

Press Release

Bank of Beijing awarded Best City Commercial Retail Bank in China at The Asian Banker International Excellence in Retail Financial Services Awards 2019

- **Bank of Beijing carried out “Bank on Pad” comprehensively in physical branches**
- **The bank continued to optimize customer experience on mobile banking APP**
- **The bank promoted digital transformation with building digital finance ecosystem**

Dubai, March 21st, 2019—**Bank of Beijing** was awarded **Best City Commercial Retail Bank in China** at The Asian Banker International Excellence in Retail Financial Awards 2019. The awards ceremony was held in conjunction with The Excellence in Retail Financial Services Convention 2019 at Conrad Dubai, U.A.E on March 21st 2019.



Standing from left: Wilson Chia, Member, Excellence in Retail Financial Services Advisory Council; John Holder, Chief Technologist, Realities Centre London; Representative from Bank of Beijing; Spiros Margaritis, Founder, Margaritis Venture; Richard Hartung, International Resource Director, The Asian Banker

Bank of Beijing carried out “Bank on Pad” comprehensively in physical branches

Bank of Beijing conducted an open exhibition platform and developed bank for retail business. Based on the intelligent, intensive and portable emerging terminal tools of Pad, Bank of Beijing developed and used the internal APP on tablet to provide easier operation, faster response and more equipment in physical

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branches. The network coverage rate of “Bank on Pad” reached 100% in 2018, services covered the 30 core business management in six major marketing scenarios including public-private linkage, community activities, marketing salons, municipal services, VIP services and rural finance.

The bank continued to optimise customer experience on the mobile banking APP

The bank has upgraded to “Jingcai Life 4.0” that equipped biometric such as fingerprints, face recognition, and voice identification in authentication process. Conducting personalised recommendation model based on big data analysis and artificial intelligence technology, clients are able to receive “smart push notification” on investment, advising, and customer service. By collecting and analysing the behaviour habits of mobile banking users, “Jingcai Life” mobile banking will be more in line with user habits, as well as linked with the latest APP for credit card business, provide comprehensive service in the more convenient and more secure environment.

The bank promoted digital transformation with building digital finance ecosystem

Bank of Beijing has launched a personal loan platform driven by artificial intelligence, the entire process from approval to lending, can be calculated in seconds and could handle more than 1000 strokes per second. Also, the bank jumped out of traditional accounts to attract the new generation of young users, turned closed financial services system into an open of the service ecosystem. From point-to-point to full-process services, Bank of Beijing opened the key nodes of the customer journey map and enhanced customer experience along the entire customer journey.

The International Excellence in Retail Financial Services programme is one of the most rigorous, prestigious and transparent awards programme for consumer financial services in the world. Covering all of the Asia Pacific, the Middle East and West Africa, the programme was instituted in 2001 to recognise the pursuit of excellence amongst retail financial institutions. The programme evaluates more than 300 banks and non-bank retail financial services players in more than 42 countries, via a rigorous audit-based approach.

About The Asian Banker International

The Asian Banker is the region’s most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Manila, 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. The company’s website is www.theasianbanker.com

You may visit the Excellence in Retail Financial Services Awards gallery at https://www.facebook.com/pg/TheAsianBanker/photos/?tab=album&album_id=10157080239284804

For further information on the collaterals for winning banks, please contact:

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