



2018 China Leading Fintech 50 (3rd session)



KPMG China
December 2018



KPMG WeChat



KPMG China
Leading Fintech 50
Portal

Contents

01

Disruptions & Breakthroughs

04

02

Overview

07

03

China Leading Fintech 50

17

04

Appendix

77

Appendix I Global comparison

78

Appendix II Regulatory update

79

Appendix III Selection Committee

83

Appendix IV KPMG China fintech

84

Appendix V leaders Glossary

85

➤	The China Leading Fintech 50 Series	87
➤	KPMG International fintech achievements	88
➤	KPMG China fintech research	89
➤	About KPMG China	90
➤	Contact us	91

Note: This report was translated from Chinese. If there are any questions relating to the accuracy of the translation, please refer to the Chinese report.

Introduction

Following KPMG International's 2018 Global Fintech 100 list, we are pleased to share with you the results of the 2018 KPMG China Leading Fintech 50. Looking back on this year's selection, we can see that a new wave of fintech innovation represented by smart finance has emerged in China. After years of promotion, the concept of using big data and intelligent models to improve financial productivity has taken root in people's minds. Companies in the financial industry are all actively engaged in the development, application and improvement of leading intelligent technologies. Financial institutions are pursuing fintech innovations through measures such as establishing special innovation funds, strategic cooperation with fintech firms and establishing fintech subsidiaries. A new class of intelligent technology will be ready for practical application soon. This technology will facilitate the upgrading of applications in areas such as intelligent risk control, intelligent insurance, robo-research, intelligent customer service and intelligent compliance.



Honson To
Chairman, KPMG Asia
Pacific and China

Finance is technology, finance is wisdom



Simon Gleave
Regional Head of Financial
Services, KPMG Asia Pacific

Fintech has accelerated the development of China's financial industry, but challenges always exist alongside opportunities. Risks faced by the financial industry are known to have a strong negative externalities. For this reason, legal compliance and risk control are key to the long-term and sustainable development of the financial industry. Fundamentally, fintech innovation aims to improve the overall efficiency of the financial industry, which includes customer acquisition efficiency, service efficiency, risk control efficiency, operating efficiency, management efficiency, compliance efficiency and innovation efficiency. Vigorous financial regulation continued in 2018, which helped identify and facilitate fintech innovations that truly matter. Vigorous and effective regulation is essential to the timely identification and effective management of specific risks, new types of risks and systematic risks in the course of innovation.



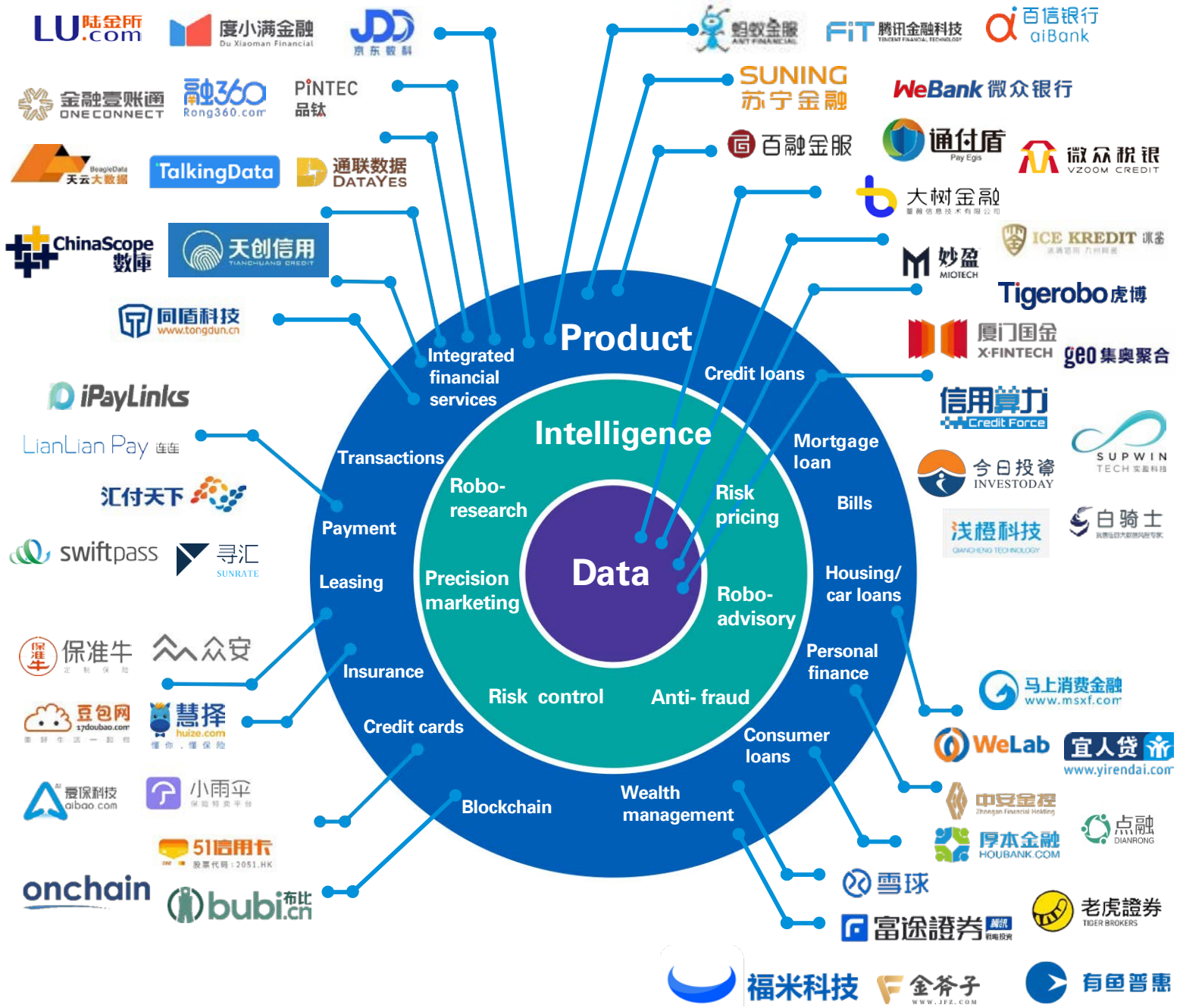
01

Subversion &
Breakthroughs

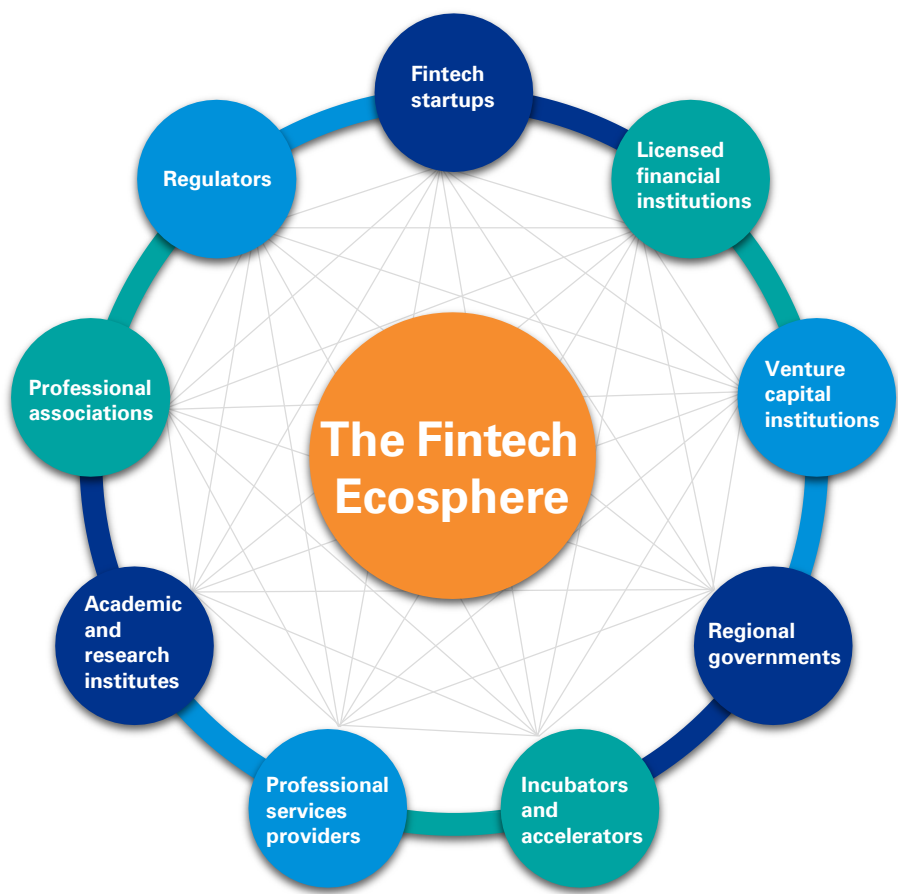
FINTECH



Subversion and breakthroughs



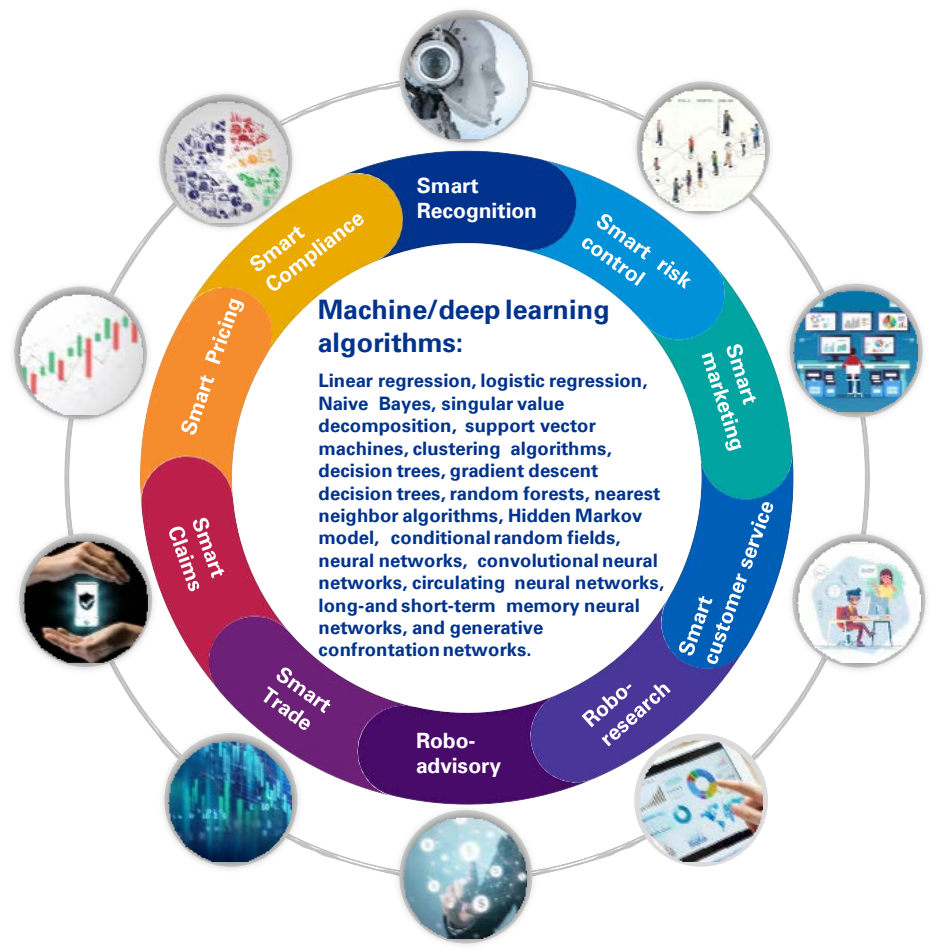
Note: Companies are listed in no particular order. This is not a full list of companies. For reference only.



