

# Ping An Financial Services Ecosystem: OneConnect Deep-dive

平安金融服务生态圈：金融壹账通

# Four deep-dive examples for today

今日重点介绍4家公司



Financial Services Ecosystem  
金融服务生态圈



Healthcare Ecosystem  
医疗生态圈



Auto Ecosystem  
汽车生态圈



City Ecosystem  
城市生态圈



# Financial Services Ecosystem: 3.0 Open Platform and Open Marketplace Model

金融服务生态圈：3.0 开放平台与开放市场模式



Assets 资产端

Consumers 消费者

Businesses 企业

Government 政府

FIs 金融机构



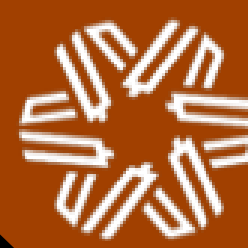
Funding 资金端

Consumers 消费者

Businesses 企业

Government 政府

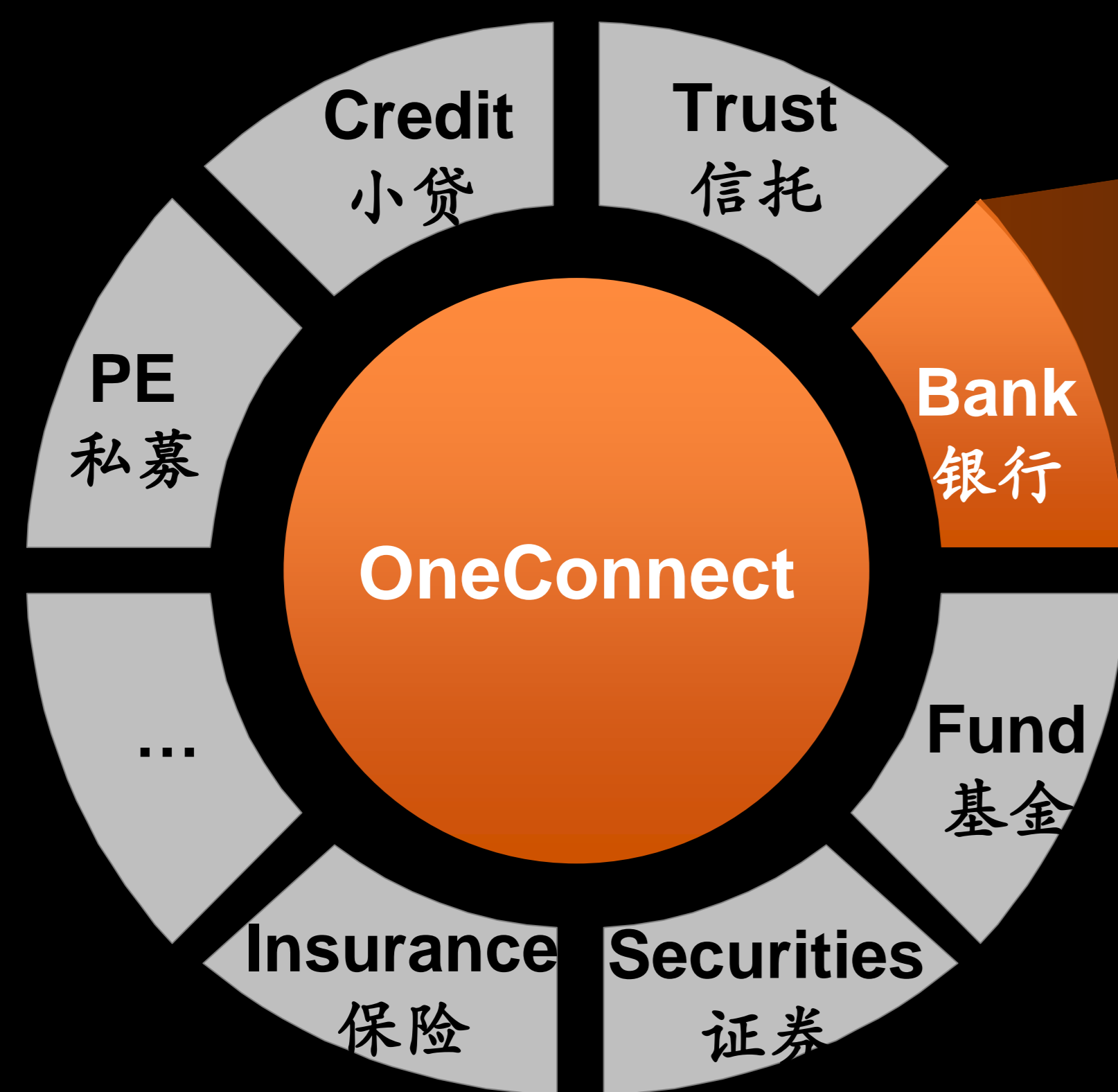
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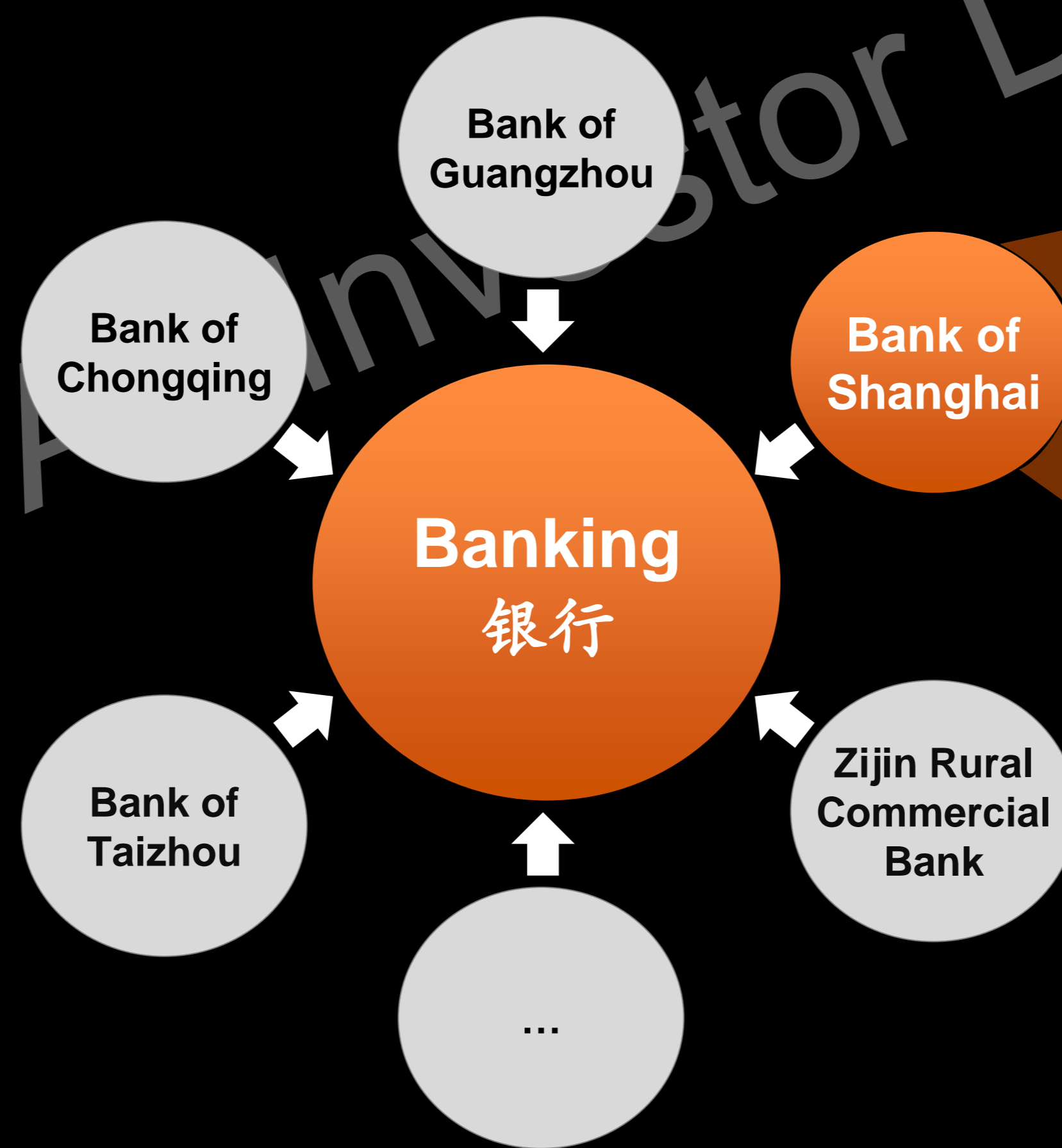
# Our Mission: Build Fintech Eco, Promote Fintech Inclusion, Empower Financial Institution

