

AI for Secure Finance

Risk Governed. Future Built.

Deep FinTech helps banks and enterprises convert complex financial data into governed AI-assisted decision intelligence - combining banking credit expertise, mathematical AI, and practical implementation capability.

20+

years of banking,
credit, and
risk-management
experience

AI

research-led
financial
intelligence and
automation

Risk

credit analysis,
anomaly signals,
valuation,
governance

Platform

roadmap, pilot
modules, and
governed
workflows

Financial AI for decisions that must be fast, explainable, and controlled.

Core promise

Turn complex financial information into governed, explainable, and actionable intelligence for safer credit decisions and stronger enterprise resilience.

Credit risk

AI governance

SME finance

Financial intelligence

Enterprise AI training

Deep FinTech is a Vietnam-based financial AI company built for one high-stakes problem: how banks and enterprises can use AI to improve financial decisions without weakening governance, transparency, or risk discipline.

Positioning

We work at the intersection of bank credit expertise, financial risk management, applied AI research, and enterprise transformation. Our focus is **governed decision intelligence**: AI systems that help people read evidence faster, detect weak signals earlier, and make better-controlled financial judgements.

Who we serve

Banks	Credit, risk, SME lending, approval workflow, early-warning, valuation, governance, and portfolio-visibility teams.
Enterprises	CFO offices, owners, finance teams, commercial teams, restructuring teams, and growth-stage businesses.
Institutions	Universities, professional organizations, executive teams, and enterprise groups building practical AI capability.

Signature advantage

A rare founder combination: two decades of practical banking and credit-risk mastery plus deep AI research, academic leadership, and enterprise AI training.

Company identity

CÔNG TY TNHH DEEP FINTECH.

Website: deep-fintech.com.

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AI in finance has moved from experimentation to governed adoption.

Financial institutions want faster credit decisions, better early-warning signals, lower operating cost, and sharper customer insight. At the same time, AI systems in finance must be explainable, monitored, secure, validated, and aligned with decision accountability.

1. Risk intelligence

AI can help classify credit patterns, read financial documents, detect anomalies, and surface weak signals before they become portfolio losses.

2. Process velocity

Lending and appraisal workflows can move from manual review to AI-assisted triage, evidence extraction, scoring support, and decision preparation.

3. Governance by design

Responsible adoption requires data controls, validation, oversight, auditability, cybersecurity awareness, human review, and measurable business outcomes.

Deep FinTech's point of view

The winning institutions will not be those that simply add AI tools. They will be those that redesign financial decision systems around human expertise, auditable data, transparent models, controlled workflows, and measurable outcomes.

External signal

International financial authorities increasingly emphasize that AI can improve efficiency, risk management, customer experience, compliance, and security, while also raising risks in model governance, data quality, third-party dependency, cyber resilience, explainability, and oversight. Context sources are provided on the references page:

Financial Stability Board (2024; 2025; 2026), Bank for International Settlements Financial Stability Institute (2024), and OECD (2024).

A safer financial-banking ecosystem, powered by practical AI.

Deep FinTech aspires to be a trusted partner in the innovation journey of financial institutions and the business community. The company supports organizations in adapting to change, minimizing financial risk, and maximizing the potential of AI for sustainable growth.

Vision statement

To combine practical banking experience with modern artificial intelligence so that banks and enterprises can strengthen governance, operate efficiently, and unlock new growth opportunities in the digital era.

Strategic design logic

Every Deep FinTech solution is designed to answer three questions: Is the decision faster? Is the decision safer? Is the decision explainable enough for leaders, risk teams, and stakeholders to trust it?

Verified data

Inputs should be traceable, structured, and controlled before any AI output is trusted.

Explainable outputs

Recommendations should show evidence, assumptions, uncertainty, and reviewable reasoning.

Accountable workflow

Human roles, decision rights, exception handling, and escalation paths remain explicit.

