

# ▶ COMPANY PROFILE

2024

**FINAP**



FINAP WORLDWIDE

FINTECHNOLOGY ASIA PACIFIC LANKA

# OUR VISION

“To be the Most Accepted Solutions Provider through Simplicity”

# ABOUT OUR COMPANY

FINAP is a renowned FinTech solutions provider that specializes in providing core banking, digital banking, and mobile banking solutions. We employ the best minds in the banking and finance space to envisage our FinTech concepts. Constant re-engineering and extensive market research ensure the best user experience, which helps sustain our customer-centric approach.

Every FINAP application is built upon four fundamental principles:

- ▶ User Experience
- ▶ Open API Platforms
- ▶ Parameterization
- ▶ Scalability

FINAP is an ISO 9001:2015 certified process-driven organization. We have won many accolades in recognition for our constant innovation in the FinTech domain and the quality of our products & services. We have diversified from our FinTech origins to facilitate bespoke software development, workflow automation, fleet management, and tech resource augmentation.

## OUR COMMITMENT

**STABILITY** – FINAP solutions have the strength to withstand every challenging condition successfully.

**SECURITY** – FINAP solutions possess the best architecture and take the best security practices into consideration in design, development, and implementation.

**QUALITY** – We leverage our expertise to develop a solid software foundation for your organization that is reasonably defect-free and cost-effective.

# OUR VALUES

- ▶ **One Team** - We always help and encourage each other
- ▶ **Achievement** - We always celebrate everyone's success
- ▶ **Customer Excellence** - We always prosper through making our customer's business the best
- ▶ **Governance** - We always do the right thing, at the right time, and all the time
- ▶ **Corporate Social Responsibility** - We always do our best to deliver solutions that are sustainable

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# OUR LEADERSHIP TEAM

**KUTILA PINTO**  
Executive Chairman



A C-suite banker and entrepreneur with a distinguished career spanning Sri Lanka, the United Arab Emirates, Australia, and the Pacific, who formerly held senior positions in major banks such as Nations Trust Bank and was the General Manager of the Solomon Islands and Director Retail for Westpac Pacific Bank. A career highlight was launching Pan Oceanic Bank, the Solomon Islands' first national bank. Kutila also founded and led the expansion of FINAP. He holds a bachelor's degree from Victoria University in Australia and an MBA from Cumbria University in the United Kingdom, and he is a member of major banking institutes such as FINSIA and LIBF. He is also a CASA-certified private pilot and an FAA-certified commercial pilot. Kutila is a Graduate of the Australian Institute of Company Directors

## NON-EXECUTIVE DIRECTORS



**KALHARA GAMAGE**

Digital Financial Services expert with a distinguished 24-year career, and innovative leadership in Mobile Wallets, Fintech, and Digital Payments. Currently, serves as the General Manager of SLT Group Smart Solutions.



**AMITH WIJAYASOORIYA**

Professional expertise in Sales and marketing with more than 20 years of experience and served in a significant role as the Director of Sales at Sysco LABS currently serves as a President of Sales and Business Development at Axiata Digital Labs.



**FAIROOZ HABEEB**

A senior professional with over 23 years of experience in the ICT industry, stands out as a results-driven leader, particularly in orchestrating technology for BFSI digital transformation initiatives, and currently serving as Chief Operating Officer at Silverleap Technology (Pvt) Ltd.



**DILAN SAVIO PERERA**

A seasoned leader with a notable 23-year career spanning various professional roles, serving as a versatile figure in diverse industries such as FMCG, Manufacturing, Retail, Education, and IT, and currently serves as the Associate Director of Administration and Operations at HCL Technologies Lanka.



**LAHIRU KANNANGARA**

An exceptionally talented professional known for his proficiency in leadership, strategic management, and digital transformation and versatile expertise in the IT, BPO, retail, and hospitality industries.

## ADVISORS TO THE BOARD



**PADMAL SILVA**

An accomplished and goal-driven professional with over 20 years of extensive experience in merchandising, sourcing, supply chain, cross-functional collaboration, and vendor relations in the Southeast Asian region.



**RYAN WIJESUNDERA**

A highly skilled IT leader with over 16 years of extensive experience in various fields, including web development, system administration, network administration, server administration, data analysis, and operations management.



**KALPANA FERNANDO**

A seasoned professional in Software Delivery Management, particularly distinguished in the Fintech domain, where her extensive experience and strategic acumen have been instrumental in propelling organizations to excel in business operations.



**RACHEL PAUL**

With over 8 years of dynamic HR experience, Rachel has demonstrated versatility by successfully contributing to various industries, including e-commerce, IT, international non-governmental organizations (INGOs), & management consultancy.



**VINURI SETTINAYAKE**

A highly skilled professional in general administration & governance, showcasing her expertise in diverse sectors such as trading, higher education, Sri Lankan conglomerates, and the United Kingdom public sector.

# OUR OPERATIONS IN INTERNATIONAL MARKETS

- Head Quarters
- Representative Offices
- Live Operations
- Agents



We have established our corporate offices in Sri Lanka, Bahrain, and Australia. Our agents in the APAC region and Africa help us reach international markets and grow FINAP into a global brand.

# OUR PRODUCTS

## FinTech Solutions



Core Banking Platform



Neo Banking & Wallet Solution



Field Agent Mobile App



FirstMicro Nanofinance Platform

## Enterprise Solutions



FIN-Nect All-in-one ERP System



Truck Booking & Fleet Management Solution



AR Tracker



Enterprise Service Bus



Warehouse Management System

## FINAP FRESH ECO System



Retail Order Management & Forecasting Solution



Online Ordering Platform



POS Solution



Mobile-based Delivery Application



Expense Management System

## HealthTech Solutions



Smart Gym Management System



FIN-Nect Pharmacy Management System



FIN-Nect Hospital Management System



# ECOru

## CORE BANKING PLATFORM



ECOru provides an all-inclusive, modern, yet simple digital Core Banking System (CBS) built to empower small to more complex financial institutions & banks. Designed by industry specialists in accordance with international standards, ECOru offers Financial Service Providers (FSPs) the opportunity to create new distribution channels, competitive products, cost-effective service delivery, and provide a better customer experience.



