

**WeBank**

| WeBank:  
| Leading Digital Bank

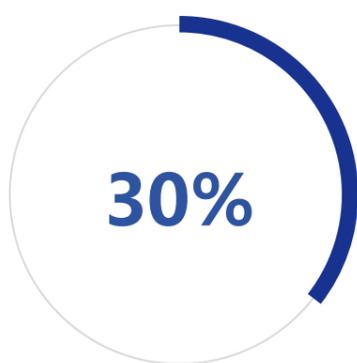
# WeBank

## 微众银行

WeBank became China's first digital bank in December 2014 upon receiving its banking license and is now one of the largest digital banks in the world in terms of user base. Based in Shenzhen, China, the Bank is backed by reputable companies such as Tencent, Baiyeyuan Investment Co., and Liye Group among others. WeBank is devoted to offering underbanked individuals and SMEs with a variety of convenient, and high-quality financial services.

### // China's First Digital Bank //

#### Tencent Owns



Digital bank backed by Tencent

#### IT Staff



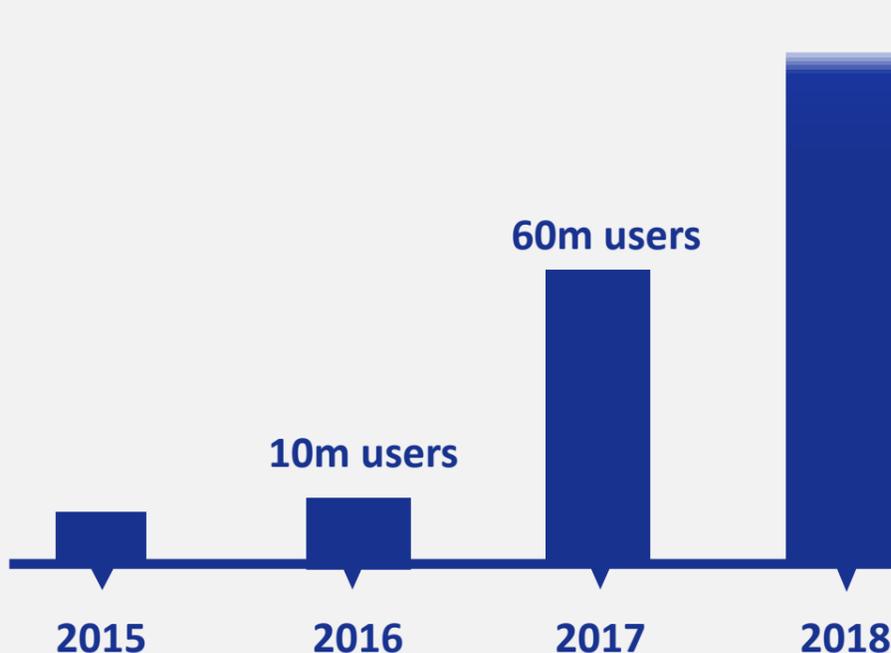
Driven by technology and innovation

#### Operations



Banking solutions Anytime, Anywhere

### // World's Leading Digital Bank //



30+ products



7000+ servers



1700+ staff



60+ million users



## A Bank Built with the Most Advanced Technologies

### Artificial Intelligence

eKYC /  
Chatbot /  
Smart Collection /



### Blockchain

/ Syndicated Loan Reconciliation  
/ Supply Chain Finance  
/ Arbitration Chain

### Cloud Computing

Private Cloud Built on Distributed  
Architecture /  
Highly Scalable Financial Cloud /  
API/SDK-enabled Services /



### Big Data

/ Risk Management  
/ Differentiated Services  
/ Precision Marketing

## Strategically Located in Shenzhen



**3rd**  
biggest city

**2.2tn**  
GDP

**23mn**  
population

**10min**  
to  
Hong Kong

WeBank combines technology and intelligent product design to connect traditional and high-tech businesses together. The result are new business models and products that allow people and small businesses to access critical financial services



