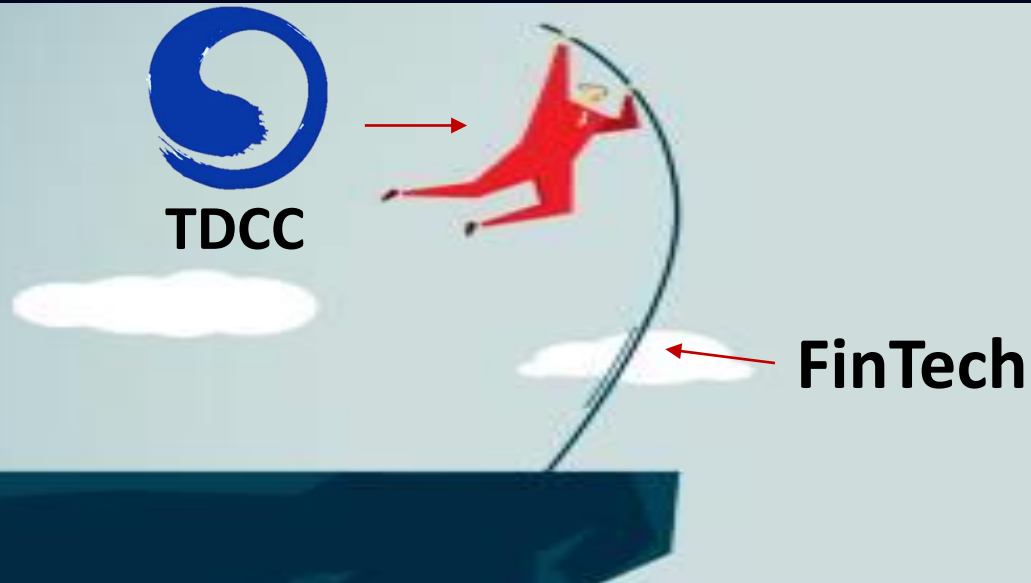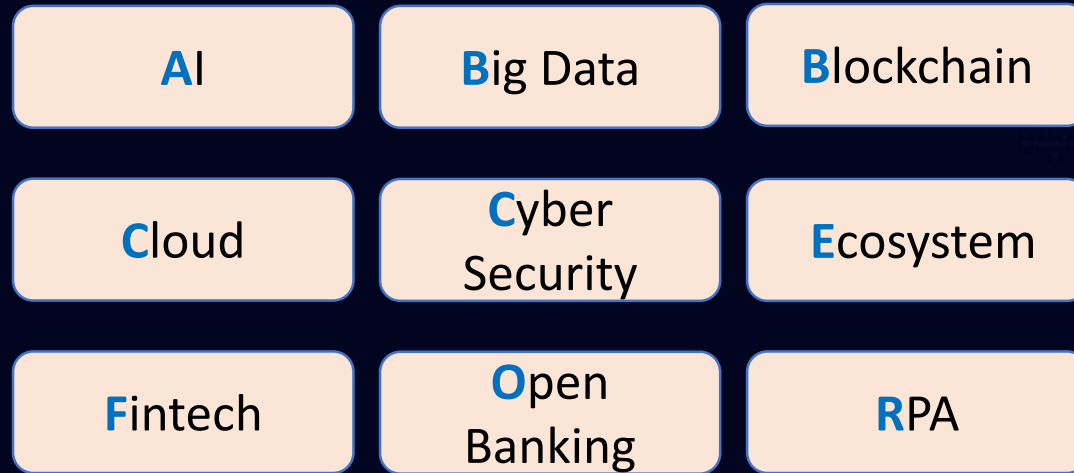# FinTech Development at TDCC

