



**OneConnect Financial  
Technology Co., Ltd.**

Platinum Sponsor for Financial Inclusion & AI

# **POLYFINTECH 100 PROBLEMS STATEMENTS**





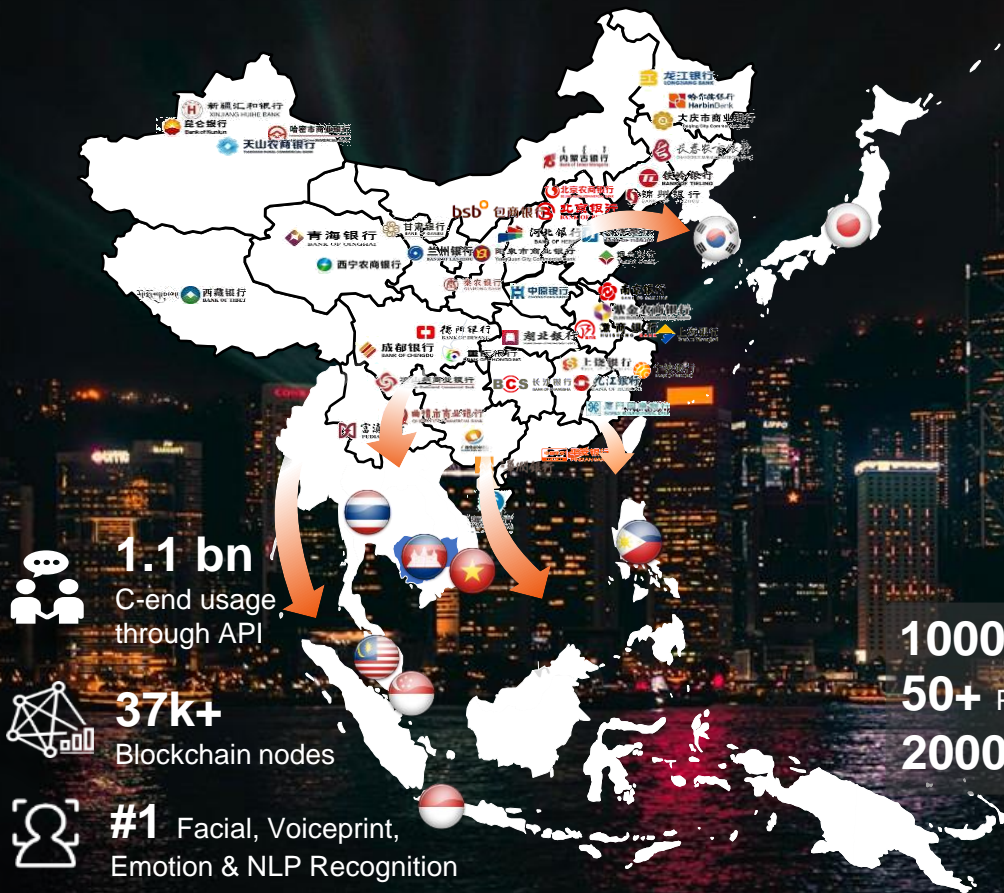
# 01

## About Us

OneConnect Financial Technology Co., Ltd. is a leading technology-as-a-service platform for financial institutions. The Company enable financial institutions' digital transformations, which help them increase revenue, manage risks, improve efficiency, enhance service quality and reduce costs.

The Company's 12 technology solutions strategically cover multiple verticals in the financial services industry, including banking, insurance and asset management, across the full scope of their businesses — from sales and marketing and risk management to customer services, as well as technology infrastructure such as data management, program development, and cloud services.

