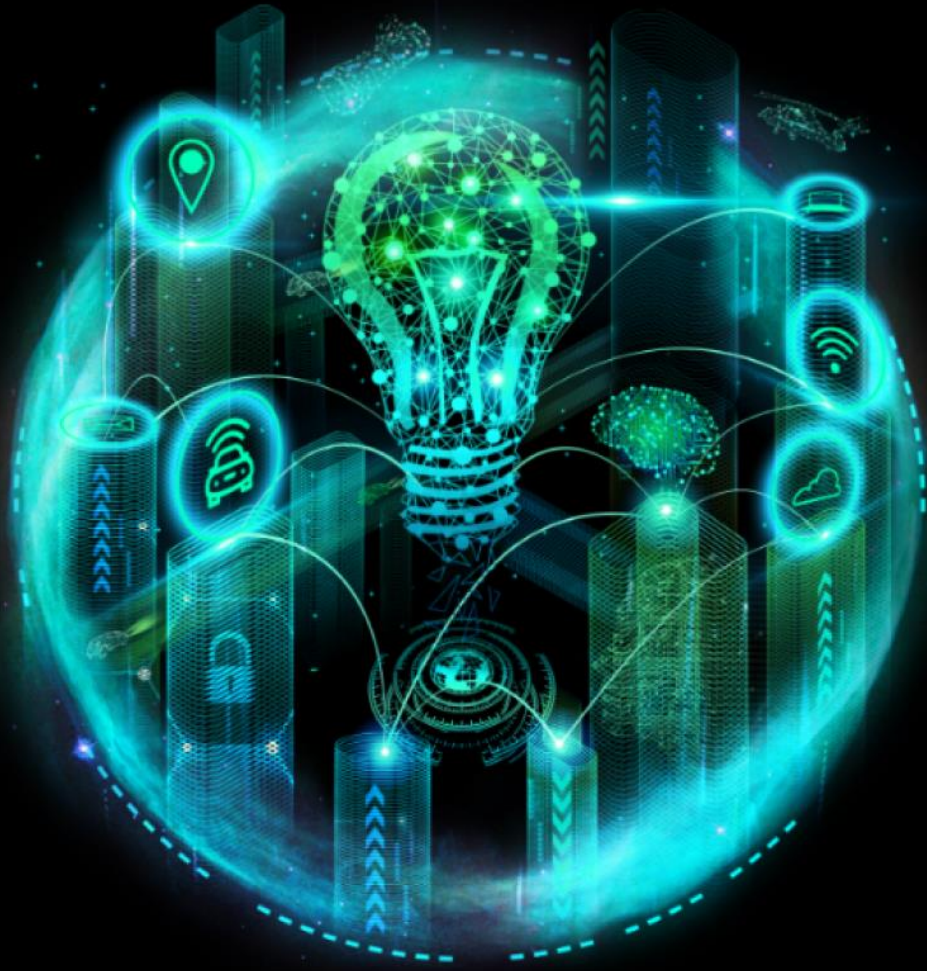


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MATTERS
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D.Coin

D.Coin is innovative digital HR tool powered by Blockchain technology. It provides employees with digitalized talent reward, enhancing the employee benefits and facilitate the interconnections among enterprises within D.Coin ecosystem.

Asset value proposition

Digital, in-time and interactive talent incentives, and an interconnected enterprise ecosystem.

Background or industry pain points

Flexible benefit platforms in the market at present mainly focus on reward redemption, with lack of attention to building socialized online scenarios for rewards acquisition. Additionally, there lacks a foundation for major flexible benefit platforms in the market to establish chain-to-chain connections with vendors.



Successful case story

A large enterprise has adopted D.Coin to drive digital incentives for its employees and enhance employee experience as well as an innovative corporate culture. D.Coin helped the client establish an impactful value creation & recognition talent network with a growing welfare products supply network, providing employees of all enterprises within the ecosystem with inter-company, shared, personalized and convenient reward program.



Contact

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Deloitte Intelligent Bond

Deloitte Intelligent Bond is a one-stop credit risk management platform combining traditional rating experience and the artificial intelligence (AI) and big data techniques. It provides real-time online services featuring real-time warning of bond issuers, exclusive quasi-government bond analysis, and detection of financial statement frauds. Deloitte Intelligent Bond is designed to help bond investors enhance the foresight, timeliness and effectiveness of credit risk management.