Howard Wang

November 24th, 2021

FinTech facilitates the paradigm shift in financial markets

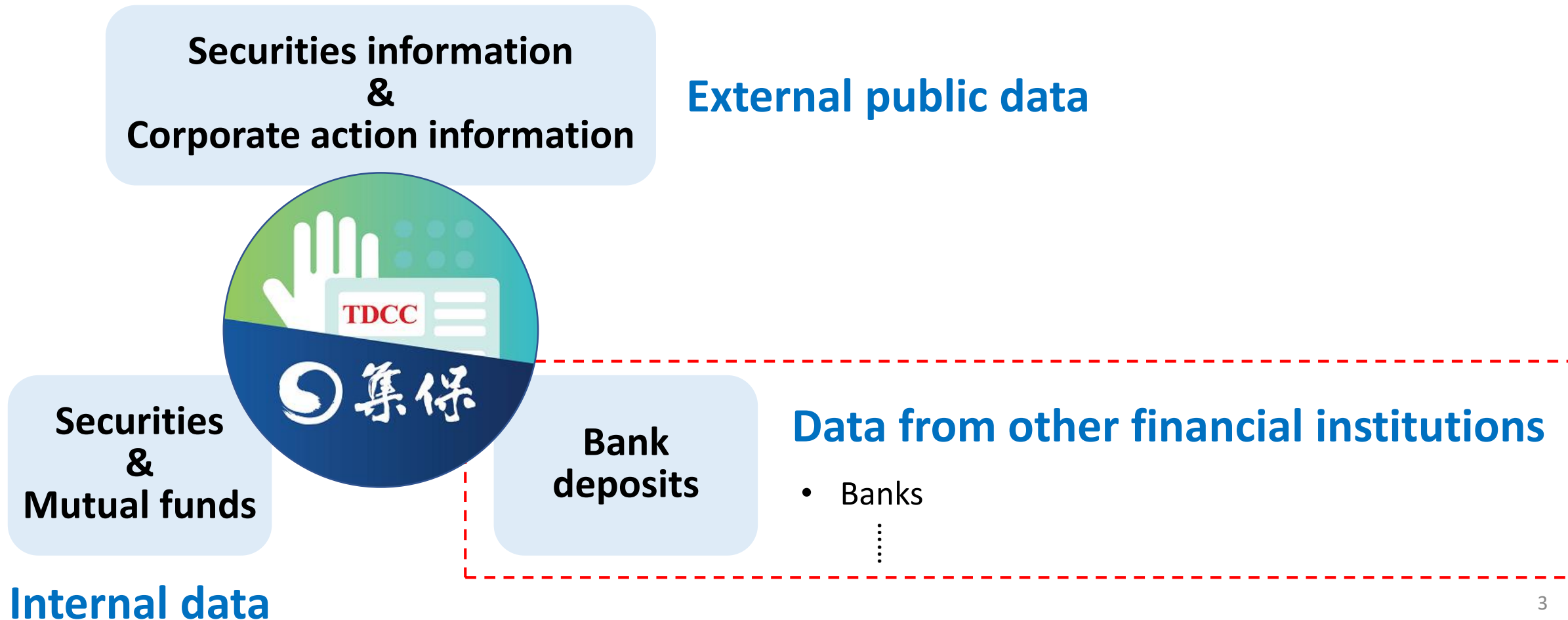|		
AI	**B**ig Data	**B**lockchain
Cloud	**C**yber Security	**E**cosystem
Fintech	**O**pen Banking	**R**PA

TDCC

FinTech

Real changes?

Room?

