

# UOB Engage: Platform for Growth

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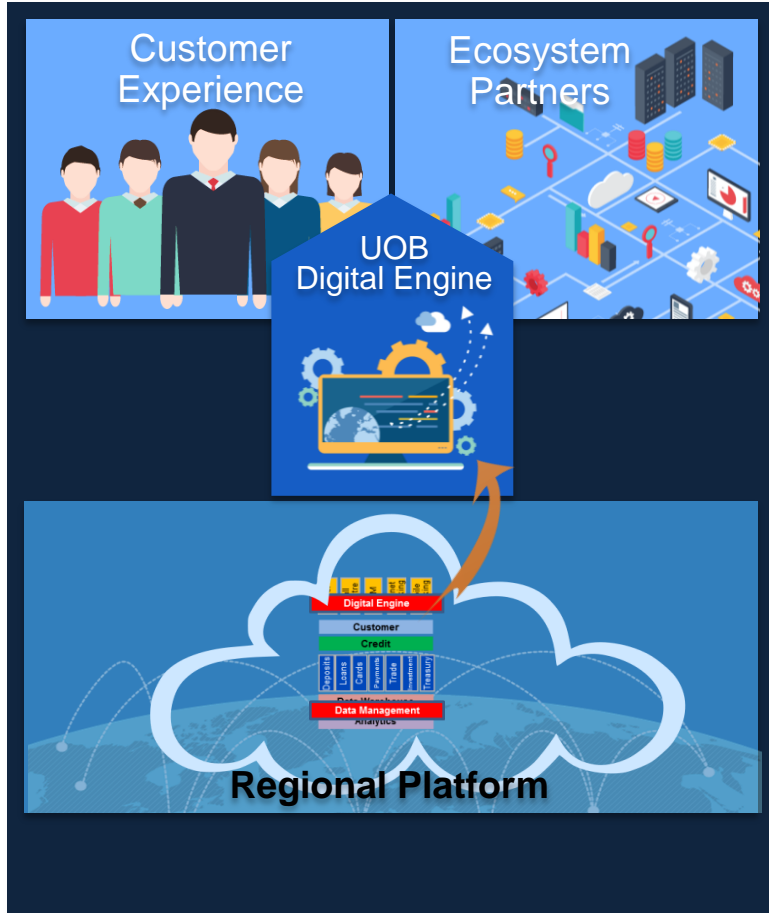
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# Foundation for Regional Connectivity



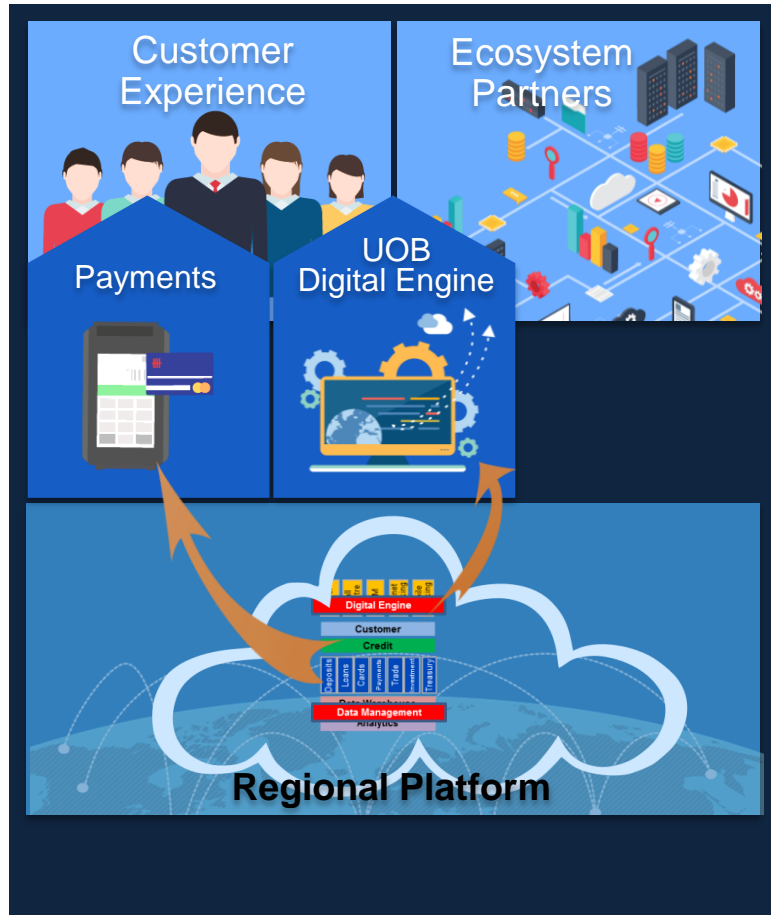
- Connected regional footprint
- Economies of scale
- Unified risk and operating controls
- Rapid product deployment
- Regional IT Centre
  - Singapore, Malaysia, Thailand, Greater China, Indonesia and all overseas branches