Monitored performance

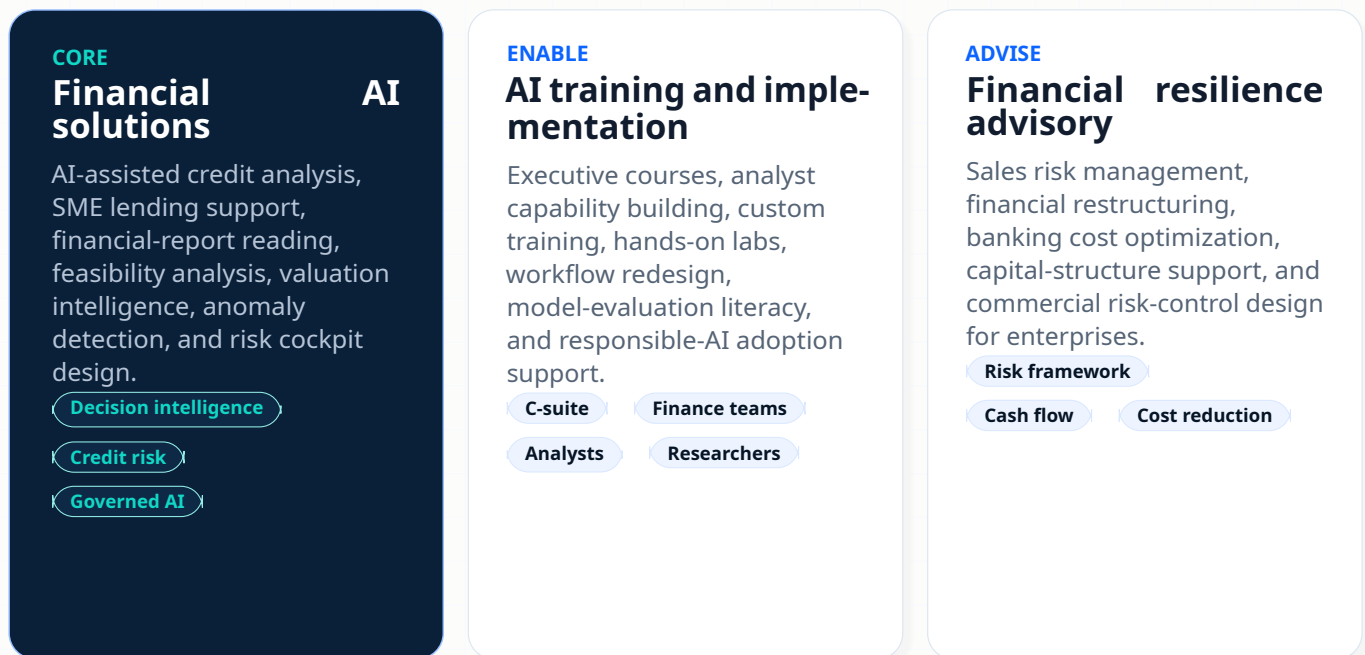
Models and workflows should be monitored for accuracy, drift, value, and operational risk.

Sustainable resilience

The objective is long-term adaptability, lower risk, and stable growth under changing conditions.

A focused portfolio: build intelligence, enable adoption, strengthen resilience.

Deep FinTech organizes its work into three connected layers. Financial AI is the core. Training and implementation support enable adoption. Financial resilience advisory strengthens the surrounding decision system so that AI initiatives can create controlled operational value.



How the layers connect

Deep FinTech does not treat AI as a detached software feature. The firm combines domain judgement, data workflow, model logic, human review, training, and governance documentation so that clients can move from isolated experiments to controlled operational value.

AI-assisted decisions across the credit lifecycle.

Deep FinTech helps banks improve appraisal consistency, reduce manual workload, detect earlier warning signals, and expand SME service portfolios while keeping risk governance visible.

Use case	Input evidence	AI-assisted output	Human control
Credit analysis	Borrower profile, statements, collateral files, repayment history	Structured appraisal brief, risk signals, inconsistency flags	Credit officer review and policy check
SME lending support	SME loan file, KYC data, bank records, sector context	Completeness check, triage queue, evidence summary	Relationship manager and risk approval
Financial-report intelligence	Financial statements, notes, tax records, audit reports	Ratio extraction, anomaly signals, analyst draft	Analyst verification and source traceability
Project feasibility	Project assumptions, cash-flow forecast, investment plan	Scenario logic, sensitivity view, viability evidence	Investment committee judgement
Valuation intelligence	Asset data, comparables, market signals, collateral documents	Evidence pack, assumption register, valuation-support brief	Professional valuation review

Operational value

Credit teams spend less time collecting and reformatting information, and more time judging risk quality. Risk managers gain earlier signals. Leaders gain clearer portfolio visibility. Clients experience shorter processing cycles.

Governance guardrail

Outputs are designed as decision support. Final credit, valuation, and investment decisions remain subject to client policy, human judgement, and applicable governance requirements.

Typical first pilots

Credit-document triage, SME early-warning dashboard, financial-statement reader, valuation evidence pack, and governance-ready AI readiness assessment.

Resilience for companies operating under volatility.