Asset value proposition

Firstly, Deloitte Intelligent Bond's rating model integrates excellent internal evaluation project results and numerous experts' experience, which exports objective and accurate rating results with high reference value in business access, authorization and pricing. Secondly, it performs real-time monitoring and capturing of issuers' announcements and news, and applies deep learning algorithm for automated analysis to effectively provide clients with early warnings on problematic companies (our research results FISHQA algorithms have been accepted by IJCAI 2018, a world-leading conference in AI). Furthermore, for quasi-government bonds which are hardest to analyze, Deloitte has built a quantitative model specially used for local government credit analysis, which covers all bond issuers, and the model results are comparable across ratings and regions. Finally, Deloitte combined its 100 years of audit experience with AI technology to analyze abnormal financial statements of companies and abnormal behaviors.

Background or industry pain points

- With the frequent defaults in China's bond market, the manual, passive and inefficient risk management methods have significantly restricted the development of the relevant businesses of financial institutions.
- Annual bond ratings can no longer meet the demands of financial institutions for bond credit risk management. Early warning of bonds with higher risk sensitivity has become the focus.

Successful case story

Bond early warning: Taking the largest bank in China as an example, the cooperation mainly focused on the application of AI technology in early warning of credit risk in the bond market. Generally speaking, the risk appetite of financial institutions is relatively prudent while financial investments are relatively aggressive. At that time, the client, as one of the four major state-owned banks, held RMB80 million of bonds of Reward Group.

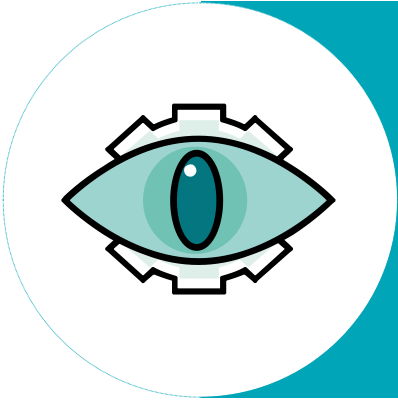
Deloitte Intelligent Bonds gave high-risk warning 182 days before the bond default, which helped the client disposed of it successfully and effectively avoided the loss of nearly RMB100 million of bond default.



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Deloitte Intelligent Robot Solution

Deloitte Intelligent Robot is an intelligent robot solution based on several artificial intelligence technologies (including robotic process automation, cognitive computing, advanced analytics, big data etc.) to help enterprises improve efficiency and productivity.

Asset value proposition

Deloitte Intelligent Robot provides advisory, design and implementation services for customers realizing automated and digital finance and business, improves efficiency and accuracy, and meets increasing demands of customers for information-based and intelligent services, helping companies gain management benefits from automation:

- Release productivity and shifts the focus of work to highly value-added work.
- Significantly reduce labor and outsourcing costs.
- Optimize processes and standards to improve working quality
- Improve accuracy and productivity (at a 24/7 non-stop mode).

Background or industry pain points

Due to expanding enterprise scale and changing industry environment, internal functions face with many challenges in productivity, response speed, as well as business.

Successful case story

Deloitte helped one of Chinese biggest state-owned banks to realize the automation of more than 10 processes, including the reporting of consolidated statements, regulatory reports and etc. Through process optimization and technology implementation, the reporting period was effectively reduced and the accuracy was improved, users were relieved from tedious manual work and can focus on analyzing reports. This project is a pilot, which verifies the feasibility of technologies and helps the client find more opportunities in automation.

Deloitte has implemented over 800 automated processes for more than 200 clients, covering financial services, pharmaceuticals, auto, manufacturing, retailing etc., realizing end-to-end automation of manual processes, reducing costs and improving efficiency, significantly improving repetitive manual working efficiency, and replacing low-end labor with automated technologies.



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Diligence Insights Platform

Diligence Insights Platform monitors websites, forums, blogs, Weibo, print media and WeChat on an on-going basis based on technologies including massive data collection, intelligent semantics analysis, natural language processing, data mining and machine learning. It captures all kinds of information and network dynamics timely, comprehensively and accurately, digs out signs of incidents from vast amounts of data, sums up public opinions, grasps public sentiment, and combines them with historical and similar events to forecast trends and provide corresponding recommendations.

Asset value proposition

Through real-time monitoring and analysis of massive online public sentiments, companies can improve their abilities in dealing with online public sentiments aroused from emergencies. Meanwhile, public sentiment monitoring and response have become very effective means for companies to enhance business performance.

Background or industry pain points

Increasingly complex operation and management environment have intensified competition between enterprises. As an important component in the core competitiveness of enterprises, enterprise risk management is crucial for enterprises to generate revenue and maintain competitiveness. Improper management of enterprise risks (such as third-party risk) will bring certain loss and impact, which are sometimes irreparable.



