



OneConnect Financial  
Technology Co., Ltd.



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 based 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:**

- Insufficient budget for digital transformation
- Collaborations with fintechs are preliminary and silo on scope
- Heavy maintenance legacy system, complicated and unknown risks
- Difficult to govern risk end-to-end risk
- Lack of data analytics and a deep understanding of the customers

**We Enable Truly Intelligent Banking which is:**



**Simpler**

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



**Safer**

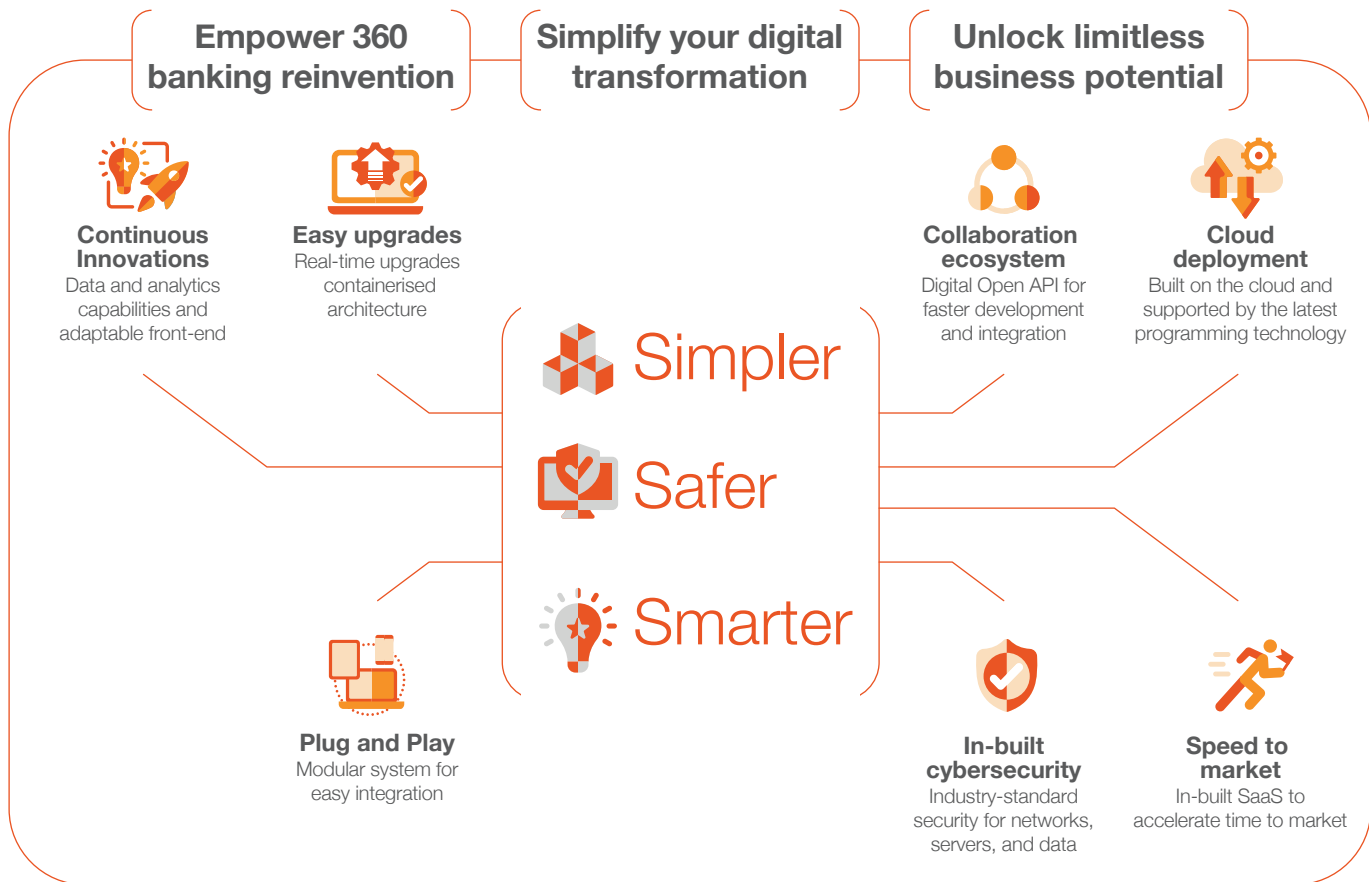
To maintain security through high-performance, automated processes with zero system downtime



**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**



Creating a seamless ecosystem through:

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**Simple to Integrate  
and Implement**  
OpenBank API



**Simpler to Configure**  
Product Factory



**Simpler to Deploy**  
End-to-end deployment  
in public cloud



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



- Data
- Security
- Analysis
- Innovation
- Technology
- Network

## Providing the highest level of end-to-end security through:

### 1. Access control risk

Leverage using role-based access control (RBAC)

