



OneConnect Financial  
Technology Co., Ltd.



## Smart Lending Platform

Smart Lending Platform is an end-to-end digital lending solution that helps retail and SME lenders improve their online lending business, reduce operating costs while maintaining risk management standards with cutting-edge technology such as AI and big data. This includes channel management, loan application, anti-fraud and credit risk modelling, up to pre-disbursement checks. The automated application processing would effectively reduce the manual work up to 90% compared to the traditional approach.

### Features

#### Leads Generation

- Seamless integration with channel partners
- Leads database and leads assignment

#### Digital Loan Application

- Multi-channel digital loan application through web and app
- Facial recognition
- OCR ID documents
- ePassport NFC authentication
- Voiceprint registration

#### Digital Loan Processing & Management

- Application form and product configuration
- Process and decision flow configuration
- Intelligent document processing

#### Anti-Fraud Engine

- Gamma device fingerprint technology identifies over 15 particular device features generates a unique device ID and capture device usage and transaction behavior
- Extensive anti-fraud rules and anti-fraud scoring model
- Remote interview with micro-expression technology

#### Credit Risk Model

- Risk models are differentiated for retail lending and SME lending

#### Post Loan Monitoring

- Using big data analytics in building a multi-dimensional warning module
- Automated monitoring procedure with extensive monitoring rules
- Periodic post-loan reports and investigation task management

## Why Smart Lending Platform?

### Proven Collaboration Model with Lenders

- Proven track record in working with banks to implement end-to-end credit lending solutions from product development, risk modelling and channel development
- Flexible in customization based on the bank's business & product requirements
- Quick launch and scalable

### Matured Core Technology

- Micro-expression technology effectively reduces fraud and aids credit decision
- Device fingerprint effectively predicts borrower's repayment behavior
- Collateral
- Collection
- Integration with Core Banking

### Wealth of Experience

- Leveraging the Ping An Group's over 20 years of banking experience and learning (OneConnect is an associate of Ping An group)
- Proven track record with 14 years of non-traditional credit experience operating Ping An Puhui – One of the top digital loan service platforms in China

## Benefits



### Go digital:

Easy deployment of digital application channel for traditional offline lenders, improves customer experience and reduces the cost



### Increased process efficiency:

Flexible workflow and decision configuration enables auto-decision and reduction in manual processing work



### Fast turnaround:

Approval time is 2 – 20 mins on average



### Anti-fraud and credit model supported by AI and machine learning:

Advanced risk management capabilities leveraging on alternative data sources and machine learning

## Use Cases

- Microfinance
- P2P lender
- Retail lending
- SME unsecured lending



**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 [enquiry@ocft.com](mailto:enquiry@ocft.com).