Successful case story

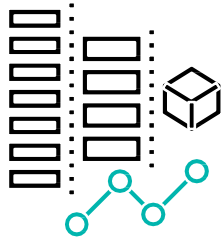
Deloitte was engaged by an international private bank to support KYC remediation for 98 customer accounts. Key activities included sanction list screening and negative news screening based on the bank's standard operating procedures. With Diligence Insights Platform, we achieved: significant time saving in terms of both duration and elapsed time, by making use of weekends and nights. Full audit trail of RPA activities covered data gathered, decisions made, data quality exceptions and timestamps at each step. Moreover, we also re-deployed human resources (KYC remediation team) to more value-added tasks (e.g. with RMs).



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D.MAC

D.MAC aims to help enterprises monitor and identify expense fraud and compliance risks of enterprises' employees, customers, suppliers and other entities through big data analysis. It can improve the compliance level through smart risk characteristics identification and case management.

Asset value proposition

- Help companies conduct compliance analysis and monitoring in a more efficient, comprehensive and accurate manner to improve companies' overall compliance level;
- Connect companies' multiple internal systems and comprehensively detect risks covering employees, customers, suppliers and other entities;
- Leverage Deloitte's industry know-how and internal control compliance experience to set up configurable compliance risk indicators and identify risk events;
- Intelligent mining of potential risk characteristics based on self-learning feedback models;
- Apply visualization technology to generate compliance reports and intelligently select and push high-risk cases.

Background or industry pain points

- Policies, regulations and business processes have often changed, requiring timely adjustment of compliance monitoring standards;
- The exponential growth of data dimension, data category and data volume requires effective and comprehensive compliance analysis and monitoring by leveraging digital technologies;
- The company has a large number of expenses and complex business relationships, making it a must to identify collusion, fraud and non-compliance behaviours among entities through multi-dimensional analysis.

Successful case story

- Established a remote compliance analysis system to reduce the on-field workload of the compliance officer, successfully locate and identify employees and suppliers with collusion and fraud risks, and promptly identified questionable transactions to help the company avoid losses;
- Revealed the potential collusion of customers and sales personnel; with analysis results verified through investigation, it helped our client stop losses in time. At the same time, automatic iterative optimization of risk characteristics and intelligent management of risk events are realized through self-learning feedback model and intelligent sampling.



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iCredit

Built on regulatory requirements, iCredit is a banking credit review platform that combines Deloitte's professional experience in various fields and utilizes financial and non-financial data, supported by modelling, machine learning, big data analytics and cloud computing.

Asset value proposition

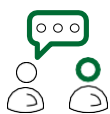
Leveraging Deloitte's enterprise credit risk rating assessment and risk prediction methodology, iCredit identifies the potential risks of enterprises from different perspectives, creatively integrates account receivable (AR) risk management. Based on customers' credit rating, it helps enterprises establish AR risk management scheme, effectively reduces the proportion of AR bad debt, and improves profitability and sustainability.

Background or industry pain points

When risk identification becomes hindsight, and financial whitewash takes place through unpredictable approaches, it has become difficult to assess the financial risk of enterprises, while it is even more difficult to understand a large number of financial risks of target enterprises in bulk.

Successful case story

Based on iCredit, Deloitte helped a large manufacturing enterprise develop an account receivable (AR) management system to better understand customers' financial risks, so as to formulate AR risk management scheme and effectively reduce the proportion of AR bad debt.



Contact

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Deloitte China Audit & Assurance Innovation Leader



IFRS17

The new IFRS 17 Insurance Contracts has put forward complex calculation requirements that go beyond existing system capability of the insurance industry. In view of such, Deloitte's IFRS 17 platform aims at addressing the calculation requirements introduced by the new accounting standards to ensure compliance. The platform is designed to create value for insurers through three main functions: data management that processes and stores data required for IFRS 17 reporting; calculation engine that calculates the key components of the IFRS 17 financial statement; and accounting posting engine that generates journal entries for IFRS 17 reporting.

Asset value proposition

Deloitte methodology: our methodology has been tried and tested in multiple implementation projects, and is recognized by a number of renowned insurers. Thus, it is highly appealing to insurers.

All-in-one solution:

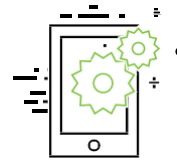
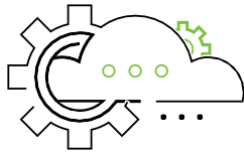
- Covers all parts of the calculation process, from data to actuarial calculations to accounting postings, to address the core needs of each insurer;
- Help clients establish in-depth understanding and application of insurance business;
- Reduce cost and increase efficiency: it comes with Deloitte's interpretations of IFRS 17 and specific data to help insurers save time and costs and increase efficiency.

