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Digital Empowerment to Create "Warm" Smart Finance China CITIC Bank Credit Card Unveiled at Huawei Smart Finance Summit 2021

On June 3-4, 2021, Huawei hosted by Huawei and focused on the financial industry, the "Huawei Smart Finance Summit 2021", kicked off in Shanghai. Zhang Ming, President of China CITIC Bank Credit Card Center, was invited to attend the summit and delivered a keynote speech on "Digital Empowerment, Creating "Warm" Smart Finance". The summit attracted more than 3,000 global financial industry customers, partners, industry experts, and industry media.

At present, the wave of digitalization has promoted profound changes in the financial industry, and various new models and new formats are emerging. How to build a new pattern of digital development in an all-round way through financial technology empowerment, so that customers can enjoy efficient, intelligent and comfortable financial services anytime and anywhere, has become the core proposition of promoting high-quality financial development in the new era. In this regard, China CITIC Bank Credit Card has always adhered to deepening innovation in the digital field, continued to deepen differentiated personalized services around customers, comprehensively improved user experience, and returned more value to users.

At the summit, Zhang Ming said: "China CITIC Bank credit card integrates leading financial service advantages and risk control technology to create a new payment ecosystem, and unites with Huawei wallet to open the era of credit card 3.0 in mobile phones. In the future, HUAWEI CLOUD TICS trusted computing capabilities will be used to cooperate with China CITIC Bank Huawei Card for win-win cooperation to create a safer payment environment and high-quality card experience for users. "

For a long time, China CITIC Bank Credit Card has been working closely with Huawei, and is committed to creating warm financial services through the integration of finance and technology, innovation and two-way empowerment. In 2015, China CITIC Bank Credit Card became the first bank in the industry to support Huawei Pay function; In 2020, China CITIC Bank cooperated with Huawei to launch the "credit card in mobile phones" - China CITIC Bank Huawei Card. This is a new digital credit card created by combining Huawei's scenario and ecosystem, which combines the three major features of intelligent credit account management, convenient payment on mobile phones, and

account security and reliability, to meet the consumer needs of mobile phone users for online and offline full-scenario payments. It is worth mentioning that on June 3 this year, China CITIC Bank credit card equipped with HarmonyOS innovative application was officially launched, becoming the first batch of financial institutions in the credit card industry to embrace Huawei's HarmonyOS ecosystem.

In addition, China CITIC Bank Credit Card has always adhered to the corporate values of "customer respect, integrity, innovation, collaboration and excellence", further promoted digital transformation, seized the first-mover advantage of science and technology, comprehensively built a 1+N layout, built a new digital ecology of "finance + life" for users, independently developed and launched the AaaS core system, realized the componentization of products and services, and created a pan-life and borderless open platform for users; Adhere to the three-dimensional integration of the "new infrastructure" of the financial system with microservices, the "new upgrade" of the core technology capabilities of the cloud architecture, and the "new experience" of the "scenario + AI" smart service, so as to provide customers with a new experience of the whole business and the whole process, so that financial services have a temperature; Adhere to the business philosophy of "unbounded openness", improve the interconnection of various industries through federated model technology. The bank is working with Huawei to jointly implement HUAWEI CLOUD using Trusted Intelligent Computing Service (TICS), focus on capability openness, widely connect partners, integrate and collaborate, and jointly build a financial service ecosystem and win-win ecological market.

In the face of new opportunities in the digital era, China CITIC Bank Credit Card has always adhered to innovation, explored new paths for financial technology to empower business development, forged innovation capabilities, continuously upgraded scene services, built a new digital financial ecology of "unbounded openness", built a solid bottom line of financial risks, and created a "warm" financial service brand with differentiated business ideas with "CITIC characteristics".