The Fintech Ecosphere

Finance is technology. Finance is wisdom.

Smart Finance





02

Overview

Overview

About KPMG China Leading Fintech 50

In order to support and promote the further development of the fintech ecosystem in China, KPMG launched the first China Leading Fintech 50 in 2016, and a second report was published in 2017, respectively. The positive reaction to these first two sessions led to a follow-up, with KPMG launching the third China Leading Fintech 50 in May 2018. Following months of assessment, the results for the 2018 China Leading Fintech 50 are ready to be published.

* Standards

Companies included are either non-financial institutions or non-traditional financial institutions that are actively involved in developing new technologies for the financial services industry. Their principal business activities and target client groups are located in mainland China. We encourage companies listed in this report to engage with us by visiting the KPMG China website and following us on social media.

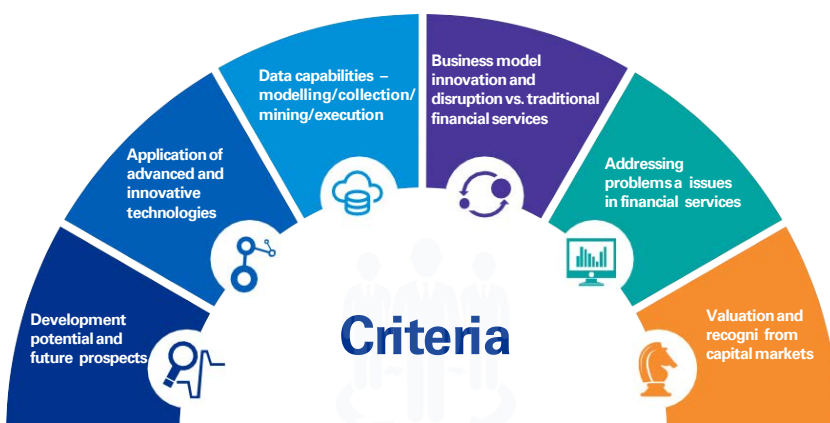
* Selection Committee

Our selection committee is comprised of external professionals as well as representatives from KPMG China and KPMG International. These individuals have expertise in IT, data, capital markets, venture capital, risk control, finance, macro-economics and financial services.

* Selection criteria

- Application of advanced and innovative technologies
- Data capabilities – modelling/collection/mining/execution
- Business model innovation and disruption with regard to traditional financial services
- Addressing problems and issues in financial services
- Valuation and recognition from capital markets
- Development potential and future prospects

Using KPMG's [Startup Insights Platform \(SIP\)](#), enterprises were assessed based on a variety of factors such as company composition, technology, products, markets and financing capabilities.



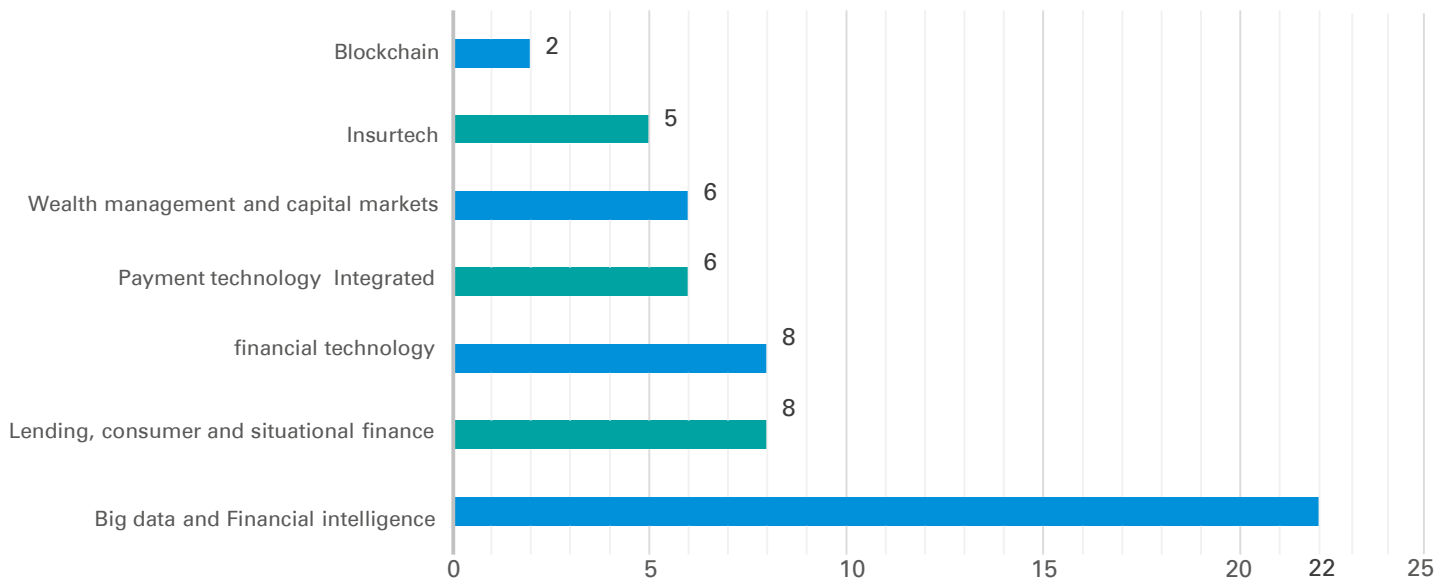
The selection process began in May 2018. Following months of assessment, the final list of 50 companies is now published, with company names arranged in alphabetical order based on their Chinese Pinyin names.

Note: The China Leading Fintech 50 aims at raising the financial industry's awareness on fintech, promoting exchange within the industry and a regulated development of fintech, instead of evaluating the compliance and investability of the candidates. This event is free of charge and candidates should submit materials by 30 November 2018.

Overview

The following is a breakdown of the China Leading Fintech 50 companies:

01 Sector



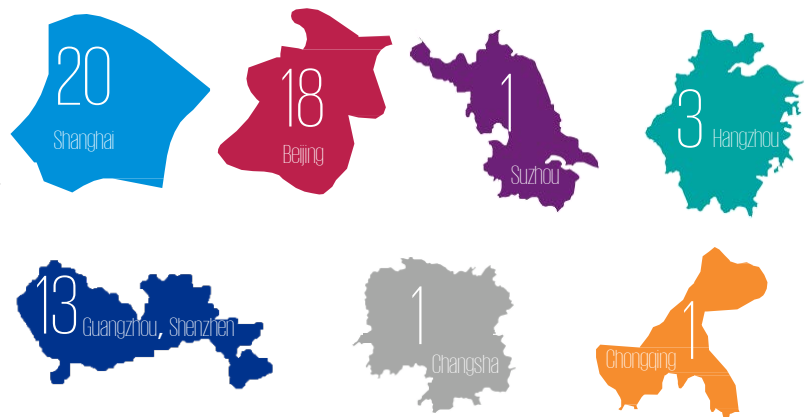
Among the 57 companies (listed and unlisted) included in the China Leading Fintech 50, big data and data analytics companies are the largest group, followed by lending, consumer and situational finance companies. As insurance technology companies achieved a rapid growth in 2018, more companies from this sector were shortlisted for the selection compared to last year. Data technology is still one of the major development trends in the financial industry. Big data and data analysis companies have achieved impressive results in the application and research and development of leading data technologies.

02 Location

Fintech is a knowledge-intensive industry that brings together professionals from the IT and finance industries. Tier-one cities, such as Beijing, Shanghai, Guangzhou and Shenzhen, have a better draw when it comes to fostering, attracting and retaining talent.

Consequently, the majority of the China Leading Fintech 50 companies are based in these cities.

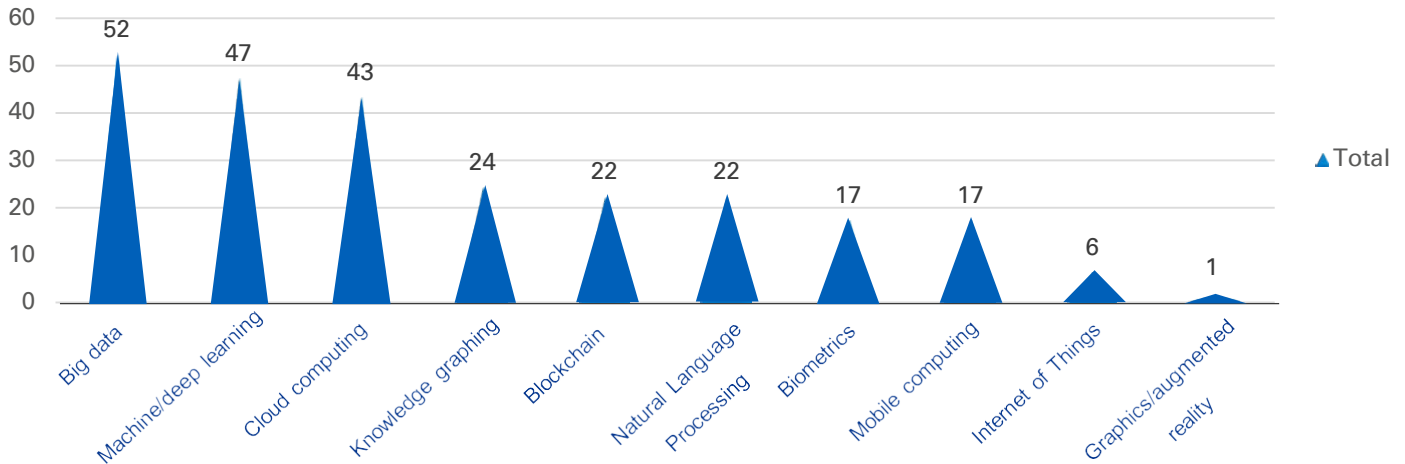
However, companies from non tier-one cities were also selected for the 2018 listing.



Overview

03 Technology

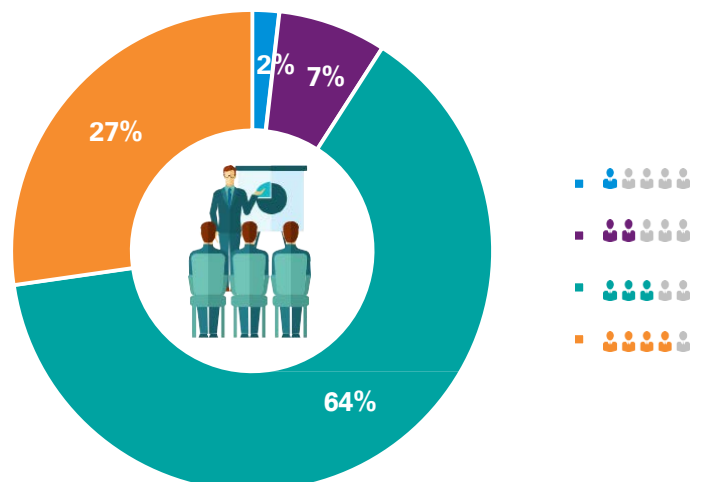
TECHNOLOGY



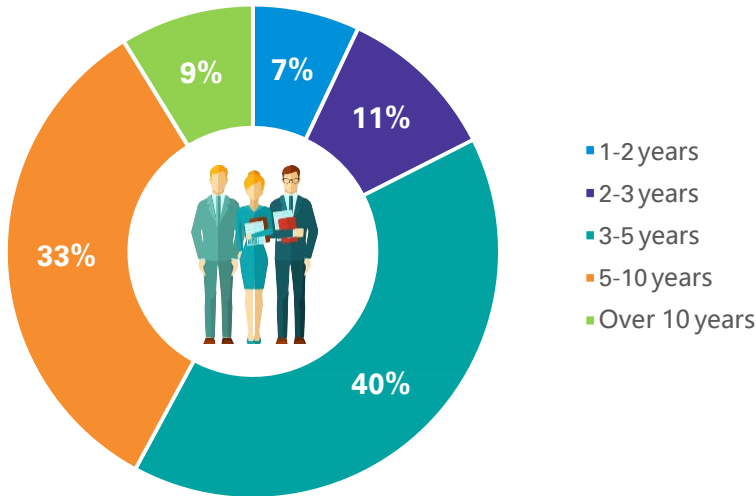
The resolution of many problems in the financial industry require the application of new technologies or model innovations based on technology applications. For example, with the support of big data technology, customer profiling technology can be fully applied through the multi-dimensional analysis of users to enable precision marketing; the application of natural language processing technology can streamline complex filing processes; knowledge mapping technology can visualise relationships and dynamics between multiple elements, e.g. to carry out credit investigations for personal or corporate use and to provide practical and valuable references for academic research. Biometrics technology can enable cross-validation of user information, thereby preventing fraudulent activities such as theft of funds; and the use of machine/deep learning technology can enable the recognition of abnormal trading behaviour in complex data environments. Among the technical fields we focus on, the development of big data technology and the application of machine/deep learning are prevailing. The application of cloud computing technology also grew significantly in 2018.