Deep FinTech supports enterprises that need stronger financial structure, lower banking costs, disciplined commercial risk management, and practical AI adoption across leadership and teams. These services strengthen financial decision systems before, during, and after AI adoption.

01

AI training for enterprises

Equip executives, analysts, researchers, and operating teams with the knowledge and skills to use AI in management, finance, research, and operations.

Custom curriculum

Hands-on labs

C-suite

03

Financial restructuring

Design tailored restructuring logic that balances cash flow, capital structure, cost pressure, and sustainable financial health during change.

Cash flow

Capital structure

Recovery plan

02

Sales risk management

Build commercial risk-management frameworks that reduce revenue leakage, improve customer-risk discipline, and protect margins.

Risk framework

Loss prevention

KPIs

04

Banking cost optimization

Analyze bank fees, facilities, payment flows, interest costs, and working-capital frictions to identify targeted savings opportunities.

Cost audit

Savings roadmap

Bank relations

Enterprise value proposition

For enterprises, AI should not be an abstract technology program. It should translate directly into stronger financial visibility, fewer avoidable losses, better banking relationships, and higher-quality decisions under uncertainty.

From financial complexity to governed intelligence.

The model is only one part of a financial AI system. Data discipline, workflow design, human review, monitoring, and user capability are equally important.

Financial data

Statements, transactions, collateral files, sector context, borrower behavior, bank records, and cash-flow forecasts.

AI analytics

Extraction, scoring support, anomaly signals, pattern recognition, scenario logic, and evidence summaries.

Risk governance

Validation, controls, audit trail, human oversight, documentation, exception review, and monitoring.

Decision layer

Financial intelligence for faster, safer, explainable decisions.

Consulting

Translate business problems into financial-risk use cases, define success metrics, map workflows, and design deployment roadmaps.

AI solution design

Build and adapt credit-risk, lending, reporting, feasibility, and valuation intelligence for practical operational use.

Capability transfer

Train executives, risk teams, analysts, and operational staff to understand, evaluate, and use AI responsibly.

Design principle

Deep FinTech treats AI as part of a controlled financial decision system. The objective is not black-box automation. The objective is auditable intelligence that improves human financial judgement.

Controls before scale. Evidence before automation.

Financial AI should be evaluated as a decision system, not just a model. Deep FinTech designs projects around controls that help clients test value while preserving accountability.

1. Data readiness

Inventory source documents, ownership, quality gaps, confidentiality constraints, and traceability requirements before model design.

4. Audit trail

Keep evidence packages, model versions, assumptions, user actions, review notes, and decision records ready for inspection.

2. Model validation

Test accuracy, calibration, stability, sensitivity, false-positive cost, false-negative cost, and drift indicators.

5. Security and privacy

Control access, protect sensitive financial data, manage third-party dependencies, and define acceptable-use boundaries.

3. Human review

Define who reviews AI outputs, what exceptions require escalation, and when human judgement overrides model suggestions.

6. Business value

Measure whether AI improves decision time, processing cost, risk visibility, consistency, and user adoption.

A bank-ready question

What evidence would convince the risk team that the AI-supported workflow is faster, safer, explainable, and still under human control?

A structured path from ambition to operational value.

Deep FinTech can support clients from use-case discovery and technical design through pilot implementation, training, governance, and scale-up.

01 Discover

Define the financial decision, user pain, value hypothesis, and governance boundary.

Use-case map

02 Diagnose

Assess data, workflow, control points, user roles, and measurable constraints.

Readiness

03 Design

Specify model logic, user interface, review steps, validation plan, and deployment scope.

Blueprint

04 Pilot

Test the workflow with real users while preserving human decision accountability.

Pilot report

05 Govern

Monitor performance, errors, exceptions, drift, value, adoption, and documentation.

Review pack

Business metrics

Decision time, processing cost, approval consistency, risk visibility, hidden-risk recovery, user adoption, and client experience.

Model metrics

Accuracy, calibration, stability, sensitivity, false-positive cost, false-negative cost, and drift indicators.

Governance metrics

Audit completeness, review compliance, exception handling, documentation quality, and responsible-AI checkpoints.

Typical outputs

Executive briefing memo, use-case map, data-readiness note, solution blueprint, pilot report, model-evaluation summary, governance pack, and capability-transfer plan.

Deep FinTech Intelligence Platform.

The Deep FinTech Intelligence Platform is planned as a practical financial-intelligence environment for banks and enterprises. The roadmap is designed around credit-risk analytics, document intelligence, feasibility analysis, valuation intelligence, and governance-ready outputs.