Commercial Banks &  
Savings Banks



Development Banks &  
Finance Companies



Building Societies &  
Credit Unions

Unlike many legacy banking systems, ECOru is a modern banking platform that supports open banking and can be parameterized to create customized financial products & services. The solution is designed to overcome common business issues in the finance industry. ECOru could be deployed as a cloud-based or as an on-premises implementation. The ability to interact well with third-party banking solutions sets ECOru apart from its competitors. FINAP has partnered with Microsoft Azure in order to provide secure, efficient, low-cost cloud-based services.



A closer look at ECOru...

# What Makes ECOru Special?

## MODULAR

Integrated platform allows for incremental deployment

## ADAPTIVE

Flexible processes to keep pace while your business evolves

## SCALABLE

Grows with your business on-demand

## EASY INTEGRATION

Connects to third-party applications with ease

## HIGHLY PARAMETERIZED

Customize the solution

## SECURE

Centralized administration in accordance with global security standards

## FLEXIBLE LICENSING

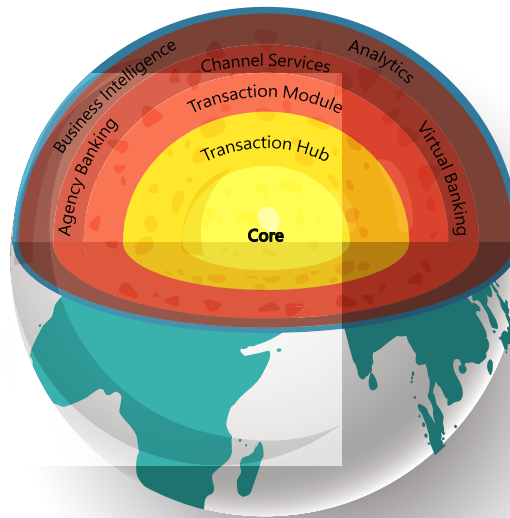
Enterprise license, Monthly subscription

## FLEXIBLE HOSTING

On-Premises, Cloud

## SUPPORT

24x7 dedicated support



## OPEN BANKING

Powered by open APIs



Gold Award for FinTech Solutions Category at the National Best Quality Software Awards 2020.

'Most Innovative & Best Solution' in Cloud Computing at National Best Quality Software Awards 2020.



Award of Appreciation in the Business & Commerce Category at e-Swabhimani 2020.



System tested and audited by CERT Sri Lanka.





# OCEANUS

## NEO BANKING & WALLET SOLUTION

Oceanus is a powerful Neo banking platform where all the functions, people, and infrastructures are sustained by one revolutionary solution. Oceanus is highly interoperable and can be integrated with any core banking system or any third-party solution.

Oceanus is a four-in-one FinTech solution that empowers financial institutions with full-fledged core banking, agent banking, merchant banking, and a digital wallet.



Fully Fledged  
Core Banking



Agent  
Banking



Merchant  
Banking



Digital  
Wallet

- ✓ **Fully Fledged Core Banking**
  - ◆ Core banking platform to manage all back-office operations of Financial Service Providers
- ✓ **Agent Banking**
  - ◆ Bringing banking to the customer's doorstep. Empowers financial institutions to reach untapped markets of the financially underserved.
- ✓ **Merchant Banking**
  - ◆ Facilitate E-commerce & POS transactions and expand the bank's commercial footprint.
- ✓ **Digital Wallet**
  - ◆ Empower customers to make day-to-day transactions with smart devices, paving the way for a cashless economy and branchless banking.



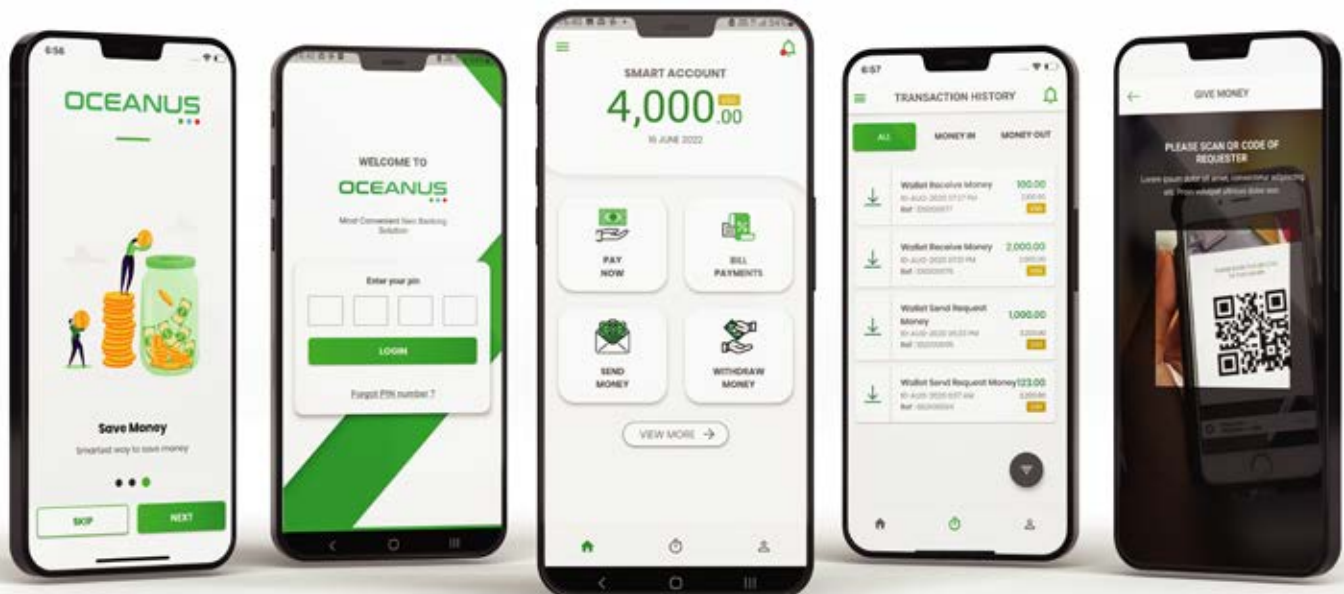
A closer look at Oceanus...