我们愿景：构建金融生态，普惠金融科技，赋能金融机构

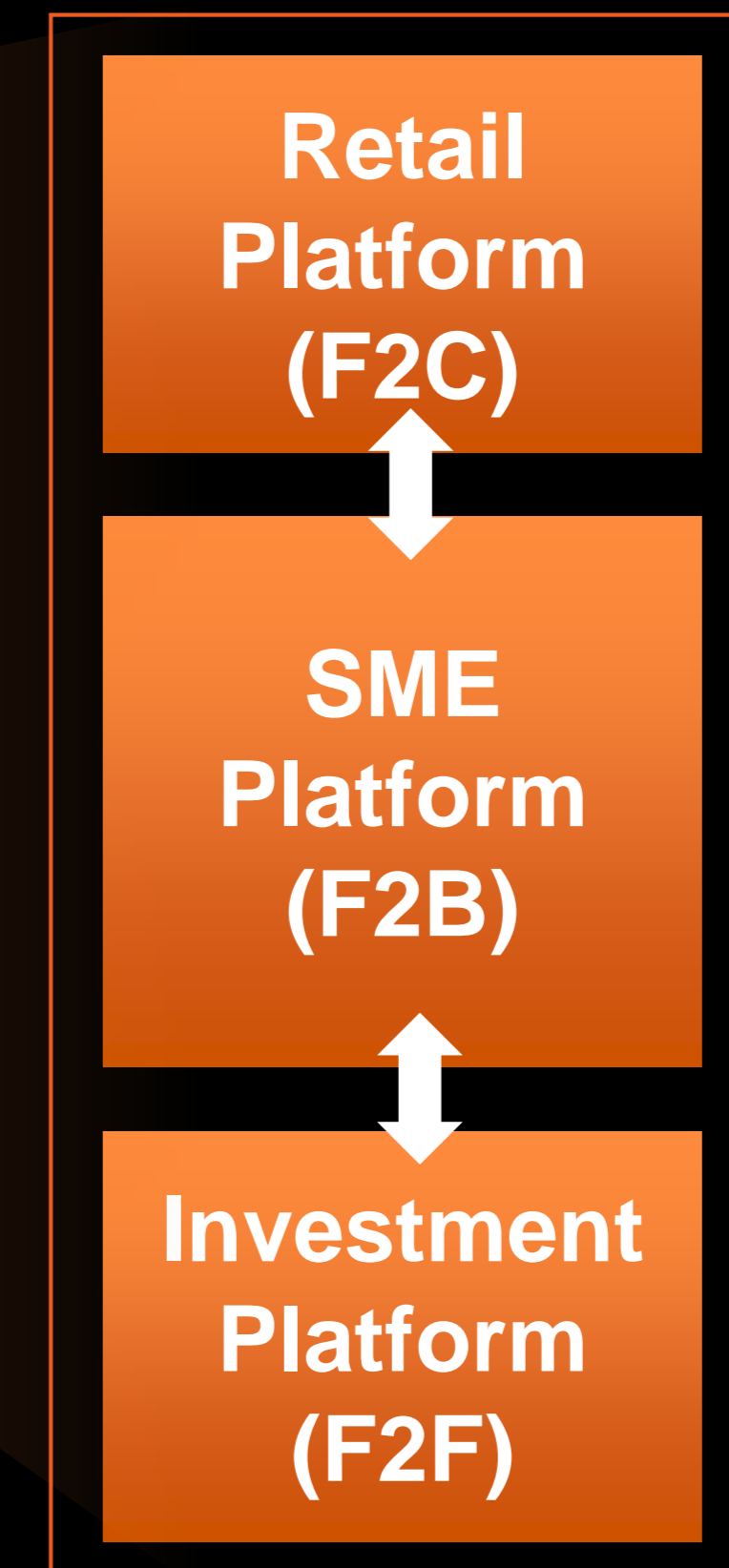
## Build Fintech Eco 构建金融生态



## Promote Fintech Inclusion 普惠金融科技



## Empower Financial Institution 赋能金融机构



↑ **Income** 提升收入

↑ **Efficiency** 提升效率

↑ **Service** 提升服务

↓ **Cost** 降低成本

↓ **Risk** 降低风险



**Yiming Fei, Michael**

费轶明

OneConnect SVP, Chief Strategy  
Officer and New Businesses

金融壹账通总经理助理，首席战略  
官，新业务负责人



**Hannah Qiu**

邱寒

OneConnect EVP and Chief  
Innovation Officer

金融壹账通副总经理兼首席创新官

# Management Team: Strong Combination of Business & Technology

高管团队：业务和技术的强大组合



VP, Head of Transaction Services  
交易业务负责人



SVP, CSO and New Business  
总经理助理，首席战略官、  
新业务负责人



SVP, Insurance CEO  
总经理助理，保险业务总裁



Vice Chairman,  
SME CEO  
副董事长，中小企  
业业务总裁



Chairman, CEO  
董事长兼首席执行官



EVP, Retail & Open  
platform CEO  
副总经理，零售及开放平  
台业务总裁



EVP, CTO, COO  
副总经理，首席技术官  
首席运营官

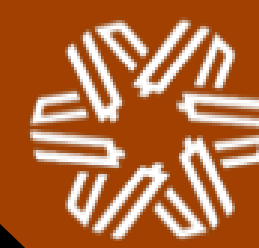


SVP, CEO of SIN  
OneConnect  
总经理助理，新加坡分  
公司CEO



VP, Head of Blockchain  
区块链负责人

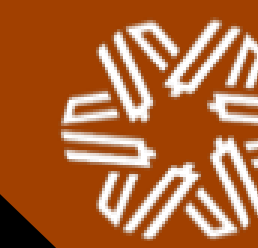




- 1 **Our Opportunities** 市场机遇
- 2 **Our Value Proposition** 价值主张
- 3 **Our Future** 未来展望

Ping An Investor Day

# Financial Institutions Dominate Financial Service Market in China ...



金融机构主导中国金融服务市场 ...