04 Proportion of technical personnel

Technological research, development and application are key components of a company's core competitiveness. As a result, technical staff make up a large portion of the workforce for companies on our list. The prevalence of online, mobile and social media commerce for some of these companies means they are hiring fewer marketing and sales staff. Resources are instead being allocated to hiring more technical staff.



05 Time of incorporation

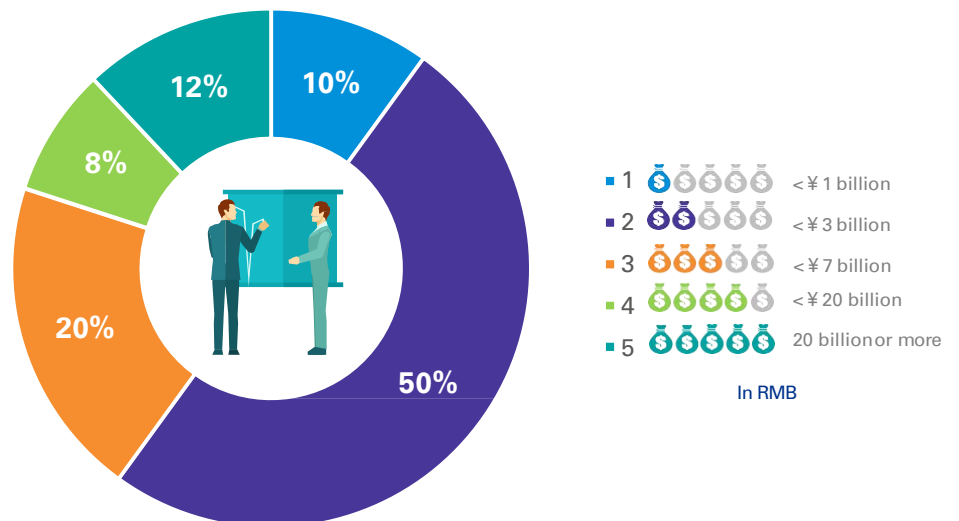


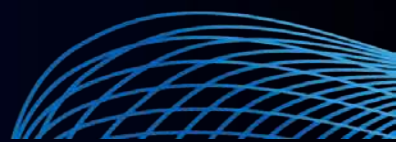
Over 70% of the companies selected this year are start-up enterprises that have been operating for less than 10 years. Both the companies and their entrepreneurs and employees are relatively young.

We also learned during our visits that the lively and young corporate culture at these companies has kept them innovative and on the cutting edge.

06 Valuation

We find that in recent years, fintech has gradually become a hot spot for venture capital firms, and the valuation of short-listed companies has grown significantly. In general, except for a few large groups, most of the fintech companies are relatively young, so their scale and valuation are still limited.





Key fintech trends of 2018:

01



Tougher financial regulations facilitate the development of fintech

Since 2017, regulators have adopted a series of rigorous measures targeting illegal arbitrage practices in the financial industry, particularly in banking, in order to control systematic risks. This regulatory trend continued in 2018. As financial risks have very strong negative externalities, financial service providers are required to operate in compliance with applicable laws and regulations and with licences, and these requirements also apply to the fintech industry.

Fintech companies should adopt an appropriate development model, maintain compliance based on a clear understanding of their own products and services, and rid themselves of the regulatory arbitrage mindset. These tougher regulations help address regulatory arbitrage practices in the fintech industry and increase scrutiny of the industry, while facilitating the development of fintech innovations that truly improve financial services and management efficiency.

02



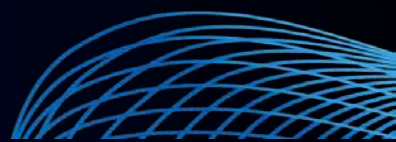
Traditional financial institutions: transformation through fintech

The prospering New Economy is adding fuel to the development of the fintech industry while boosting innovation in the traditional financial industry. Banks, securities companies, insurance companies and treasury management companies continue to develop their own fintech solutions.

These innovative approaches include the setting up of special fintech research and development funds to facilitate quick startups, trial and error strategies and increased promotion of fintech projects. Several large and medium-sized commercial banks have acquired fintech firms, thereby injecting more competition into the fintech industry; and more and more financial institutions are teaming up with fintech companies to cooperate strategically.

Fintech subsidiaries of banks can serve to amplify the bank's technological advantages. Although they are different in terms of technological basis, technical advantage and industrial focus, with the help of fintech subsidiaries, the financial institutions will eventually develop their own market approaches, innovation points and commercial models.





03



Big data as a driver of the financial industry

China's fintech firms have become strong contenders in the global market, facilitating the transformation and upgrading of China's financial industry and better serving the real economy. Of all the fintech technologies, big data is the most developed and widely-used. After years of application, financial practitioners are well aware of the importance of big data and intelligence models to the development of the financial industry.

Model-driven financial intelligence is becoming a new trend in big data application as the integrative application of financial data and cross-sector data is enhanced. The integration, sharing and provision of financial data will increase the development momentum of the financial industry.

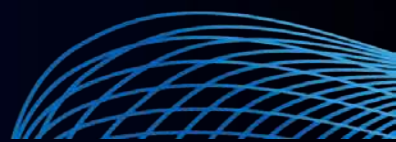
04



Big data companies: a divided development trend

After years of development, big data companies have begun to differentiate. Some big data companies are developing into platforms that focus on integrating and modeling heterogeneous data sources and helping financial institutions build intelligent models based on multi-dimensional data. Others are developing into intelligent tools that are moving big data services in a more engineering-like direction in a bid to drastically improve the implementation efficiency of big data and lower the barrier to entry for practitioners.





05



Natural language processing and knowledge graphing disrupt traditional financial service models

This year we noticed that a number of fintech companies that are engaged in intelligent investment research are helping financial institutions resolve due diligence and investment research issues using big data and semantic analysis technology. Research is a core capability in the traditional financial industry's lending and investing sectors, and it is also one of the industry's most knowledge and cost-intensive functions. If a new technology can enable researchers to greatly improve research efficiency and capability, it will fundamentally improve and may even disrupt traditional financial service models. In this regard, semantic analysis technologies such as natural language processing and knowledge graphing can enable and even substitute for certain lower level jobs in the financial research sector.

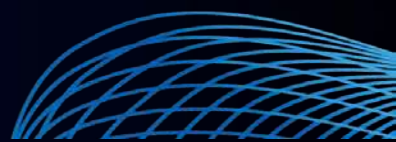
06



The application of consortium blockchain

Blockchain is a distributed data storage mechanism based on encryption technology. Blockchain applications in the financial sector are still in development, and some applications such as virtual digital currency and value-based public chains are still forbidden by financial regulations as their reliability and volatility issues have not yet been resolved. However, consortium blockchain applications have been used in many scenarios and have produced benefits for the real economy. Consortium blockchains use a consensus mechanism and distributed storage model to restructure traditional financial operations and resolve relevant problems without the need to construct a value network. For example, this technology has been applied to payments, digital vouchers, supply chain finance, asset securitisation, insurance underwriting, credit data sharing, and other areas. However, in the areas of digital security, transaction efficiency, industrial synergy, and system construction, fintech companies still face challenges in the application of blockchain, and mass application has not yet been achieved.





07



Breakthroughs in insurance technology

Insurance technology is an important branch of fintech. It supports product design but is also set to disrupt the traditional insurance value chain in this area, as well as in marketing and sales, underwriting rules, claim settlement risk control and investment management. China's insurance technology development in 2018 was significant and focused on the area of insurance sales, in contrast to the overseas insurance technology industry, which focused on more comprehensive applications. In the past two years, many innovative insurance brokerage companies have explored the various ways in which fintech can apply to insurance sales. Innovations such as smart customer service and smart underwriting and pricing are disrupting the traditional insurance sales model using features such as network-driven scenario analysis and data-driven intelligence.

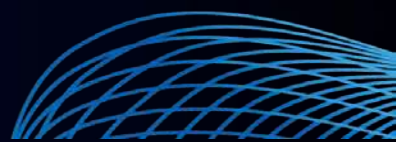
08



Supply chain financing expands into corporate lending

With the integrative development of the Internet and the Internet of Things, financial services are merging industries, transactions and logistics in a way that mitigates the information asymmetry of financial services in the commercial sectors. This change is set to fundamentally disrupt the service and risk control models of traditional corporate lenders. The integration of transactions, lending, logistics and payments will serve as the basic model for supply chain finance in the future. A supply chain finance model based on trade, logistics and an IoT platform will achieve unification and synchronisation of logistics, information flow and capital flow. Risk control measures such as entrusted payment and fund management, which the traditional lending industry relies upon heavily, will become a part of supply chain finance. The inclusion of these measures in supply chain finance will minimise fund utilisation risk and improve customer experience. In the future, the scope and types of supply chain financing will develop and expand with the IoT platform.





09



Financial service cloud computing greatly improves service efficiency

The massive calculation, storage and extension requirements posed by big data and AI applications can only be met through cloud computing. For this reason, cloud technology is an inevitable trend in the development of internet technology. Since the “Internet+” movement began several years ago, companies have been actively migrating their business and management data to cloud platforms. Cloud computing’s distributed technologies got off to a late start in the financial industry because of reliability and security concerns. However, as a result of developments in the technology in recent years, cloud computing has become a hot spot in the financial sector. In terms of core systems, the distributed technologies offered by private clouds are being used on a trial basis in the banking industry. In terms of public applications, more and more financial public clouds are emerging to help financial institutions migrate peripheral applications onto their clouds. Cloud computing applications significantly reduce the need for hardware and software investment in the financial industry and transform the load capacity of companies’ back end systems. At the same time, these technologies drive fintech services towards standardisation and integration in a way that builds a physical foundation for API-based open-end finance, while facilitating the Internet of Things in the real economy.

10



AI thriving in various financial sectors

The year 2018 was a boom year for AI. With respect to the financial sector, programs that integrate big data and AI algorithms have been applied to scenarios in marketing, user identification, risk control, investment advisory, investment research, customer service, insurance, pricing and compliance. Machine learning algorithms such as deep learning algorithms have been widely used in these scenarios. Since AI applications are currently still driven by data, financial institutions should improve their data governance and utilisation capabilities in order to better design, acquire, extract, label and apply various types of business and management data.