# What can the Oceanus ecosystem do?

- ✓ Mobile wallet app
- ✓ Web portal for online transactions
- ✓ Biometrics for easy and secure logins
- ✓ End-to-end transaction security
- ✓ Transactions with QR codes
- ✓ Send money and receive money
- ✓ Bill payments & statutory payments
- ✓ Deposits and withdrawals
- ✓ Merchant payments
- ✓ Agent banking



Neo banking allows Financial Service Providers (FSPs) to enable a technology-rich service to their agents, merchants & customers via a mobile eco-system that ensures an extremely simplified banking experience for all parties involved with uncompromised financial benefits. The Oceanus neo banking solution facilitates branchless expansion for FSPs. Mobile banking & digital wallets also promote financial inclusion in remote areas where bank branches are scarce. Oceanus empowers FSPs to provide marketplace access to their customers and increase customer advocacy.





## FIELD AGENT MOBILE APPLICATION

A closer look at Mula...

Mula, the Field Agent Mobile App digitalizes the core processes carried out by field agents of microfinance, finance, and banking while improving their efficiency, increasing customer advocacy, and reducing operational costs. It is embedded with real-time transactions, high-security controls & offline mode which enable field agents to work in remote areas with no internet; thus, eliminating the need for a customer to physically visit a central branch.



Less Paperwork



High Efficiency



Financial Inclusion



Process Automation



Offline Functionality



Easy Customer Onboarding



High Interoperability



# What can Mula do?

Mula is embedded with special functions and features that cannot be found in a stock standard application. An agent can use Mula to onboard customers, create loans, upload relevant documents, and disburse loans; all away from the bank's branch. Mula automates the entire loan process paving the way for a paperless bank. Hence Mula improves the sustainability and the availability of your financial institution.

The application facilitates real-time transactions and high-security controls. The built-in route setup function enables field agents to easily navigate their routes, and it enables managers to assign routes with ease.

Not your stock standard field agent application...

There is a vast untapped market of the unbanked and the underbanked population in the developing world, which traditional banking channels have failed to reach. Traditional banking infrastructure lacks innovation and is too costly to dominate the financially underserved market segments. Mula helps FSPs to overcome geographical barriers to reach the financially underserved. A network of strategically positioned field agents powered by Mula can facilitate branchless expansion.

iOS & Android Support

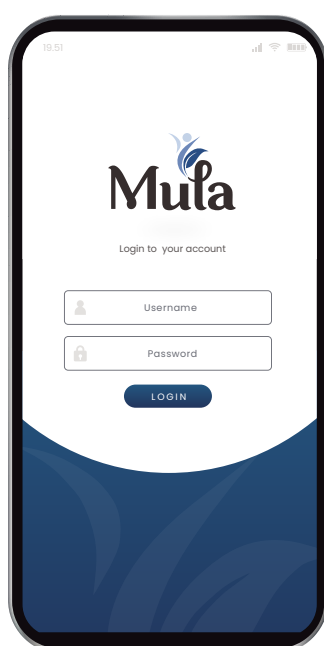
Core Banking Integration

Instant Customer Onboarding

Collections, Deposits & Withdrawals

User Transaction Limits

Online & Offline Transactions



Real Time General Ledger

SMS Alerts & Receipt Printing

Voice Recording Functionality

Route Setup & Navigation

Enquiries & Dashboards

End of Day Proofing



FirstMicro










## NANOFINANCE PLATFORM



When Micro isn't small enough...

We understand the vital role nanofinance plays in developing countries. That's why we created FirstMicro—the ultimate solution to empower nanolenders aligned with the United Nation's Sustainable Development Goals.

FirstMicro is the only application of its kind built specifically for the 2 million+ nanofinance service providers.

-  A low-cost monthly subscription model
-  3-minute customer onboarding process
-  Option to operate as a Shariah-compliant user
-  Quick & easy data migration process
-  Simple user configuration – register, subscribe, & start using
-  Real-time portfolio worth calculation (No EOD required)
-  Real-time double-entry processing
-  Multilingual system
-  Access in respective time-zones

With FirstMicro, we are paving the way towards a more inclusive and prosperous future, where even the poorest of the poor have access to the financial tools they need to break free from poverty.





## TRUCK BOOKING & FLEET MANAGEMENT SOLUTION

FLEX is FINAP's truck booking and fleet management solution that facilitates the transactions between customers, truck drivers, and truck owners. This application is built with unique features specific to the truck booking industry. FLEX's real-time transport monitoring and control system was designed to help organizations reduce fleet operating costs and save employee time while providing updates and information on hires, loads, tracking, and costs in a user-friendly manner. The solution can be implemented; both on-premises and in a cloud ecosystem.

We have designed FLEX to withstand adverse market conditions and to efficiently manage your fleet during crisis situations such as the 2021 shortage of Heavy Goods Vehicle (HGV) drivers in the UK.