CHINA CONSUMER MARKET  
中国消费者市场

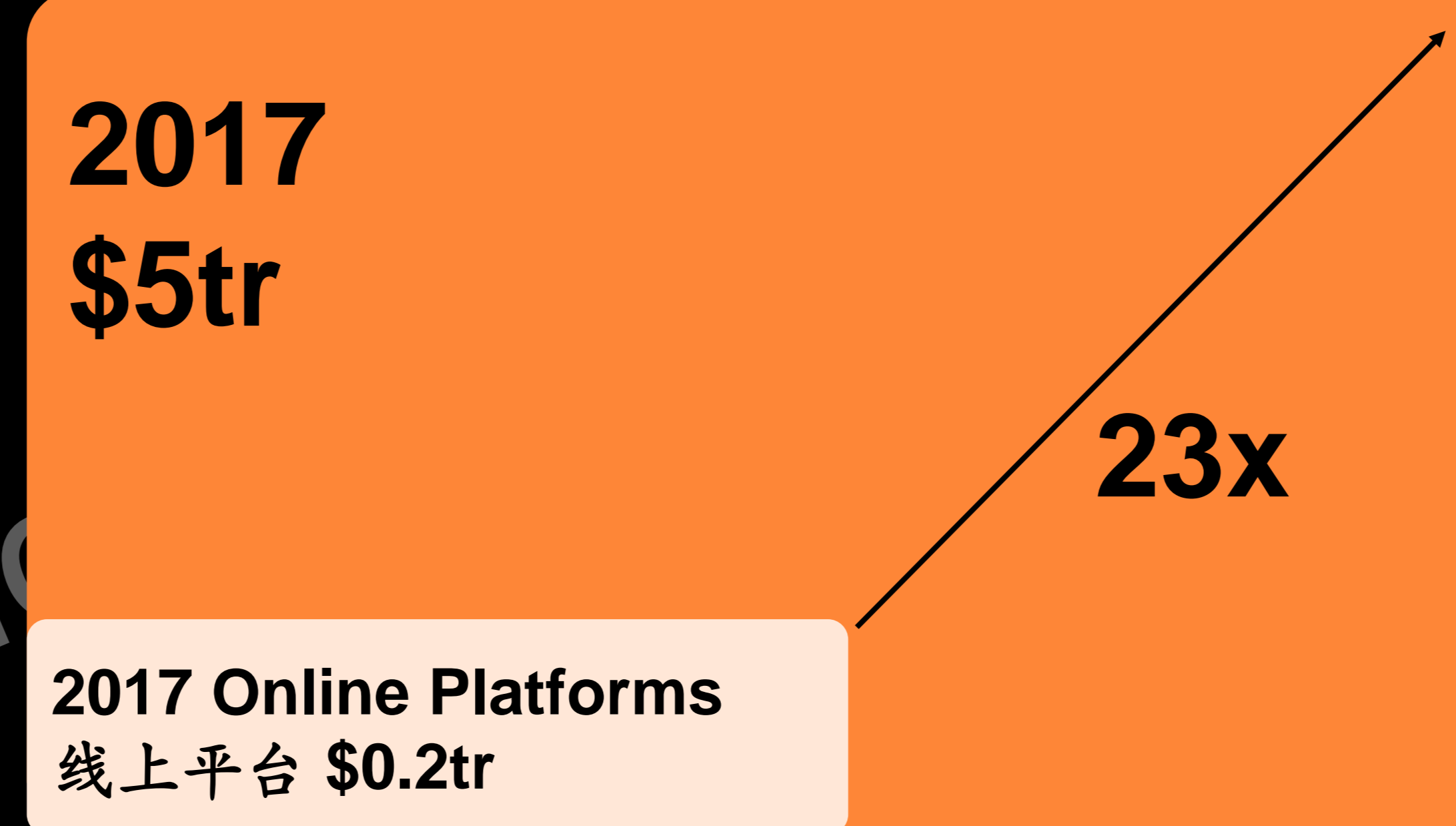
## AUM 资产管理规模



~3,000 online wealth management platform  
线上财富管理平台

2.4% market share only  
市场占有率

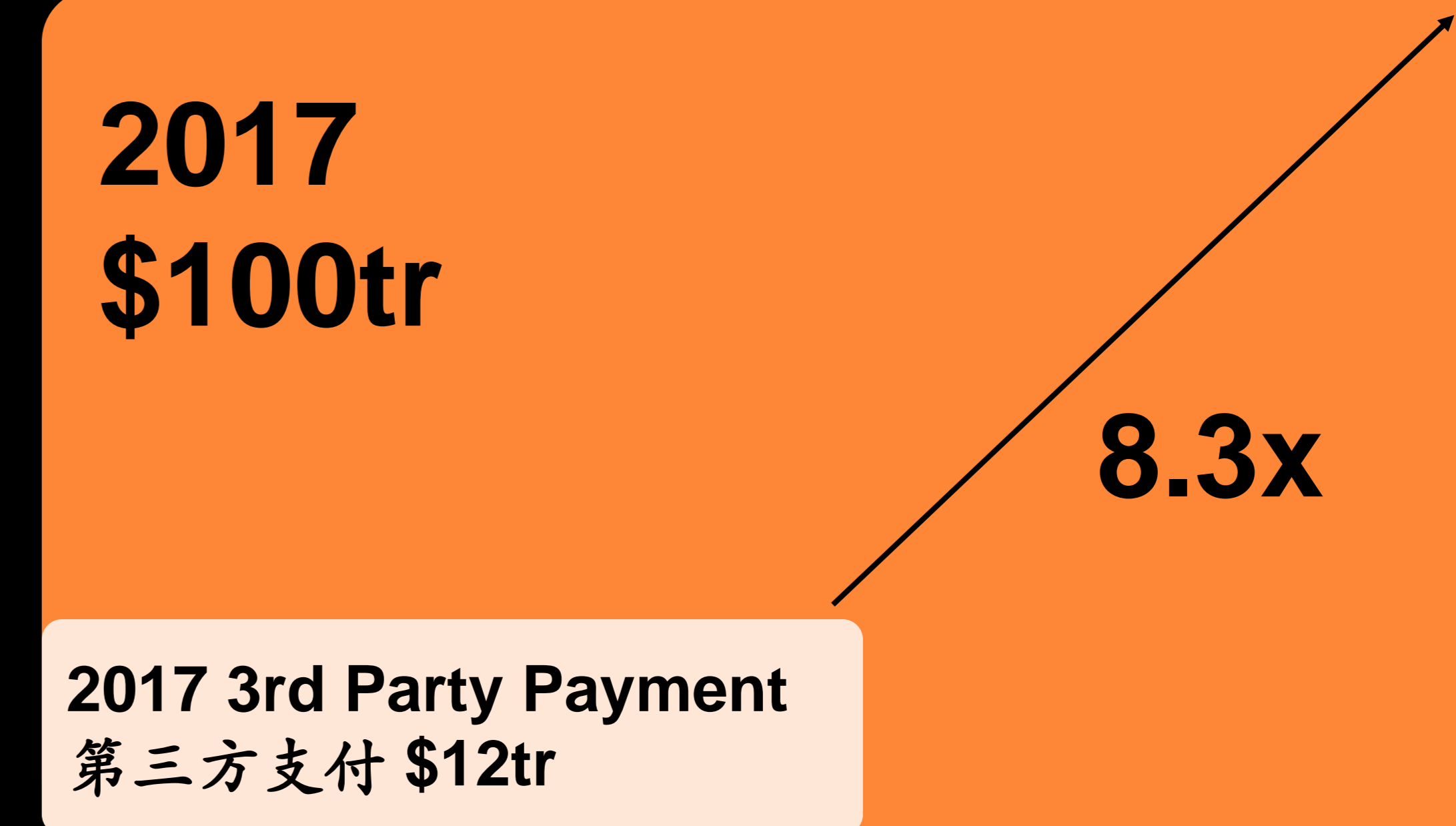
## Loan Balance 贷款余额



~2,000 P2P and online micro-loan companies  
P2P和小额贷款公司

4.4% market share only  
市场占有率

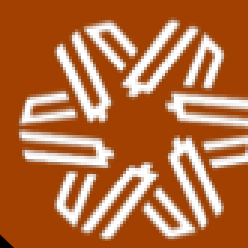
## Transactions 交易



~250 third-party payment companies  
第三方支付公司

12.1% market share only  
市场占有率



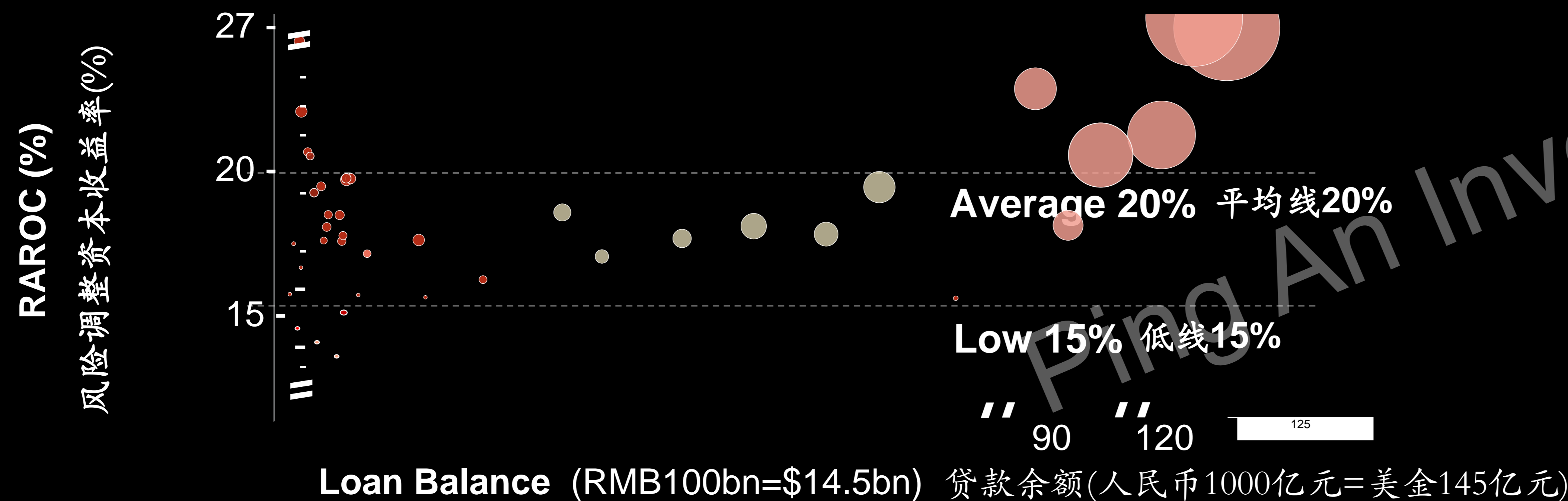


# ... But Vary in Performance with Great Pain Points

... 金融机构业绩差异大，痛点显著

**Polarized RAROC of Banks<sup>1</sup>**  
~650 banks

银行风险调整后资本收益率<sup>1</sup>  
~650家银行



● SMBs 中小银行    ● National joint stock banks 全国性股份制商业银行    ● Big Five and PSBC 五大行与邮储银行  
Bubble size = Economic profit 图中气泡面积=经济利润

## Pain Points 痛点



**Slowing Growth 增长放缓**



**Undifferentiated Products 产品同质**



**Rising NPL Ratio 不良高企**



**Increasing Costs 成本上升**



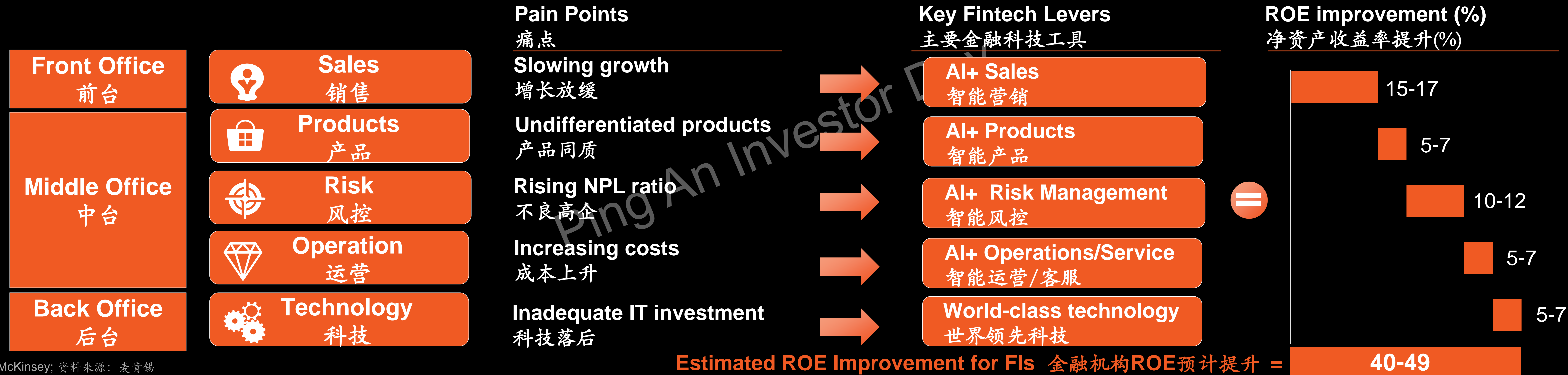
**Inadequate IT Investment 科技落后**

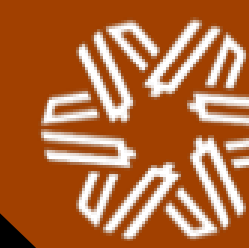
<sup>1</sup> Bubble sizes represent economic profits, as of 2015 气泡面积代表2015年的经济利润



# 5 Key Fintech Levers to Address Market Pain Points

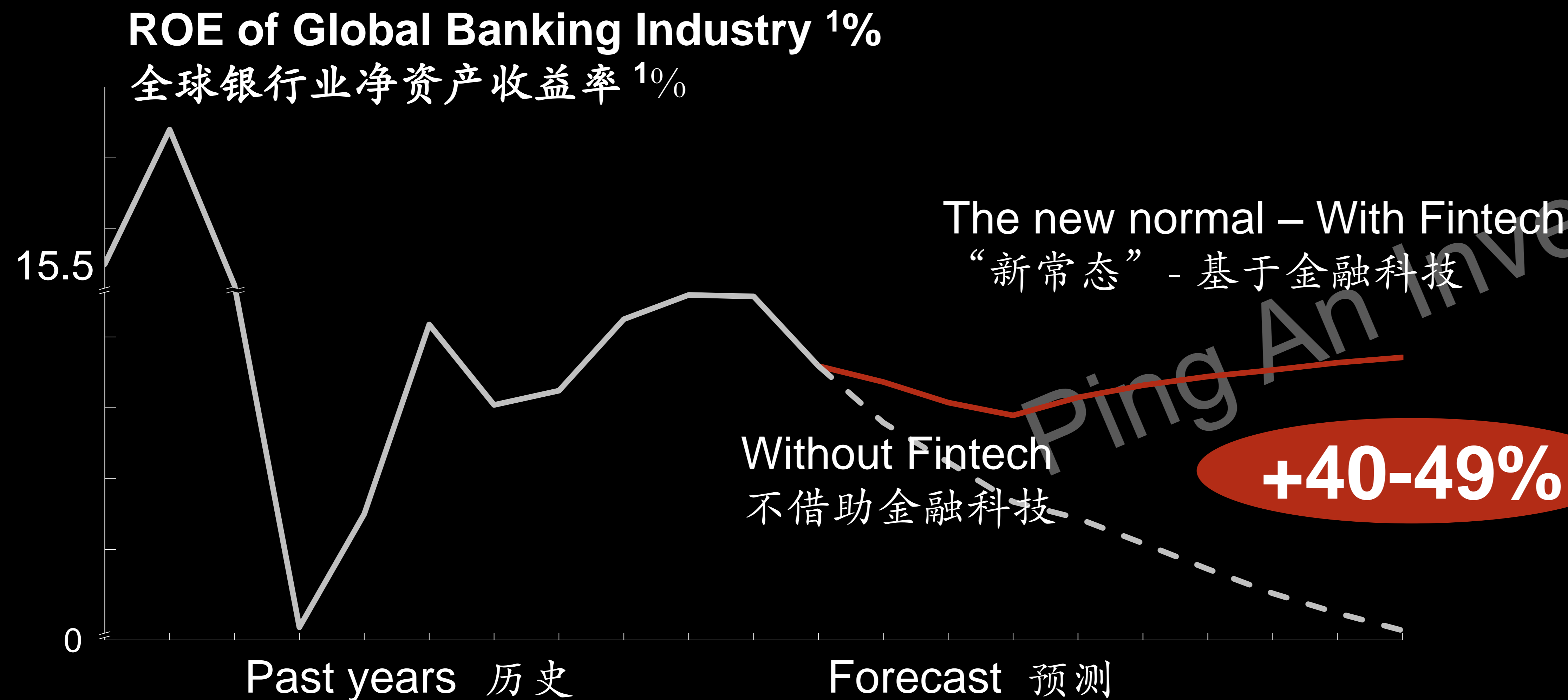
## 5大金融科技工具帮助解决金融机构痛点





# Fintech Help Financial Institutions Improve ROE: a Market of US\$40-50bn

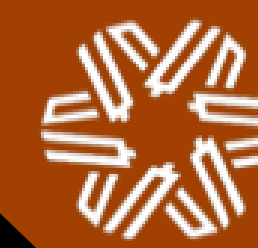
金融科技助力金融机构提升净资产收益，预计2022年收入将实现~400-500亿美元



Fintech Revenue Potential for China in 2022<sup>2</sup>

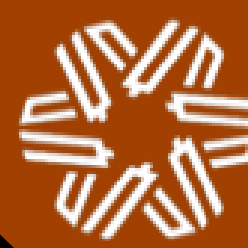
预计2022年中国金融科技潜在收入<sup>2</sup>

**US\$ 40-50 bn**



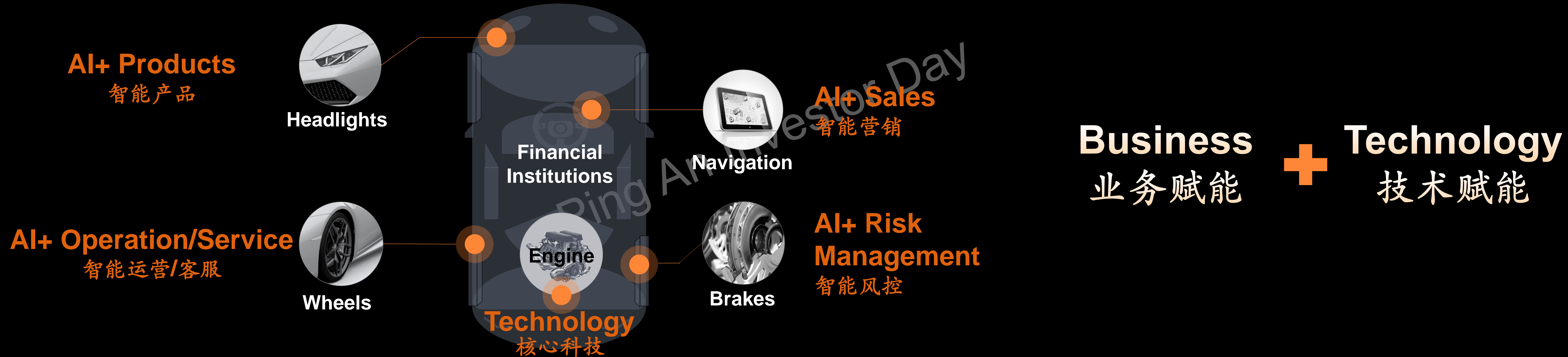
- 1 Our Opportunities 市场机遇
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Ping An Investor Day