Individuals



SMEs

Industry / Scenarios

Data

User

Penetration

+

**WeBank**

Product Design

Data Analysis

Technology

+

Financial Institutions

Capital

Risk Mgmt

Product

## A Modern Bank for the of Future Financial Services

**Agile  
Banking**

=

**Fintech Components**

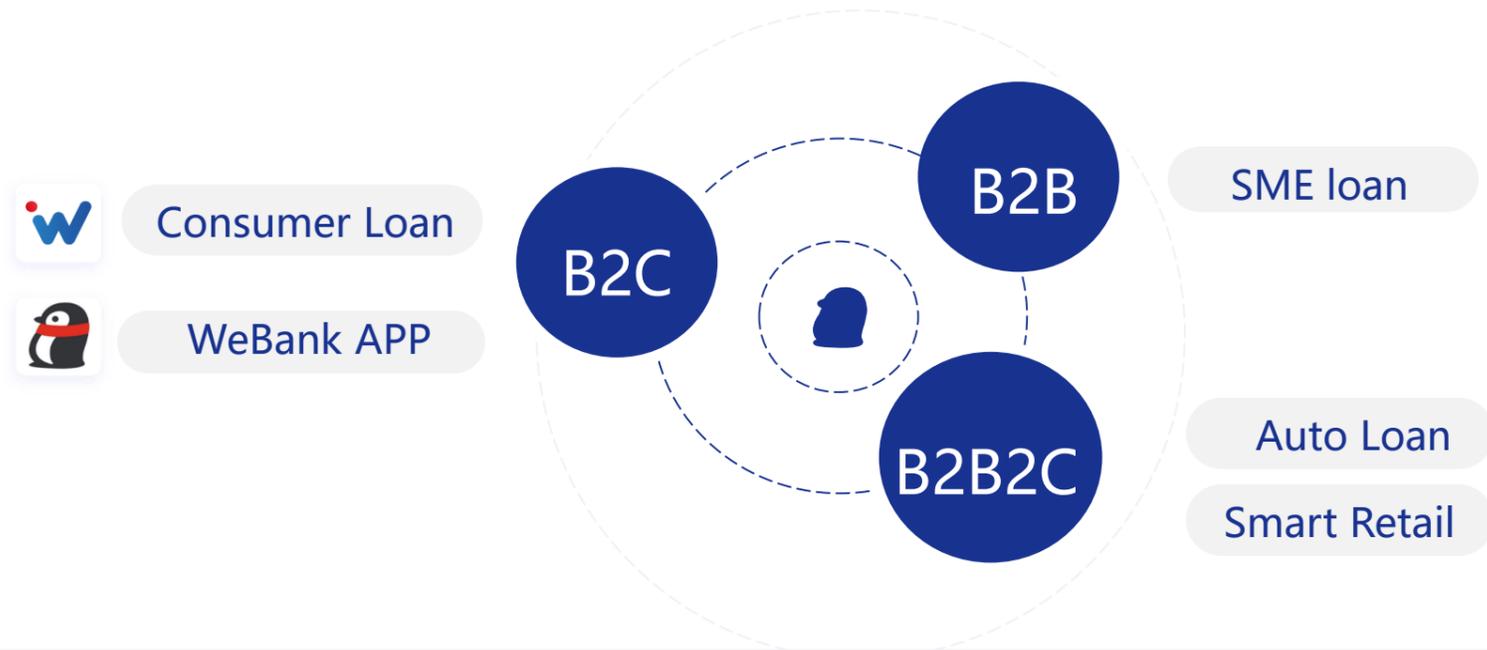
AI + Blockchain + Cloud + Data

+

**Agility embedded Governance**

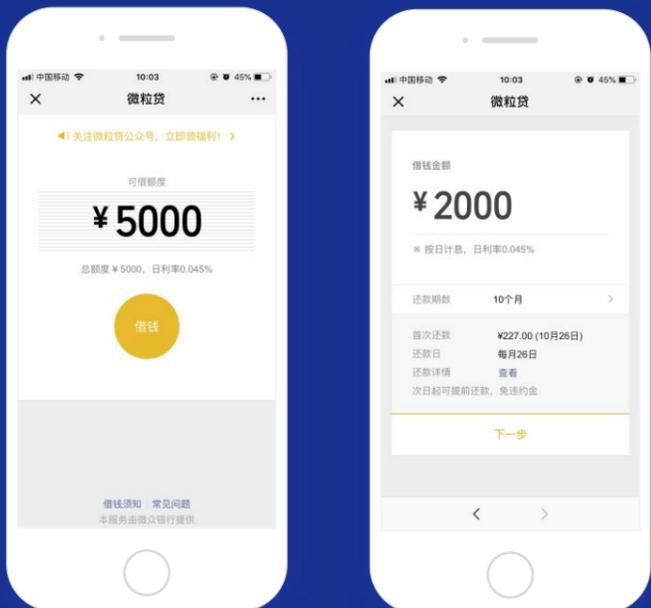
Architecture + Operation + Organization

# // Fully Online Financial Products and Services //



## Welidai Consumer Loan

China's 1st mobile-only, revolving unsecured microloan for the mass market



¥ 500 –  
¥ 300K

Credit line offered

<5  
Seconds

Time to determine  
credit line

<1  
Minute

Time to receive  
funds in account



## WeBank APP

WeBank's 1st standalone app, offering both basic bank account features and wealth management tools



eKYC



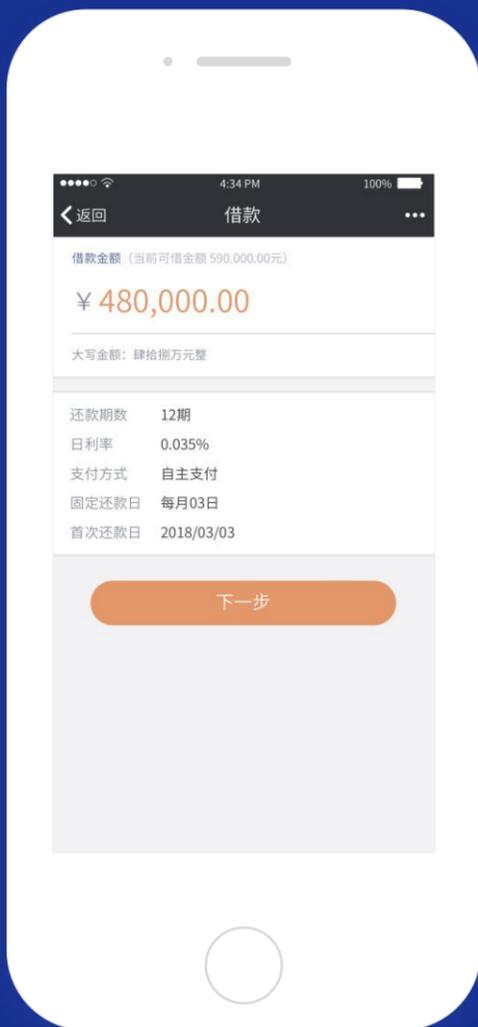
Anywhere,  
Anytime



Unparalleled  
convenience

## Weiyedai SME Loan

China's 1<sup>st</sup> SME loan product delivered fully online and based solely on company credit



36 months

Max repayment period

15 minutes

Time to receive funds

0 collateral

Unsecured Loans

## Weichedai Auto Loan

Innovative auto loan embedded directly into third party car dealership platforms



Lower barriers



Easy application



Flexible Repayment

## Platforms Developed by WeBank to Improve Financial Services

### BCOS

#### BlockChain Open Source

<https://github.com/bcosorg/>

*An open source platform for secure and controllable consortium chain blockchain development*

#### Supports a full-spectrum of applications

Reconciliation	/	Tourism Finance	/
Resource Mgmt			
Talent Acquisition	/	Supply Chain	/
Arbitration			
Copyrights	/	Gaming	

### CBOS

#### Collaborative Business Operating System

*A stable and efficient business operating system for agile innovation*



Full Stack Cloud Computing Mgmt Capability



Heterogeneous Resource Allocation



Distributed Arch. Mgmt



Master Mgmt of all Operations

# WeBank

微众银行

Interested in joining WeBank?

Contact us at [hr@webank.com](mailto:hr@webank.com) for more information

## JOIN US