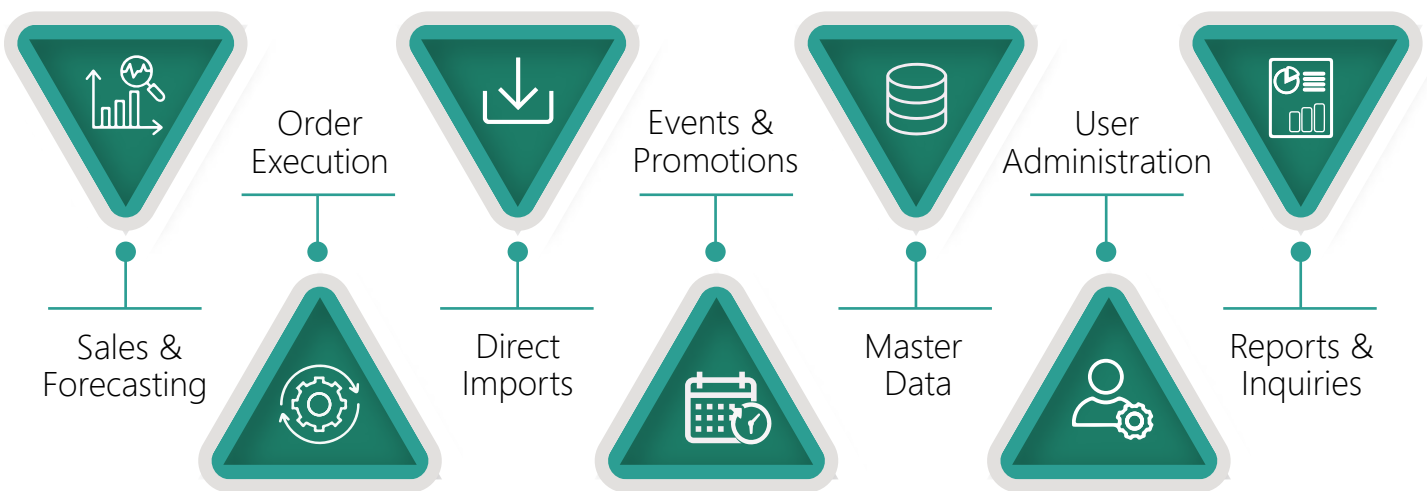


# OMS

## RETAIL ORDER MANAGEMENT & FORECASTING SOLUTION

Retail Order Management & Forecasting Solution (OMS) is a state-of-the-art software solution designed for demand forecasting and stock replenishment, catering to retail enterprises. OMS is a comprehensive system that can keep track of consumer, supplier & warehouse data, identify patterns and generate forecasts.

OMS consists of the following modules,



OMS was successfully implemented and is currently in operation in the leading supermarket chain in Sri Lanka.



A closer look at OMS...