Background or industry pain points

- IFRS 17 will become effective from 1 Jan 2023 for all insurers in Hong Kong and specific insurers in the Chinese Mainland, and 1 Jan 2025 for all insurers in Taiwan.
- Most GI insurers have yet to engage a consultant to support their IFRS 17 implementation, including procurement of a system solution to perform the new calculations required by IFRS 17.
- Many insurers are facing challenges in interpreting the complex IFRS 17 requirements, converting the interpretations into specific data, and system implementation.
- IFRS 17 implementation is essentially a large-scale finance transformation project. Many insurers do not have in-house experience in structuring and executing an end-to-end implementation program.
- Software solutions in the market are costly relative to the profits made by smaller insurers.

Successful case story

A small GI insurer in Hong Kong was required to create financial statements and accounting disclosures that comply with IFRS 17. The insurer faces a number of challenges in interpreting the complex IFRS17 principles, including difficulties in developing an in-house system to meet IFRS17 calculation requirements, while the market had only solutions for more complex insurance portfolios with high cost of deployment. Deloitte's IFRS17 platform provides clients with a light, one-stop solution by calculating key components for IFRS17 financial statements and generating IFRS17-compliant journal entries and disclosures, addressing the needs of small to medium-sized insurers.



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Intelligent Document Review Platform

IDRP leverages AI and natural language processing technologies to extract key information from documents automatically. It can read documents in various formats including scanned documents, key information automatically extracted based semantic meaning; large amount of compared documents, etc. It has self-learning capability—as the number of documents it processes increases, it will be able to identify more documents.

Asset value proposition

IDRP utilizes OCR technology to identify various video files and convert them to text. AI can automatically extract and analyze key terms from the processed text content, enabling automatic document review in a batch, which improves the efficiency and reduces the labor cost.

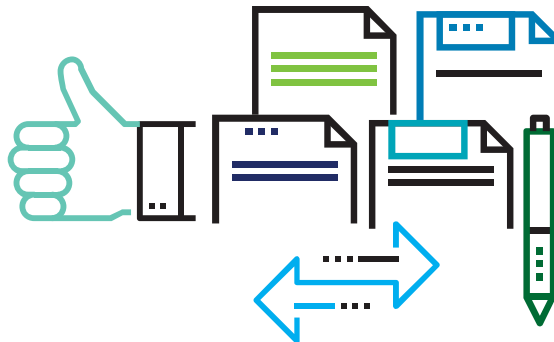


Background or industry pain points

A lot of documents in daily operation are reviewed by human workers, which is inefficient and expensive.

Successful case story

It was applied to review leasing contracts to realize highly efficient standard transition.



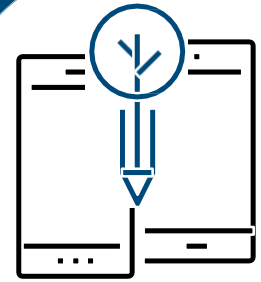
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Jin, Collin Ke

Deloitte China Audit & Assurance Innovation Leader

Intelligent Marketing

Empowered by multi-channel, multi-dimensional data Integration and data insights, Intelligent Marketing enables enterprises thoroughly operate and manage their marketing process. Functioned as an integrated tool for customer and marketing management, it assists clients to build intelligent and scenario based business via artificial intelligence; links data assets to marketing execution; upgrades corporations' digital marketing via digital analysis, digital cognition, and digital management. Currently, the platform has provided effective solutions for the bank, insurance, and retail industries.



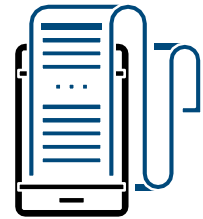
Key values for clients

- High integration: providing customized lifecycle management for clients and over 1000 customer breakdown labels for delicacy management.
- Intelligent algorithm: applying operational scenarios to complete AI model library, using big data to improve the accuracy of customer acquiring.
- Flexible configuration: flexibly configuring marketing tests, channels, and target clients, thoroughly increasing the level of marketing delicacy management.
- Rapid deployment: customized products and standardized system interface to match IT environment, effectively shorten the time of system development.
- Automatic implementation: building closed-loop control system, connecting downstream channels, and achieving automatic implementation of business strategies and marketing activities.