# Our Unique Business Model: Business + Tech to Empower Financial Institutions

我们独特的业务模式：业务+技术赋能金融机构





# Our Organization Structure and Offerings: End to End Coverage across Industries

我们的组织架构和产品：端到端、全行业



**1000+**

Patent  
专利



**50+**

Products  
产品



**2000+**

APIs  
开放接口

# Insurance Solutions

## 保险解决方案

### AI+ Sales 智能营销

#### AI+ Sales Recording 智能双录

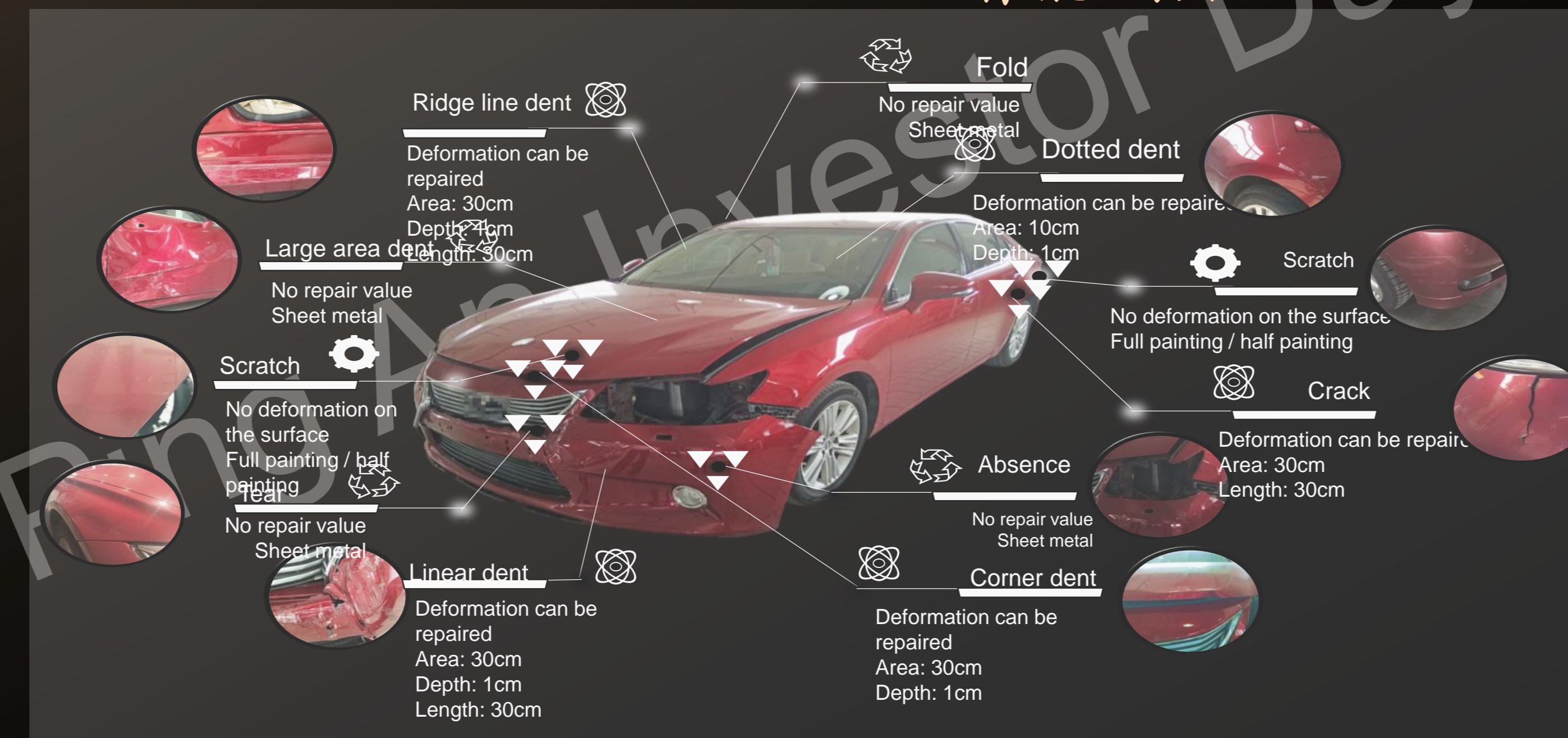


**800mn+ Usages in 2018**  
2018年**800mn+** 调用量

Note: Data as of September; 截止今年3季度数据

### AI+ Risk Management 智能风控

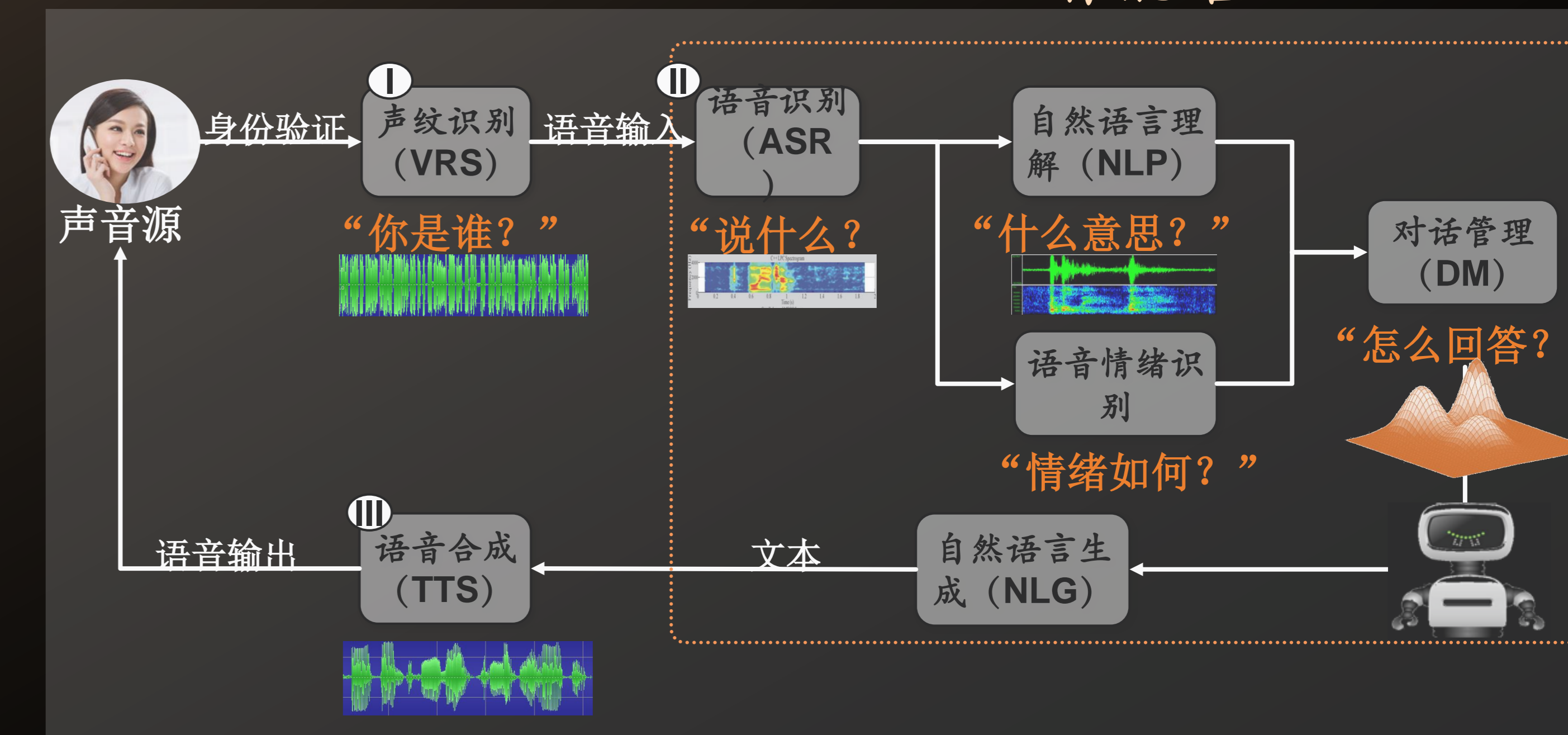
#### AI+ Flash Claim 智能闪赔



**42,000+ Cases Claimed / Day**  
每天处理**42,000+**件理赔案件

### AI+ Operations/Service 智能运营/客服

#### AI+ Customer Service 智能客服



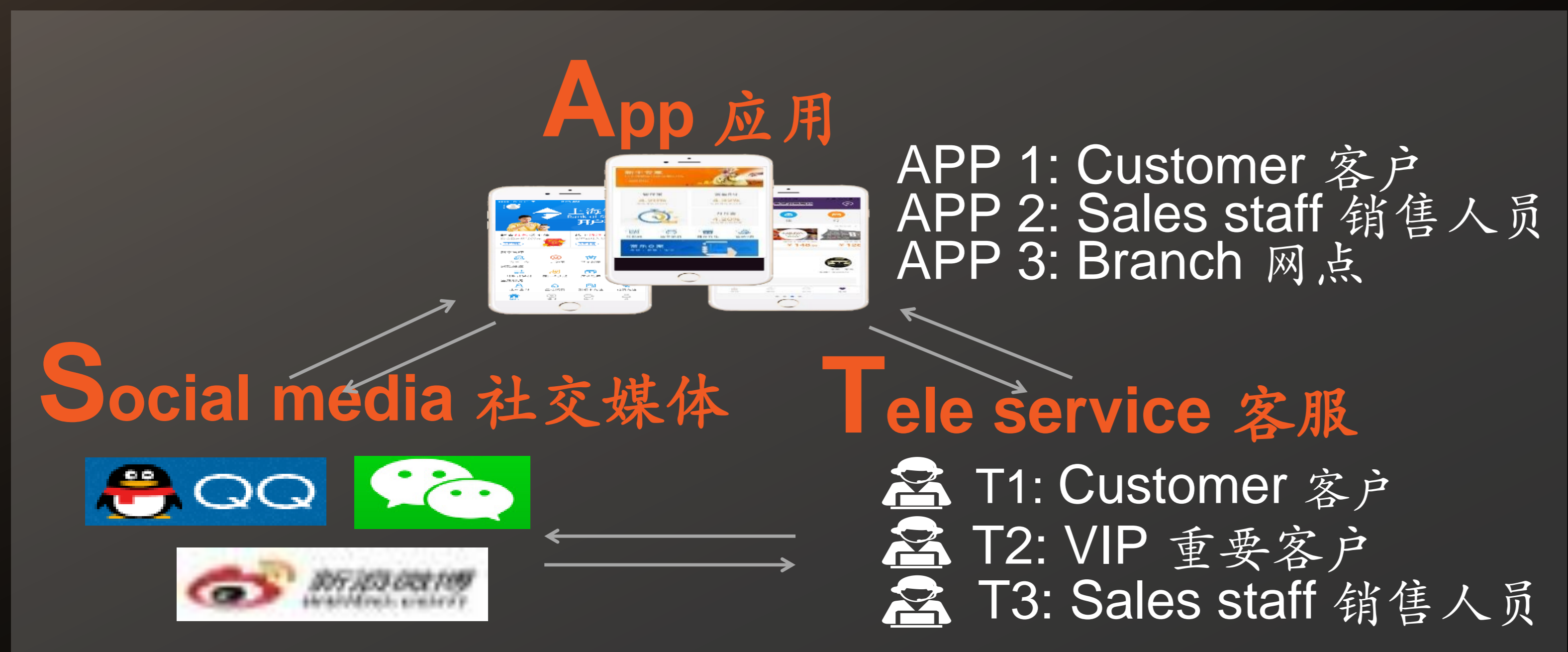
**440mn Service Volume / Year**  
每年处理**440mn** 件客户来电