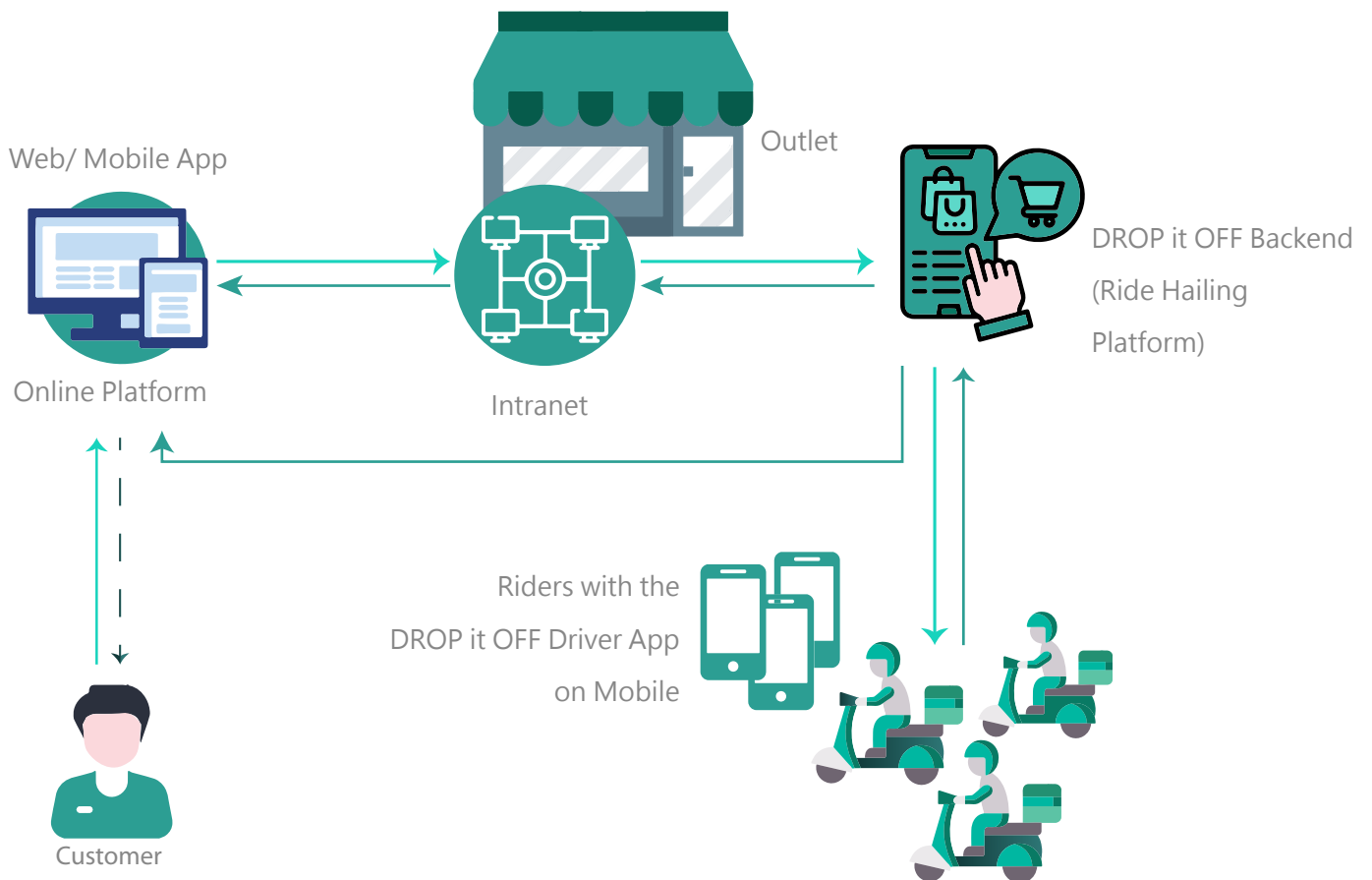




## MOBILE-BASED DELIVERY APPLICATION

Introducing DROP it OFF – the ultimate last-mile delivery solution tailored for the retail industry. As the essential final step in the online ordering services provided by major supermarket chains, our application efficiently connects registered drivers with customer delivery orders. When an order is placed via the online platform, the nearest outlet fulfills the request, sending an instant notification to nearby registered drivers, simplifying and enhancing the delivery experience, DROP it OFF sets a new standard for convenience in the retail sector.

### DROP it OFF Concept Diagram



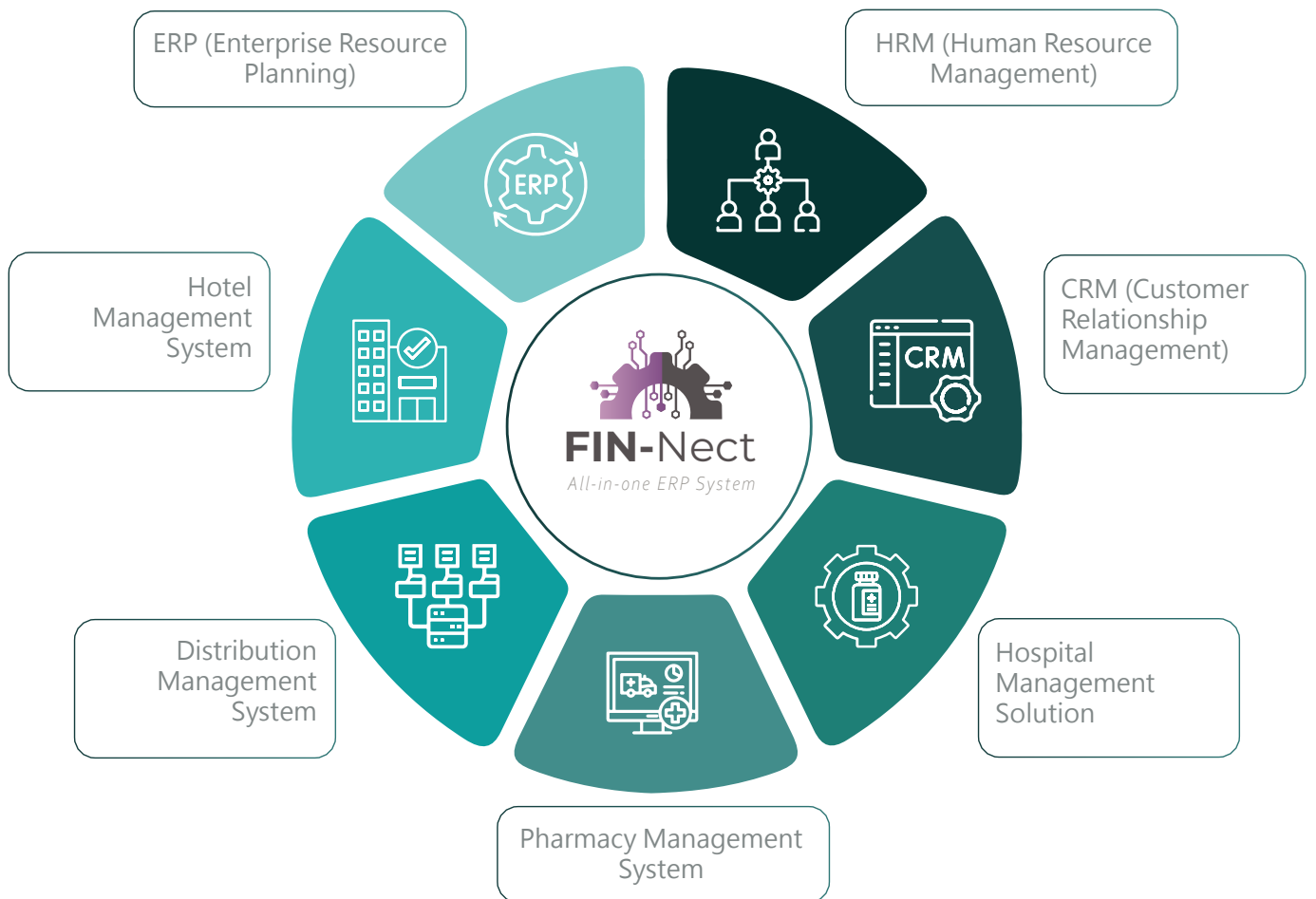




# FIN-Nect

## FIN-NECT ENTERPRISE CLOUD

ERP (Enterprise Resource Planning) is an integrated software system that streamlines and manages core business processes, improving efficiency and decision-making within an organization.



## WAREHOUSE MANAGEMENT SYSTEM

Efficient warehouse management plays a vital role for businesses handling tangible goods, especially in the manufacturing industry, which frequently faces challenges in balancing surpluses and shortages. Streamline your warehouse operations receiving, inventory, storage, packing, and shipping for seamless day-to-day processes.