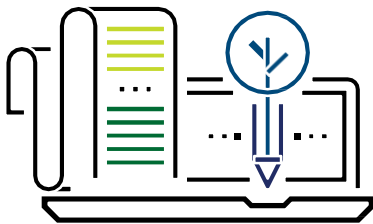
Background or industry pain points

- Business enterprises focus on data basis and marketing practices in their marketing management and client maintenance processes. They establish large amounts of data on aspects such as customer transaction, rather than the capacity of building insights and strategies.
- The marketing of clients is still managed by experience rather than data, the value of data cannot be effectively used, which leads to the low efficiency and quality in business.



Successful case story

A state-owned bank's credit card center faced challenges in constructing data basis, analyzing insights, and supporting systems when managing clients. Thus, a complete system for managing marketing and maintaining clients was urgently needed. Empowered by Intelligent Marketing, Deloitte customized a lifecycle management solution for client based on hundreds of millions of customer data analysis. Then, Deloitte helped integrate seven models of data mining; constructed networked insight systems; shaped over 300 monitor indicators and over 1500 customer breakdown labels. As a result, the client achieved a closed-loop control system for Monitoring-Strategy-Execution.



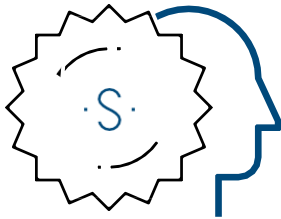
Contact

Zhongbin, You

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Intelligent Shared Service Platform

Intelligent Shared helps enterprises improve efficiency and unleash productivity. As the middle platform for process services, it covers the complete value chain of enterprise processes, and provides intelligent workflow processing mechanism and risk management system for finance, tax, personnel, administration, etc.

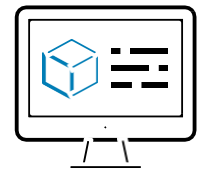


Asset value proposition

Intelligent Shared completes highly repetitive, standardized, defined and daily bulk operation in place of humans. What's more, it utilizes advanced intelligent technique to accomplish complex tasks like text recognition, document review, and smart customer service, serving as a key enabler for modernized enterprise workflow delivery model. As the technological base for financial, human resources and other shared service centers, it accelerates and drives the internal processes of enterprises.

Background or industry pain points

Companies are encountering an increasing number of highly intensive and repetitive tasks related to finance and tax, costing much manpower and reducing efficiency. For human task processes bringing about high cost or low efficiency, robotic process automation (RPA) can deliver real benefits and reform for enterprises.



Successful case story

Intelligent Shared has been deployed in a large domestic company to provide innovative digital transformation solutions to a series of core processes. It helps the client process documents such as contracts, invoices, goods receipts, and resumes automatically, which were normally input, proofread and reviewed manually. It also automates the claims and payment processes of finance and resume screening for HR. It frees up more than 4,000 man hours in finance and business departments every year, and is highly recognized by the client.



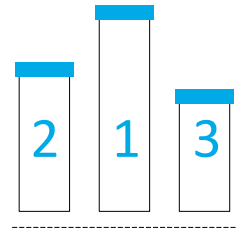
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WellBeing

Wellbeing@Work Index is an analysis tool that quantifies and provides insights into management and employees' perceptions of well-being from 4 dimensions, supporting businesses to optimize their welfare investment decisions.



Asset value proposition

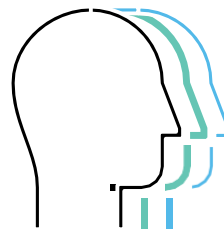
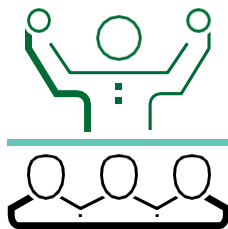
Improve employee's work efficiency and engagement to drive business performance; Help recruit, retain and engage the best talent; Enhance enterprise's reputation and brand eminence.

Background or industry pain points

How to enhance employee experience, then retain talent and improve work efficiency has become a critical issue in enterprise management.

Successful case story

How to enhance employee experience, then retain talent and improve work efficiency has become a critical issue in enterprise management. However, enterprises in general are struggling with the following issues: lack of digital tools to measure employee experience, and lack of data-based judgements required to develop wellbeing policies. Deloitte's Wellbeing@Work Index identifies and aligns differences in the sense of wellbeing between the organization and individuals from perspectives of both employees (bottom up) and the management (top down). It adopts an integrated approach and measures the wellbeing of working in the organization from physical, mental, goal and environmental dimensions, helping enterprises find and develop more comprehensive compensation and wellbeing packages based on employees' needs.



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