Note: KPMG China has launched the 2018 China Leading Fintech 50 with the aim of promoting a better exchange of ideas and fostering innovation in the financial services sector. This should not be regarded as investment advice and does not constitute a formal interpretation of existing regulatory policy.

03

China's Leading Fintech 50



2018 China's Leading Fintech 50 (unlisted)

*Companies are arranged in alphabetical order based on their Chinese pinyin names (50 unlisted companies).

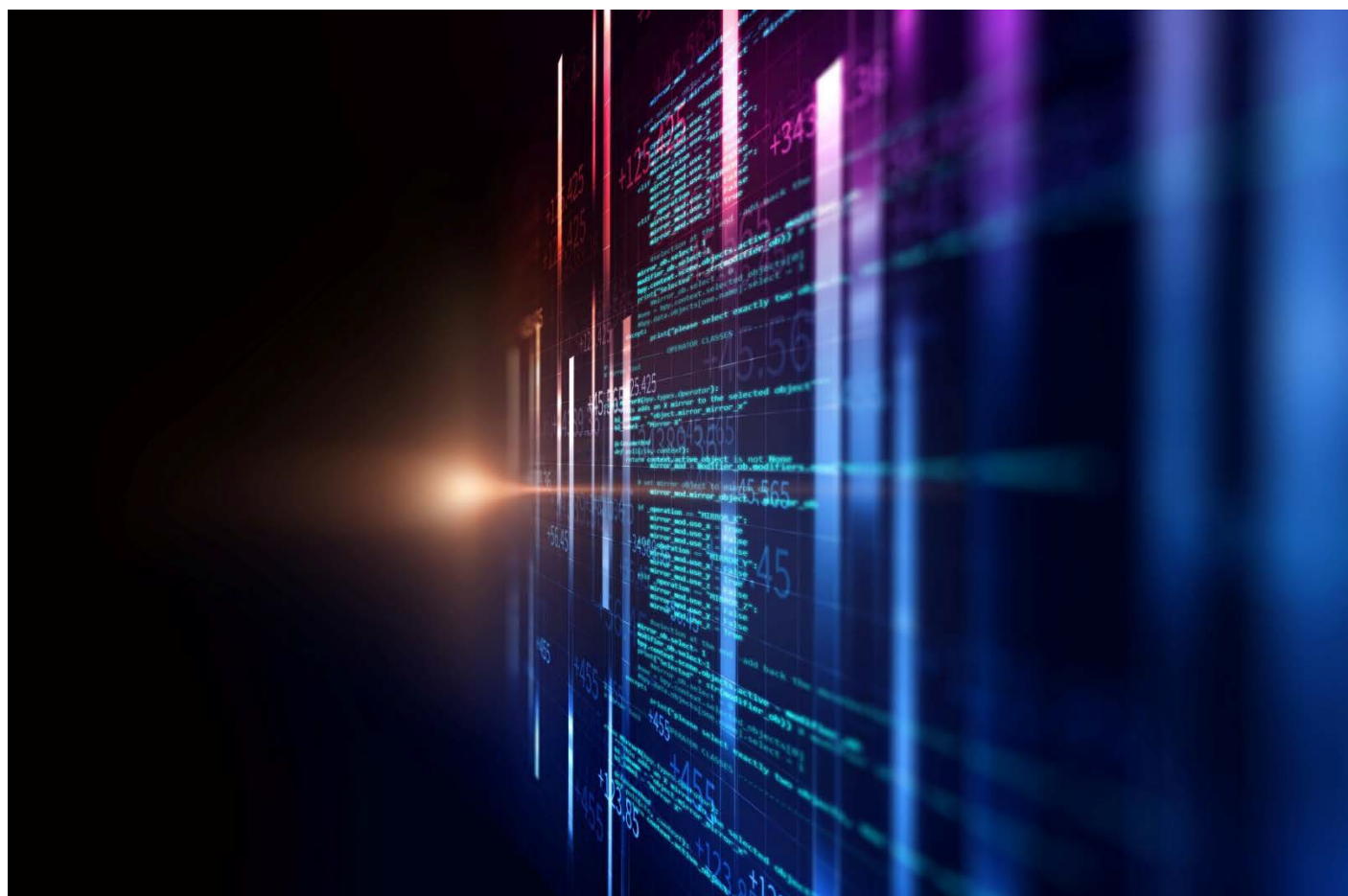
Short name
• Aibao Technology
• White Knight
• Bairong
• aiBank
• BaoZhunNiu
• IceKredit
• BUBI Blockchain
• Dianrong
• Doubao Technology
• Du Xiaoman Financial
• Onchain
• Fumi Technology
• Futu Securities
• HouBank.com
• Tigerobo
• HUIZE INSURANCE
• geo
• jinfuzi
• JDDigits
• INVESTODAY
• OneConnect
• Tiger Brokers
• LianLian Pay
• Lufax
• Mashang Finance

Short name
• Ant Financial
• MioTech
• QIANCHENG TECHNOLOGY
• BigtreeFinance
• iPayLinks
• SUPWIN TECH
• ChinaScope
• Suning Financial Services
• Tencent Financial Technology
• TalkingData
• TianChuang Credit
• Beagledata
• Tongdun
• PayEgis
• DataYes
• VZOOM CREDIT
• WeBank
• WeLab
• XFINTECH
• The Umbrella
• Credit Force
• Snowball Finance INC
• SUNRATE
• Yofish Fintech
• ZhongAn

2018 China's Leading Fintech 50 (listed)

*Companies are arranged in alphabetical order based on their Chinese pinyin names (7 listed companies).

Short name	IPO Year	IPO Market
• Huifu	2018	HKEx
• PINTEC	2018	NASDAQ
• Rong360	2017	NYSE
• SwiftPass	2017	SZSE
• 51 credit card	2018	HKEx
• Yirendai	2015	NYSE
• ZhongAn Insurance	2017	HKEx





Overview

Tags:

Big data, user profiling, AI, machine/deep learning, Internet insurance

Address:

Chaoyang District, Beijing

Year of incorporation:

2017

Website:

<https://aibao.com/>

Sector/business scope:

Insurance/Internet insurance, big data

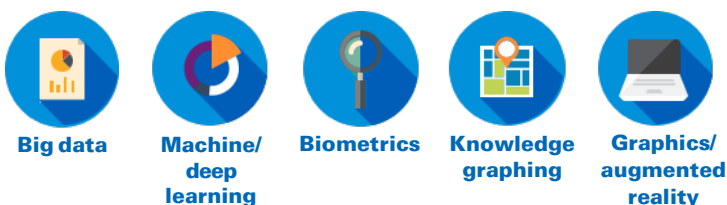
Application(s):

Aibaoxian car optimum (app), PICC video claim, Xiaoi insurance

Company description

Aibao Technology was established by a number of organisations and serves as an important part of PICC's digital strategy. Founded on the core concept of "insurance + technology + service," the Company integrates insurance products and services by digitally empowering key areas such as insurance sales, claims and services, and has transformed its business model by developing a C-side insurance self-service platform. Aibao Technology's vision is "to be a global high-tech company specialising in insurance" and to "provide insurance services that meet the needs of families from all walks of life." Its mission is to "let insurance secure our lives".

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

Gaorong Capital, DL Capital, Zhang Tao (founder of restaurant review site Dianping), NWS Holdings, Sun Hung Kai & Co. Limited, PAC, CreditEase

Key personnel

Chairman: Wang Jun

HR VP: Liu Yin

Insurance sector lead: Jiang Hua

Technical lead: Liu Xiaowei

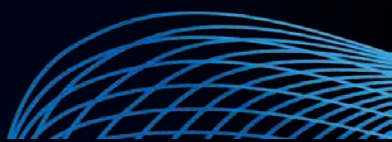
CEO: Liu Wei

Intelligent Health VP: Bing Liang

Smart car service lead: Lv Minggang

CFO: Chen Yu





Overview

Tags:
AI, fintech, big data, risk control, anti- fraud, machine/deep learning

Address:
High-tech Industrial Park, Nanshan District, Shenzhen

Year of incorporation:
2016

Website:
<https://www.baiqishi.com>

Sector/business scope:
Big data risk control/credit investigation

Application(s):
Baiqishi risk control (web)


Company description

White Knight’s core team made up of experts and financial executives from the fintech, anti-fraud, big data, and high performance computing sectors. This team focuses on providing big data and AI-driven smart risk control solutions to banks and non-bank financial institutions. White Knight has developed core technologies such as its


Qishi AI platform. It has also developed technologies in areas such as device fingerprinting, complex relationship networks, real-time computing engines, visual rule engines, visual decision engines and fuzzy matching.

As of 2018, customers that use White Knight’s smart risk control services include banks, licensed consumer finance companies, financial holding groups and Internet companies.


Core technologies




Big data



**Machine/
deep
learning**



**Cloud
computing**



**Knowledge
graphing**

Proportion of technical personnel



Strategic investors

Series A financing completed

CDF Capital, Pisen

Key personnel

Founder & CEO: Yang Yubin
Credit Cloud Lead & Partner:
Shi Jiankai

Anti-fraud Lead & Partner: Zou Zhike
Win Platform Lead & Partner: Cai Dongdong





Overview

Tags:

Big data, risk control, AI

Address:

Raycom Info Tech Park,
Haidian District, Beijing

Year of incorporation:

2014

Website:

<https://www.baironginc.com>

Sector/business scope:

Big data risk control

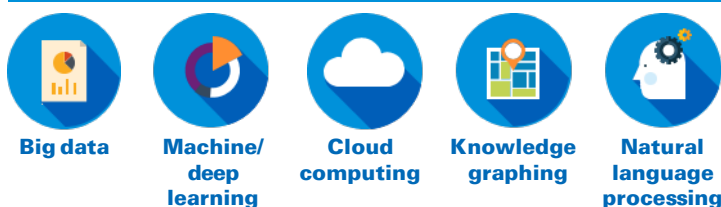
Application(s):

Bairong Financial Information (Web)

Company description

Bairong is a big data application company that provides financial institutions with full lifecycle management services through the application of AI, big data, cloud computing and other technologies. Bairong also recommends suitable financial products and services to individuals and small and micro-enterprises. Leveraging its first-mover advantage and capabilities in big data processing and modeling, it provides credit industry users with full lifecycle products and services including customer acquisition, pre-lending credit review, loan management and post-loan management; and provides insurance industry users with precision marketing, existing customer relationship management and product customisation.

Core technologies



Proportion of technical personnel



Strategic investors

Series C financing completed

China Reform Holdings, CCI Fund, Hillhouse Capital, IDG Capital, Sequoia Capital

Key personnel

Founder & CEO: Zhang Shaofeng

CRO: Ji Yuan

CFO: Zhao Hongqiang

VP: Duan Ying

VP: Zheng Wei

Chief scientific advisor: Li Jun





Overview

Tags:

Model innovation, AI, big data, consumer finance, wealth management, payments ecosystem

Address:

Zhongjian Fortune International Center, Chaoyang District, Beijing

Year of incorporation:

2017

Website:

<https://www.aibank.com>

Sector/business scope:

Internet banking

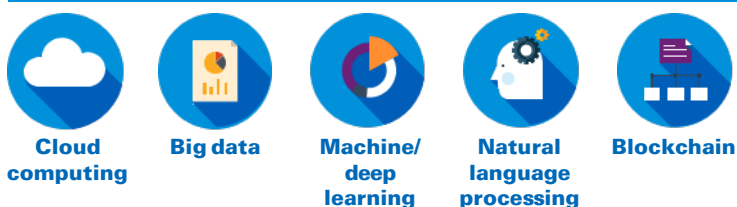
Application(s):

aiBank (app)

Company description

AiBank is an innovative Internet bank jointly initiated by CITIC Bank and Baidu, with a registered capital of RMB 4 billion. The mission of aiBank is to provide “a simple and trustworthy financial life to everyone.” In terms of strategic positioning, AiBank strives to “manage wealth for people, provide financing to the public, rely on technology, and develop inclusive finance”, while being driven by the dual forces of “technology + data”. It focuses on building the three core capabilities of intelligent risk control, smart account services and intelligent services, and provides inclusive financial services to individuals and small and micro-enterprises. AiBank has continued to develop in various areas such as consumer finance, microfinance, payment accounts, wealth management and fintech, and is committed to building an open banking development model of “Online+Online, B+B” and becoming “a world leader in intelligent financial services platform”.