### The Warehouse Management Process



01

**Receiving** - Quality & Quantities  
Ensure precision from the start. Our WMS lets you meticulously check and code incoming goods for accuracy and quality, laying a strong foundation for seamless inventory management.



02

**Put-Away** - Optimized Storage Allocation  
Efficiently transport goods from docks to designated areas. Our WMS optimizes put-away, placing items in ideal spaces for easy retrieval, ensuring streamlined accessibility.



03

**Storage** - Smart and Secure  
Safeguard your items in optimal conditions. Our WMS features a smart storage system, indexing all spaces for easy tracking.



04

**Picking** - Swift Order Fulfillment  
Speed up order fulfillment with our intuitive picking features. Effortlessly locate items, ensure accurate picks, and fulfill customer orders promptly.



05

**Packaging** - QR Coding for Traceability  
Streamline the packaging process with our WMS. Efficiently pack items and generate QR codes for traceability.

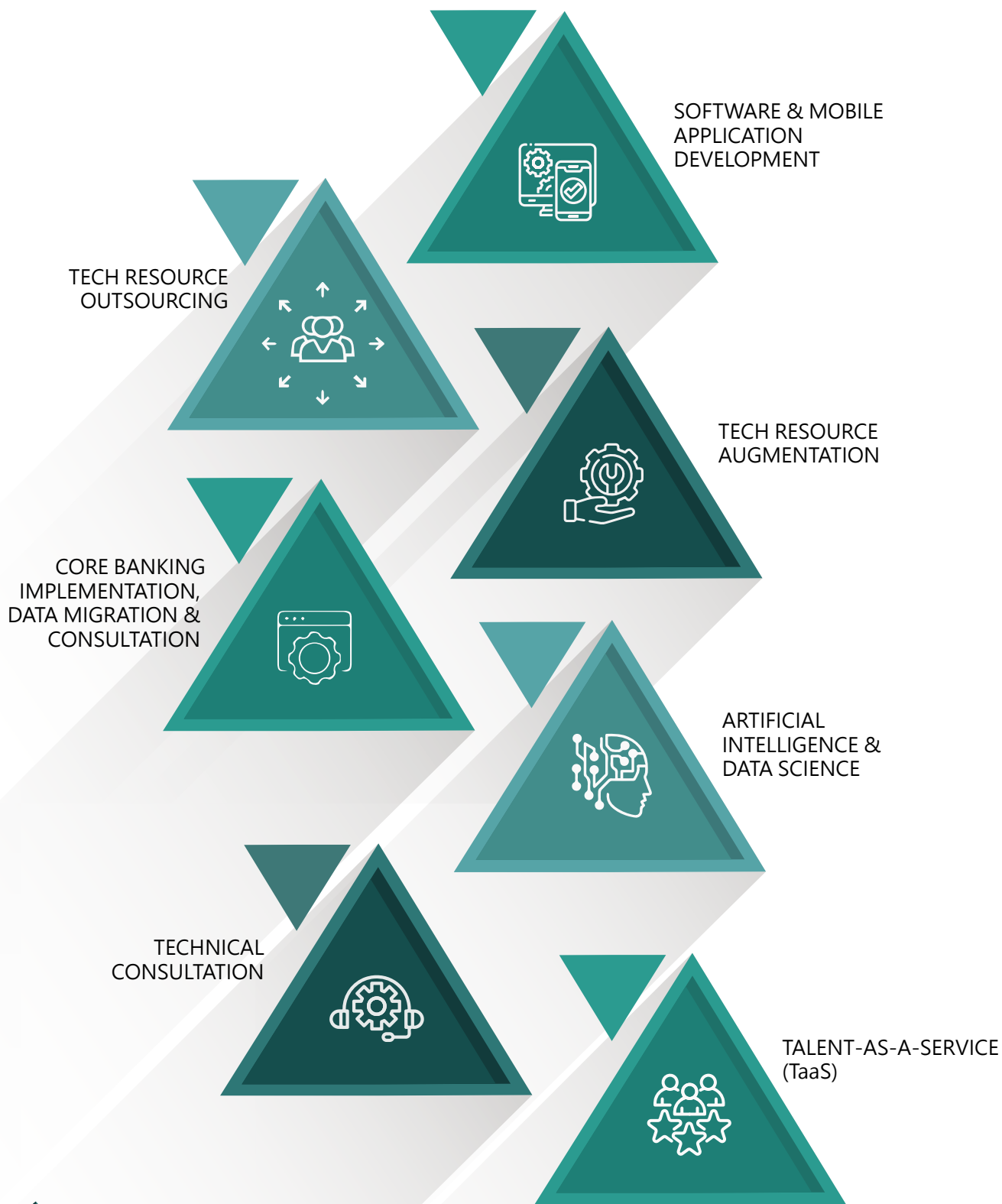


06

**Shipping** - On-Time Delivery with Precision  
Ensure on-time delivery with our WMS. Generate correct documentation and ship products to the right destinations at the right time.