YES

Finance industry

Fintech Application – (1) ePassbook

■ **From a replacement of paper passbooks into the asset integration tool**

**Securities information
&
Corporate action information**

External public data

**Securities
&
Mutual funds**

**Bank
deposits**

Data from other financial institutions

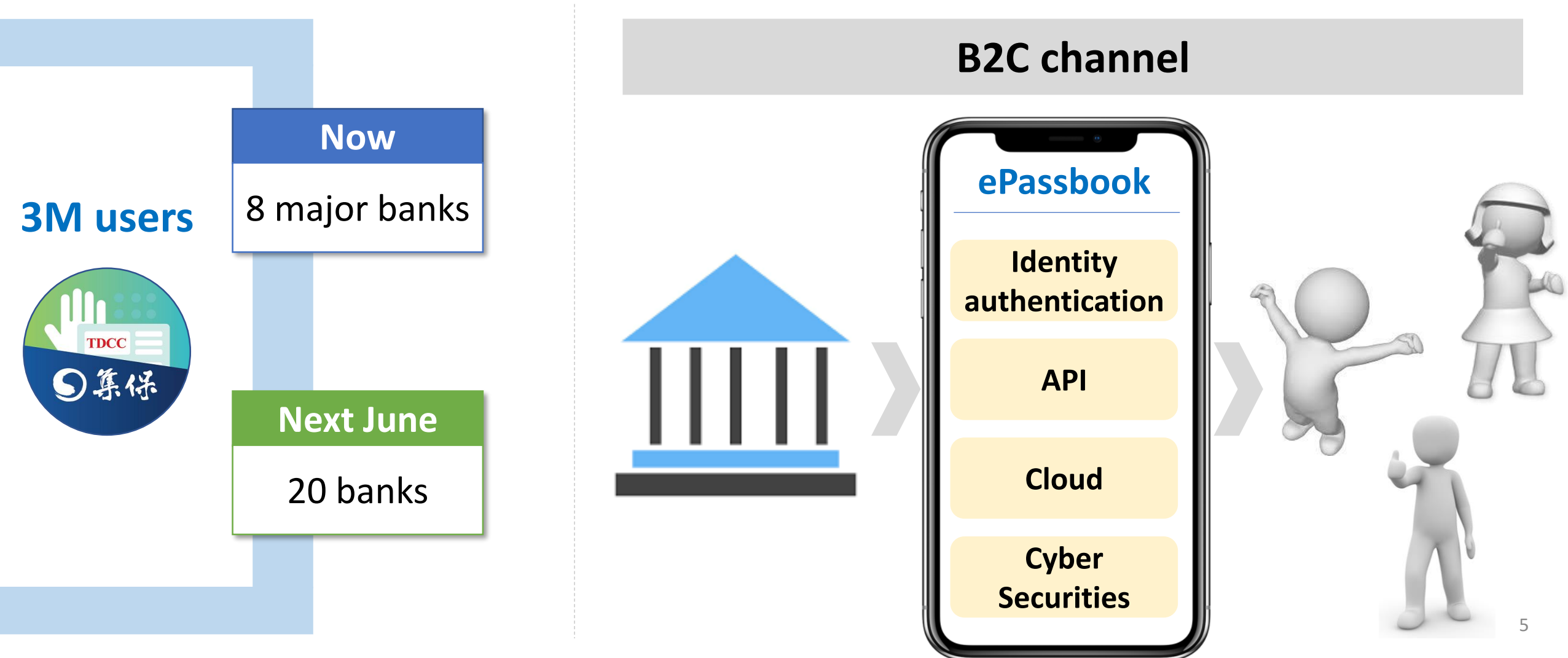- Banks

Internal data

Fintech Application – (1) ePassbook

■ Participation in Open Banking:

1. TSPs' APP will redirect consumers to banks' APP to proceed identity verification and authentication.

API

Data Provider (Banks)

Data Recipient (TSP)

Bank account balance and transaction data

API

Open API Platform

API

2. Data are transmitted from providers to recipients via the Open API Platform established by Financial Information Service Co., Ltd.

Started	Actively promoted

......

