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Press Release
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JD Finance awarded the Best Frictionless Omni Channel Integration for 2018

- **JD Finance established extensive cooperation with more banks**
- **The company integrated payment options to cover multi channels**
- **JD Finance leveraged data and technology to provide comprehensive services for financial institutions**

Kuala Lumpur, Malaysia, March 22nd 2018 - JD Finance was awarded **The Best Frictionless Omni Channel Integration for 2018** at The Asian Banker's International Excellence in Retail Financial Services 2018 Awards ceremony, held in conjunction with The Asian Banker Digital Finance Convention at the Westin Kuala Lumpur in Malaysia.

JD Finance established extensive cooperation with more banks

By June 2017, JD Finance had over 150 million consumer clients. Cooperating with 11 banks, JD Finance launched 25 co-branded bank credit cards to meet different demands for consumer credit in clothing, food and transportation. "BaitiaoShanfu", a co-branded electronic account opened by Baitiao in cooperation with banks, leverages on the NFC and UnionPay Cloud Quick Pass technologies to meet consumer credit needs in different scenarios. It covered more than 19 million point of sale (POS) machines and over eight million merchants across China.

The company integrated payment options to cover multi channels

JD Payment has integrated Express Card Payment, Baitiao Payment and JD Vault giving users the option to make payments via debit card, credit card or the balance in their wealth management accounts, significantly improving the consumers' payment experience. At the same time, JD Payment supports a range of payment means including online payment, QR codes, and UnionPay POS machines, and the payment platforms cover PCs and smartphones, satisfying the diversified payment needs of users both online and offline.

JD Finance leveraged data and technology to provide comprehensive services for financial institutions

JD Finance has provided data and technology capabilities, internet products and customer operations to financial institutions to support them in areas including card issuing, banking, insurance, securities, trust, and consumer finance. It has constructed over 600,000 risk control variables, more than 500 risk control models and more than 5,000 risk strategies.

About 200 senior executives from award-winning retail financial services institutions from about 25 countries across the Asia Pacific, the Middle East and Africa attended The Asian

Banker Digital Finance Convention, which recognises financial institutions' efforts in bringing superior products and services to their customers. The awards programme, administered by The Asian Banker and refereed by prominent global bankers, consultants, and academics, is the most prestigious of its kind.

A stringent evaluation process across three months based on a balanced and transparent scorecard determines the winners of The Asian Banker International Excellence in Retail Financial Services Awards, and the positions of various retail banks in the region.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The company is headquartered in Singapore, with offices in Manila, Malaysia, Hong Kong, Beijing, and Dubai, as well as representatives in London, New York, and San Francisco. It has a business model that revolves around three core business lines: publications, research services, and forums.

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