



OneConnect Financial  
Technology Co., Ltd.

## Core Banking

A platform that puts  
your customers first



Cloud Core  
Banking

In the age where banks increasingly operate in a space where new entrants like e-Commerce and Fintech players create challenges and opportunities, digital transformation is no longer a choice but imperative. In this process, however, some banks realize that they struggle with their traditional mainframe-based core which lags behind in scalability, agility, performance etc., not mentioning hefty maintenance cost and long implementation turnaround.

Core Banking solution, a cloud-native, microservices architecture core banking system that comes with built-in Open API effectively addresses banks' pain points and empower banks to quickly launch new digital banking propositions without disruption to existing operations, innovate faster than their competitors and stay ahead of the competition curve.

### Challenges Faced by Banks in Digital Transformation



#### Customer Acquisition & Service 1

Rely on physical branches. Low efficiency due to offline manual processes.



#### Agility & Time-to-Market 2

Tightly coupled and process-driven design. Legacy system with long implementation cycle.



#### Performance & Scalability 3

Monolithic architecture, difficult to scalable up; Unable to meet payment processing challenge, especially high concurrency transactions during shopping festivals.



#### Expensive Infra Cost 4

Traditional data center with hefty cost on procurement of hardware & software, as well as daily maintenance cost.



#### Eco-system 5

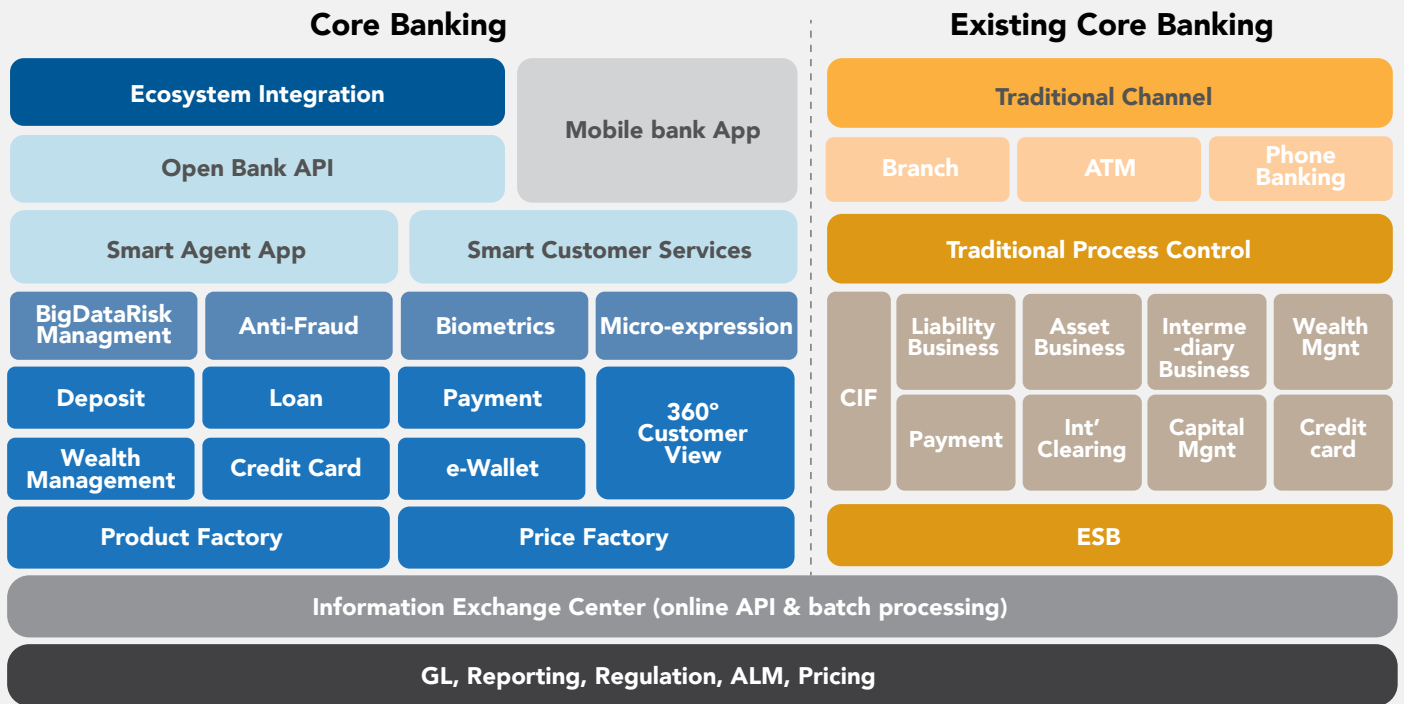
Difficult to integrated into different eco-systems in short time; With no eco-system supported.

## How Core Banking Addresses The Pain Points

- Natively cloud-based core offers scalability to support business growth and the performance for high concurrency requirement, saving infra cost.
- Micro-services architecture creates the flexibility & agility which reduces implementation cycle and shorten the time-to-market both pre- & post-launch.
- Built-in Open API enables core system to stand ready for easy integration into ecosystem, which is the primary customer acquisition channel in a digital age.
- Modularised and parameterized solution enables banks to easily implement bundled products catered to customer needs and market trends.
- Cloud core runs in parallel with existing core, minimising risk of disruption to existing banking operations while opening up new digital possibilities.
- Product Factory puts the power of configuring products in the hands of business users, reduce technical change requests & respond faster to changing market condition.

## Dual Core Solution

Cloud core runs in parallel with existing core so that banks can launch a digital business quickly.



**OneConnect Financial  
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### 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 help you to stay ahead of the innovation curve, visit [www.ocft.com.sg](http://www.ocft.com.sg) or email us at [PUB\\_YZTMARKETING@ocft.com](mailto:PUB_YZTMARKETING@ocft.com).

