



OneConnect Financial
Technology Co., Ltd.

Technology Makes Finance Easier

The leading technology-as-a-service (TaaS)
cloud platform for financial institutions



OneConnect understands the finance service industry the BEST

Our Vision

Technology makes finance easier

Our Mission

A technology partner that financial institutions trust

WHO WE ARE

Listed on the New York Stock Exchange, OneConnect, is a leading technology-as-a-service (TaaS) platform for financial institutions. We provide cloud-based technology solutions that combine industry expertise in financial services with market-leading technology.

Our technology-as-a-service platform covers multiple verticals in the financial services industry and across the full scope of their operations—from sales and marketing, to risk management and customer service.

Our technology applications and technology-enabled services empower financial institutions to embark on digital transformations. We deliver high

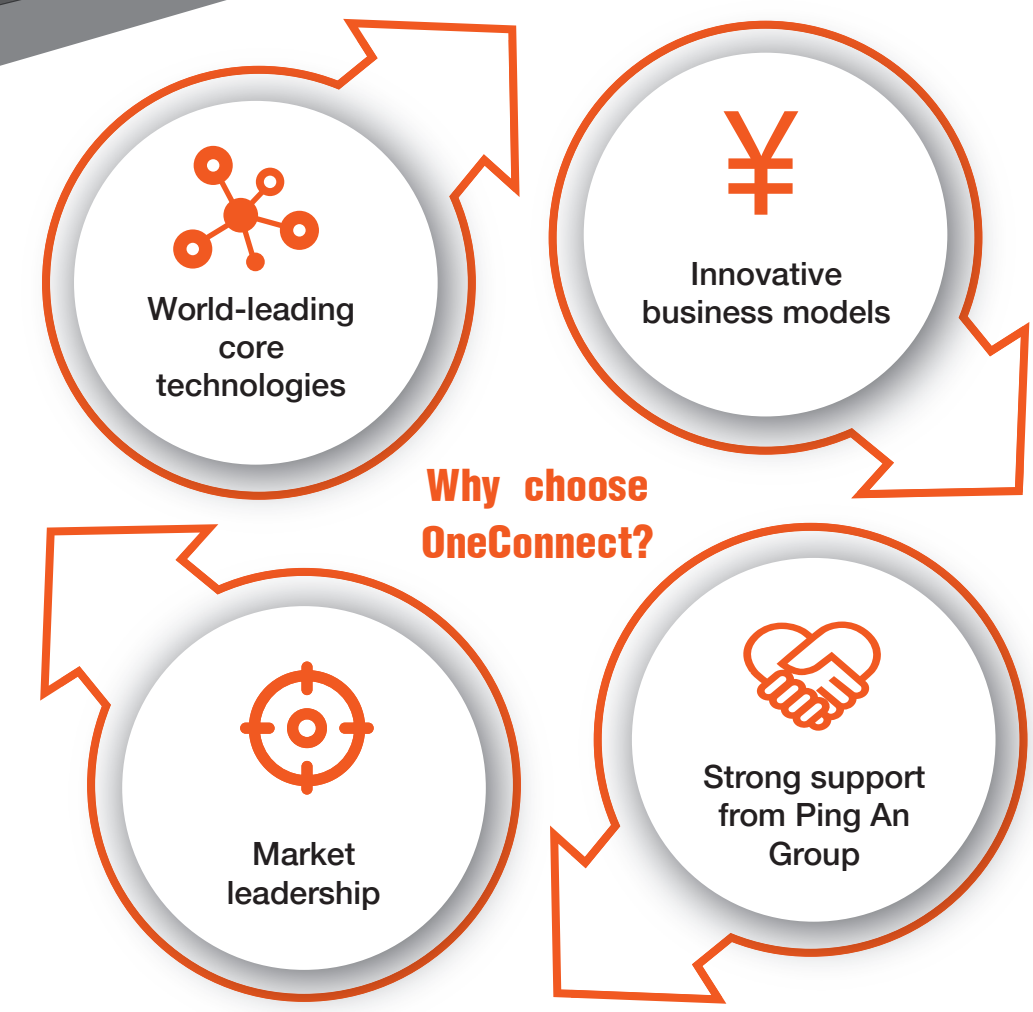
value solutions to our customers, helping them to generate new revenue, raise sales productivity, enhance risk management, improve customer service and reduce costs.

OneConnect is an associate of Ping An Group. OneConnect leverages Ping An Group's over 30 years of extensive experience in financial services to accurately grasp the needs of financial institutions.

Our proven applications are driven by extensive industry expertise and customer insight data, and have been used securely and effectively on a large scale by our clients around the world.