# Banking Solutions – Retail

## 银行解决方案 – 零售业务

### AI+ Sales 智能营销

#### Online Merge Offline SAT Tools 线上线下营销工具体系



1mn+ Agents/RMs  
1mn+ 中介/客户经理

#### Digital Banking 数字银行



US\$66bn Transaction Volume  
US\$66bn+ 零售交易规模

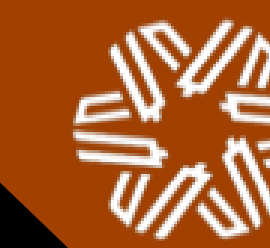
### AI+ Risk Management 智能风控

#### Device Anti-fraud Detection 设备反欺诈



2.4bn+ Individual Risk Management Enquiries  
2.4bn+ 个人风控查询次数





# Banking Solutions – SME

## 银行解决方案 – 中小企业

### AI+ Sales 智能营销

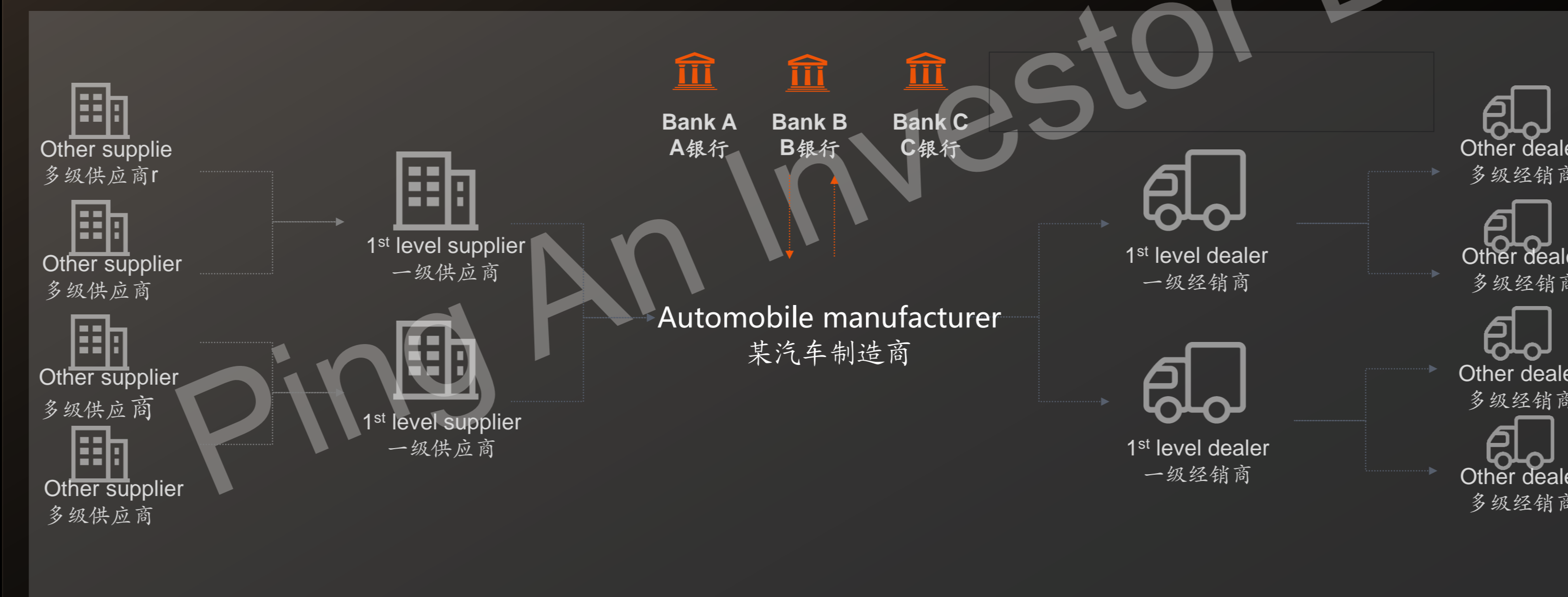
#### Enterprise Service Platform (Yi Qi Ye) 壹企业平台



**1.14mn+ SME Customers**  
**114万** 中小企业客户

### AI+ Products 智能产品

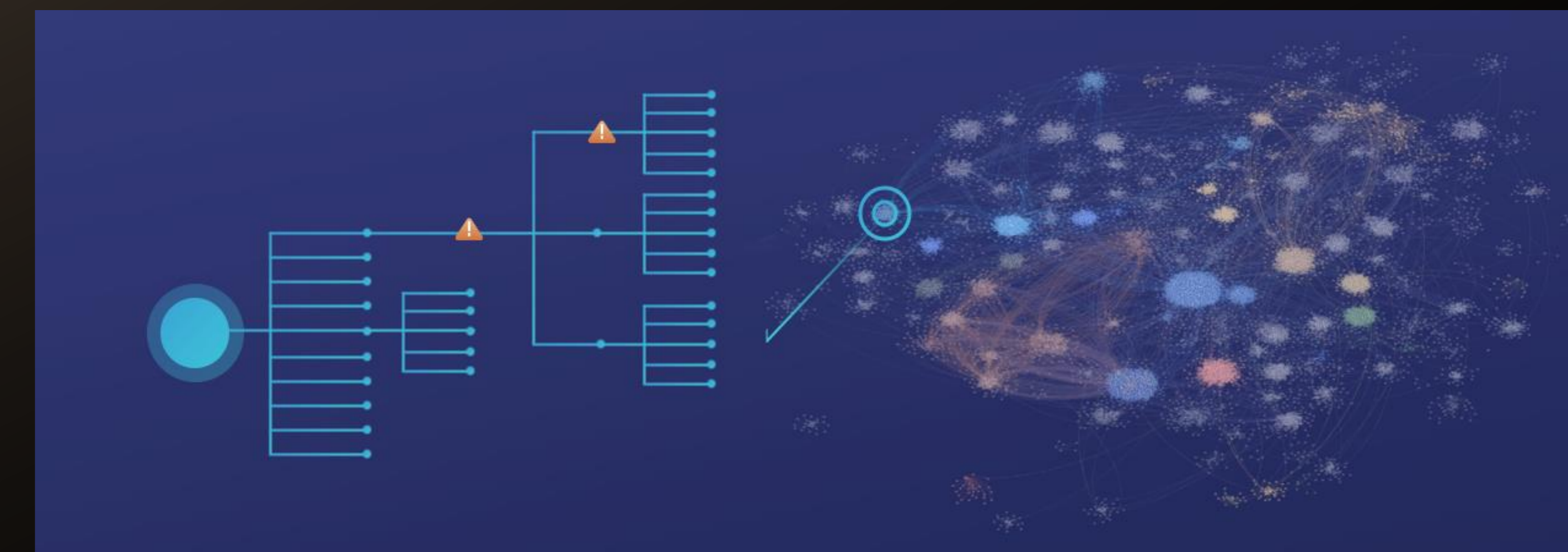
#### Supply Chain Finance Platform 供应链金融平台



**\$145bn+ Supply Chain Trading Coverage**  
**1450亿** 美元供应链交易覆盖量

### AI+ Risk Management 智能风控

#### Bank Service Platform (Yi Qi Yin) 壹企银平台



**\$650mn Post Loan Monitoring Service Coverage**  
为超过**6.5亿** 美元中小企业贷款提供贷后管理



# Investment Solutions

## 投资解决方案

### AI+ Sales 智能营销

#### ABS Eco-system ABS生态



**65 Asset Factors Real-time Update**

**65 资产要素实时同步更新**

**70%+ Tasks Automized**

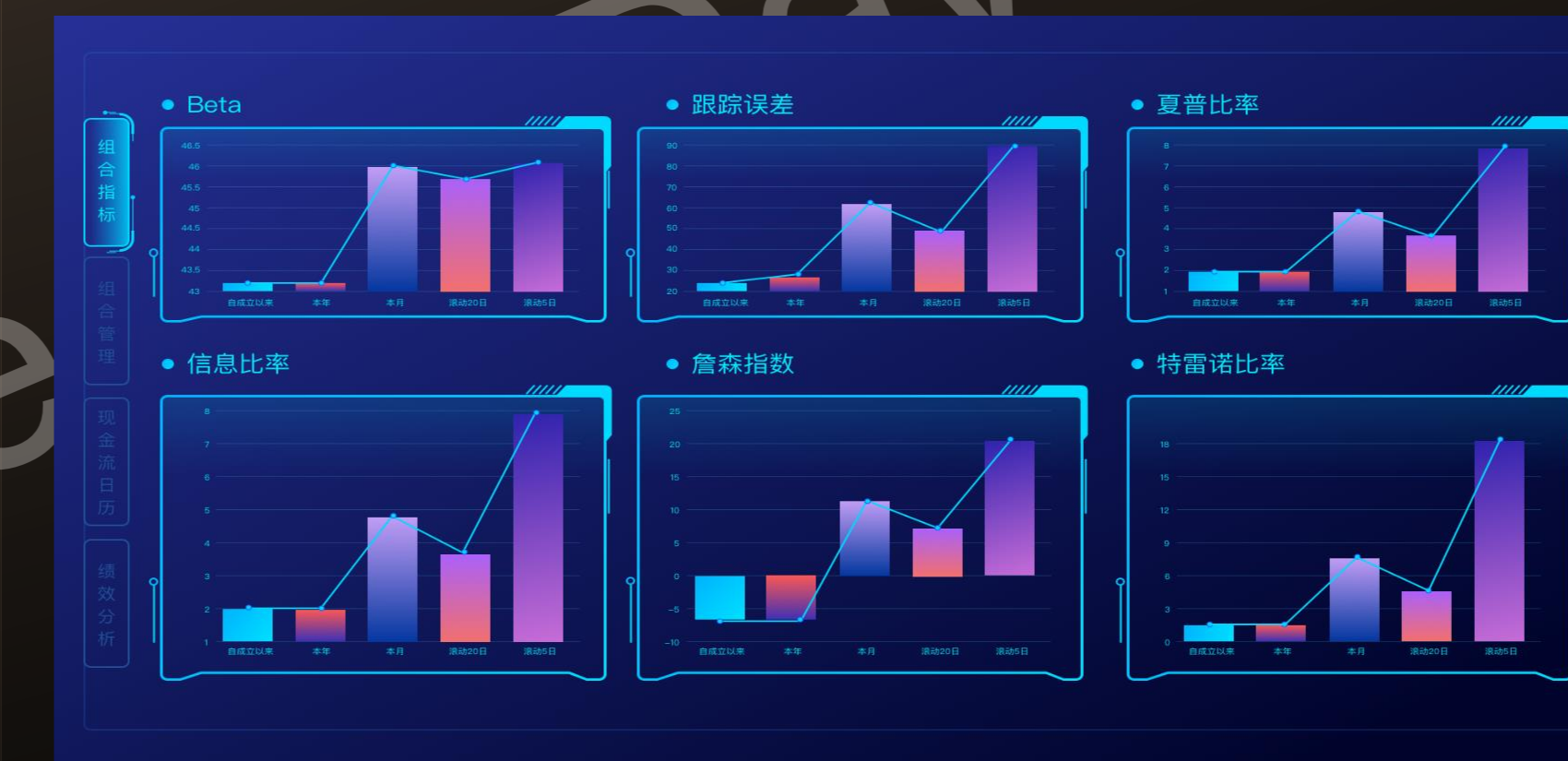
**70%+ 作业自动化处理**

**Triple Issuance Efficiency**

**发行效率提升3倍**

### AI+ Risk Management 智能风控

#### Portfolio Risk Monitor 投资组合风险监控



**29 Asset Categories**

**29 大类资产覆盖**

**30+ Risk Indicators**

**30+ 风险指标**

**Every 5 seconds/Portfolio Risk Refresh**

**秒级组合风险指标刷新**

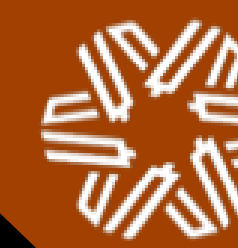
### Blockchain Smart Contracts 智能区块链资产平台



**207 Financial Products 金融产品**

**506 Contracts 合约模板**

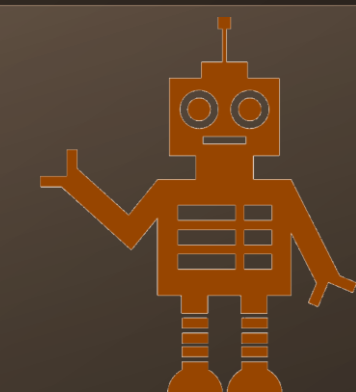
**50K+ Labels 合约标签**



# Open Platform

## 开放平台

### DaaS 数据解决方案



#### Telescope – Visualized Data Analysis

加马·远望 – 可视化数据分析

machine learning supports **10+** visual graphic  
机器学习技术, **10**多种图表类型



#### Ask BoB – NLP Data Searching

咨询BoB – 自然语义数据搜索

**22** types of NLP capabilities in financial scenario  
支持**22**种金融场景下的自然语义处理方式

### Core Systems 核心系统解决方案

Legacy  
Core System

自有核心系统

Internet  
Core System

网络核心系统

Synergy

融合

**6-8 weeks** fast deployment for parallel operation

**6-8周**快速部署并行运作系统

**300+** micro services exported by APIs to support tailoring  
开放接口输出**300+**颗粒化服务支持定制功能开发

### BaaS 区块链解决方案



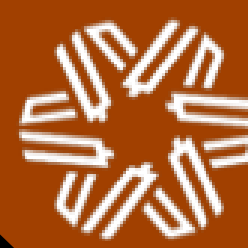
World's largest commercial blockchain platform  
with **40,000+** nodes