Fintech Application – (1) ePassbook

■ **Participation in Open Banking**

3M users

Now
8 major banks

Next June
20 banks

B2C channel

ePassbook
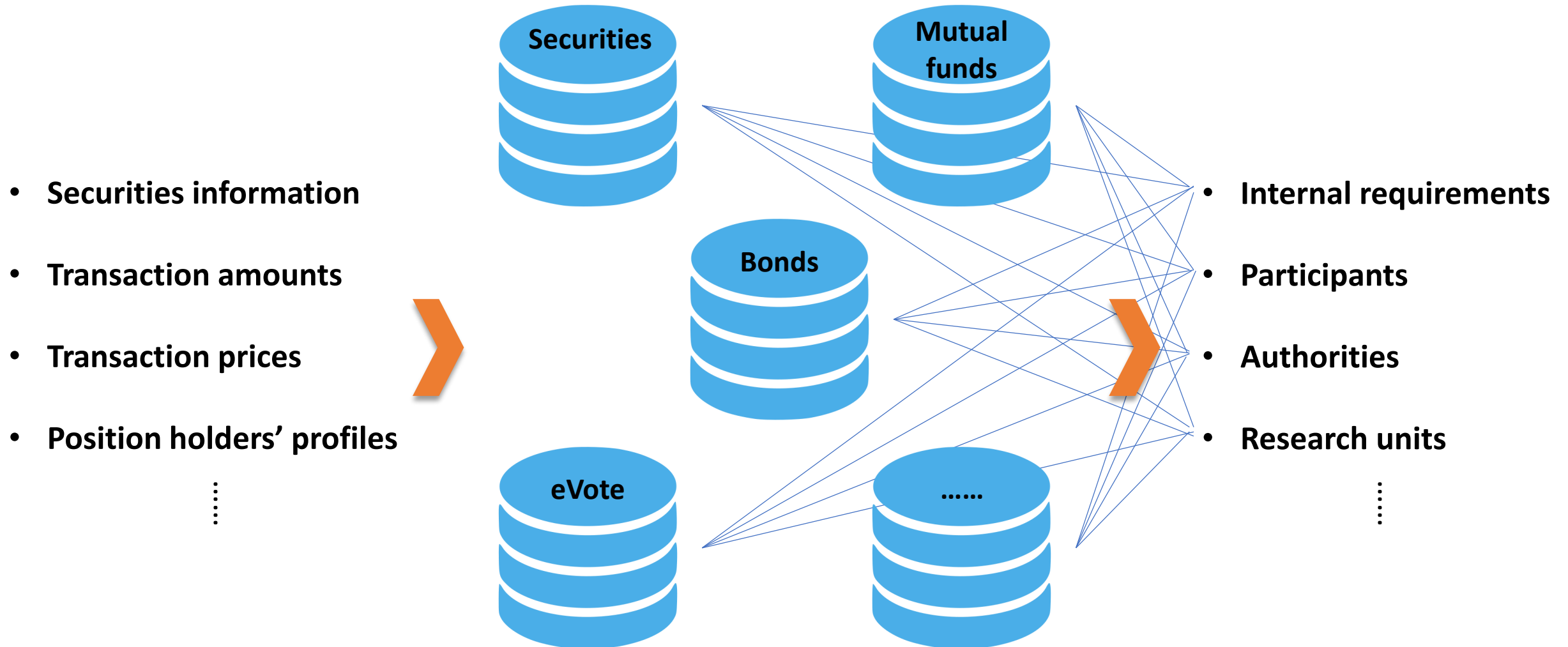
- Identity authentication
- API
- Cloud
- Cyber Securities
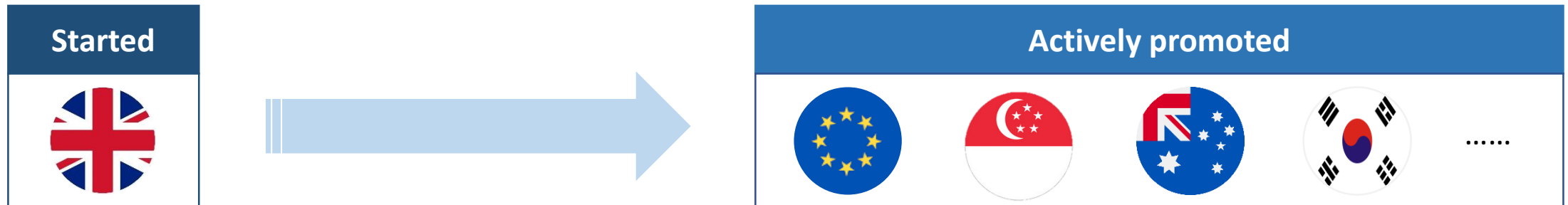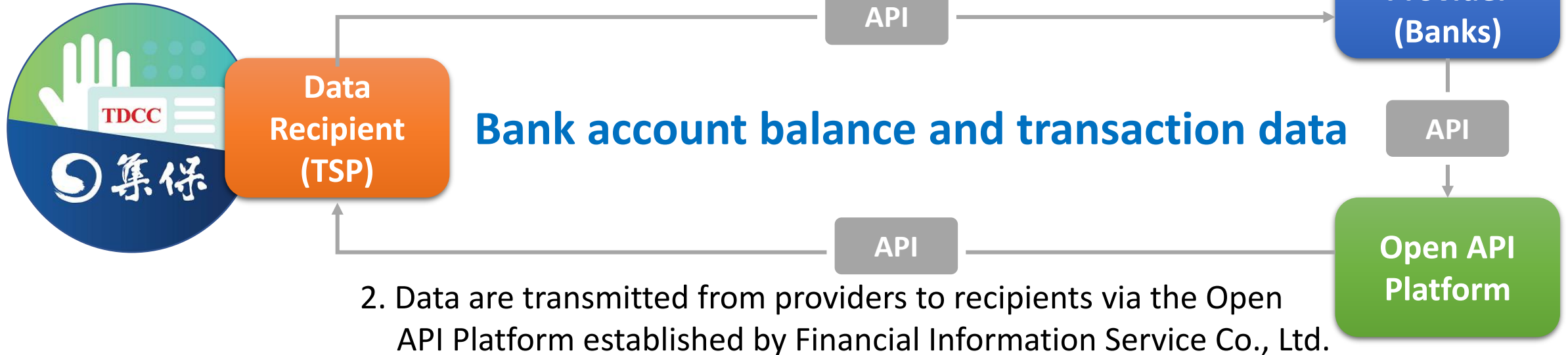
Fintech Application – (1) 4 e-shareholder-services