OneConnect Financial Technology is a leading TaaS platform for financial institutions

- ▶▶ Backed by Ping An Group, we provide “technology + business” solutions that help financial institutions to increase revenue, enhance efficiency, improve service quality, reduce risks and costs, and achieve digital transformations.
- ▶▶ We develop cutting-edge technologies for the financial services industry, in areas such as artificial intelligence, big data, blockchain and financial cloud, and leads the way in application innovation and product commercialisation.





OneConnect is backed by
World-leading Frontier Technologies
such as AI, Big Data Analytics, Blockchain
and Financial Cloud.



OUR WORLD-LEADING CORE TECHNOLOGIES

Artificial intelligence (AI)

Our AI technology enables digital automation and reduces personnel and other expenses, while enhancing personalised services.

Our international achievements for AI:

- No.1 in One-Minute Gradual Emotion Challenge (University of Hamburg, Germany)
- No.1 in the Stanford Question Answering Dataset (SQuAD) (Stanford University, USA)
- No. 1 in EmotioNet Challenge (The Ohio State University, USA)
- No. 1 in SemEval EmoContext (Association for Computational Linguistics, USA)



Blockchain

We use our blockchain technology, built using our proprietary FiMAX architecture, to facilitate advanced cryptography, peer-to-peer communications and smart contracts, as well as to boost trust, transparency and security for our customers' transactions.

Our international awards for blockchain:

- IDC's first Blockchain Application Award (USA)
- Technology Innovation of the Year in China's Informatization and Software Service Industry
- 2018 China Financial Innovation Award
- Asian Banker's Best Technology Innovation Award



Big data analysis

Advanced analysis technologies help our clients make timely and informed decision about the entire financial transaction process, including customer acquisition and management, risk management, product development and system optimisation.

- 2018 BAI Global Innovation Award
- CCF Gold Award for "Pandemic Data Visualization"
- Silver Award in the UK Trade 2018 Technology Awards
- Selected for the China ICT Academy's "2019 FinTech Innovation Application Case Collection"



Financial Cloud

- Reliable Architectures
- Smart tools
- Endorsement by Ping An Group
- High reliability, high security

Won the 2020 Real Results Digital Trust Award from International Data Corporation (IDC)

Garnered multiple authoritative certifications for safety compliance



OUR SOLUTION SERIES

COGNITO



Online account opening is speedy and seamless thanks to secure identity verification

- Facial recognition
- ID card authentication
- ID card OCR
- Video eKYC
- Voiceprint
- AI bots for call centre

FINOVO



End-to-end digital solution for both secured and unsecured lending, covering channels, LOS/LMS, anti-fraud and credit risk modelling

- LOS / LMS
- Anti-fraud & credit risk modelling
- Micro-expression analysis
- Bank statement OCR

CENTRIO



A **simpler, safer, and smarter solution** that truly reinvents banking across all processes, experiences and customers.

Powered by cutting-edge technology and perfected by deep insights and expertise, our cloud-based platform delivers truly intelligent banking.

PROTEGO



Artificial intelligence-based solutions for life and auto insurance

- Secure identity verification solutions
- Agent app and training solutions
- Auto insurance solutions, including AI-powered damage assessment

ULTIMO



Solutions backed by our market-leading technology and proven experience in large scale deployment, that help to minimise informational asymmetry, improve efficiency and enable trust.

