



# Integrated financial management platform for Jiangling Motors Group Finance



**江铃汽车**

## Company profile

Founded in 1993, Jiangling Motors Group Finance Co., Ltd. (JMCF) is an auto financial institution providing financial services for Jiangling Motors Corporation Ltd. (JMC). As the first enterprise group financial company set up in Jiangxi Province, the establishment of JMCF was approved by People's Bank of China and co-founded by JMC and its three subordinate enterprises. JMCF has a registered capital of RMB 500 million, providing a wide range of financial services, including corporate deposits and loans, buyer credit, bill processing, entrustment, consultancy, marketable securities and investment provision.

## Challenges

JMCF endeavors to provide quality and all-encompassing financial services specific for the automobile industry and become the financial provider to manage JMC's capital settlement, loan financing, automobile finance services and finance bill. In view of the company's closer collaboration with JMC and its dealers in the future, an integrated financial management platform was needed to enable JMCF to advance its business development, by providing one-stop-stop solution across the board.

## Challenges

- Provide one-stop-shop financial solutions across the board

## Solutions

- Design and build a collaborative financial platform tailoring to business needs
- Modular design deployed with SOA and ESB-layer

## Value created

- Flexibly adjust borrowing limits and manage a wide range of loan products
- Enable seamless aggregation with external banks and internal systems
- Facilitate asset securitization for financial companies and trust organizations
- Scalable platform supporting more than 1,000 distributors from 2,000 agencies across the nation



## Solutions

With a wealth of experience in developing best-in-class financial management systems for well-known automobile enterprises, PCCW Solutions has designed and built a collaborative financial platform tailoring to the business needs of JMC. The new platform enabled JMC to undergo a digital transformation by redefining the business model and value proposition of its services.

In order to adapt to market needs rapidly, the solution encompasses modular, process-oriented design methodologies accordingly to JMC's business. In term of technical design, it adopts the layered and loosely-coupled approach to achieve data encapsulation and abstraction from successive layers of information on public technologies, data and specific business. On the architecture front, the system deployed the service-oriented architecture (SOA) with an enterprise service bus (ESB) which can integrate multiple systems, maximizing the operational efficiency and data sharing.

## Value created

The solution empowered JMCF to flexibly adjust different borrowing limits and manage a wide range of loan products. The new common platform enables seamless integration between different commercial banks and JMCS's internal departments and corporate finance system.

It is scalable to support more than 1,000 distributors from 2,000 agencies in China, in developing their own automobile financial businesses. It also assists the company's day-to-day business operations, such as asset securitization for financial companies and trust organizations, and loan borrowing for dealers and consumers when getting the purchased vehicle. Most importantly, it facilitates the automobile market development with responsive and agile financial services support, to dramatically boost automobile sales and improve overall operational efficiency.

## About PCCW Solutions

PCCW Solutions is a leading IT services company in Hong Kong and mainland China. We adopt the latest technology to help clients create business value and success in the ever-changing economic environment. We offer a wide range of services including digital solutions, IT and business process outsourcing, cloud computing, system development and solutions integration, data center hosting and managed services, e-commerce and IoT solutions. PCCW Solutions is committed to meeting customer needs to help them achieve business goals and transform digitally.