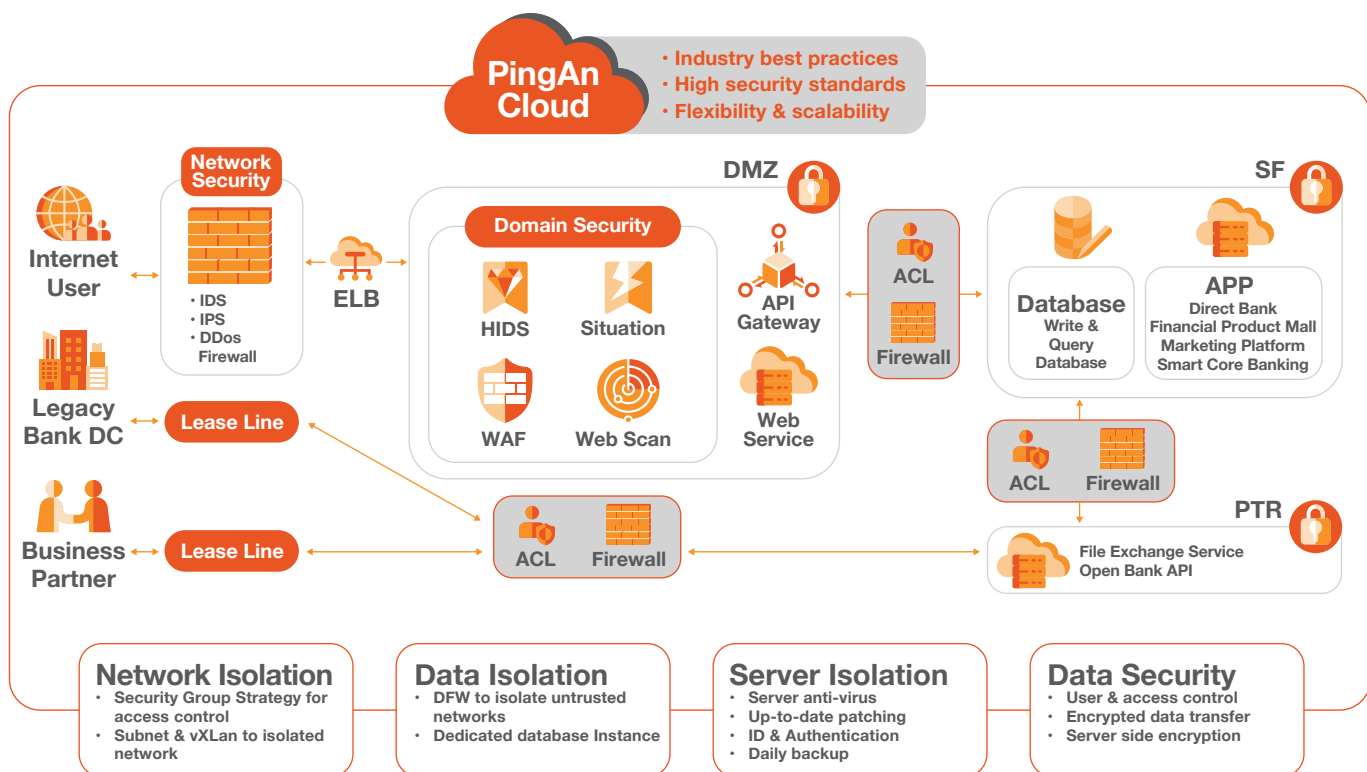
### 2. Anti -fraud

Using AI and alternative data to more effectivity manage fraud and credit risks

### 3. Cloud security

With the right certification that passes rigorous security requirements for a secure cloud business environment

## We provide cost efficient data protection through:





Digital-Bank-in-a-Box  
makes banking

**Smarter**

Empowering you to **enhance customer engagement** through AI:

1. **Customer activity and behavior tracking**
2. **Data Analysis and customer Insights**
3. **Personalised experience**