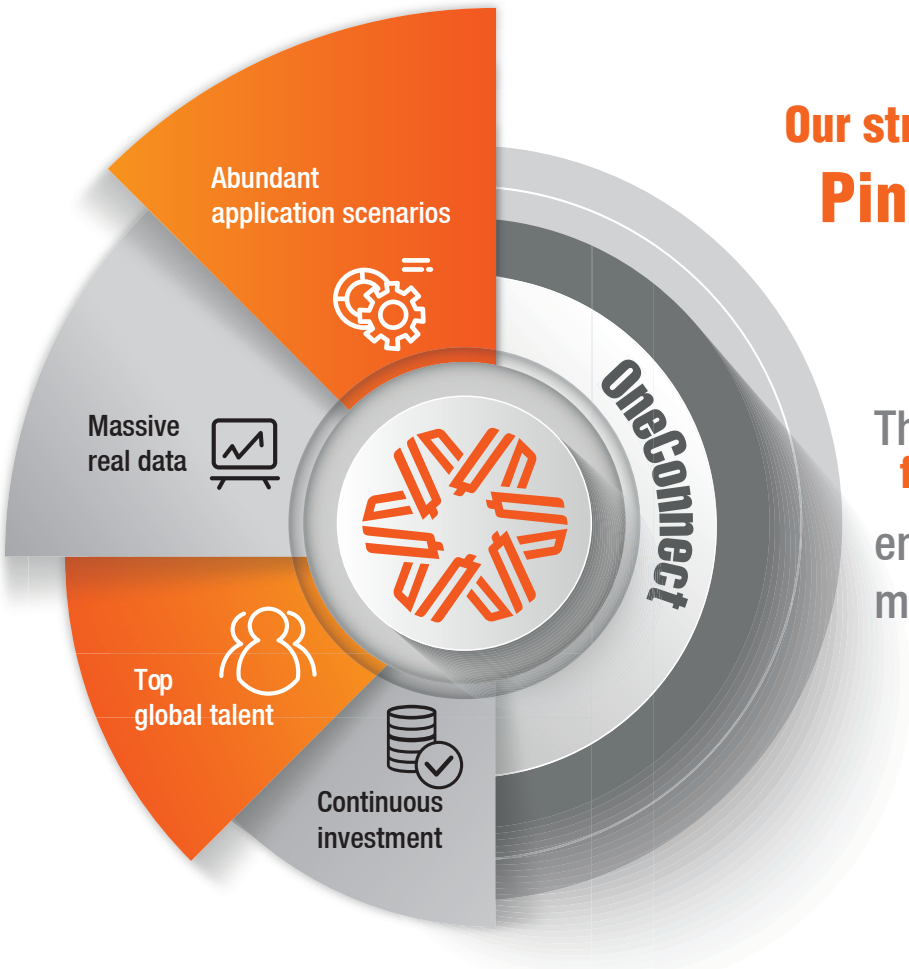
- SME ecosystem
- Trade finance platform
- ESG platform
- Digital identity solution
- Open API platform



OUR INNOVATIVE BUSINESS MODELS:

Our innovative solutions are based on extensive industry expertise, driven by customer insights and tested in large-scale real-world applications. We empower financial institutions to transform and innovate.

OneConnect is a fintech platform supported by the Ping An Group. Together, we can do more for our clients.



Our strong support from Ping An Group:

The focus on finance + ecosystem enables OneConnect to do more

About Ping An Group

Ping An of China is a leading technology-powered financial services group integrating insurance, banking and investment, and is one of the top three financial groups in China. In 2020, Ping An ranked 21st in the Fortune 500, 1st in the market value of global insurance groups and 1st in global insurance brands. In 2019, Ping An defined “finance+technology” more clearly as its core business, continued to increase investment in technology, applied innovative technology to build five ecosystems: financial services, healthcare, automotive services, real estate services and smart cities, and continued to promote “technology-enabled finance, technology-enabled ecosystems and ecosystem enabled finance”, providing financial life products and services to 218 million individual customers and 598 million Internet users.

Ping An invests 1% of total revenue annually in R&D

- Over RMB100 bn has been invested to-date, and another RMB100 bn is expected to be invested in the coming ten years.

Ping An brings together top global talents to innovate

- 8 research institutes
- 57 laboratories
- 1,000+ technology business professionals,
- 3,700+ data scientists
- 31,412 patent applications

Ranked No. 1 in the world for fintech and digital health patent applications and No. 3 in the world for artificial intelligence and blockchain patent applications.

The four major strengths of the Group form the strong foundation for OneConnect’s world-class products and services.

OUR MARKET LEADERSHIP:

We are highly recognised worldwide and have won more than 100 awards globally:



Awards

- OMG - Emotion Challenge - Ranked No.1
- BAI Global Innovation Awards - Outstanding use of AI in Financial Services
- IDC Fintech Rankings 2019 - Ranked No.62 of top100 IDC Fintech rankings
- IDC Fintech 2018 Real Results Award
- 2018 Fintech 100 - Ranked No.1
- CMMI4 global certification
- Singapore Fintech Festival – Fintech Awards 2018 - Top 10 of Global FinTech Award
- DIT Fintech Awards - Sliver Award Winner
- The Stanford Question Answering Dataset (SQuAD) - Ranked No.1
- EmotioNet Challenge - Ranked No.1
- The Hurun Greater China Unicorn Index 2018 - No.11
- The Asset Triple A Digital Awards 2018 - China’s FinTech Start-up of the Year
- The 7th Dialog System Technology Challenge (DSTC7) - No.1 human rating score on appropriateness & No.2 on informativeness rating

Expanding in Asia through Singapore



OUR GLOBAL FOOTPRINT





<http://www.linkedin.com/company/oneconnectft-sg>



www.facebook.com/oneconnectft/



<https://www.instagram.com/oneconnectft/>



OneConnect Financial Technology



<https://twitter.com/oneconnectft>



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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.