全球最大商业区块链平台, 承载**4万**多个节点

Leading technology with the most comprehensive

**ZKP solution**

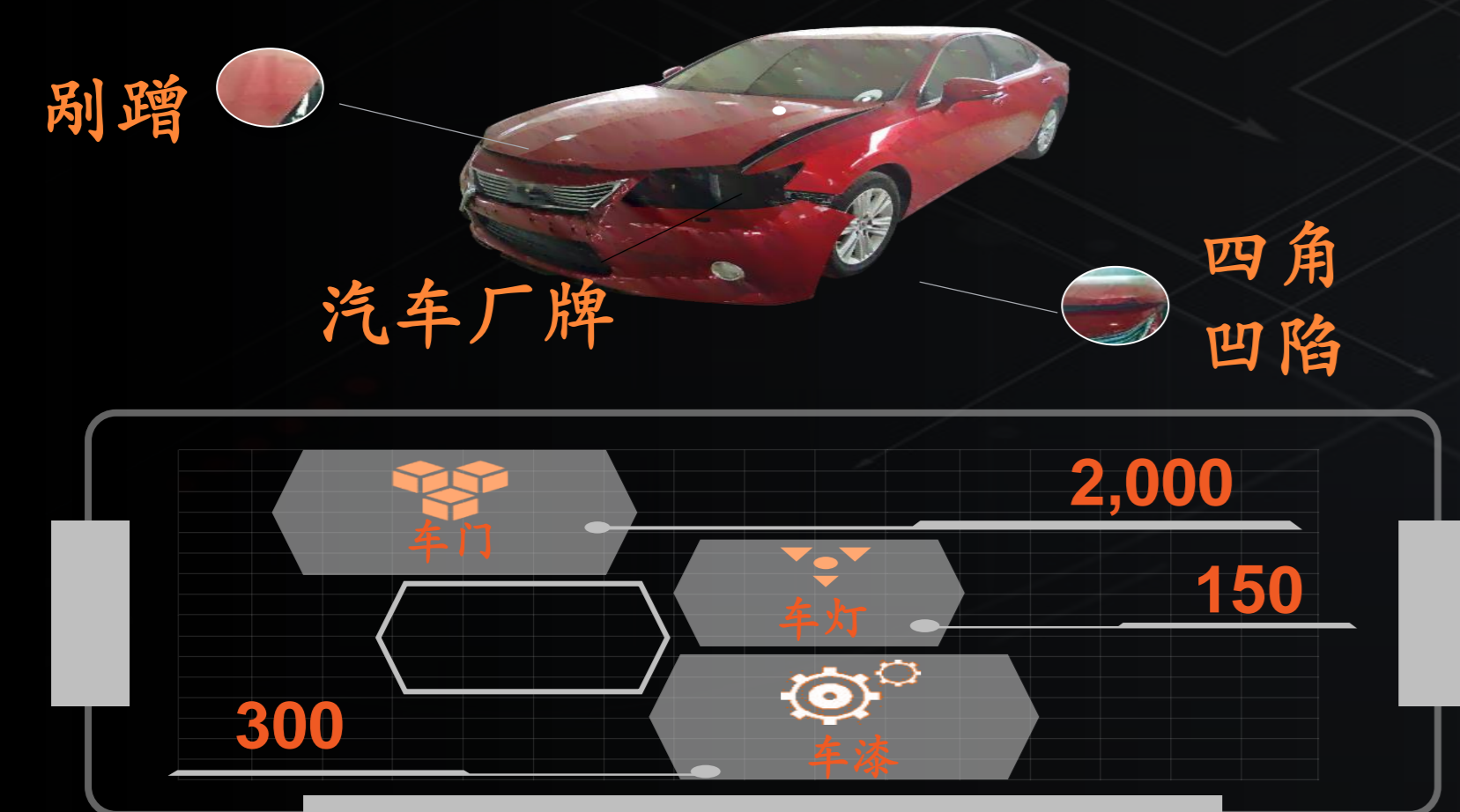
技术领先, 业内最强**零知识验证算法库**



# OneConnect is World's Leading Fintech SaaS Platform

金融壹账通是全球领先的金融科技SaaS云平台

## Insurance Cloud 保险云



- **42** Insurers 合作保险公司
- **30%** P&C insurance premium 车险保费市场份额

## Banking Cloud 银行云



- **483** Bank customers 合作银行
- **93%** City Commercial Banks 城商行
- **60%** Large SMBs<sup>1</sup> 百亿规模以上中小银行

## Investment Cloud 投资云



- **2488** Investment customers 合作金融机构
- **30%+** Trusts & Securities firms 信托与证券公司

Note: Data as of September; 截止今年3季度数据

1. Large SMBs: 732 banks with over RMB10bn asset size. 732家百亿资产规模以上的银行



# Our Unique Advantages: Business + Tech with Proven Application on Open Architecture

我们的独特优势：经验证的业务+技术解决方案和开放架构



**Financial Service DNA**  
金融服务基因



**Cutting-edge Technology**  
前沿科技



**Proven Solutions**  
经验证的解决方案



**Flexible & Open Architecture**  
灵活开放的架构

# Financial Service DNA: Largest Fintech Association in China Banking

金融服务基因：国内最大的银行业金融科技联盟

## Internet Finance Association of Small and Medium-sized Banks (IFAB)

中小银行互联网金融联盟



**255**  
Members

会员

**70%**  
Assets Coverage  
of SMBs<sup>1</sup>

中小银行资产覆盖

**2,000+**  
Senior Management  
Participants

联盟活动参与高管



Note: Data as of September; 截止今年3季度数据  
1. SMB: Small and medium banks



# Cutting-edge Technology: Attracting Global Talents

## 前沿科技：吸引全球人才

**15 years experience 15年经验**  
Senior AI Expert, JPMORGAN CHASE FELLOW 资深AI专家，摩根大通银行学者  
JPMORGAN CHASE & CO.

**10 years experience 10年经验**  
Founder and 1<sup>st</sup> Product Manager of IBM Hyperledger Fabric IBM区块链及超级账本创始人及首位产品经理  
IBM

**20 years experience 20年经验**  
Consumer and Investment bank IT Expert 零售及投资银行IT专家  
citibank IBM

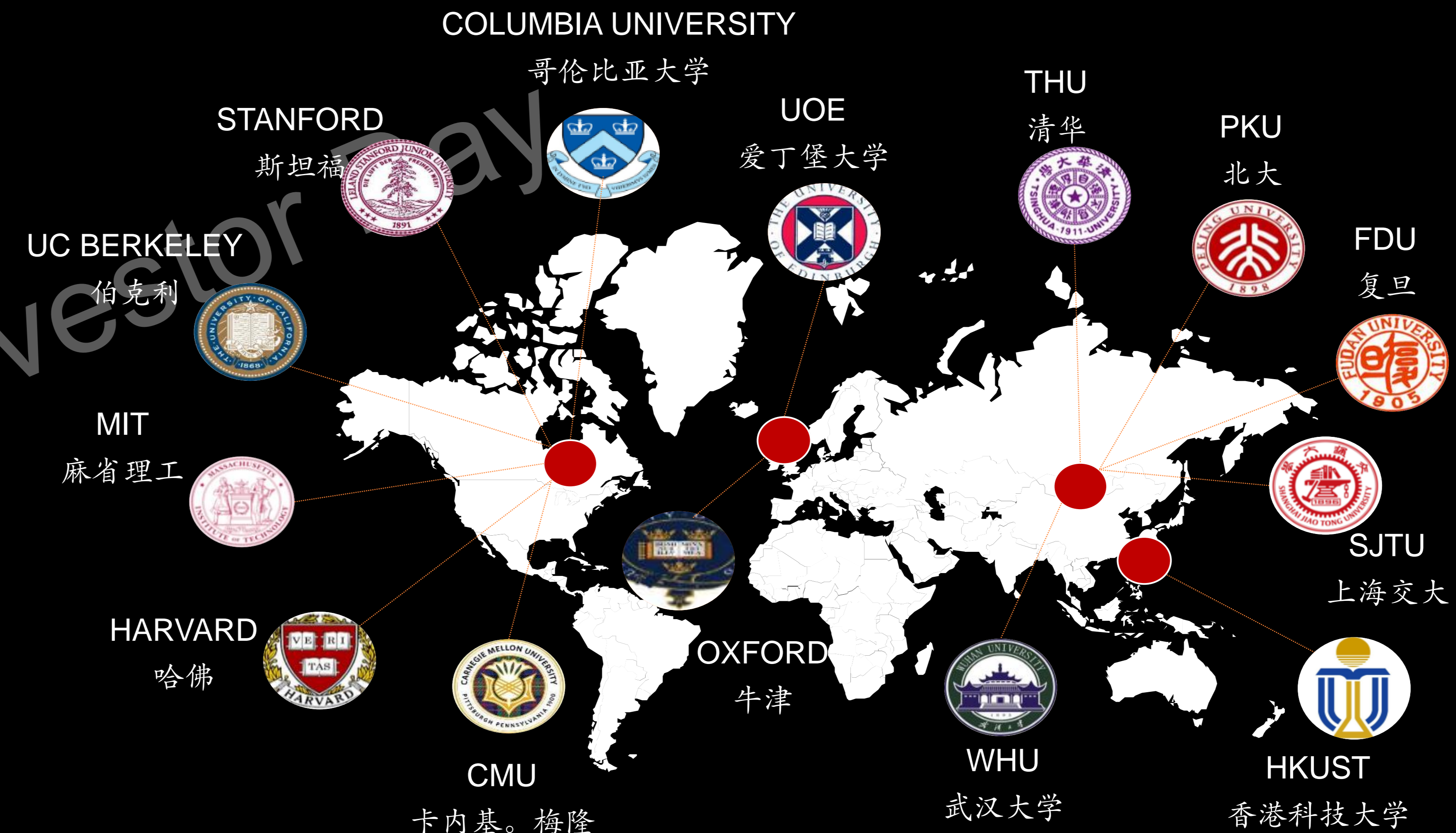
**5 years experience 5年经验**  
MIT PhD, Computer Vision Expert 麻省理工博士，计算机视觉专家  
MIT

**15 years experience 15年经验**  
Scientist of Big Data, SAS Data Mining Expert 大数据科学家，SAS数据挖掘专家  
sas ebay

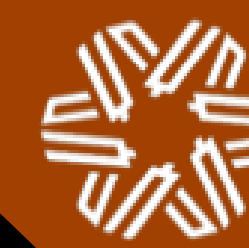
**15 years experience 15年经验**  
Image Recognition Expert, Senior Innovation Analyst of IBM 图像识别专家，IBM高级创新研究员  
IBM

**10 years experience 10年经验**  
Internet Technology Expert, 30+patents 互联网开发专家，30多项专利  
SAP Baidu 百度

**10 years experience 10年经验**  
AI Engineering Expert AI工程化专家  
MARVELL Baidu 百度



- **Large R&D team: 2000+** staff, **46%** R&D technical talents 庞大的研发团队：2000+员工，46%为研发技术人才
- **Tech + business: 63%** from TMT and **23%** from financial services 丰富的行业经验：63%来自互联网行业，23%来自金融行业