Platform modules and maturity labels

Credit risk cockpit	Pilot	Borrower scoring support, early-warning indicators, decision preparation, and portfolio views.
Statement reader	Pilot	AI-assisted extraction, ratio analysis, anomaly detection, and report drafting.
Feasibility workspace	Prototype	Project assumptions, ROI scenarios, viability scoring, and sensitivity logic.
Valuation intelligence	Prototype	Data-assisted valuation evidence, comparable signals, and assumption packaging.
Governance layer	Design	Model documentation, user roles, review checkpoints, and audit-friendly outputs.

Platform principles

- Make complex risk signals visible.
- Keep human judgement in the loop.
- Prioritize explainability over black-box automation.
- Design for evidence, documentation, and review.
- Reduce time-to-decision without relaxing control.

Maturity statement

Roadmap and pilot-oriented modules. Early-access partners can validate use cases, define metrics, test workflows, and shape production-ready features.

Best pilot fit

Credit-document triage, SME early-warning dashboard, financial-statement reader, valuation evidence pack, or AI governance workflow.

Banking mastery meets AI research.

Deep FinTech is shaped by complementary expertise: one founder grounded in bank credit and corporate financial risk, the other in mathematical AI, applied research, and advanced training.



Vu Dang Son

Co-Founder - Banking and Credit
Risk Expert

Moody's Credit Appraisal Certification. 20+ years in banking credit and risk management. Author of *SME Credit Appraisal* and *Corporate Financial Risk Management*.

Thesis

Practical credit experience should be transformed into transparent, scalable systems that help banks strengthen risk governance and help enterprises adapt in volatile markets.

Bank credit

Risk management

SME appraisal



Nguyen Tuan Sy

Co-Founder - AI Scientist and
Academic Leader

Valedictorian, University of Civil Engineering. PhD, Paris-Est University, France. International research career in nuclear and oil/gas applications. Head of Lab, Van Lang AI Institute. AI trainer since 2020.

Thesis

Rigorous AI, grounded in mathematics and validated through real applications, can help financial institutions move from experimentation to reliable operational intelligence.

Mathematical AI

Applied research

AI training

The founder fit

Credit-risk judgement without scalable AI becomes slow and hard to standardize. AI without banking judgement becomes a model detached from operational reality. Deep FinTech is designed to integrate both.

AI adoption begins with trained leaders and teams.



Training objective

Move teams beyond curiosity: understand what AI can do, where it can fail, how to evaluate outputs, and how to use it inside controlled workflows.

Since 2020, Nguyen Sy Tuan has delivered AI courses and workshops grounded in rigorous mathematics to lecturers, researchers, professionals, and enterprise teams across Vietnam.

Selected training references

- PetroVietnam University, Vung Tau - lecturers and researchers.
- Bien Dong POC, Ho Chi Minh City - key staff.
- Hanoi University of Transport and Communications - lecturers and researchers.
- Van Lang University, Ho Chi Minh City - lecturers and researchers.
- VinUniversity, Hanoi - *Maths Behind AI Models*.

Capability themes

Mathematical foundations of AI; deep learning and generative AI; AI for credit-risk assessment; SME credit appraisal beyond the balance sheet; financial decision intelligence; responsible AI adoption for management teams.

Applied work across banking, enterprise finance, and AI training.

The project portfolio shows Deep FinTech's focus on practical AI implementation, SME financial analytics, credit risk, enterprise transformation, and research-led AI development. Client names and sensitive deployment details can be anonymized where required.

Period	Engagement	Practical contribution
2024-2025	AI-assisted credit-risk scoring workflow	Designed an AI scoring and credit-analysis workflow for a banking context in Ho Chi Minh City, with emphasis on appraisal support, risk visibility, and faster review cycles. Built analytics to help SMEs monitor financial indicators, cash-flow patterns, and early-warning signals for proactive risk management.
2023-2024	SME financial-health analytics	
2023	Deep learning in financial-risk research	Conducted research applying deep learning architectures to financial-risk prediction with Vietnamese and international datasets.
2022-2023	Enterprise AI transformation programs	Designed and delivered AI literacy and implementation training for finance and operations teams across corporate and financial clients.
2015-2022	AI research and development	Built AI expertise from rigorous mathematical foundations, international research, publications, and applied deployment experience.

What this demonstrates

Deep FinTech is not positioned as a generic software vendor. Its credibility comes from connecting financial-domain expertise, applied AI, training capability, and project execution in contexts where decision quality matters.

Evidence discipline

For high-stakes audiences, selected engagements can be converted into short case studies showing problem, data, method, governance control, pilot scope, measurable result, and client-approved disclosure status.

