



### **UOB Engage: Platform for Growth**

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### **Foundation for Regional Connectivity**



- Connected regional footprint
- Economies of scale
- Unified risk and operating controls
- Rapid product deployment
- Regional IT Centre
  - Singapore, Malaysia, Thailand, Greater China, Indonesia and all overseas branches

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### **IT Focus – UOB Digital Engine**



#### Our Customers

- Common user experience (UI/UX) across all touch points
- Unified communications
- APIs, Microservices, etc.
- Leveraging our strong Customer Information File (CIF) structures

#### Partnerships & Alliances

- Mutual value and benefit creation
- Internet of Things
- Changing the way IT teams work
  - Agile team
  - 2-speed IT teams: Agile & Waterfall
  - DevOps and software accelerators
  - Virtualisation

### **IT Focus – Payments**

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Beyond Banking Transactions

#### Enhanced Mobility

- Convergence of device technology
- Convenience of when, where and how
- Consumers, both Retail and Businesses
- Ease of payments
  - Near Field Communications (NFC)
  - Mobile contactless payments
  - Our tokenization platform
  - Upgrading SWIFT and UOB regional payment gateways

### **IT Focus – Data**





- Engaging Our Customers
  - Context aware
  - Real-time interactions
- Beyond Traditional Data Management
  - Exponential growth in data across the Group
  - Big data & unstructured data
  - Hadoop technology
  - Data discovery

### **IT Focus – Security and Compliance**



- Global Security Operations Centre (SOC)
- Leverage the Regional Platform for consistency in enforcing regulatory changes

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### **IT Focus – Key Themes**

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#### UOB Digital Engine

- Customer experience across touchpoints
- Partnerships & alliances
- 2-speed IT teams: Agile & Waterfall
- Payments
  - Mobility and convenience
  - Contactless
- Data Transformation Management
  - Context rich interactions
  - Data management to data discovery
- Security and Compliance
  - Global SOC for cyber threat monitoring
  - Holistic, transparent, consistent

# Customer and Region Relevant Anchors our Strategy, Focus and Delivery



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BizSmart	

#### BizSmart

- Value and technology enabled partnerships to small businesses

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Dine

 Beyond just banking transactions, social engagement with Asia's foodie culture; bringing value to merchants and diners; planning deployment in Thailand and Malaysia



- 1st tokenized card payment on all Android & iOS (NFC)
- 7K NFC-ready terminals now, 16K by next year



- 1st instant card issuance on Android & iOS
  - Lifestyle on the GO



- Linking contactless payments with transit
- Convenience on the GO

# Customer and Region Relevant Anchors our Strategy, Focus and Delivery



• Contactless ATM withdrawals



- Mobile cash for individuals and corporates
- BIBPlus connecting the region for corporates

#### 88BIBPlus – View balances and transact across UOB group. Live in Singapore, Greater China and Indonesia. Malaysia, Thailand, and Rest of World by next year



#### Mobile BIBPlus



- Credit decision
- $-\ensuremath{\mathsf{Rating}}$  , decisioning and approval unified across the Group



- KYC, AML, FATCA (& CRS)
- Increasing regulatory regime unified across the Group

#UOR

#### IT investments that makes sense





- Strong Regional IT platform
- Accelerated regional deployment
- Continuing IT investment
  - Customer focused
  - Relevant
  - Timely
  - Trusted

# **Thank You**