Core technologies



Proportion of technical personnel



Strategic investors

First round of capital increase completed in June 2018

CITIC Bank, Baidu

Key personnel

President & CEO: Li Rudong

Chief supervisor: Luo Gang

VP: Wang Junhui

Vice present & CIO: Kou Guan

VP: Wang Xiaowei

Assistant to the president, secretary of the Board of Directors & CFO: Ma Haiqing





Overview

Tags:

Big data, modelling analysis, user profiling, AI, insurance services platform, risk management

Address:

Room 305, Dongfeng Shuguang Center, Shuguang Xili, Chaoyang District, Beijing

Year of incorporation:

2015

Website:

<http://www.baozhunniu.com/index>

Sector/business scope:

Insurance, Internet insurance

Application(s):

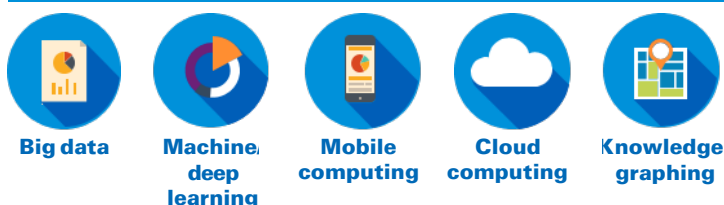
Baozhunniu PC

Company description

BaoZhunNiu is a global insurance platform that harnesses insurance technology, big data, and AI to offer enterprises comprehensive, personalised and multi-scenario smart insurance services. The company uses advanced AI and big data technologies to provide customised, professional, innovative and low-cost insurance products to its customers. It also offers an assurance service system.

BaoZhunNiu has provided customised insurance services to customers in various industries such as the Internet, manual labour, sports, health, education, and logistics, both in China and around the world.

Core technologies



Proportion of technical personnel



Strategic investors

Series B+ financing completed

China Merchants Innovative

Key personnel

Founder & CEO: Chao Xiaojuan

Co-founder: Zhao Quan

Co-founder: Feng Jiayin



风险分析

冰鉴分析



391
高危

351

企业指数

527

行业指数

748

舆情指数

企业分析

企业评分

企业评级

Overview

Tags:

AI, credit assessment

Address:

Shanghai

Year of incorporation:

2015

Website:

<http://www.icekredit.com/>

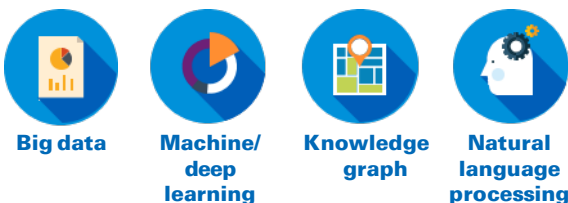
Sector/business scope:

Big data, risk control
 Data decision platform, intelligent decision engine, model standard score (all Web)

Company description

IceKredit focuses on using AI technology to provide third-party big data risk management services to financial institutions. The company is headquartered in Shanghai and has branches in Nanjing, Shenzhen, Beijing, Changzhou, Chengdu, Los Angeles and Singapore. IceKredit actively explores the application of AI technology to provide customers with model-based, real-time, scored, risk management solutions. It strives to improve the efficiency and revenue-generating capabilities of financial institutions. In addition, IceKredit aims to provide financial services that are more inclusive by better meeting the credit needs of SMEs and those in the long tail. IceKredit uses AI in its credit review of individuals and SMEs. The company cooperates with a number of traditional financial institutions and internet financing platforms in China.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

Youzu Interactive, Yongrui Investment

Key personnel

Founder, Chairman & CEO: Gu Lingyun

VPs: Guo Zhipan, Han Bing, Xie Minqi





Overview

Tags:
Blockchain

Address:
Floor 9, Block B, Century Science and Trade Building, Haidian District, Beijing

Year of incorporation:
2015

Website:
bubi.cn

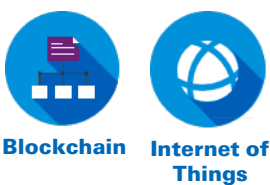
Sector/business scope:
Blockchain, supply chain finance

application(s):
BUBI Chain, Yinuo Finance

Company description

BUBI Blockchain is a technology company specialising in blockchain in areas related to technology research, supply chain finance, small digital assets and other business scenarios. With independent research and development, its proprietary intellectual property blockchain platform and insights into upper-level business scenarios, BUBI Blockchain is committed to creating a next generation value circulation network that allows for the free flow of assets, while also providing for the transformation and innovation of the real economy. BUBI Blockchain has built blockchain application scenarios for nearly 100 clients and partners, and developed more than 50 blockchain related patents. Yinuo Finance, the supply chain finance network under BUBI Blockchain, was launched in May 2017. The Company now provides supply chain finance services to various financial institutions, major enterprises and suppliers.

Core technologies



Strategic investors

Series A financing completed

Xinlian Venture, Vango Capital, QF Capital, China Merchants Innovative, DL Capitals, etc.

Key personnel

CEO: Jiang Hai COO: Li Jun
CTO: Wang Jing VP: Zhang Mingyu





Overview

Tags:

Big data, anti-fraud, fintech, lockchain

Address:

Bridge 8 Shanghai

Year of incorporation:

2012

Website:

www.dianrong.com

Sector/business scope:

Internet finance/Internet wealth management/wealth management, P2P

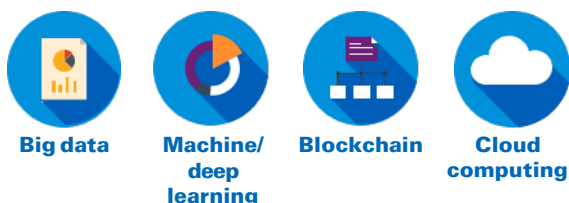
application(s):

dianrongapi (app)

Company description

Dianrong is an intermediary company that provides information services related to Internet lending. It was started in 2012 by Soul Htite, the co-founder and former technology president of Lending Club, and Guo Yuhang, who is a private equity partner and lawyer in Shanghai. Dianrong came online in 2013 and is headquartered in Huangpu District, Shanghai. It specialises as a financial information intermediary that helps individuals and businesses post validated loan requirements through the Internet, and helps select lenders with matching lending strategy and rules. Through its platform, quality borrowers can obtain financial support from lenders across China. Dianrong uses technology to reduce the cost of borrowing and loan management so that it can design and deliver loan products that better meet the needs of borrowers.

Core technologies



Proportion of technical personnel



Strategic investors

Series D financing completed

ORIX, CITIC Lyon, CM International Financial Leasing, Government of Singapore Investment Corporation, Simone, Standard Chartered, CFF, Max Giant Capital, Bohai Capital Holding, Tiger Global, Northern Light Venture Capital

Key personnel

Founder & Chairman: Soul Htite

Founder & Co-chairman: Guo Yuhang

CEO: Luo Longxiang





Overview

Tags:

AI, big data, insurance service platform, SaaS, machine/deep learning, fintech

Address:

Level 16, Huapu International Plaza, 19 Chaowai Street, Chaoyang District, Beijing

Year of incorporation:

2015

Website:

<https://www.17doubao.com/>

Sector/business scope:

Insurance/Internet insurance

application(s):

17doubao (app)

Company description

Doubao Technology is a domestic online insurance service operator committed to providing insurance intermediaries, insurers and users with comprehensive service support in the areas of “job domain marketing + intelligent operations.” It was formally launched by Beijing Zhongxin Yibao Technology Co., Ltd. in October 2015.

Doubao Technology developed a one-stop intermediary AI + SaaS system that includes exclusive solutions related to Division fission, social marketing, intelligent customer service, smart underwriting, smart claims, quick claims and big data analysis. The company’s services improve the efficiency of Internet marketing and operations, as well as the innovation capabilities of intermediaries and insurers. 17doubao.com platform is now serving a number of insurance intermediaries and human resource organisations.

Core technologies



Proportion of technical personnel



Strategic investors

Series A+ financing completed

Zhongjin Huicai, Peakview Fund, Bojiang Capital, Leading Capital, Five Stars Equity, Longling Capital, Benyi Capital

Key personnel

Founder & CEO: Zhang Qike

VP: Shang Yanbin

COO: Qin Song

Co-founder: Wang Huizhe

CTO: Sun Ziyi



Overview

Tags:

AI, big data, anti-fraud, fintech, consumer finance, Internet wealth management

Address:

Kuike Technology Building, Jia No.9 Shangdi Information Road ,Haidian District, Beijing

Year of incorporation:

2015

Website:

<https://www.duxiaoman.com/about>

Sector/business scope:

Comprehensive financial services

application(s):

Umoney (app), Du Xiaoman Finance (app), Du Xiaoman Wealth Management (app)



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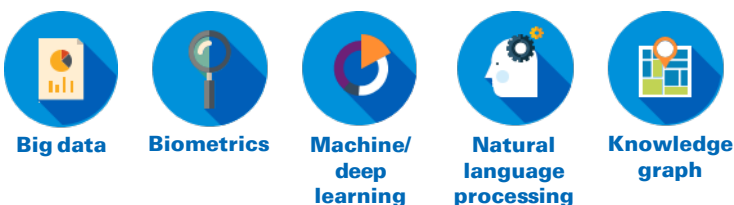
度小满理财 · 有钱花 · 度小满支付 · 金融科技

Company description

Du Xiaoman Financial, formerly Baidu Financial, was established in 2013. In April 2018 it began to operate independently and changed its brand to Du Xiaoman to promote the robust and stable development of the business. Following the spin-off, several strategic investors have come onboard, but Baidu Inc. is still the single largest shareholder.

Du Xiaoman Financial leverages Baidu's advantages in technology and data, and utilises big data, AI, blockchain, cloud computing and other technologies to explore opportunities in consumer finance, asset management, e- wallet payment, Internet insurance and other businesses. The company exports fintech and related services to help banks, insurers, funds, trusts and other financial institutions. It strives to provide trustworthy financial products and support inclusive finance.

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

TPG, Carlyle, ABC International, Taikang Life, CITICPE

Key personnel

CEO: Zhu Guang

VP: Zhang Xuyang

Chief Product Architect: Sun Yunfeng

VP: Xu Dongliang





Overview

Tags:

Blockchain, FinTech

Address:

Shanghai

Year of incorporation:

2016

Website:

<http://www.onchain.com/>

Sector/business scope:

Blockchain

application(s):

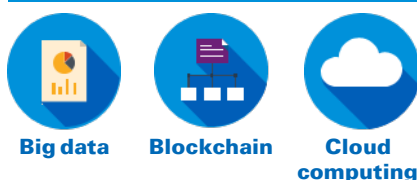
Onchain DNA, Ontology Network

Company description

Onchain is a fintech company that develops and operates a number of blockchain projects. Since its founding in 2014, the company's core team has accumulated extensive knowledge and experience in blockchain technology, industry solutions, business operations and ecosystem construction.