# Cutting-edge Technology: Recognition by Authorities

前沿科技：权威机构的认可

 China Business Network - FinTech Company of Highest Potential 最佳价值潜力金融科技公司

 2017 China Information and Software Services Industry Annual Best Application Award 中国信息化和软件服务业年度最佳应用奖

 China Finance Summit - FinTech Brand of Influence 金融科技影响力品牌

 PCAC FinTech Committee - Outstanding Achievement Award 优秀成果奖

 2017 China Finance Summit - FinTech Annual Leading Brand 金融科技年度品牌引领奖

 Hurun - Blockchain Leaders 2018 TOP 20 区块链企业20强

 2017 Innovation Influence Annual Conference - FinTech Best Innovation Contribution Award 最具创新贡献奖

**IDC 2018 Real Results Awards 应用案例奖**



**Blockchain 区块链技术**

**IDC Financial Insights 金融洞察**

**FinTech Ranking Top 100 (73<sup>rd</sup>)**

**2018年全球金融行业科技公司百强第73位**



**KPMG & H2 Ventures 2018 Fintech100**

**11<sup>th</sup>**

**全球金融科技100强第11名**

**NO.1 in the World 微表情竞赛世界第一**



**Best Application of Data Analytics, AI & Machine Learning**

**数据分析、AI和机器学习在产品或服务中的最佳应用奖**

**BAI Global Innovation Awards 全球创新奖**

**One Minute Gradual Emotion Challenge**

 《THE CHINESE BANKER》- TOP 10 FinTech Product Innovation Award 十佳金融科技产品创新奖

 21 Century Business Herald - FinTech Brand of Excellence 金融科技卓越品牌奖

 21 Century Business Herald - 2017 Best Innovative FIs Service Platform 最具创新力金融机构服务平台

 2017 China Fintech Annual Meeting - Channel Innovation Outstanding Contribution Award 渠道创新突出贡献奖

 2017 1st FinTech Summit - Best FinTech Company 最佳金融科技公司

 2017 China Internet Insurance Development Conference - Best InsurTech Innovation Award 保险科技创新奖





# Proven Solutions: World's Largest Fintech Application

经验证的解决方案：全球最大的金融科技应用



## World's Largest AI Applications in Financial Service

全球最大的金融服务人工智能应用

- AI+ Sales, Risk Management (KY Series), and Operations
- 智能销售、风控 (KY系列) 和运营



## World's Largest Biometric Application in Financial Service

全球最大的金融服务生物识别应用

- 1bn+ Facial and Micro-expression Usage / Year
- 每年超过10亿次人脸识别和微表情应用



## World's Largest Commercial Blockchain Application Platform

全球最大的区块链商业应用平台

- 200+ banks, 200,000+ corporates and 500+ other commercial and government entities
- 200+家银行、20万+企业、500+其他商业及政府机构



# Flexible & Open Architecture: Low Upfront Cost, Highly Compatible, Module Solutions

灵活开放的架构：一次性投入低、兼容性高的模块化定制方案

## Credit Management System Case Example

以信贷系统为例

### Self-built 银行自建



- 6-12 months (6-12月)
- Lack of risk and technology talents  
缺乏风控和科技人才

### Partner with OneConnect 与金融壹账通合作



1.5 month  
1.5 个月

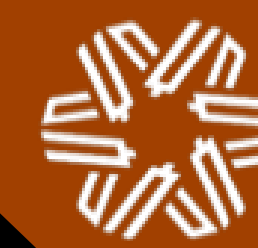
5-10% cost  
of self-built  
5-10%自建成本

60+ core banking  
connected  
连接60+核心系统/模块

### Partner with IT / Internet Companies 与IT/互联网公司合作



- 3-6 months (3-6个月)
- Lack of financial know-how 金融业务了解有限
- No customer ownership 银行不接触客户



- 1 Our Opportunities 市场机遇
- 2 Our Value Proposition 价值主张
- 3 Our Future 未来展望

Ping An Investor Day



# Our Future: Explosive Growth

我们的未来：迎来爆发性增长



Current Stage  
当前阶段



Platform Set up  
平台孵化

- One-stop service platform with multiple scenario  
一站式多场景服务平台建设
- Business model implementation  
商业模式验证



Traffic and Data Accumulation  
流量积淀

- Accumulation of client  
积累客户
- Diversification of Solutions  
多元化解决方案

\$7.5bn

A Round Financing Valuation by SoftBank, SBI and others  
A轮融资软银、SBI及其他机构估值



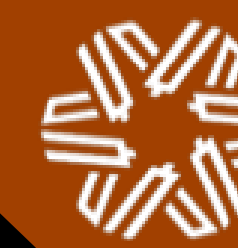
Explosive Revenue Growth  
爆发成长

- Exponential market growth  
市场规模爆发式增长
- Deep into China market  
根植中国市场
- Entering Asia market  
进军亚洲



Significant Profitability  
巨大收益

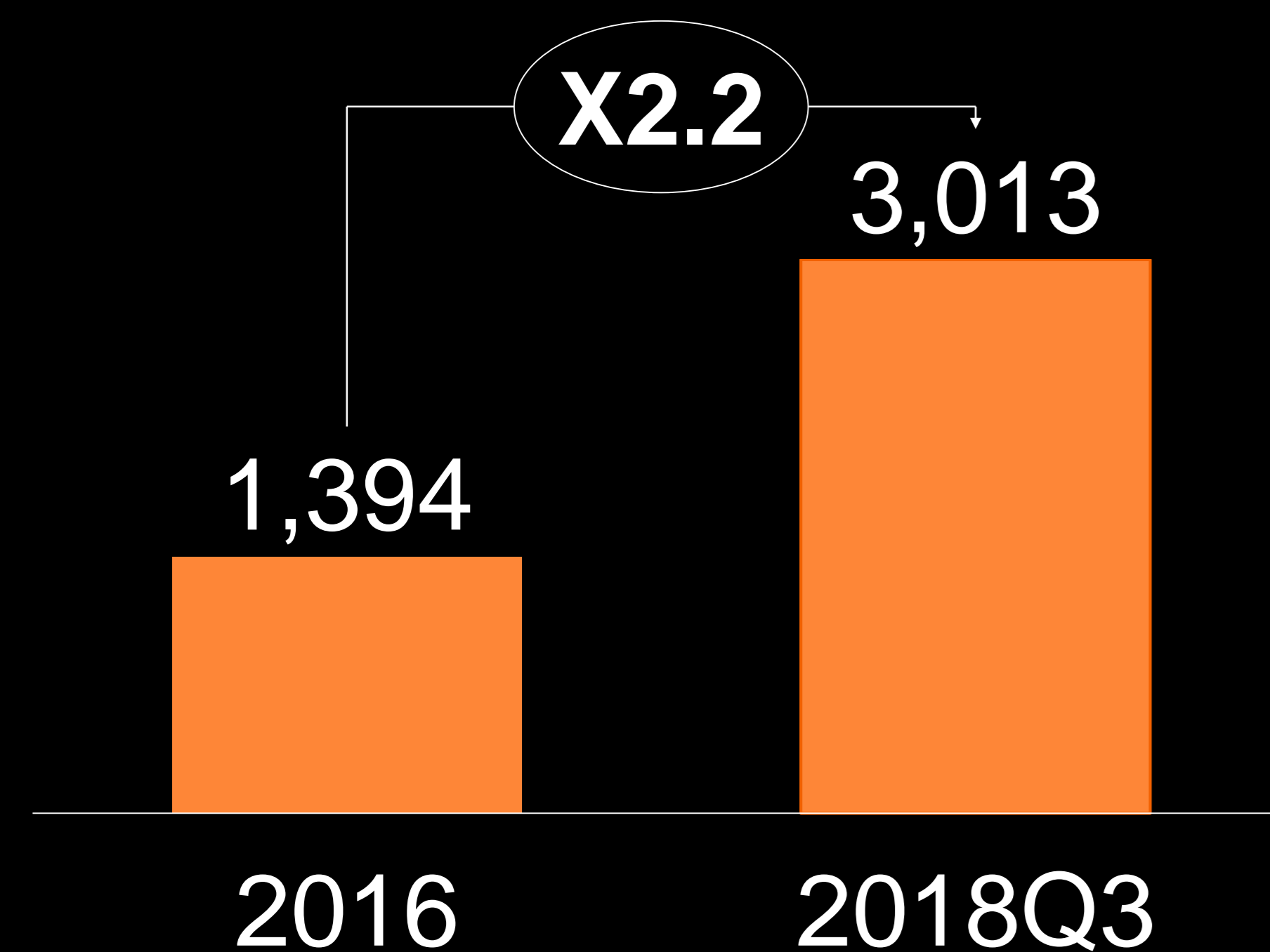
- Worldwide coverage  
覆盖全球
- Significant profits from eco system synergy  
生态圈联动带来巨大回报



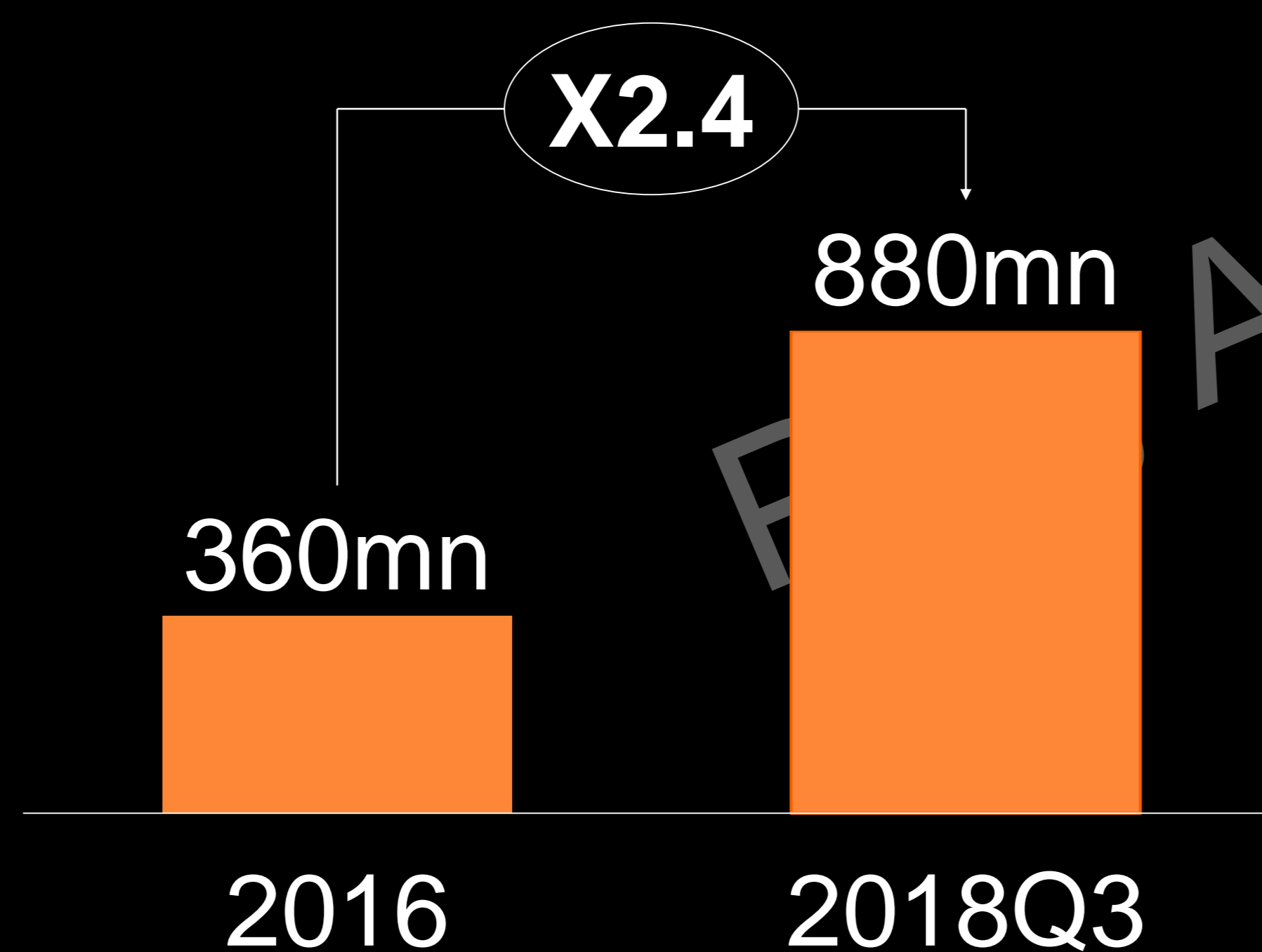
# Our Future: Rapid Growth in Coverage and Depth of Relationship

