

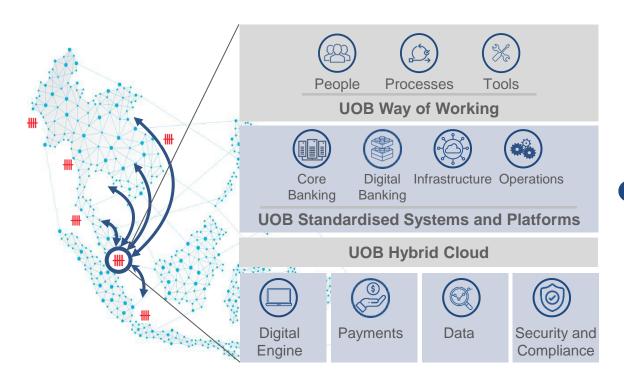
UOB Corporate Day 2019: Infrastructure for Growth

Susan Hwee Group Technology and Operations 15 May 2019

We are Able to Scale



Leveraging Our Standardised Systems and Adopting New Way of Working



TVRW delivered in 14 months

GWB CRM¹ to 16 countries at same time

60% of project milestones for delivery in region

70% of IT investments for Change the Bank

. Customer Relationship Management system

Our Approach Accelerated the Delivery of ^{₩∪OB} a New Banking Model







Iterative design, build, test and launch



Comprehensive features



Scalable and modular



Multi-country

Enabled by Our Standardised Systems and Processes







Digital Banking



Infrastructure



Operations



- Customer
- Products
- Risks and Regulations
- Financials



- Payments
- Partnerships
- Analytics
- Security



- APIs
- Hybrid Cloud
- Big Data



- Processes
- Controls
- Straight Through Processing (STP)
- Scale



Integrating Best of Breed Innovations









Engagement



Credit



Ecosystem Partners



- Unified communications
- Multi-lingual Chatbot



- Real time Al driven insights
- Advanced transaction categorisation



Alternative credit scoring



- Wealth portfolio advisory
- Al anti-money laundering processes

Experiment > Production > Scale

Delivered via Agile Ways of Working @ Scale





People



- Business and Technology
- Cross-functional
- Co-located
- Onshore-offshore



Processes



- Continuous delivery
- E2E design
- Centralised testing
- Standardisation



Tooling

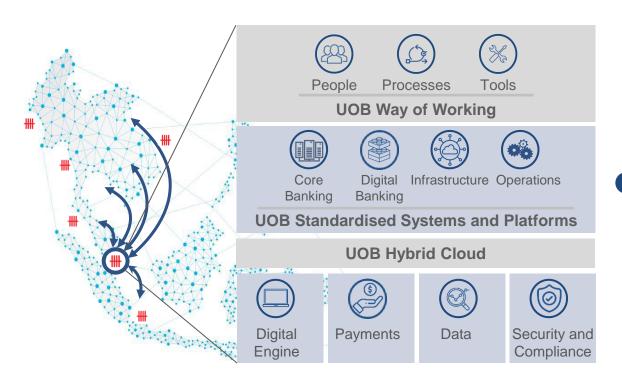


- Automation
- Collaboration
- Real-time data
- Cloud

Strong Technology Foundation



Customer Centric, Commercial Focused and Scalable across Regional Footprint



Digital Engine and **Agility** in the way we work

Customer Centric backed by Big Data Architecture

Leverage our group wide Standardised Platforms and Infrastructure – for brand, experience, speed, scale and risk



Thank You