As its technology and industry experience has increased, Onchain has become involved in a number of blockchain projects in China. Onchain provides customised blockchain solutions to financial institutions and other corporates. One of its blockchain solutions is DNA (Distributed Networks Architecture). The company provides blockchain solutions to a number of core financial institutions, banks and brokers.

Core technologies



Proportion of technical personnel



Strategic investors

Series 1 financing completed

Fosun

Key personnel

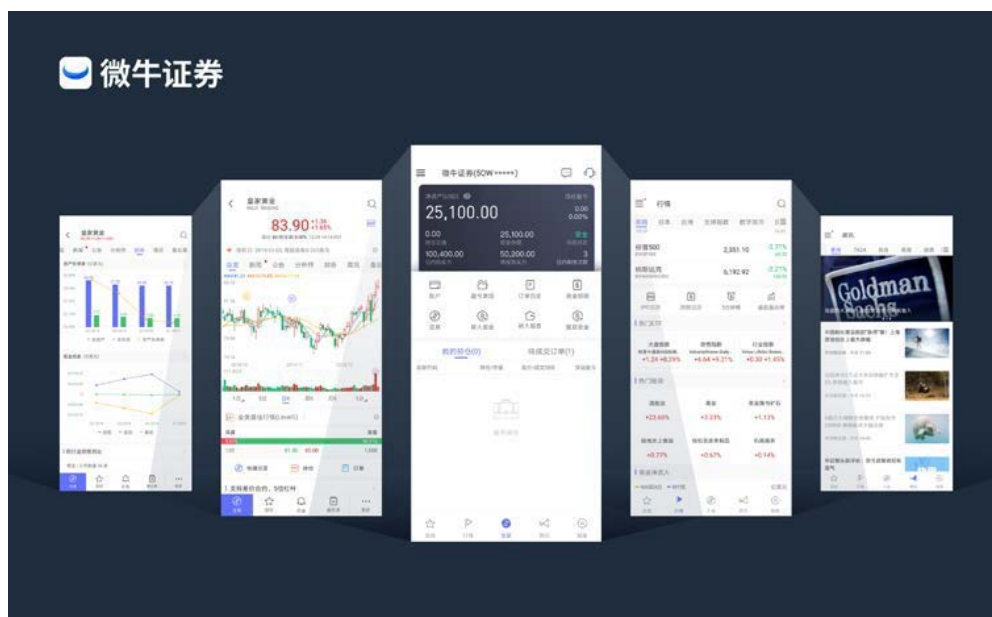
Founder & CEO: Da Hongfei

Founder & CTO: Zhang Zhengwen

Co-founder & Chief Architect : Li Jun

Co-founder & General Manager, Beijing :
Yang Wentao





Overview

Tags:
Securities investment

Address:
Building 3, Xincheng Science & Technology Park, Changsha

Year of incorporation:
2016

Website:
<https://webull.com>
<https://webull-us.com>

Sector/business scope:
Internet securities

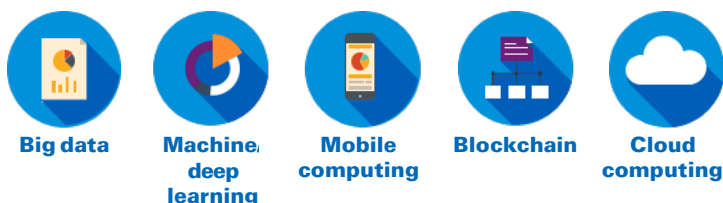
application(s):
Webull (app), Webull (Web)

Company description

Fumi Technology is a FinTech company established in 2016. Webull Financial LLC, a subsidiary of Fumi Technology, completed its registration as broker dealer with the Stock Exchange Commission (SEC) in 2018, it is also a member of Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC) under the direct supervision of FINRA.

By integrating financial, data and information technologies, Webull Financial LLC provides investors around the globe with trading services (stocks, ETFs and other securities) in the US, Hong Kong and other markets. Webull Financial LLC can support users in the US, China, India, Malaysia, and Philippines to open online accounts and engage in trading.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

Xiaomi Technology, Shunwei Capital, Hongdao Capital, Mobai Capital, Bojiang Capital, Lugu High-Tech, Divine Capital

Key personnel

CEO: Wang Anquan

CTO: Chen Bo

CMO: Anthony M. Denier

CCO: Shen Lu





Overview

Tags:

FinTech, model innovation, securities trading

Address:

Hong Kong and Shenzhen

Year of incorporation:

2012

Website:

<https://www.futu5.com>

Sector/business scope:

Internet securities

application(s):

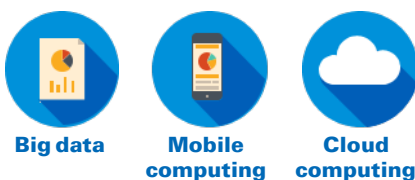
Webull (app)

Company description

Futu Securities was established in Hong Kong in 2012 as a strategic investment of Tencent. It is an Internet broker that holds type 1/2/4/5/9 licences in Hong Kong; it is also licenced to trade stocks in the US. Through its Futu platform, the company provides one-stop stock investment services in the Hong Kong SAR, US, and mainland China stock markets. Futu Securities also provides ESOP management solutions and IPO underwriting services to corporate clients.

Futu Securities enhances user experience through technology-driven Internet innovations. The company is committed to providing investors with better services at a lower cost through innovative financial technologies..

Core technologies



Proportion of technical personnel



Strategic investors

Series C financing completed

Tencent, Matrix Partners China, Sequoia Capital

Key personnel

Founder & Chairman: Li Hua





Overview

Tags:

Big data, quantitative model, anti-fraud, AI, consumer finance, microfinance

Address:

Shanghai

Year of incorporation:

2014

Website:

www.houbank.com

Sector/business scope:

Big data, risk control, Internet finance, P2P, consumer finance

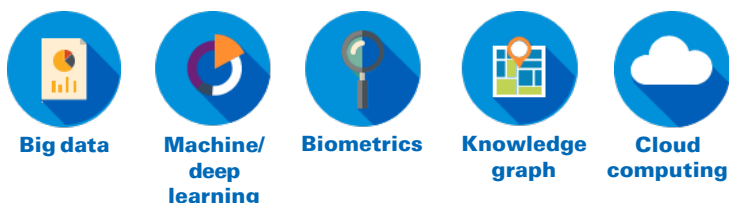
application(s):

houbank, houbank xloan (厚钱包)

Company description

HouBank is a fintech enterprise that provides services in the areas of credit risk assessment and management, credit data integration and microfinance consulting. Since its founding, the company's core competitiveness has been derived from its use of technology to develop high-quality assets, and its provision of financial products and services to consumers and small entrepreneurs based on a risk control model that optimises risks and rewards.

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

Sequoia Capital

Key personnel

CEO: Lu Yong

Co-founder VP: She Peiyan

Co-founder VP: Ouyang Jun

Chief Big Data Scientist: Qin Huifang

Technical VP: Yao Dengke

VP: Jing Yun



Overview

Tags:

AI, natural language processing, vertical search, knowledge graph

Address:

8F, Bldg E, 753 Yuyuan Road, Changning District, Shanghai

Year of incorporation:

2017

Website:

www.tigerobo.com

Sector/business scope:

Information services, intelligent investment research/consulting

application(s)

News & magazine (西梅), venture capital (创投派), securities information (财神行情), search engine



Tigerobo 虎博

平安银行2017年收入



Company description

Tigerobo is an AI-driven technology company that has used deep learning, natural language processing and other technologies to create a new generation AI search engine that enhances efficiency by providing comprehensive, accurate, real-time and intelligent financial data.

The company's core product, the Tigerobo search engine, strives to meet the financial information needs of companies, market participants and individual investors. The company has leveraged its machine learning and NLP abilities to create 7 self-developed models focused on the financial field. These models feature various functions including intelligent search, intelligent advisory, machine reading, machine summary, machine translation, machine analysis and machine writing.

Core technologies



Machine/
deep
learning

Natural
language
processing

Knowledge
graph

Big data

Proportion of technical personnel



Strategic investors

Series C financing completed

Gaorong Capital, DL Capital, Zhang Tao (founder of restaurant review site Dianping), NWS Holdings, Sun Hung Kai & Co. Limited

Key personnel

Founder & CEO: Chen Ye

Co-founder & Chief Scientist: John Canny





Overview

Tags:
Internet insurance, AI, fintech

Address:
Shenzhen

Year of incorporation:
2006

Website:
<https://www.huize.com/>

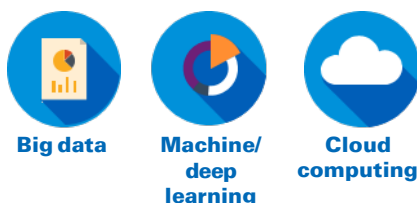
Sector/business scope:
Internet insurance

application(s):
Huize (app)

Company description

HUIZE INSURANCE is a domestic third-party Internet insurance services platform that works with a number of insurers to provide a wide range of insurance products. Its products include accident insurance, health insurance, life insurance, corporate insurance, auto insurance and home insurance. By integrating internet technologies with its services, HUIZE can provide insurance consultation, risk assessment and customised insurance plans. It also offers online vertical trading and claim assistance services. Huize is headquartered in Shenzhen and has branches in Chengdu and Hefei. Its first support center for its nationwide Internet insurance platform was set up in Hefei.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

Saif Investment Fund, Wanrong Times Capital, CDF Capital, Lakala, Fortune Capital

Key personnel

Founder & CEO: Ma Cunjun
COO: Jiang Li
CTO: Ouyang Kai





Overview

Tags:

AI, big data, FinTech, risk control, marketing and customer acquisition, modelling analysis

Address:

E9 Innovation Factory, Shuangqiao South Street, Chaoyang District, Beijing

Year of incorporation:

2012

Website:

<http://www.geotmt.com/>

Sector/business scope:

Big data risk control/big data credit investigation

application(s):

Anti-fraud (web-based), intelligent customer service (web-based)

Company description

geo is a provider of big data and AI scenario-based solutions. Founded in 2012, the company focuses on serving the financial, SME, education and automotive industries. Its core technologies and AI products aim to improve industry efficiency, and the company has successfully provided end-to-end AI solutions for various companies.

geo has also developed an AI industry chain in order to build a big data ecosystem that focuses on financial risk control, anti-fraud control, intelligent customer service, precision marketing and business application scenarios.

Going forward, geo will strive to keep abreast of market dynamics and industry developments so that it can leverage its technological advantages to create even more innovative products and services.

Core technologies



Big data



Machine/
deep
learning



Natural
language
processing



Internet of
Things



Biometrics

Proportion of technical personnel



Strategic investors

Series B financing completed

GSR Ventures, AsiaInfo-Linkage, Sina Weibo Fund

Key personnel

CEO: Cui Jingjing

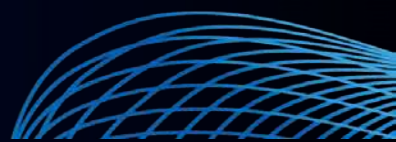
VP: Feng Zongxin

VP: Tang Lin

CTO: Fong Dong

CFO: Shanguan Molan





Overview

Tags:

Wealth management platform

Address:

Kexing Science Park,
Nanshan District, Shenzhen

Year of incorporation:

2012

Website:

<https://www.jfz.com/>

Sector/business scope:

Comprehensive financial services

application(s):

Jinfuzi wealth (app)

Company description

Jinfuzi (JFZ) positions itself as an asset allocation platform driven by technology and research, and aims to provide tailor-made and full lifecycle wealth management services that balance reward with risk to high-net-worth clients. In 2018, JFZ launched the asset management brand Mercury, which offers an asset portfolio that combines primary and secondary market opportunities with cross-cycle and cross-currency private equity (PE).

