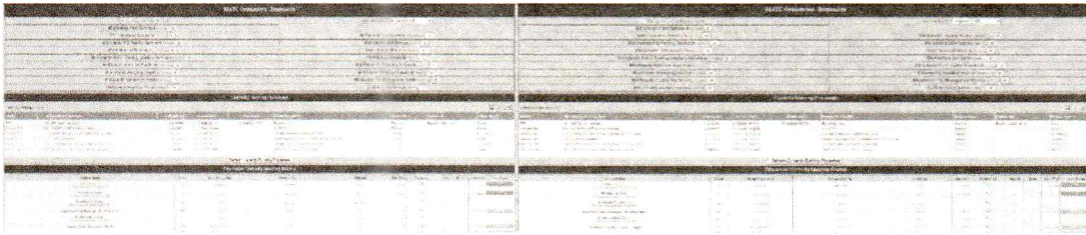
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- **Manual Logs:**

- Detailed logs for debugging and auditing.
- Facilitates accurate issue tracking and resolution.

- **Secure File Transfers:**

- Adherence to secure protocols for moving files within and outside the network.



FinSource
Limited

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Modernize financial services with AI + Data + CRM + Trust

- **Get business results faster** with Salesforce designed specifically for Financial Services
- **Drive innovation** with a roadmap led by industry best practices
- **Reduce development costs** with pre-built automation and integration accelerators



Grow revenue with trusted relationships

- Model complex relationships like households or corporate entity structures with **Actionable Relationship Center**
- Surface financial details like real-time account data and progress towards financial goals with the **Client Financial Profile**
- Develop dynamic customer segments for targeted engagement with **Actionable Segmentation**
- Create and assign automated tasks for maximized productivity with **Action Plans**
- + more!



Simplify customer onboarding

- Create and manage single-source-of-truth question banks with **Discovery Framework**
- Integrate with identity verification and screening providers with **Integration Definitions**
- Surface the right disclosures and collect the necessary consent for compliance with **Disclosures & Consent Management**
- Automate workflows and decisioning in complex onboarding scenarios with **Flow Orchestration**
- + more!



Scale service that customers will love

- Boost service rep productivity with a connected **Service Console**
- Deploy automated experiences on any channel using off-the-shelf templates in **Service Process Studio**
- Simplify integration to core banking and insurance platforms with **pre-built connectors**
- Personalize every interaction with AI Insights from **CRMA for Financial Services Cloud**
- + more!



Personalized financial engagement at scale

- Unify terabytes of customer data across legacy and third-party systems into a single view of **Financial Data Streams**
- Provide full visibility and actionability to your customers' **Financial Goals and Plans**
- Ignite your personalization strategy with out-of-the-box **Calculated Insights**
- Deliver relevant personalized engagement at scale with **Targeted Segments**
- + more!

*Nucleus Research Salesforce ROI case study: Sequoia Financial Group



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Key aspects of Financial Services Cloud:

- ✓ **Business agility with automation**
Improve efficiency and reduce risk by reusing business processes across channels and automating data collection, document generation, and workflows
- ✓ **Integrations with core banking and insurance platforms**
Connect financial, transaction and CRM data using a range of out of the box, low-code to full development options that scale for high volume
- ✓ **Built-in regulatory compliance**
Innovate with confidence across the customer lifecycle with best practice solutions for Data Privacy and Know Your Customer
- ✓ **Seamless extensions**
Easily incorporate add-ons like Data Cloud and Marketing Cloud with extensions unique to Financial Services, or capabilities from our partner ecosystem

FinSource Limited

Corporate Headquarter

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FinSource Annex

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