



OneConnect Financial
Technology Co., Ltd.



CENTRIO

Digital-Bank-in-a-Box

Powered by cutting-edge technology and
perfected by deep insights and expertise,

Digital-Bank-in-a-Box delivers truly intelligent banking.


Digital-Bank-in-a-Box provides a simpler, safer, and smarter solution that truly reinvents banking across all processes, experiences and customers.


Our cloud-native, dual-core platform developed through our unrivalled end-to-end expertise in the finance sector combines the best of technology, data-driven insights and industry expertise.


We empower agile, high-performance systems for you to swiftly adapt to current business needs and discover new opportunities to scale.

Powered by cutting-edge technology and perfected by deep insights and expertise, Digital-Bank-in-a-Box delivers truly intelligent banking.

To eliminate the pain points of traditional banking:

 Inefficient infrastructure and integration

 Rigid systems with security risks

 Poor customer experience



We Enable Truly Intelligent Banking which is:



Simpler

To rapidly innovate and launch products and services, and scale based on business needs



Safer

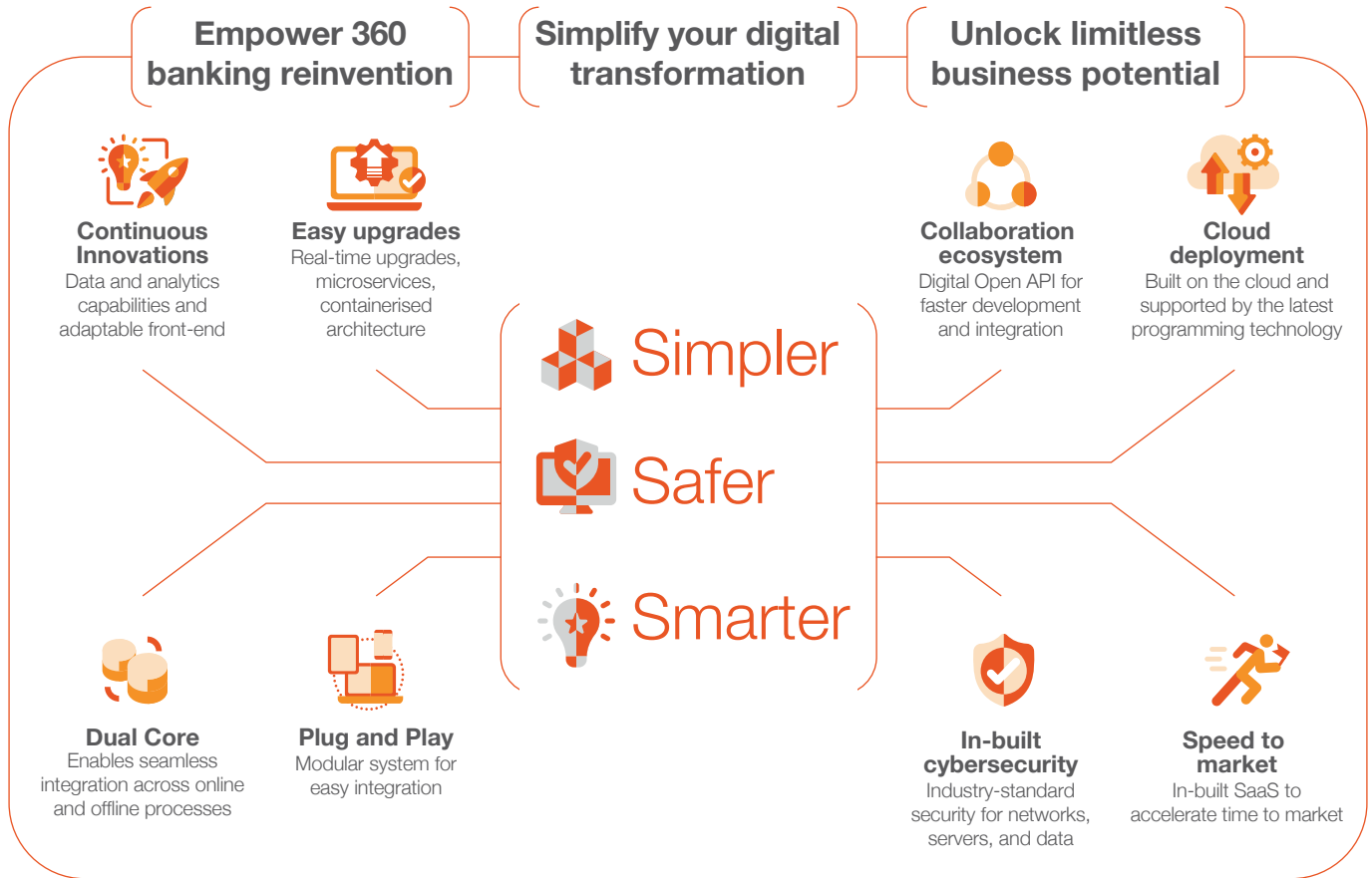
To maintain security through high-performance, automated processes with zero system downtime



Smarter

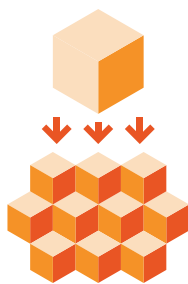
To gain a better understanding of the customer and the customer journey to deliver better experiences from acquisition to retention

An integrated approach to thrive in a digital-first world.