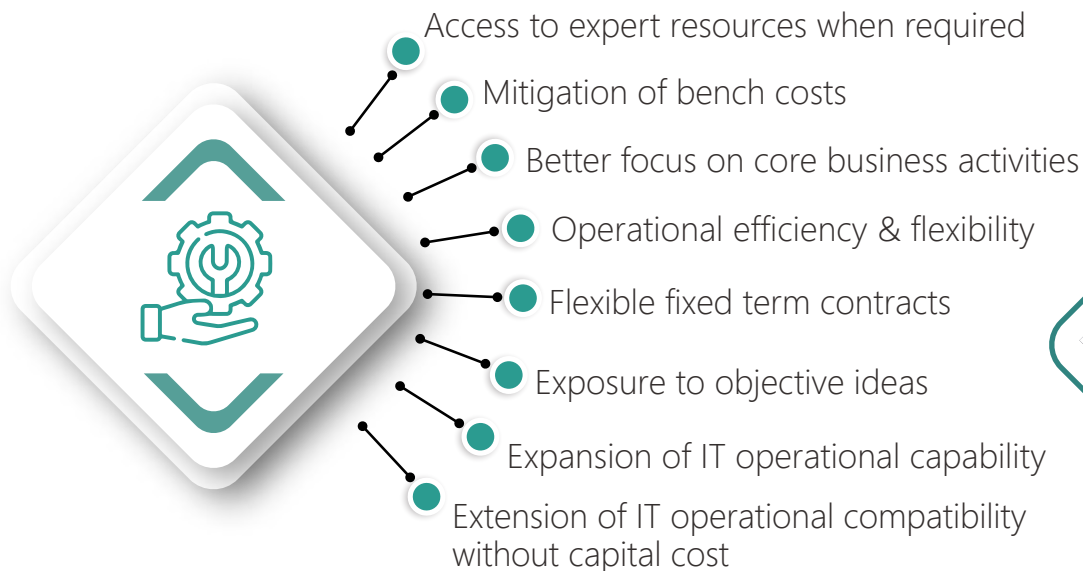
# OUR SERVICES



# Resource Augmentation

We support your business by augmenting our expert tech resource personnel with you.

As a client, you will benefit from,



# Bespoke Developments

We have successfully completed several bespoke software developments for our clients in various industries.



# Talent-as-a-Service (TaaS)

Talent-as-a-Service (TaaS) is a hybrid of tech resource augmentation and bespoke software development models. The TaaS model enables our clients to outsource a particular task, which we shall complete by utilizing our resources.



- Eliminates the complications of software licensing and resource augmentation models
- Gain access to our pool of talented tech resources
- Quick completion of tasks
- High flexibility
- Man-days-based costing method
- Eliminates the tedious and costly hiring process

“

“If you deprive yourself of outsourcing and your competitors do not, you’re putting yourself out of business.”

- Lee Kuan Yew

”

# OUR TECHNOLOGY

## Front End



 **Java Script**

 **ANGULAR**

 **React**

 **Knockout.**

## Back End



 **.NET Core**

 **Java**

## Databases



 **Microsoft SQL Server**

 **Firebase**

 **Power BI**

## Mobile



 **Kotlin**

 **ANDROID**

 **Flutter**

 **React Native**

 **[OBJ-C]**

 **iOS**

 **Swift**

# FINAP STRATEGIC & BUSINESS PARTNERS



Microsoft Gold-Certified Partner in Application Development, Application Integration, and Cloud Platform



Member of Lanka Microfinance Practitioners' Association



A Revenue Participation Venture Capitalist firm based in New York & Dublin



Member of Sri Lanka Association for Software Services Companies



Leading IT solutions provider for the financial services industry in China



System Auditor of EORu Banking & Finance Solution



Member of Federation of IT Industry in Sri Lanka



SITS specializes in providing end-to-end integration & consultancy services



Government & private sector enterprise for human resources development in Sri Lanka

# WHAT'S NEXT

FINAP, which has been in business for seven years, is a market leader in worldwide and Sri Lankan software solutions. As evidence of our excellence, FINAP's solutions have revolutionised a number of significant Sri Lankan financial sector businesses.

We relocated our headquarters to Bahrain in 2023, which was our most recent expansion move following the 2022 relocation to establish our East Asia operation in Australia. Our business migration illustrates our expertise and growth in the worldwide market.

FINAP is continually pushing itself to be the best. Our agents, strategically placed in East Africa, South Asia, and South-east Asia, have an impact on worldwide markets. Regional competitiveness is a primary objective as we develop in Africa and Asia-Pacific.

We stress quality and security in order to succeed and develop globally. FINAP celebrates being a process quality champion by meeting the ISO 9001:2015 requirements and is currently being reviewed for certification as an ISO 27001:2022 firm. These accomplishments are more than just merit recognition; they illustrate our dedication to setting new benchmarks in the software industry.



# AWARDS & RECOGNITIONS



**National Best Quality Software Awards (NBQSA) 2020 GOLD Award Winner**

Our flagship FinTech product, ECOru Core Banking Solution, was the Gold Award Winner of the "Finance & Accounting Solutions (FinTech) Business Services Category" in the NBQSA Awards 2020.



**National Best Quality Software Awards (NBQSA) 2020 Most Innovative & Best Solution in Cloud Computing Award**

ECOru Banking and Finance Solution was further recognised as the "Most Innovative & Best Solution in Cloud Computing" in the NBQSA 2020 awards.



**National Best Quality Software Awards (NBQSA) 2021 Bronze Award Winner**

Our Order Management & Forecasting Solution (OMS) won the Bronze Award for Supply Chain Logistics in the Industrial Category.



**APAC CIO**

FINAP was featured as one of the 25 hottest FinTech Solution Providers in 2018 by the APAC CIO Outlook Magazine, Silicon Valley, USA.



**APICTA Awards 2020-2021**

Both ECOru (Banking & Finance Solution) and OMS (Order Management & Forecasting Solution) were nominated for the Asia Pacific ICT Alliance (APICTA) Awards held in Malaysia.



**e-Swabhimani Awards 2020**

Received the e-Swabhimani 2020 Certificate of Appreciation in the Business & Commerce Category.

