

China Unicom: Financial Informatization

Information technology has had a significant influence on the development of the financial industry, and the evolution of a contemporary financial industry is not possible without the support of financial information technology. With a strong broadband network and leading 3G network infrastructure, China Unicom has focused on meeting the informatization demands of banking, insurance, securities and other financial customers in recent years.

Nowadays, applications such as mobile payments, mobile surveys and mobile securities have become powerful tools that enable clients in the financial industry to sharpen their competitive edge. These applications have also increased the convenience to individual customers.

In 2013, Beijing Unicom implemented a project management system and strengthened its project execution capabilities by considering reform and implementation as key areas, focusing on customers' requirements and fully considering the market demand. Under the guidance of the project leader, the team has overcome various difficulties and exited the financial crisis haze. In a short period of only two to three months, they have commissioned three 100M Internet links for a financial firm, a five-star hotel and a core media company.

Meanwhile, they successfully implemented five information and communications technology (ICT) projects for information networking, and have signed several agreements for a mobile office networking project and other projects within the framework of government informatization.

First, upon the request of a financial management company on Jinrong street (Beijing), Beijing Unicom completed the construction of a virtual telephone exchange with 500 lines, a 100M Internet link for gold trade, 10M SDH for long-distance Ethernet and 2M SDH for local Ethernet. Their short construction time and the professional communication services have led to increased productivity for enterprises. Their services have been fully used in the businesses such as share transfer, financing, M&A, etc.

Second, Beijing Unicom has provided DID and 100M Internet access services for a five-star hotel, and these services have provided strong support for the hotel's strategy of targeting high-end oriented, internationalization and informatiza-

tion. China Unicom's rich Internet international gateway resources have promoted an improved service awareness of Internet Wi-Fi application among the large number of foreign guests of the hotel, and have also formed the basis of updates and expansion of the hotel's management system, while its overseas management group has also been established.

Third, Beijing Unicom has signed an agreement with a well-known domestic property developer. According to the agreement, a network comprising 28 national broadband lines has been setup to provide a nationwide high-definition video conference service for production scheduling. Meanwhile, based on China Unicom's WCDMA high-speed wireless network, an entire transmission system providing live video feed of construction sites will be set up, enabling on-site management across the country to be raised to a new level.

Beijing Unicom has also set up a 100M data transmission link and established a global image data centre for a core media company, which provides a platform for the collection, transmission, selection and storage of images, and which ensures the timeliness and richness of the news. The clients have expressed satisfaction with the application, and have complimented China Unicom for its robust Internet international gateway, which highlights the specific advantage offered by China Unicom.

In addition, in recent years, China Unicom has made great strides in building mobile office systems and customer service centres for several banks. In the area of personal finance, China Unicom has collaborated with some banks to develop a "Palm Bank" client software tool for mobile phones, which makes it easy for clients to access bank services. Together with China Merchants Bank of China (CMBC), China Unicom has also released a mobile phone near field communication (NFC) payment product—China Unicom & CMBC mobile wallet—that combines the function of a mobile phone with that of a bank card, and which can be realized by integrating a CMBC credit card account within a cell phone USIM card having NFC capability. This enables consumers to swipe their mobile phones directly on the point-of-sale (POS) units with a "Flash Pay" logo. In the future, China Unicom will continue to provide stable, safe and reliable network support for all major banks.

中国联通金融信息化应用成客户提升竞争力利器

信息技术对人类经济社会的发展产生了重要影响，现代金融行业的发展更加离不开金融信息技术的支持。国外的金融信息化发展早已经进入业务集成和决策智能化阶段，经过信息技术的投资改造，欧美等国的银行业务发展能力极大提高，收益率增长明显。信息技术给传统金融带来了新的活力。近几年，中国联通凭借强大的宽带网络和领先的 3G 网络，全力满足银行、保险、证券等各类金融客户的信息化需求。目前，手机支付、移动查勘、移动证券等应用已经成为金融行业客户提升竞争力的利器，也为广大普通用户带来了便捷。

2013 年，在国际金融危机的冲击下，北京联通围绕变革与执行的工作主旋律，一切以客户为核心，一切从市场需要出发，贯彻项目制管理，强化落地执行，在项目部负责人的带领下，克服重重困难，冲出国际金融危机的雾霾，在短短两三个月的时间里，先后为金融公司、五星级酒店、核心媒体开通共 3 条 100M 互联网专线、成功计收 5 个信息组网的 ICT 项目、以及签署了在政府信息化框架协议下的移动办公组网项目等。

首先，为北京金融街一家金融管控公司以最快的速度完成 500 部虚拟交换机电话业务、100M 黄金互联网专线、10M SDH 以太网长途专线及市内 2M SDH 以太网专线组网的建设，依托中国联通高效的建设和专业化的通信服务，迅速转化为企业生产力，投入到对于股份公开转让、融资、并购等相关业务提供服务的市场中。

其次，为一家五星级酒店提供的 DID 业务和 100M 互联网接入，有力的支持了酒店的高端化、国际化、信息化需求，通过中国联通优异的国际互联网出口资源，为酒店内大量外籍人士的互联网 Wi-Fi 应用带来了巨大的服务感知提升，也为酒店通过高速稳定的互联网与海外管理集团对管理系统的更新和扩容奠定基础。

接着，与国内知名开发商签署了 28 条高带宽全国专线组网协议，成功实现了该开发商全国高清视频生产调度会应用，同时基于中国联通 WCDMA 的无线高速网络，将全面启动工地建设视频回传项目，将全国各地项目的现场管理提升到一个新的高度。

为某核心媒体建立的 100M 数据传输通路，协助其建立图片数据中心，为其在全球的图片采集、传输、筛选、储存构建平台，为新闻的时效性和充实度提供了保证。客户经过实际业务应用，明确表示中国联通的互联网国际出口具有独到优势。

除此之外，据联通相关人士介绍，近几年中国联通还为一些银行倾力打造了移动办公系统以及客服中心。在个人金融方面，中国联通与各银行合作开发了“掌上银行”客户端软件，方便用户使用。中国联通还携手招商银行发布了手机近场支付产品——联通招行手机钱包。将招行信用卡账户内置在具有 NFC 功能的手机 USIM 卡中即可实现银行卡功能与手机功能“合二为一”，在印有“闪付”标志的 POS 机上刷手机即可直接进行各种消费。未来，中国联通还将为各大银行提供稳定、安全、可靠的网络支撑。