# OneConnect Financial Technology (NYSE: OCFT)



# China

**600+**  
Banks

**100%** Nationwide banks  
**99%** City commercial banks  
**35%** Rural banks

**80+**  
Insurance  
Companies

**44%** Insurance companies

**3000+**  
Non-Bank  
Institutions

**30%** Asset manager



**1000+** Patents

**50+** Products

**2000+** APIs

## Overseas expansion

**10** countries    **~30** clients



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# Awards and Certifications

- FinTech Employer of the Year
  - Top Asia FinTech Leaders
  - Top 5 Women in FinTech
- Singapore FinTech Awards 2019*



**Best Blockchain or DLT  
Technology/Platform Award**  
*The Asian Banker Business  
Achievement Awards 2019*



**Artificial Intelligence  
Excellence Awards 2019**  
*by Business Intelligence*



**Ping An OneConnect and Gamma Lab  
named China's FinTech Start-up of the Year  
(2018) and Digital Team of the Year (2018)**  
*by Triple A*



**Ranked 62<sup>nd</sup> in 2019  
Top 100 Global  
Fintech Companies,  
up by 14 from 2018**  
*by IDC*



**Appraised CMMI Level-5  
(highest level) for  
software maturity level**



**ISO 27001 Information Security  
Management**  
(Awaiting certification)



**CSA Star**  
*by Cloud Security Alliance*



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# OneConnect Solutions

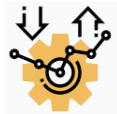
## Digital Identity Verification



Enables seamless quick online account opening process and customer biometrics verification

- Facial Recognition
- ID card authentication
- ID card OCR
- Voiceprint
- AI bots for call center

## Smart Lending Platform



End to end digital solution for unsecured lending, including channels, LOS/LMS, anti-fraud and credit risk modeling

- Channels for agents and customer
- LOS / LMS
- Anti-fraud & Credit Risk
- Micro-expression
- Bank statement OCR

## Digital Bank-in-a-box Solution



Full stack for greenfield digital banks, offering scalability and agility via Cloud native and micro-services design

- Cloud Core Banking software solution
- Dual Core Banking software solution

## Insurtech-in-a-box Solution



Artificial intelligence based solutions for life and auto insurance

- Biometrics solutions
- Agent app and training solutions
- Auto insurance solutions, incl. AI damage assessment

### World class technology

- Artificial intelligence (facial recognition, voiceprint, micro-expression, etc.)
- Blockchain (Trade finance platforms , supply chain finance platforms)
- Ping An cloud (Hong Kong, Singapore, Indonesia)





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# Digital Identity Verification



# Cognitive AI in Facial Recognition, Micro-expression and Voiceprint

## Facial Recognition



Accuracy rate: **99.8%**

**30+** industries like financial services and airports

## Micro-expression Recognition



Rapid recognition within **1second**

Accuracy rate: **98%+**,  
ranking No.1 in the world

## Voiceprint Recognition



Accuracy rate: **99%+**

Rapid recognition within **5 seconds**

**60+** scenarios like VPR-based identity verification and blacklist checks



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# Insurtech -in-a-Box







# AI-based Sales Agent Management

## Four goals

**3,000 → 0**  
Offline interviewers

**36 months → 15 months**  
Time for developing an excellent sales agent

**+30%**  
Retention rate<sup>1</sup>

**+32%**  
Productivity increase<sup>2</sup>

1: 13-month retention rate  
2: FYP growth

## AI-based sales agent interview

- High-concurrency interviews with different candidate groups
- Massive Q&A banks



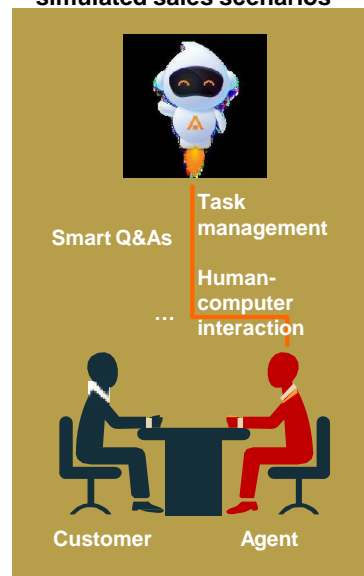
## AI-based sales agent training

- Highly personalized training programs
- Replicating 8 types of excellent sales agents