我们的未来：客户覆盖增长和客户关系深化

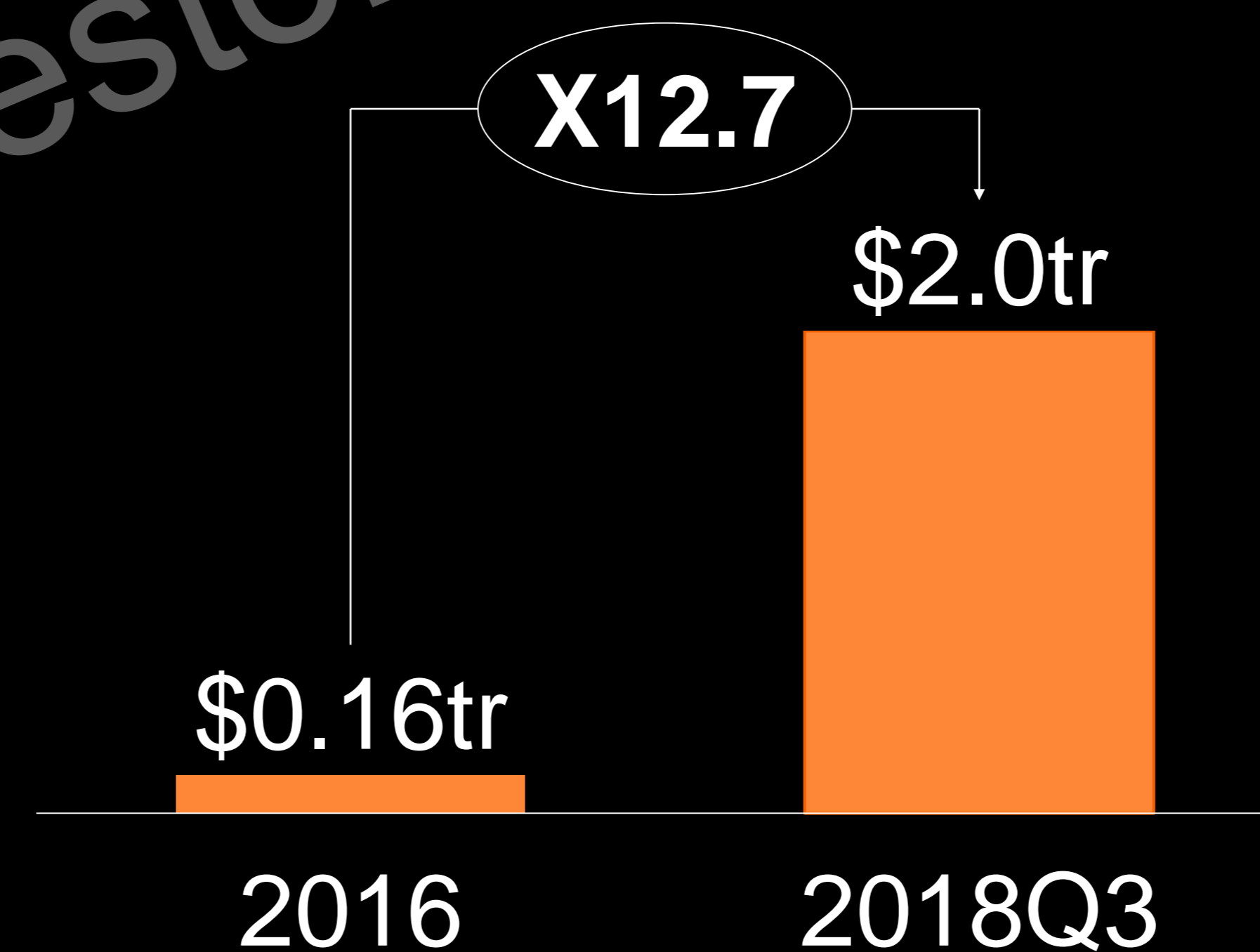
# of Customers  
金融机构客户数量



Individual Risk Management Enquiries  
个人风控查询量



Volume of Trading Facilitated  
服务交易规模



**1.98**  
products purchased / bank  
行均产品数

↑ **45%** compared to 2016  
较2016年底提升45%

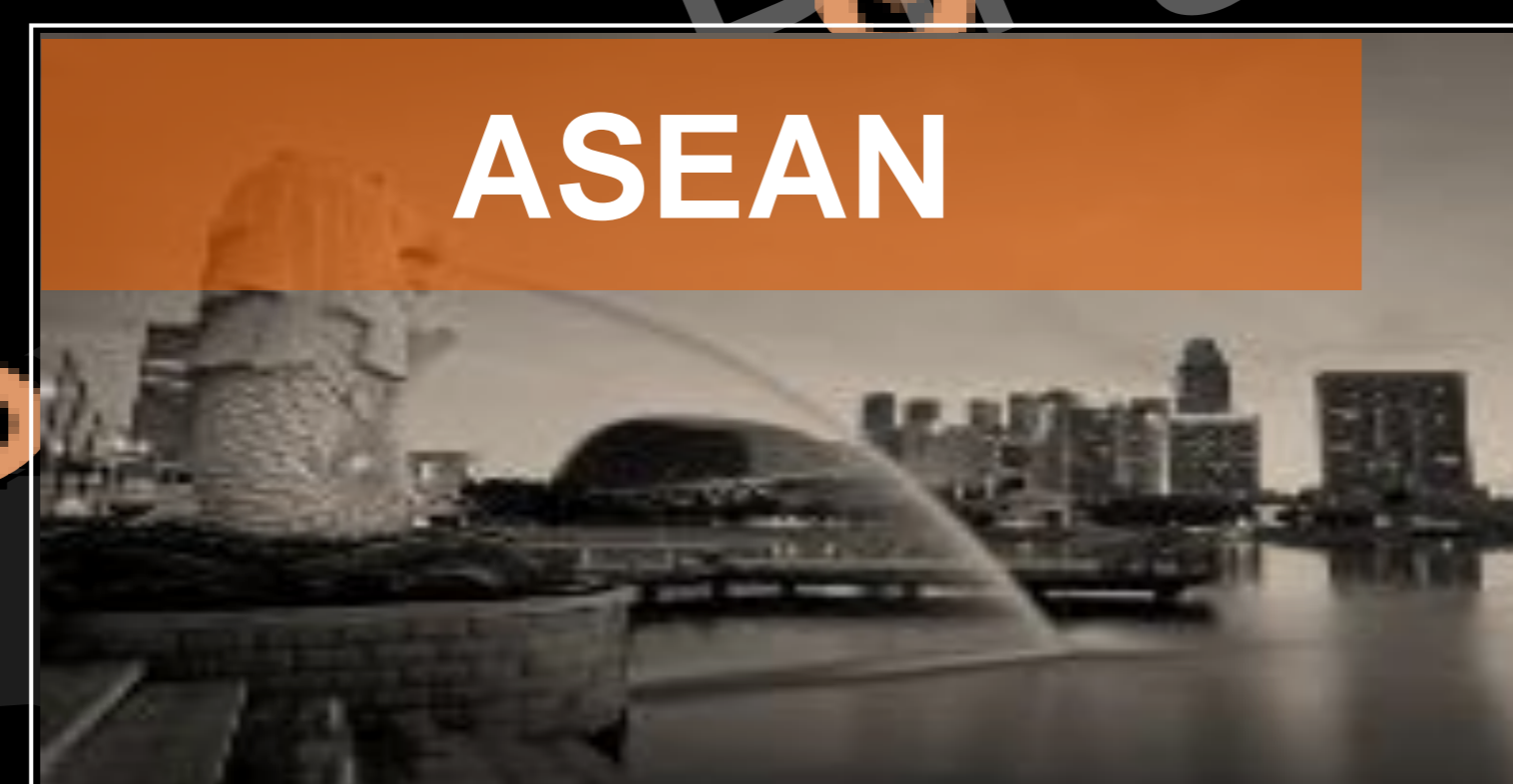


**90%**  
customer retention rate  
客户留存率



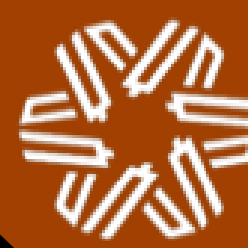
# Our Future: Entering Asian Market

我们的未来：进入亚洲市场



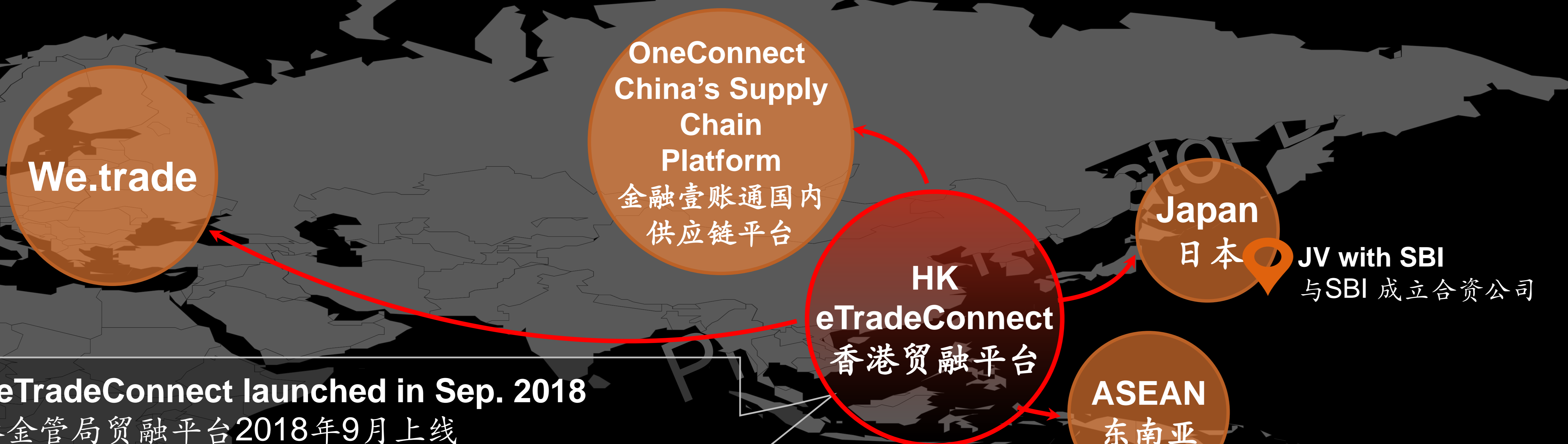
Fintech Revenue Potential, 2022  
金融科技收入潜力，2022

$$\begin{array}{l} \text{Asia} \\ \text{亚洲} \\ \$ 40-50 \text{ bn} \end{array} + \begin{array}{l} \text{China} \\ \text{中国} \\ \$ 40-50 \text{ bn} \end{array} = \$ 80-100 \text{ bn}$$



# Our Future: Connecting Globally

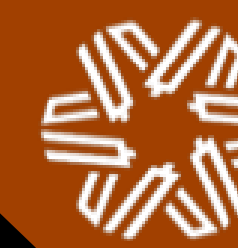
我们的未来：空中走廊，连接世界



**Overseas Office**  
海外办公室

**100+ Staff**  
100+ 员工

**HK eTradeConnect launched in Sep. 2018**  
香港金管局贸融平台2018年9月上线



# Key message

## 亮点及重点

**OneConnect is the world's leading Fintech SaaS platform serving 483 banks, 42 insurers and 2,400+ other financial institutions**

金融壹账通是世界领先的金融科技SaaS平台，服务483家银行、42家保险公司以及超过2,400家其他金融机构

**OneConnect has the world largest AI, Biometric cognition and Blockchain applications in Financial Services**

金融壹账通提供全球最大规模的金融科技应用：人工智能、生物识别、区块链

**Core strengths: financial services DNA, cutting edge technology, proven solutions (50+ products, 2000+ API) and flexible architecture**

核心优势：金融服务基因、前沿科技、经检验的解决方案（50+产品、2000+ API）、以及灵活的平台架构

**Our scalable business is already extending its geographical footprint; we identify a US\$80-100bn Asian fintech revenue pool by 2022**

我们的业务可规模化，已经向海外拓展：至2022年，亚洲市场潜在规模达到800-1000亿美金



Thank You

感谢聆听

Ping An Investor Day