Evidence packages for serious financial-AI decisions.

Banks, investors, and regulated enterprises need proof, not generic claims. Deep FinTech structures each disclosed case around scope, method, controls, and measurable outcomes, with client-sensitive information anonymized where required.

CASE FORMAT 01

AI-assisted credit-risk workflow

Problem. Credit review can be slowed by scattered borrower evidence, inconsistent appraisal preparation, and limited early-warning visibility.

Approach. Build a workflow for document extraction, scoring support, anomaly signals, evidence packaging, and analyst review.

Controls. Human review, source traceability, exception handling, model-validation log, and audit-ready outputs.

Outcome evidence. Reported only when client-approved: review time, completeness rate, exception accuracy, user adoption, and risk-team feedback.

Banking

Credit risk

Governance

CASE FORMAT 02

Enterprise AI capability and finance workflow

Problem. Enterprise teams may adopt AI tools without a controlled workflow, clear evaluation method, or business-value measurement.

Approach. Deliver executive training, use-case mapping, prompt/workflow design, finance-document analysis, and responsible-AI operating guidance.

Controls. Confidential-data rules, human verification, source checking, role-based use cases, and output-review checklist.

Outcome evidence. Reported only when client-approved: participant capability, use-case pipeline, adoption readiness, and implementation roadmap.

Enterprise

AI training

Workflow

Disclosure principle

The profile avoids unsupported performance claims. Quantitative metrics should be inserted only when validated internally and approved for client-facing disclosure.

Start small, prove value, then scale under control.

A serious financial-AI engagement should not begin with a black-box model. It should begin with a decision problem, a workflow, available data, success metrics, and governance constraints.

PATH 01

Executive AI briefing

A focused session for leaders to understand financial-AI opportunities, risks, governance requirements, and priority use cases.

1-2 hours

Briefing memo

PATH 02

Use-case discovery workshop

A structured workshop to identify high-value AI opportunities, data requirements, workflow frictions, and measurable business outcomes.

Half-day

Use-case map

PATH 03

Pilot and capability program

A practical pilot combining prototype development, user training, governance documentation, and performance measurement.

Pilot report

Governance pack

Recommended first conversation

Which financial decision is costly, slow, inconsistent, risky, or poorly served today - and what evidence would convince your team that AI support has improved it?

For financial institutions

Start with credit-document triage, SME early-warning, appraisal consistency, valuation evidence packaging, or a governance-ready AI readiness assessment.

For enterprises

Start with financial-statement intelligence, cash-flow risk visibility, banking-cost optimization, AI capability building, or sales-risk control.

External references and disclosure notes.

The profile uses external financial-sector AI governance sources to support its market rationale. Client, institutional, and training references should be disclosed only where public use is permitted or approval has been obtained.

Selected external references

FSB (2024)	The Financial Stability Implications of Artificial Intelligence . Financial Stability Board, 14 November 2024.
FSB (2025)	Monitoring Adoption of Artificial Intelligence and Related Vulnerabilities in the Financial Sector . Financial Stability Board, 10 October 2025.
FSB (2026)	Sound Practices for Responsible Adoption of Artificial Intelligence . Financial Stability Board, consultation report, 10 June 2026.
BIS FSI (2024)	Regulating AI in the Financial Sector: Recent Developments and Main Challenges . Financial Stability Institute, 12 December 2024.
OECD (2024)	Regulatory Approaches to Artificial Intelligence in Finance . OECD, 5 September 2024.

Client disclosure

Client names, deployment scope, datasets, model metrics, and operational results should be included only when cleared for external disclosure. Otherwise, use anonymized case structures and provide details under NDA.

AI decision note

Deep FinTech solutions support human decision-making. They do not replace client policy, professional judgement, legal review, regulatory obligations, or final approval authority.

Production standard

External versions should preserve live hyperlinks, PDF bookmarks, clean text extraction, accessible metadata, approved images, and copy-paste-safe Unicode text.

Build financial AI that your risk team can trust.

Deep FinTech partners with banks, enterprises, and institutions that want to use AI with discipline - faster decisions, stronger evidence, clearer governance, and practical capability transfer.

Contact

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Scan to visit deep-fintech.com

Schedule a consultation, request
information, or explore the platform
roadmap.

Why reach out?

- Explore AI solutions for your bank or enterprise.
- Request a custom AI training program.
- Discuss platform early access or pilot partnership.
- Build a governed AI adoption roadmap.

Primary message

AI for Secure Finance.
Risk Governed. Future Built.