## AI secretary to sales agents

- Task management: higher activity rates
- Smart Q&As: integrated product support
- Human-computer interaction: simulated sales scenarios



# AI-based Sales Agent Management

## Pain Point of Industry

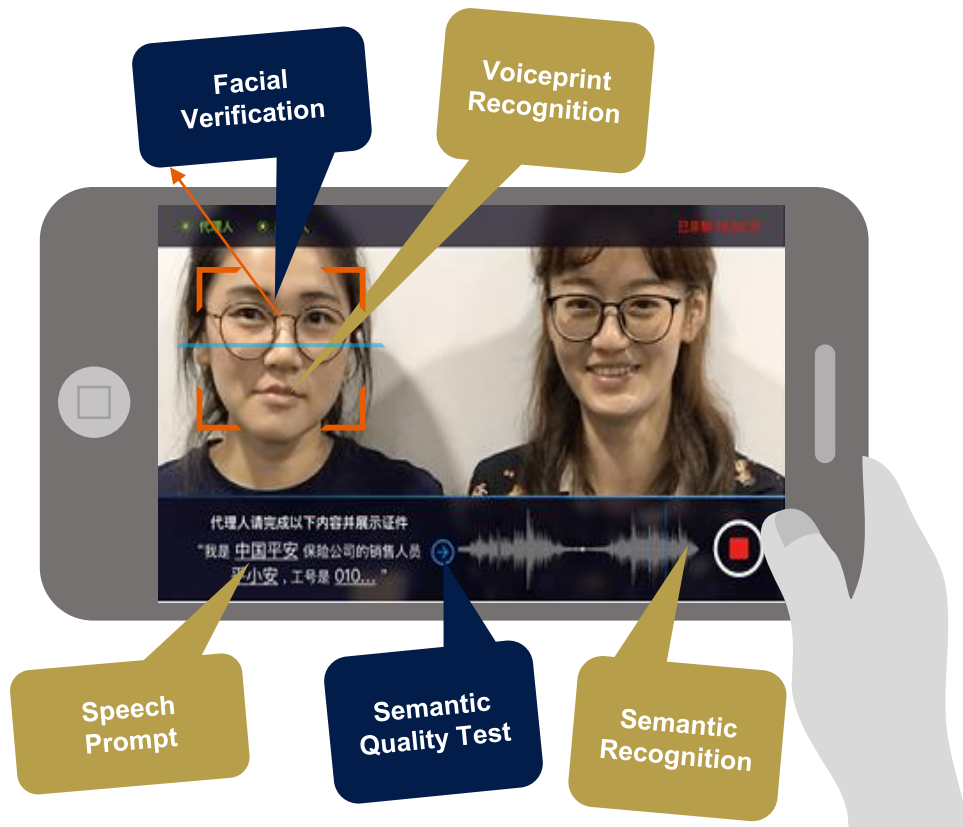
- **400 Billion+** insurance surrender value
- **50 Thousand** complaints about misleading sales

## Ping An Technology

- Agent's sale efficiency **↑ 30 times**
- Customer's waiting time **↓ 75%**
- Video review efficiency **↑ 240 times**

## Application

- Contract with **34 companies**
- Launched Product in **13 companies**
- Been utilized **160 Million** times



# AI-based Automobile Smart Claims

**95%**

For accidents in urban areas, arrive  
at the scene within **5 minutes**

For accidents in the suburbs, arrive  
at the scene within **10 minutes**

**40 minutes → 5 minutes**

Duration of case after a minor incident

**92%**

Accuracy of  
image-based  
loss  
assessment

**60%**

Customers  
using self-  
service claims

**98%**

Claims paid  
within one  
day

**6%**

Loss Ratio  
Reduction

## Superfast onsite investigation

(traffic police, trailers and ambulances)