# IT Focus – UOB Digital Engine



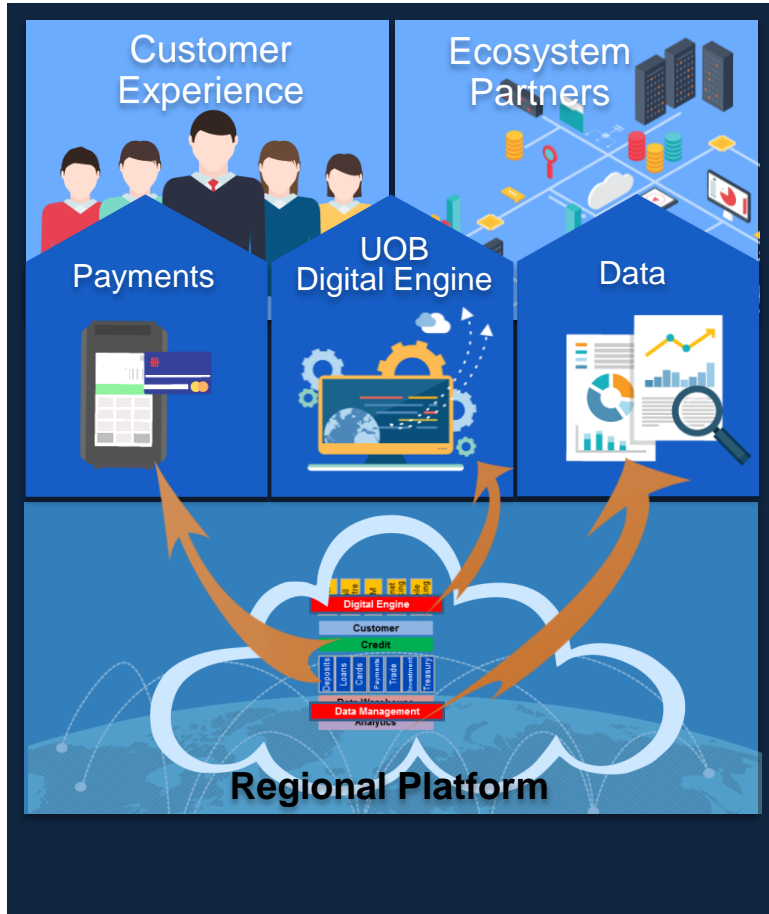
- Our Customers
  - Common user experience (UI/UX) across all touch points
  - Unified communications
  - APIs, Microservices, etc.
  - Leveraging our strong Customer Information File (CIF) structures
- Partnerships & Alliances
  - Mutual value and benefit creation
  - Internet of Things
- Changing the way IT teams work
  - Agile team
  - 2-speed IT teams: Agile & Waterfall
  - DevOps and software accelerators
  - Virtualisation