JFZ seeks to explore investment opportunities across a variety of products and asset classes, including PE, private placements, quantitative hedging, M&A, overseas funds and fixed income. Its expansive product list helps meet the asset-allocation needs of high-net-worth clients. In addition, JFZ provides a suite of online services such as price searches, net value queries, financial booking, and online and offline integrated roadshows.

Core technologies



Big data



Machine deep learning



Mobile computing



Cloud computing

Proportion of technical personnel



Strategic investors

Series C1 financing completed

Jingji Capital, JFZ's existing shareholders

Key personnel

CEO: Zhang Kaixing

CTO: Jiang Mingyu

VP: Lin Guoguo

COO: He Kunpeng

CIO: Wan Xiaoyong

VP: Lai Renjun





Overview

Tags:

Digital finance, digital city, digital farming, digital marketing, digital campus

Address:

No. 18, Tenth Kechuang Street, Economic and Technological Development Zone, Beijing

Year of incorporation:

2013

Website:

www.jddglobal.com

Sector/business scope:

Digital technology

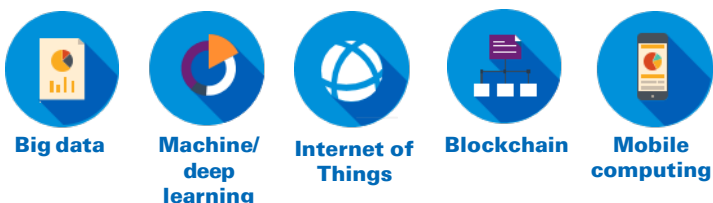
application(s):

JD Finance (app), JD Digits (Web)

Company description

JDDigits aims to connect the financial and real economy with digital technology and help industries enhance their use of Internet, digital and intelligent technologies. The company also strives to promote the development of the real economy and create social value. Using cutting-edge technologies such as big data, AI and the Internet of Things (IoT), JDDigits has completed comprehensive projects in areas such as digital finance, digital cities, digital agriculture, digital marketing, and digital campuses. Through these projects, JDDigits has connected users at the individual, corporate and government levels. Going forward, JDDigits will explore more industries in the real economy while further developing its existing business lines.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

CCI Fund, BOCGI, CSC Financial, CITIC Capital

Key personnel

CEO: Chen Shengqiang

VP: Cao Peng

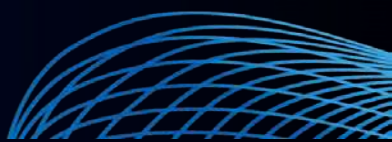
VP: Xu Ling

VP: Li Shangrong

VP: Yao Chengzhang

VP: Zheng Yu





Overview

Tags:

Intelligent investment consulting, digital asset allocation, quantitative modeling, machine learning, big data, SaaS

Address:

New World Wenbo Center, Futian District, Shenzhen

Year of incorporation:

2002

Website:

<http://www.investoday.com.cn/>

Sector/business scope:

Intelligent investment consulting

application(s):

Leadwing Advisor

Company description

INVESTODAY is a national high-tech enterprise that focuses on financial data mining and related applications. Its partners include financial institutions and tertiary education institutions in China and abroad.

Going forward, the company will adhere to its vision, which states, "An intelligent consultant makes for easier investing." INVESTODAY will continue to explore intelligent finance, create intelligent tools that meet the needs of investors, and create value for its clients.

Core technologies



Big data



Machine/
deep
learning



Cloud
computing



Natural
language
processing

Proportion of technical personnel



Strategic investors

Series A financing completed

China Merchants Zhiyuan Capital

Key personnel

Founder & Chairman: Kang Xiaoyang

Chief AI Scientist: Zeng Lei

Chief Engineer: Tong Bo

GM: Yin Zihui

Research Director: Chen Zhi





Overview

Tags:

AI, blockchain, cloud computing

Address:

55/F, Ping An International Finance Centre, Futian District, Shenzhen

Year of incorporation:

2015

Website:

<http://www.oneconnectft.com/>

Sector/business scope:

Comprehensive financial services

application(s):

Mobile banking, SME lending (壹企业), Cloud (深信云) (app), Alfa smart ABS platform (web-based)

Company description

One Connect is the FinTech arm of Ping An Group. It offers a technology service platform that serves the entirety of the financial industry chain around the globe. As part of Ping An Group's "finance + technology" strategy, the company provides end-to-end intelligent solutions in the areas of marketing, products, risk control, and operations for banking, insurance and investment institutions.

Leveraging the extensive experience of Ping An Group in the financial industry, One Connect accurately understand the needs of various financial institutions through its unique "technology + business" dual empowerment model. It has launched four intelligent product systems in the retail banking, SME, insurance and investment sectors.

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

SoftBank, SBI, etc.

Key personnel

Chairman & CEO: Ye Wangchun
 Vice Chairman & GM: Chen Rong
 Deputy GM & Chief Innovation Officer: Qiu Han

Deputy GM & CTO & COO: Huang Yuxiang
 Secretary of the Board of Directors & Chief Strategy Officer: Fei Yiming



美港股 上老虎



Overview

Tags:
Fintech

Address:
Beijing

Year of incorporation:
2014

Website:
<https://www.itiger.com>

Sector/business scope:
Internet securities

application(s):
Tiger Trade (app)

Company description

Tiger Brokers is an emerging online brokerage that primarily engages in securities brokerage services. It provides stock investment services covering the four major stock markets in the US, Hong Kong SAR, the UK and China (A-shares including the Shanghai-HK and Shenzhen-HK Stock Connects). It has obtained relevant licences to trade in these markets.

Tiger Trade is a proprietary trading platform that helps Chinese investors open accounts, obtain quotes, conduct transactions and obtain information in the US and Hong Kong stock markets. With more and more technology-based companies going public in the US and Hong Kong markets, Tiger Brokers introduced its one-stop new share subscription service in 2018, which allows investors to subscribe to new shares in the US and Hong Kong markets.

Core technologies



Proportion of technical personnel



Strategic investors

Series C financing completed

ZhenFund, K2VC, Xiaomi Technology, Huagai Capital, China Growth Capital, Jim Rogers, Interactive Brokers, PAC, Hong Tai Capital, Oceanpine Capital, et al.

Key personnel

Founder: Wu Tianhua

Co-founder: Yang Ke





Overview

Tags:
Payments ecosystem

Address:
Lianlian Space Building, Binjiang District, Hangzhou

Year of incorporation:
2003

Website:
www.lianlianpay.com

Sector/business scope:
Payment

Company description

LianLian Yintong Electronic Payment Co., Ltd (LianLian Pay) is a non-banking third-party payment service provider in China. It is a pioneer and leader in the payment solutions field, as well as a key national software and high-tech enterprise. The company has been granted a Payment Business permit and a Cross-border e-Commerce RMB Settlement licence by the People’s Bank of China. The company has also been granted a Cross-border e-Commerce FX and Settlement licence by the State Administration of Foreign Exchange. Additionally, it has been approved as a Fund Sales Payment and Settlement Institution by the China Securities Regulatory Commission. LianLian Pay was one of the first partners of the China (Hangzhou) Cross-border E-commerce Comprehensive Pilot Area and is a standing member of the Payment & Clearing Association of China.

Core technologies

Big data **Machine/ deep learning** **Mobile computing** **Blockchain** **Cloud computing** **Biometrics**

Proportion of technical personnel



Strategic investors

Financing completed

Everbright Industry Capital, Cybernaut, Sequoia Capital, Boyu Capital

Key personnel

Chairman: Kang Ling

CCO: Yuan Kaiyu

Domestic Business Lead: Zuo Gang

CEO: Pan Guodong

Technical VP: Lin Yanshuang

Cross-border Business Lead: Lv Weiyang



Overview

Tags:

Fintech, wealth management platform

Address:

Shanghai

Year of incorporation:

2011

Website:

<https://www.lu.com/>

Sector/business scope:

Comprehensive financial services, Internet finance, wealth management

application(s):

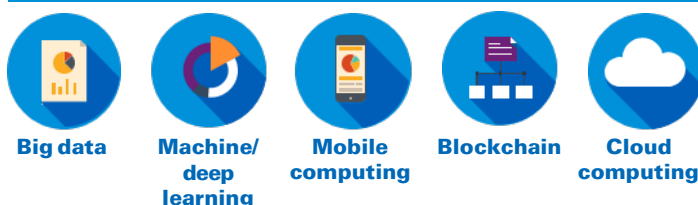
Lu.com

Company description

Shanghai Lujiazui International Financial Asset Exchange Co. Ltd. (“Lufax”) is a global online financial management platform owned by Ping An Insurance. The company is developing a risk management system that provides financial asset trading information and consultation services to financial institutions, corporates and investors.

Since its inception in 2012, Lu.com has developed into an integrated financial platform that provides services related to fixed and floating income products. These services include insurance, online lending, publicly/privately offered funds and cash management products.

Core technologies



Proportion of technical personnel



Strategic investors

Series C financing completed

BOCGI, Guotai Junan Securities, CMBC International

Key personnel

Chairman: Li Renjie

Co-chairman & CEO: Ji Kuisheng

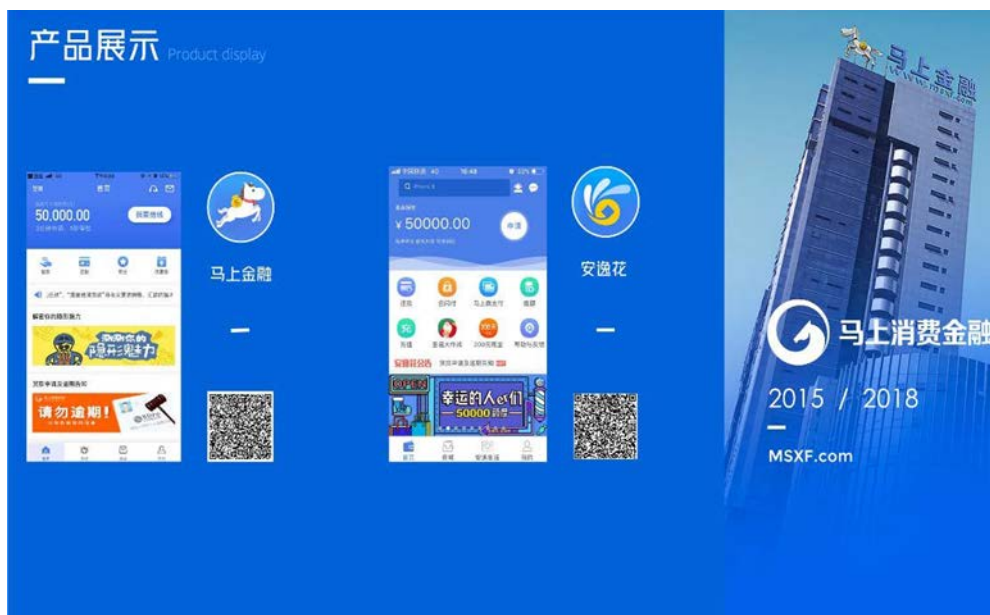
Deputy GM & CTO: Mao Jinliang

Deputy GM & CRO: Yang Jun

Deputy GM & CFO: Zheng Xigui

Deputy GM & CMO: Pan Biao





Overview

Tags:
Big data, AI, machine/deep learning, consumer finance, intelligent credit, risk control

Address:
Level 26 Building B2 Yu Xing Plaza, No.52 Middle Huang Shan Avenue, Yu Bei District, Chongqing

Year of incorporation:
2015

Website:
<https://www.msxf.com/>

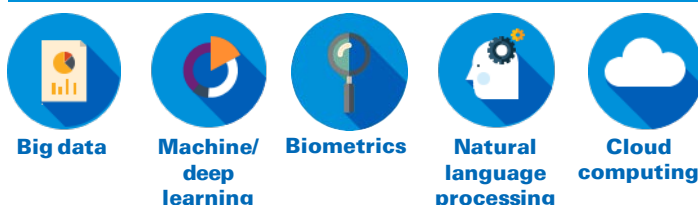
Sector/business scope:
Consumer finance

application(s):
Finance (马上金融) (app)
Installment (安逸花) (app)

Company description

Mashang Consumer Finance Co., Ltd is a financial institution licenced by the China Banking and Insurance Regulatory Commission. Chongqing Department Store, Zhongguancun Financial Holding, Wumart Group, Bank of Chongqing, Sunshine Property & Casualty Insurance, and Zhejiang China Small Commodities Market Group are its shareholders. As of the end of 2018, the company had developed several systems that perform front, middle and back office business processes and had applied for multiple technology patents. The company has utilised self-developed financial technologies such as big data, AI, and cloud computing to provide decentralised consumer finance services dedicated to upgrading consumption and enabling the development of the real economy.