# COMPANY RESUME

- ▶ **COMPANY NAME:** Fintech Asia Pacific Lanka (Pvt) Limited
- ▶ **COMPANY TAGLINE:** The Software Company
- ▶ **BUSINESS ADDRESS:** 31A, Buthgamuwa Road, Kotuwegoda, Rajagiriya, Sri Lanka.
- ▶ **TELEPHONE:** +94 76 824 7643/+94 11 279 5253
- ▶ **WEBSITE:** www.finapworldwide.com
- ▶ **EMAIL:** info@fintechasiapacific.com
- ▶ **MANAGING DIRECTOR:** Mr. Kutila Pinto
- ▶ **NON-EXECUTIVE DIRECTORS:** Mr. Kalhara Gamage  
Mr. Amith Wijayasooriya  
Mr. Fairouz Habeeb  
Mr. Dilan Savio Perera  
Mr. Lahiru Kannangara
- ▶ **ADVISORS TO THE BOARD:** Mr. Padmal Silva  
Mr. Ryan Wijesundera  
Mrs. Kalpana Fernando  
Ms. Rachel Paul  
Ms. Vinuri Settinayake
- ▶ **COMPANY SECRETARIES:** AGS Corporate Services (Pvt) Ltd  
No 380/3, Robert Gunawardena Mawatha, Battaramulla, Sri Lanka.
- ▶ **AUDITORS:** BDO Partners  
65/2, Sir Chittampalam A Gardiner Mawatha, Colombo - 02, Sri Lanka.
- ▶ **BANKERS:** People's Bank, Pan Asia Banking Corporation PLC, and DFCC Bank PLC
- ▶ **TYPE OF COMPANY:** Limited Liability
- ▶ **REGISTERED OFFICE:** 31A, Buthgamuwa Road, Kotuwegoda, Rajagiriya, Sri Lanka.
- ▶ **PLACE OF INCORPORATION:** Colombo, Sri Lanka.
- ▶ **YEAR OF INCORPORATION:** 2017
- ▶ **YEAR OF BUSINESS COMMENCEMENT:** 2016
- ▶ **BUSINESS REGISTRATION NUMBER:** PV-125383

# OUR COMPANY HISTORY



- Commenced operations.
  - Research & Development team was formed to start the feasibility study for a Core Banking System.
- Company incorporated.
  - Started the development of ECOru Core Banking Solution.
  - Signed agreement and started the development of a fresh food labeling application for Keells Super, the largest supermarket chain in Sri Lanka.
  - Truck booking application development & implementation for SyTrans.
  - Inventory and Point of Sales (POS) system implementation for Panatina Chemists Limited in the Solomon Islands.
- Commenced the development of a Kiosk and a middleware solution for John Keells Holdings PLC.
  - Implemented an Order Management & Forecasting Solution for John Keells Holdings PLC.
  - The development and implementation of a Taxi Booking & Ride Hailing application for YouCab.
  - FINAP was featured as one of the 25 Hottest FinTech Solution providers in 2018 by APAC CIO Outlook Magazine, Silicon valley.
- Business partnership agreement signed with Sri Lanka Telecom. Opened an office in Singapore.
  - ECOru Core Banking Solution won the Gold Award for Finance & Accounting Solutions (FinTech) in the Business Services Category at the National Best Quality Software Awards (NBQSA) 2020.
  - ECOru Core Banking Solution was crowned as the Most Innovative & Best Solution in Cloud Computing at the National Best Quality Software Awards (NBQSA) 2020.
  - ECOru Core Banking Solution was awarded a certificate of appreciation in the Business & Commerce category at the e-Swabhimani National Digital Social Impact Awards.
- Business partnership agreement signed with Sri Lanka Telecom.
  - 🏢 Opened an office in Singapore.
    - 🏆 ECOru Core Banking Solution won the Gold Award for Finance & Accounting Solutions (FinTech) in the Business Services Category at the National Best Quality Software Awards (NBQSA) 2020.
    - 🏆 ECOru Core Banking Solution was crowned as the Most Innovative & Best Solution in Cloud Computing at the National Best Quality Software Awards (NBQSA) 2020.
    - 🏆 ECOru Core Banking Solution was awarded a certificate of appreciation in the Business & Commerce category at the e-Swabhimani National Digital Social Impact Awards.



- 📄 Certified with ISO 9001:2015 Quality Management System.
  - 🤝 Microsoft Gold-Certified Partner in Application Development, Application Integration, and Cloud Platform.
  - 🏆 OMS Retail Order Management and Forecasting Solution won the Bronze Award for Supply Chain Logistics in the Industrial Category at the National Best Quality Software Awards (NBQSA) 2021.
  - 🏆 Both OMS and ECOru were nominated for APICTA 2020-2021 awards held in Malaysia.
- 🏢 Established a regional office in Melbourne, Australia.
- Launched FINAP Micro Banking (FMB) Business Arm
  - 🏢 Established the headquarters in Manama, Bahrain
  - 🏢 Launched Joint venture SmartTech in Muscat, Oman
  - Launched the FIN-Nect Enterprise Cloud
  - Launched the Gulf Platform Solution (GPS) to cater into the GCC market.

# FINAP AT A GLANCE



Core Banking Solution



The Software Company



Field Agent Mobile Application



Neo Banking & Wallet Solution



FirstMicro

Nanofinance Platform



Truck Booking & Fleet Management Solution

## OMS

Retail Order Management & Forecasting Solution



Mobile Based Delivery Application



Stability | Security | Quality




# THANK YOU FOR THE BUSINESS



FINAP WORLDWIDE  
FINTECHNOLOGY ASIA PACIFIC LANKA

## Head Office

 FINAP Worldwide Co. W.L.L

 Flat No. 21, Building 519,  
Road 1010, Block 410  
BCCI Tower 2nd Floor  
P.O. Box 1112  
Manama, Kingdom of Bahrain  
CR No. 162893-1

 +973 3394 2407

## Regional Office

 Fintechology Asia Pacific Lanka (Pvt) Limited

 No 31/A, Buthgamuwa Road, Rajagiriya, Sri Lanka.

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