Digital-Bank-in-a-Box
makes banking
Simpler



Simpler to Upgrade
Microservice



Simpler to Integrate
OpenBank AP



Simpler to Configure
Product Factory



Simpler to Deploy
Dual Core



Digital-Bank-in-a-Box makes banking **Safer**



1. Information Risk

Ping An Cloud is the first financial cloud that passed the ISO 27018 certification

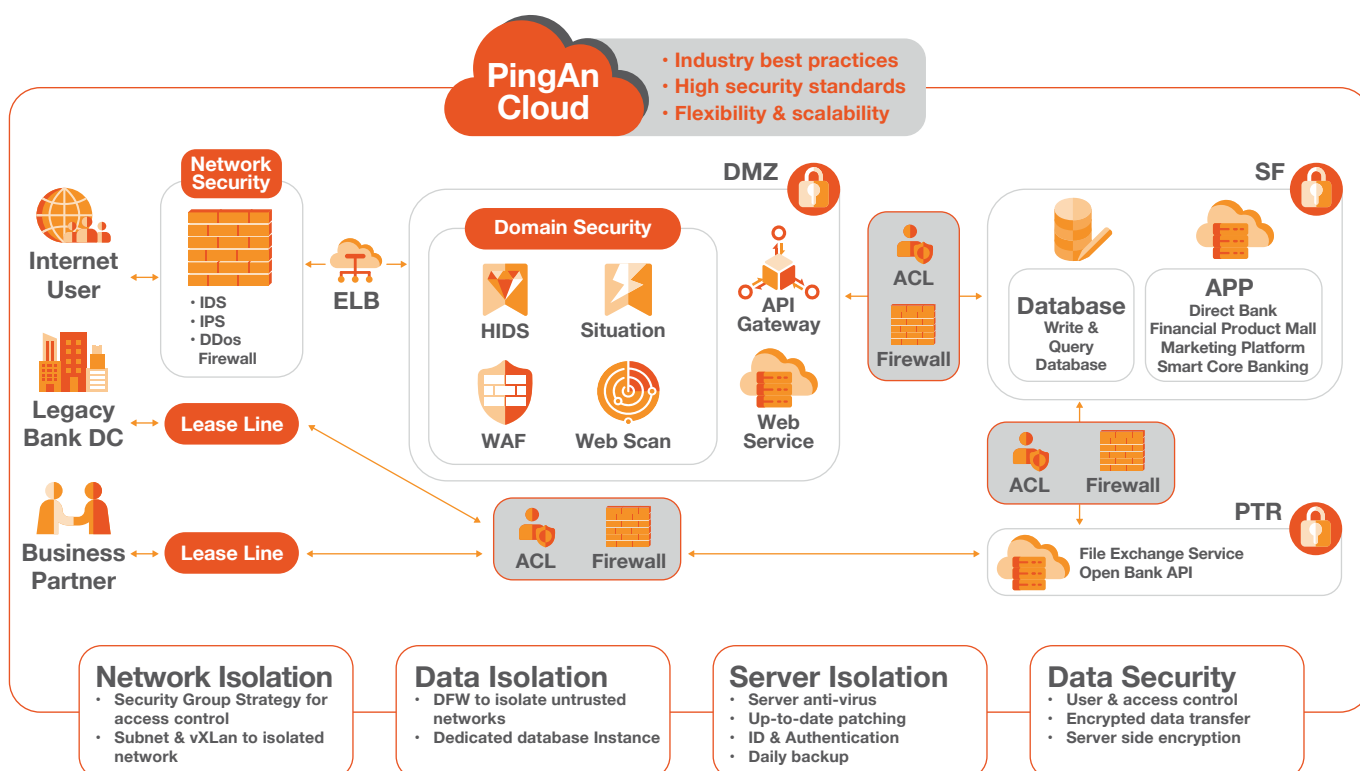
2. Downtime Risk

Separation based on microservice architecture ensures that the failure one service will not cause the other services to fail

3. Application Risk

Managed by state of the art anti-fraud technology and Risk-as-a-Service

We provide cost efficient data protection through:





Digital-Bank-in-a-Box makes banking **Smarter**

Empowering you to enhance customer experiences through AI:

1. Customer engagement and behavior analysis
2. Customer analytics and insights
3. Customer analytics and insights

A suite of AI-powered customer solutions:

Functions



Behavior Analysis



Anti-fraud



Operations



Risk Monitoring



Predictive Insights



eKYC



Behavior Analysis



Behavior Analysis

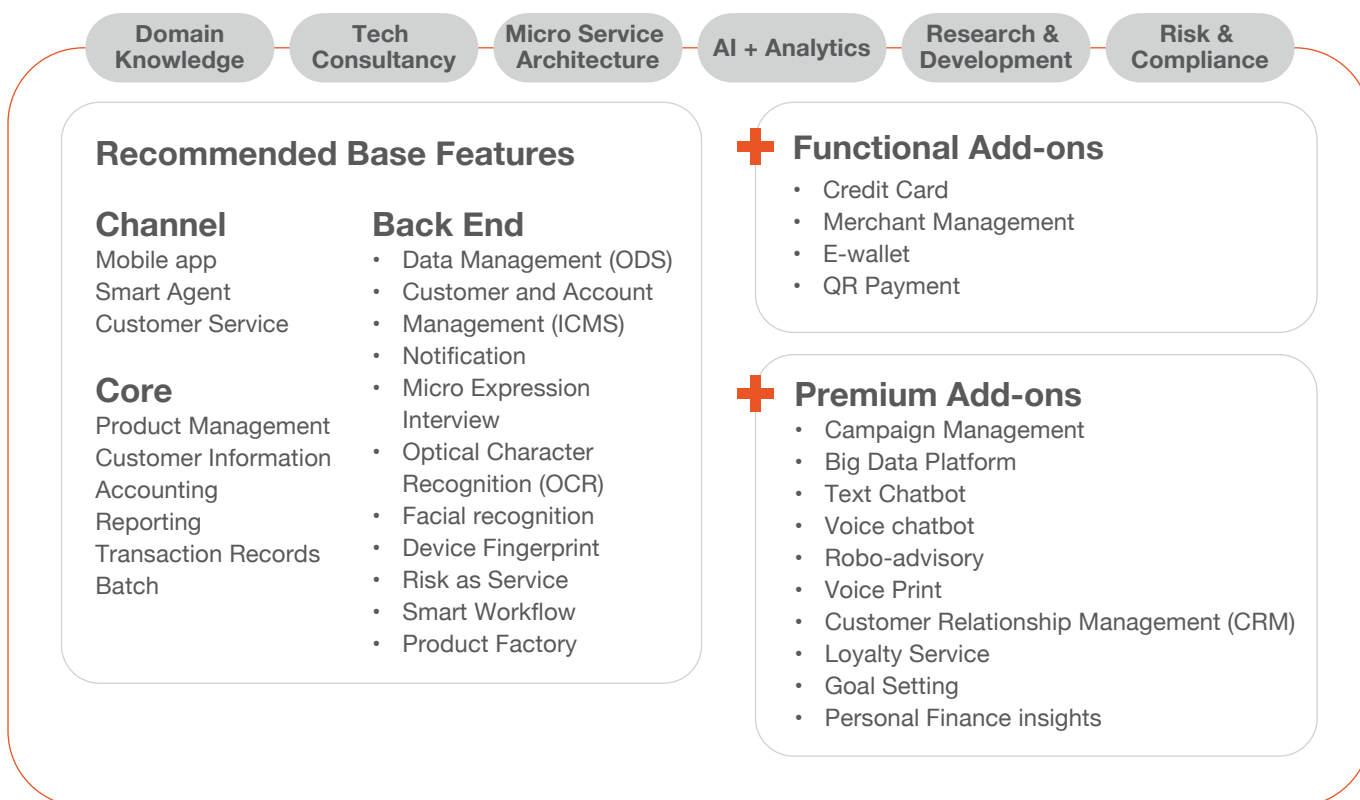
Examples

Campaign Management	Real time anti-fraud monitoring	Identity OCR	Credit modelling	Goal setting	Facial recognition	Intelligent investment advisory	Text Chatbot
Post Loan Monitoring	Device fingerprint	Documents screening	Risk monitoring modeling	Personal wealth insights	Voice print		Voice Chatbot
Campaign Management	Signature Authentication				Micro expression interview		

Our solution gives you an industry edge.

	Simpler						Safer			Smarter			
Function	Duo Core Deployment	Parameterised Product Factory	Open Bank API	Payment Platform	Mobile Banking/Agent App	Smart Application Platform	Risk as a Service	Transaction Anti Fraud	Device Fingerprint	eKYC++	Voice Print	Text Chatbot	Voice Chatbot
OneConnect	○	○	○	○	○	○	○	○	○	○	○	○	○
Traditional Digital Banking			○	○	○	○	○	○					
Fintech Digital Banking		○	○	○			○	○					
SaaS Core Banking		○	○										

A fully configurable solution for your business needs.



