



OneConnect Financial
Technology Co., Ltd.



pismo

Powered by
OneConnect Financial Technology Co. Ltd & Pismo



ONECOSMO

Core Banking

SaaS Platform

World Class Micro-Services Architecture used by more than 50 million Banking Customers worldwide

Our Performance Proven By Numbers *as of 2022**

50+M
New Accounts

2+B
Transactions Processed

US\$109+B
Transaction Value

Customer Benefits

Create the best digital experiences and products regardless of whether you are building a new bank or dealing with legacy technology. Our platform offers you the freedom to innovate seamlessly using world class technology (AI, Blockchain, SaaS)



1. One Stop Omni Platform for All-In Digital Banking Solution

- Core Banking
- Payments - Cards, Wallets
- Lending
- Digital Channels & eKYC



2. Real-Time Data Streaming at Hyperscale

- Real-time data streaming for close to 300 business events
- Connecting to real time data for marketing, client retention and risk monitoring
- Hyperscale: 50+ million accounts



3. Volume Based Pricing

- Pay per client



4. Quick Deployment, Onboarding & Testing

- 80+ services in production
- 400+ monthly deploys
- Onboarding in matter of weeks



5. Ease of Integration

- Proven integration capabilities across APIs, micro-services, customers' own platform and 3rd party service providers



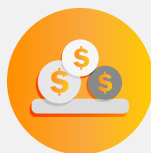
6. Strong Presence in SEA

- Having Deep Expertise in servicing 27+ customers in SEA
- 12 Top Local Banks
- 3 Top SEA Regional Banks
- 20+ Other Customers in Asia & UAE

Products



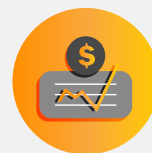
Saving Accounts



Deposit Accounts



Overdraft



Fixed-income Investment

Full Set of Functional Features

The possibilities are endless when you can combine APIs in a myriad of ways to address your needs.

- Open accounts **instantly**
- **Structure** savings accounts, deposit accounts, interest-bearing accounts, overdrafts, or **any other combination**
- Allow **multiple account structures** for a single entity
- Account level financial **controls**
- **Spending Limits & Controls**
- **Instant feedback** (Timeline, push notifications, instant events)
- Allow **sophisticated interest and fees** / charges configuration
- Client view (**All products in one view** / 360)
- **100% real-time** (zero batch processing)
- Full **CRM capabilities** with our APIS
- Flexibility to configure and manage deposit accounts for Islamic Financial Institutions

Next Gen SaaS Technical Features

- An extensive RESTful API library with **more than 600 integration endpoints**
- Options to **develop applications** fast with orchestrated API calls or build your own orchestration using our primitive APIs
- **Auto-scaling** cloud-based infrastructure
- High **availability 24 x 7 x 365 multi-region** processing
- **Progressive delivery** technologies to make updates smooth
- Cloud infrastructure **certified for PCI, ISO 27001, and SOC II compliance**
- Access to our **comprehensive knowledge base**

World Class Security Features

- **AES 256-bit data encryption** in transit and at rest
- Encryption keys stored in a different zone from actual data
- **Tokenization support** for all PCI zones
- WAF and edge **firewalls**
- Hardening of infrastructure built into provisioning scripts
- Routine external and internal penetration tests
- Regular analysis of audit logs (SOC 24 x 7 x 365)
- Regular **vulnerability scans**



**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 help you to stay ahead of the innovation curve, visit www.ocft.com.sg or email us at enquiry@ocft.com