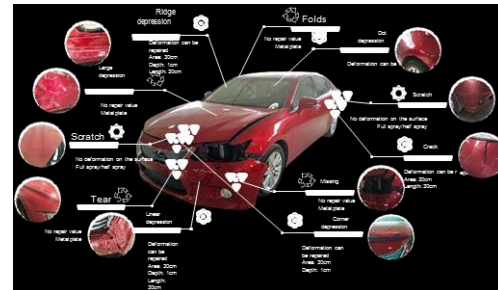


- Smart grid model for optimal scheduling
- GPS + base stations + street views for precise positioning
- Smart traffic navigation model providing the fastest route



## Superfast claims

(determination of liability, loss  
assessment, litigation and repair)



- AI-based precise loss identification and assessment
- Remote monitoring + video-based determination of liability
- One-stop shared platform combining “traffic police - insurers - courts of law - hospitals - garages”



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# APIReach Platform



# One Platform, Zero Border.

A one-stop solution platform  
to drive financial and digital  
inclusion

<https://apireach.oneconnectft.com.sg>

## Promotes Financial Inclusion

Solutions that  
reduce cost to serve

- **'Digital only'** platforms to access customers in remote areas
- **Online eKYC solution** to reduce operational cost
- **Automation** to reduce cost/manual processes (e.g., E2E digital journeys)

Solutions that  
reduce risk of  
serving 'unbanked'

- Digital **facial recognition**
- **Voice print verification** and **ID authentication**
- **Block-chain based** data management



**End-to-end**  
Full suite digital so  
lutions



**10+** countries a  
nd regions in ASE  
AN



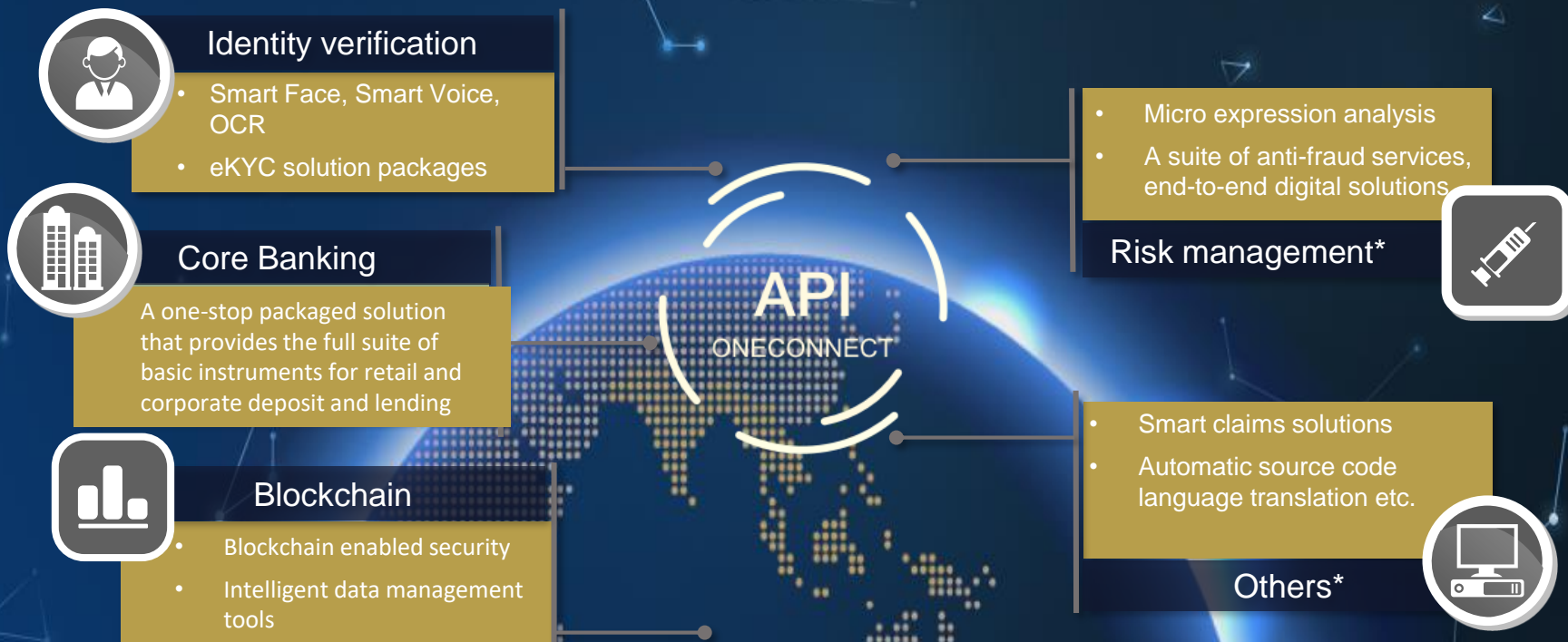
**1** common API inte  
gration standard