# IT Focus – Payments



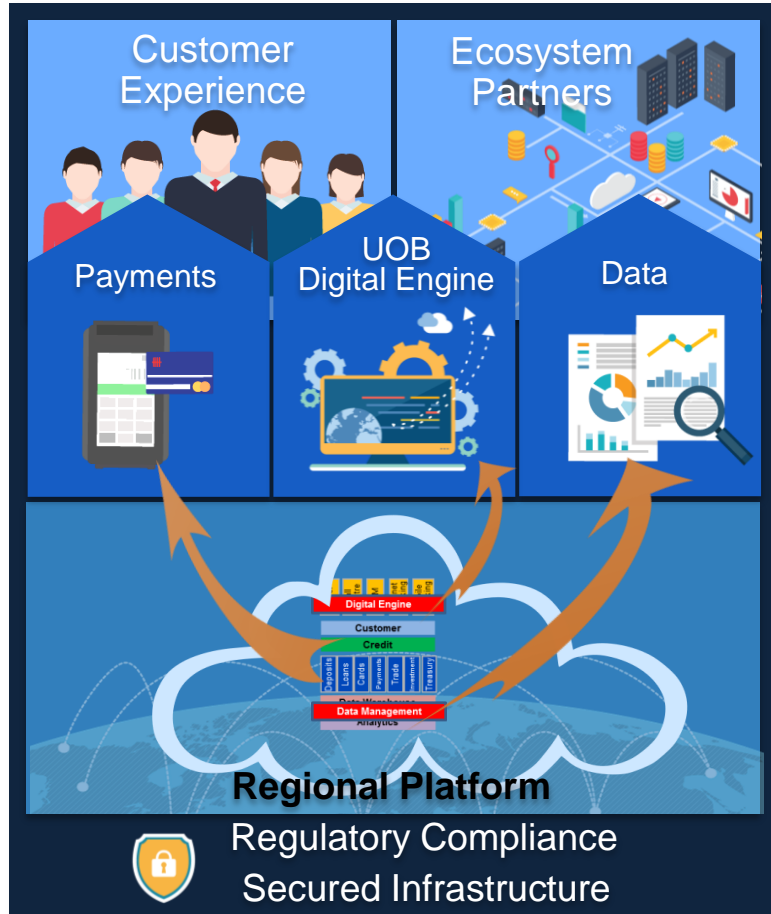
- Beyond Banking Transactions
- Enhanced Mobility
  - Convergence of device technology
  - Convenience of when, where and how
  - Consumers, both Retail and Businesses
- Ease of payments
  - Near Field Communications (NFC)
  - Mobile contactless payments
  - Our tokenization platform
  - Upgrading SWIFT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

# IT Focus – Data



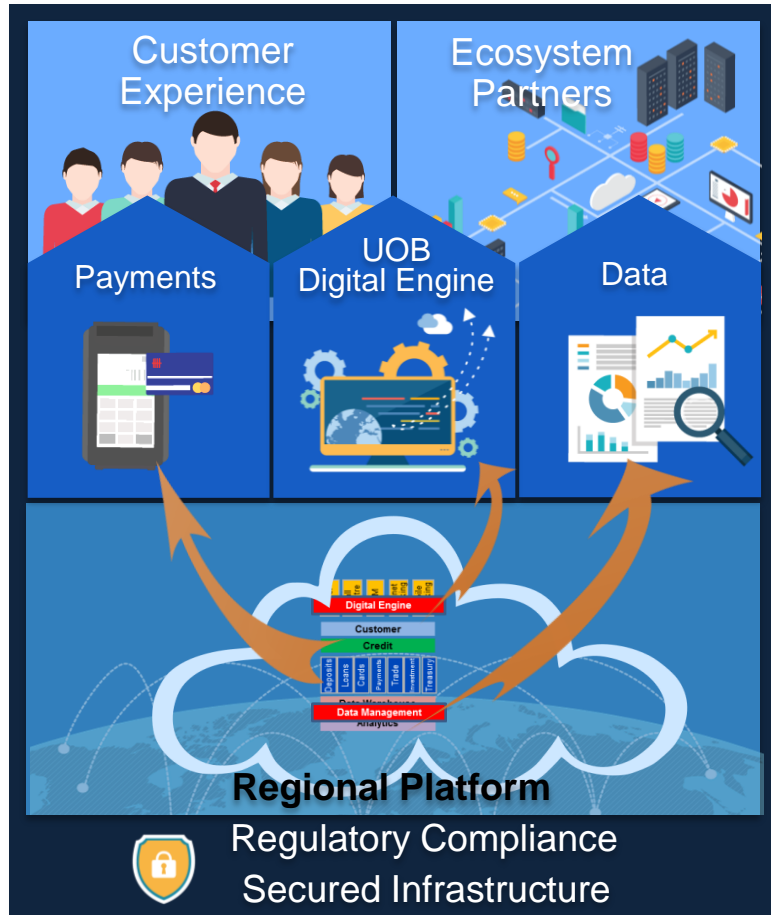
- Engaging Our Customers
  - Context aware
  - Real-time interactions
- Beyond Traditional Data Management
  - Exponential growth in data across the Group
  - Big data & unstructured data
  - Hadoop technology
  - Data discovery

# IT Focus – Security and Compliance



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

# IT Focus – Key Themes



- **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



- **BizSmart**
  - Value and technology enabled partnerships to small businesses



- **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**
  - 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**
  - Rating, decisioning and approval unified across the Group



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

# IT investments that makes sense



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

# Thank You



RIGHT BY YOU

