



OneConnect Financial
Technology Co., Ltd.

OneConnect Digital Bank-In-A-Box

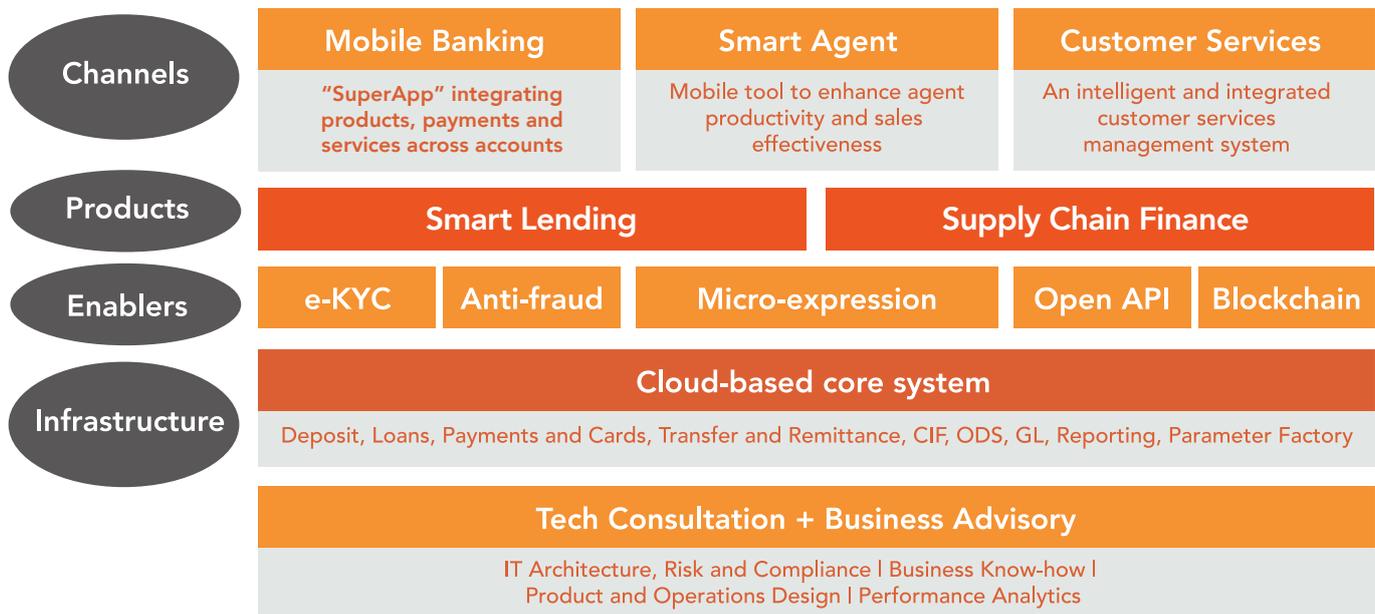
OneConnect Digital Bank-In-A-Box provides you with an innovative and agile solution to start a virtual bank and get ahead in the digital race.

An associate member of Ping An Group, China's insurance giant and Fortune 500 company, OneConnect offers industry-leading stack solutions for retail and SME banking backed by 30 years of experience in financial services and technology. Our one-stop digital bank solution saves you the hassle of having to source for multiple vendors for development and integration.

One-Stop Digital Bank Solution

We offer a suite of solutions to help you execute your digital strategies and maximise your yield.

One-stop solutions



Winning Digital Banking Solutions for Retail and SME Banking

Providing You with Unrivalled Expertise, Flexibility and Efficiency



Mobile Banking

- Built on Hyperion framework using H5, Hybrid & RN. Reduce setup cost & speed up development process.
- Unify customer authentication and profiling across apps. Consolidate accounts into portfolio view of A&L. Integrate products and services across multiple platforms.
- e-KYC solution comprising cutting-edge technologies such as Facial Recognition (99.8% accuracy), VoicePrint (99% accuracy), Liveliness Check, Landmark Authentication, and OCR.
- Smart Agent Tool with agent incentive, promotion and campaign tools.
- Precision marketing through data analytics and segmentation, aided by targeted promotion and campaign.



Smart Lending

- Mature proprietary technology delivering an end-to-end digital experience, time-to-money in as fast as 30 minutes.
- Flexible configuration of products and processes and only takes 1 hour for the entire set-up.
- Unrivalled anti-fraud and credit scoring capability leveraging Device Fingerprint Technology and alternative data.
- State-of-the-art microexpression technology effectively aids in fraud detection with 50% reduction in labour cost.
- Ping An's over 30 years of experience and know-how in running a digital lending business.
- Strategic collaboration with banks through a business model proven in China and Southeast Asia countries.



Winning Digital Banking Solutions for Retail and SME Banking

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Supply Chain Finance

- FiMAX blockchain-based supply chain finance platform that increases liquidity in the supply chain and provides first tier and upstream suppliers with faster access to capital and lower financing cost.
- Helmed by the co-founder of HyperLedger Fabric, our blockchain team has developed the industry-leading BaaS platform and its core framework – FiMAX.
- Zero-knowledge proof control over the level of information shared therefore ensuring data privacy.
- Digital financing application and workflow include legal documentation and compliance checks. Accounting entries can also be customised for efficiency.



Cloud Core Banking

- Cloud banking platform to optimise and deliver a scalable IT infrastructure that drives growth, reduces cost, and improves agility.
- Able to work along existing core banking system without disrupting business.
- Secured banking data architecture and enhanced banking privacy.
- Product factory and configurable parameters allow for rapid business response.
- Support both new age and traditional banking capabilities. Secure connection to different banking channels.
- Secure open API platform to integrate with third-party applications on the open platform.
- Support multi entities. An ideal platform solution for multiple entities on a common platform.



OneConnect, recently awarded a virtual bank licence by the Hong Kong Monetary Authority, is confident to offer you the top proprietary technologies in AI, Biometrics, Big Data and Blockchain, and also the expertise you need to set up a virtual bank successfully.

Fulfilling Your Aspirations in a Digital World

Fully Integrated Solutions

- An end-to-end range of products for all your virtual banking needs through our proprietary technologies in AI, Biometrics, Big Data and Blockchain.
- Highly adaptive and modular design options facilitate self-customisation and scalability.
- Better interoperability and shorter learning curve thus saving time and cost.
- Faster time-to-market within 6 to 7 months*.



In-Depth Experience and Expertise

- Granted the virtual banking licence to operate in Hong Kong by the Hong Kong Monetary Authority.
- Serves 600+ banks, over 80 insurance companies, and more than 3,000 non-bank financial institutions.
- Backed by Ping An Group (No. 7 on Forbes Global 2000 list), one of the largest financial services companies in the world with 200 million retail customers and 513 million Internet users.
- Strong combination of financial service DNA & cutting-edge technologies, with 1000+ patents, 50+ products, and 2000+ APIs.



Commitment to Singapore and the Region

- Regional headquarters located in Singapore, led by a strong local team with vast experience in technology and banking.
- Launched integrated data centre and innovation lab in Singapore to incubate and accelerate AI innovations.



**OneConnect Financial
Technology Co., Ltd.**

Data Protection & Privacy

OneConnect will work closely with you to ensure your firm stays compliant with applicable data protection and privacy laws throughout our engagement with you. We will take care to ensure we fulfil our obligations as a data intermediary to protect your data accordingly.

To find out how OneConnect Solutions can help you stay ahead of the innovation curve, visit www.oneconnectft.com.sg.