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# Access to Digital End-to-End Customer Service Solutions at Your Fingertip



\* To be released soon

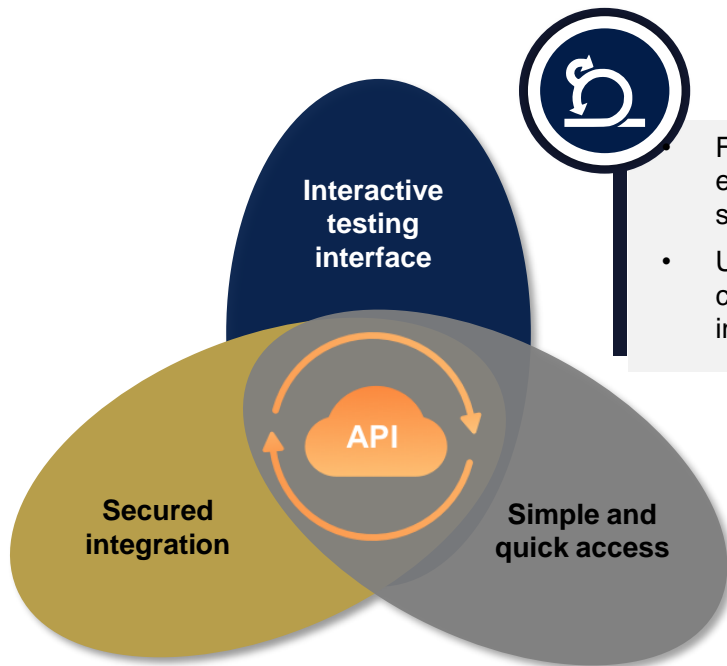


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# Free Online Testing and Interactive Dashboard for Real-Time Monitoring



- Provide security design, from the underlying hardware to virtualization system to the upper application system
- Trusted platform with solutions that have been screened



FREE online API testing, check early feedback before subscribing

- Usage of all cloud-based API can be tracked in our interactive dashboards



- Standardized integration to reduce integration efforts
- Access to curated, most innovative technology
- Lower cost and time to market

OneConnect  
**Problem Statements**

**Financial Inclusion  
& AI**



1. Many financially excluded individuals don't have the financial track record that banks traditionally rely on to support lending decisions, nor do they necessarily have a formal proof of identification.

How can financial institutions embrace technology to overcome the lack of credit histories, especially in the emerging markets?

2. How can financial institutions leverage technology to reshape traditional business models and address small-medium-enterprises' (SMEs) challenge of financing and help them grow and expand into overseas successfully?

3. How can financial institutions leverage technology to assess their customers' needs to recommend and personalize financial products that match their needs?

4. How can insurers leverage technology such as Artificial Intelligence to overhaul the claims management process by making it faster, better, and with fewer errors?

5. How can insurers use non-traditional data sources such as real-time insights from devices and social media platforms to engage with uninsured or underinsured, and also promote personalized insurance products and investment opportunities?

6. The digital world has created new behavioural patterns and interaction principles influencing the values of the younger generation. How can financial institutions adopt new technologies to engage and respond to the demands of the Millennials?



# THANK YOU



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