**A suite of AI-powered customer solutions:**

**Functions**



**Behavior Analysis**



**Anti-fraud**



**Operations**



**Risk Monitoring**



**Predictive Insights**



**eKYC**



**Behavior Analysis**



**Behavior Analysis**

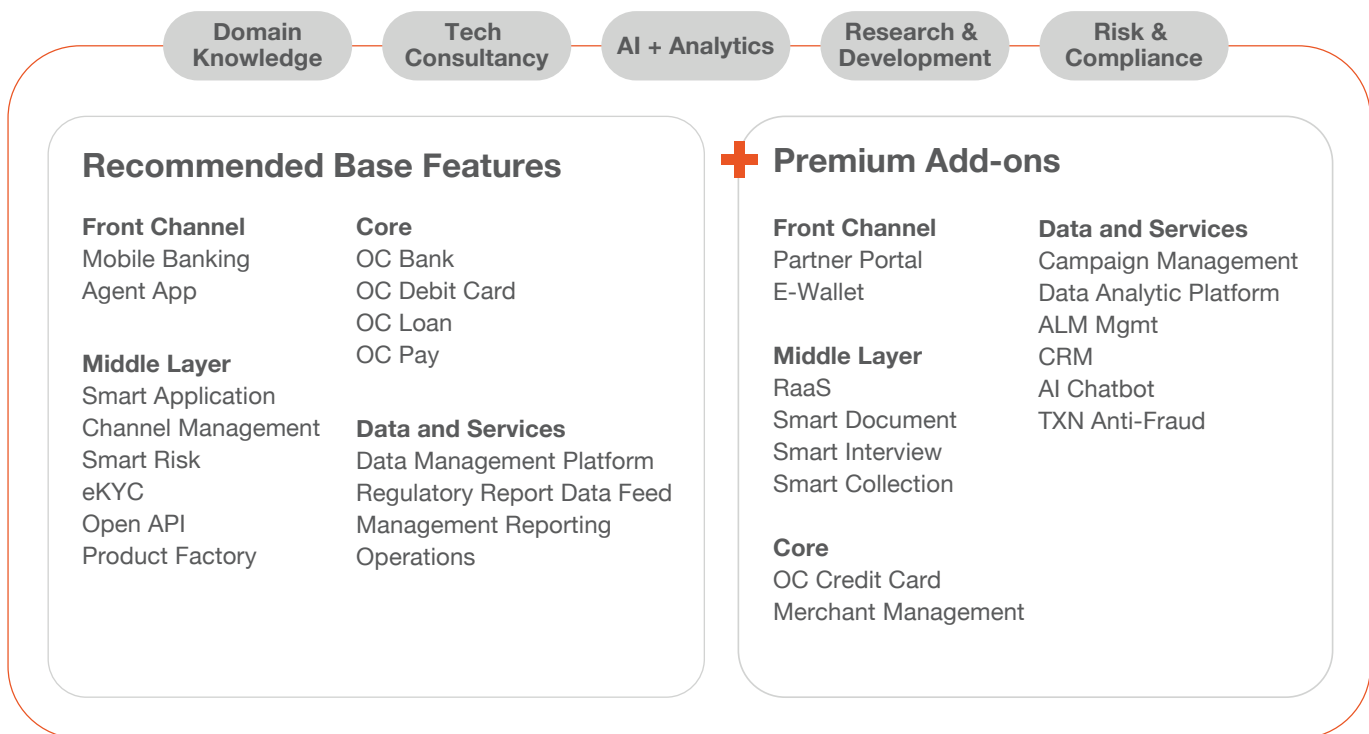
**Examples**

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	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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Traditional Digital Banking		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>					
Fintech Digital Banking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>	<input type="radio"/>					
SaaS Core Banking	<input type="radio"/>	<input type="radio"/>										

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.

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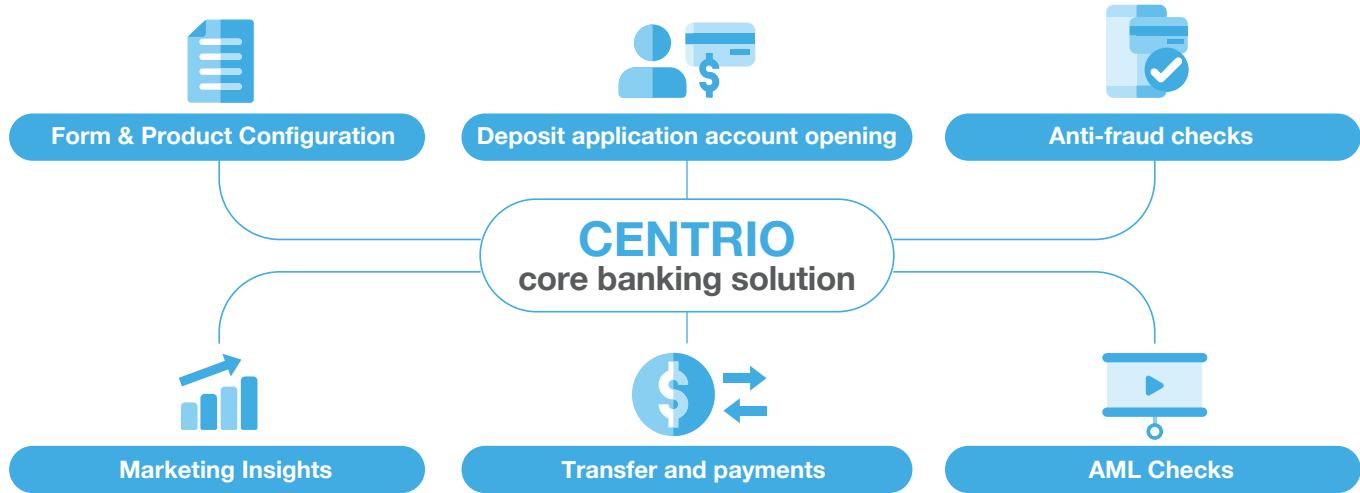
Website : [www.ocft.com.sg](http://www.ocft.com.sg)



# 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: E-commerce Telcos E-Invoicing / ERP Payment / e-wallet / POS Cloud-based HR/Payroll

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

Frictionless digital onboarding experience:

## COGNITO – OneConnect’s end-to-end eKYC