Connect with OneConnect. Reimagine truly intelligent banking with us.



We understand banking

- Domain knowledge and experience
- Banking and consultancy professionals as key advisors



We are the operational experts

- Serves 600+ banks, 80+ insurance companies, 3000+ non-bank institutions
- Highly adaptive and modular design
- Faster time to market (within 6-7 months)



We are technology leaders

- Backed by Ping An Technology
- Technology leaders to researching and thought leadership
- R&D
- Technology enabler

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.

OneConnect Financial Technology (Singapore) Co. Pte. Ltd.

#26-81/82 Mapletree Business City II

80 Pasir Panjang Rd

Singapore 117372

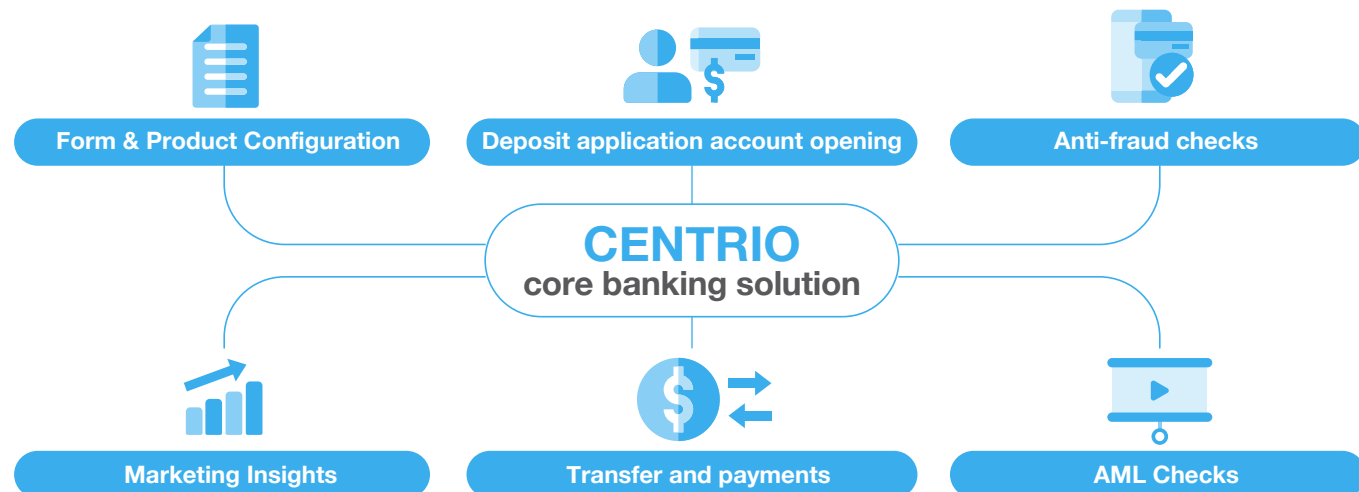
Email: pub_yztmarketing@ocft.com

Website: www2.oneconnectft.com.sg

Appendix

A complete, modular suite of solutions for your business needs

CENTRIO – powerful core banking solution



One-stop solution, scalable, quick launch:

FINOVO – OneConnect's Smart Lending Platform

Channels						
Lending Platform						
Digital lending platform	Form & product configuration	Loan Application & Account Opening	Anti-fraud Checks	Credit Decision	Offer & Acceptance	Pre-Disbursement checks
	Application form configuration	Digital loan application	Extensive anti-fraud rules	Credit scoring model	Auto generation of loan	Integration with disbursement system
	Loan product configuration	eKYC	Device fingerprint	Credit decision engine	Loan product configuration	Loan product configuration
Lenders	Process design		Biometrics & micro-expression	Limit & pricing calculation	Process design	Post-loan monitoring platform

Frictionless digital onboarding experience:

COGNITO – OneConnect's end-to-end eKYC

1	2	3	4	5	6
ID Selection/ Verification	Biometric Verification	Application filling	3rd party verification	Voiceprint Registration	Application submission
Scan Photo ID/ ePassport	Complete biometric verification by taking selfie	Fill out online application form & submit documents	Select 3 rd party source for identity verification	Application sent to backend ekyc for processing	Application sent to backend ekyc for processing
AI ID Authentication	Facial recognition	OCR	API Integrations	Voiceprint enrollment	ekyc Dashboard
E-passport NFC Authentication	Liveness detection		E-passport NFC Authentication	Voiceprint recognition	
OCR	Face Comparison		Data verification		
			Mobile OTP verification		