■ **Cutting the cost of shareholder-services for issuer companies**

Corporate action notice
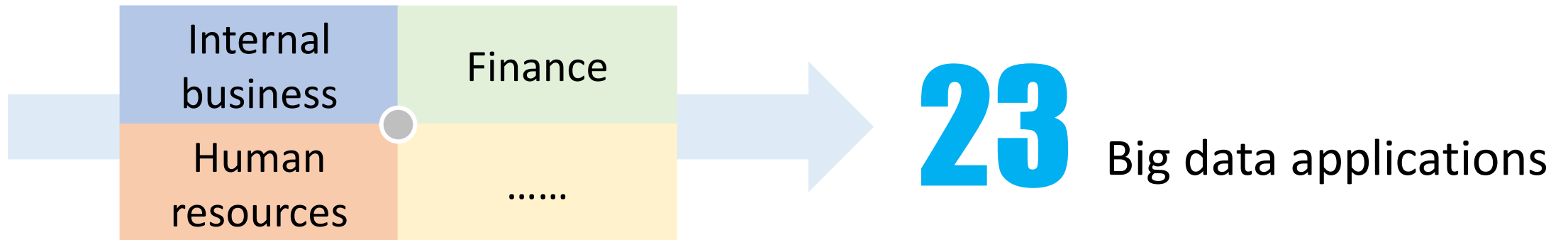
**Transfer agents,
Issuing Companies**

Distribution of cash dividends

Voting

- **Paper work**
- **Labor cost**
- **Lack of digital channel**

e-Voting

e-Meeting

e-Notice

集保e存摺
e手掌握

香灣集中保管結算所

e-Gift

**Investors
(Shareholders)**

Fintech Application – (2) Big data

- **Securities information**

- **Transaction amounts**

- **Transaction prices**

- **Position holders' profiles**

⋮

Securities

Mutual funds

Bonds

eVote

……

- **Internal requirements**

- **Participants**

- **Authorities**

- **Research units**

⋮

Fintech Application – (2) Big data

Seed Stage (2018)	Development Stage (2019)	Growth Stage (2020)	Expansion Stage (2021)

Start Small

- Lay the groundwork

Lay a Foundation

- Build systems
- Expand training

Import Management

- Expand application scenes
- Creating a data dictionary
- Introduce digital auditing mechanism

Extend Application

- Continue to expand application scenes
- Strengthen data management
- Cultivate data culture

Internal business

Finance

Human resources

......

23 Big data applications

Fintech Application – (2) Big data

Big Data Analysis in Your Eyes

Data extraction   Model building   Machine learning/ Artificial intelligence

Big Data Analysis in Reality

Demand confirmation

Data extraction

Data Cleansing

Data Integration
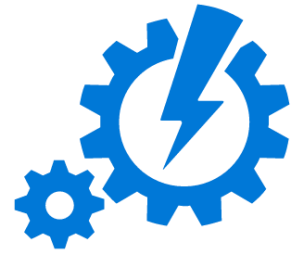
Missing Value Imputation

Model building

Artificial intelligence

Conclusion

Automation

Infrastructure

Thank you
for your
attention.