Core technologies



Proportion of technical personnel



Strategic investors

Series 3 financing completed

Chongqing Department Store, Zhongguancun Financial Holding, Wumart Group, Bank of Chongqing, Sunshine Property & Casualty Insurance, Zhejiang China Small Commodities Market Group

Key personnel

Founder & CEO: Zhao Guoqing
CRO: Tomas

Executive Director, CFO & COO: Guo Jianni
CTO: Jiang Ning





Overview

Tags:
FinTech, AI

Address:
Hangzhou

Year of incorporation:
2014

Website:
<https://www.antfin.com>

Sector/business scope:
Comprehensive FinTech

application(s):
MYbank, Alipay



Company description

Ant Financial is a technology company that strives to bring inclusive financial services to the world. Ant Financial was officially founded in October 2014, and originated from Alipay, which was founded in 2004.

Its mission is to “bring equal opportunities to the world.” Ant Financial is dedicated to creating an open credit system and financial services platform through technological innovation, and to providing consumers and small businesses around the world with safe and convenient inclusive financial services.

Core technologies



Cloud computing



Internet of Things



Blockchain

Proportion of technical personnel

Strategic investors

Series C financing completed

SSF, PICC, CPIC, China Life, China Post, CDB Capital, Primavera, CIC Capital, CCB Trust

Key personnel

Chairman & CEO: Jing Xiandong

President: Hu Xiaoming





Overview

Tags:

Big data, machine/deep learning, natural language processing, knowledge graphing

Address:

Shanghai Wheelock Square,
Nanjing Road West, Shanghai

Year of incorporation:

2016

Website:

<https://www.miotech.com/>

Sector/business scope:

Big data, intelligent investment research

application(s):

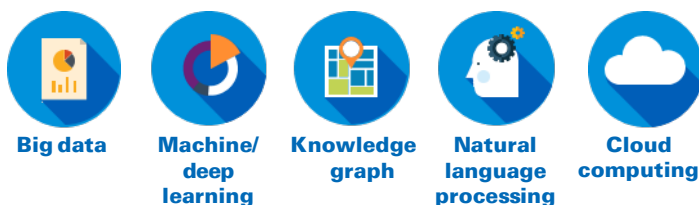
AMI, PORTX (web-based and app)

Company description

MioTech is an AI company that redefines big data for financial institutions by helping them better manage and gain insights from data using AI technology. MioTech currently captures financial data sources from major markets around the world, including company information and online monthly updates. Supported by the three core technologies of natural language processing, knowledge graphing and graph mining, MioTech is committed to integrating fragmented data into financial insights to help financial institutions make informed decisions quickly.

MioTech's core products include its AI market analysis tool, AMI, and its investment management and risk analysis tool, PortX. The company has offices in Shanghai, Hong Kong and Singapore.

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

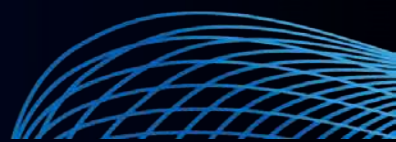
Sir Li Ka-shing, ZhenFund

Key personnel

Co-founder & CEO: Tu Jianyu

Co-founder & CTO: Liu Tao





Overview

Tags:

AI, big data, machine/deep learning, precision marketing, fintech, risk control

Address:

10/F, Building 8, No. 99 Jiangwan Cheng Road, Yangpu District, Shanghai

Year of incorporation:

2015

Website:

<http://www.qianchengtec.com>

Sector/business scope:

Information services

Application(s):

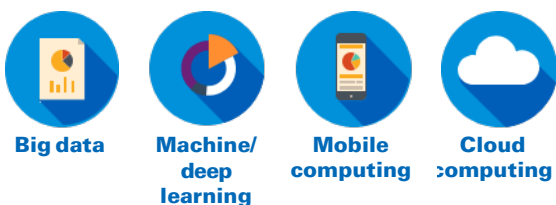
Where to borrow (app)

Company description

Qiancheng Technology is a FinTech company that offers online credit services. The company's executives and core team members have backgrounds as leaders of Internet companies and financial institutions around the world. It has completed four rounds of financing.

Qiancheng Technology launched the innovative business model of "B2B2C", whereby it acts as a bridge between financial institutions and users to integrate various intermediate processes and resources, improve efficiency and reduce costs for both borrowers and lenders. For borrowers, the company launched a one-stop credit advisory and lending recommendation platform named "Where to borrow." For financial institutions engaging in lending, the company launched a service platform called "Credit cloud" that covers the entire lending process from intelligent marketing and customer acquisition to big data risk control decision making.

Core technologies



Proportion of technical personnel



Strategic investors

Series B+ financing completed

Baoxiniao, 51 Credit Card, Harmony Investment, Funcity Capital, Tiantu Capital, Lingfeng Capital

Key personnel

Founder & CEO: Zhu Yongmin

Co-founder & CRO: Huang Junqing

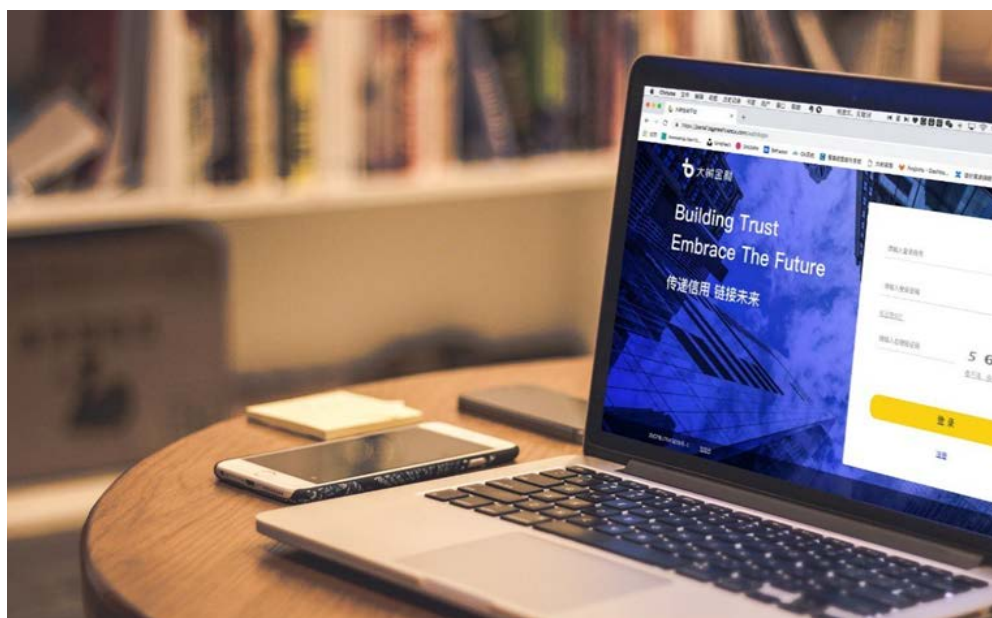
Co-founder & CTO: Huang Ming

Co-founder & Executive VP: Zhu Lei

Co-founder & CMO: Tian Ruijiao

CPO: Sun Lei





Overview

Tags:
Industry chain finance, risk control, data driven, blockchain infrastructure services, BAAS

Address:
Level 14, Tower T2, Poly International Plaza, Chaoyang District, Beijing

Year of incorporation:
2017

Website:
<https://www.bigtreefinance.com/>

Sector/business scope:
Supply chain finance, blockchain, big data, information services

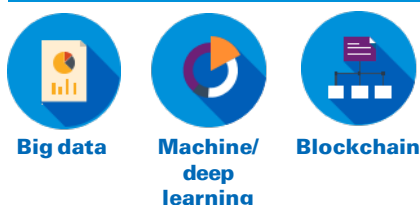
Application(s):
Bigtree finance (app), Biglock (app)

Company description

Bigtreefinance.com aims to enable finance through the use of technology. It focuses on three business areas: supply chain finance for asset-backed securities/asset-backed notes, data-driven SME financing, and financial technology exporting.

Bigtreefinance.com is an independent third-party fintech platform of the company. Through the use of technologies such as machine/deep learning and blockchain, it provides reliable and insightful technology and information to supply chain finance stakeholders.

Core technologies



Proportion of technical personnel



Strategic investors

Series pre-A financing completed

BKDR Financial Holding, Bochuang Qizhi Venture Capital

Key personnel

CEO: Chen Heng

CTO: Liu Jing

COO: Wang Yanfu

CPO: Yang Shanzheng

CRO: Chen Zuo

CMO: Zhang Mingxing





Overview

Tags:
Payment ecosystem, big data, risk management

Address:
Shanghai

Year of incorporation:
2015

Website:
<https://www.ipaylinks.com>

Sector/business scope:
Payment

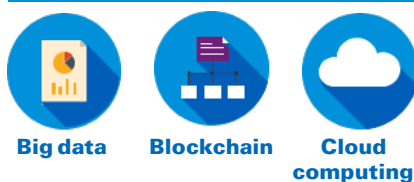
Application(s):
Cross-border online payment solution (API/SDK)

Company description

Established in Shanghai, iPayLinks has branches in several overseas locations. It aims to facilitate cross-border payments by providing a comprehensive cross-border financial solution that integrates merchant acquisition, platform collection, and supply chain technology.

iPayLinks focuses on technology development and product innovation to provide cross-border payment solutions to its domestic and foreign users. The company complies with PCI DSS level-1 safety requirements, which is a certification standard for online transaction security in the international card payment industry. iPayLinks is also an acquiring member recognised by international card issuers, and it holds the Money Service Operator (MSO) licence issued by Hong Kong Customs as well as the US Money Services Business (MSB) licence.

Core technologies



Proportion of technical personnel



Strategic investors

Series B+ financing completed

Fenghuang Xiangrui Internet Investment Funds, Cals Funds, Tencent, Legend Capital, Vision Plus Capital

Key personnel

Founder & CEO: Zhen Guogang
COO: Zhou Tao
CTO: Ma Lianhao

Executive VP: Sheng Mingming
Senior VP: Wang Ying
Partner: Yuan Mingliang





Overview

Tags:

Big data, quantitative model, digital asset allocation, risk management, FinTech

Address:

Level 53, Chow Tai Fook Finance Centre, Guangzhou

Year of incorporation:

2015

Website:

<http://supwintech.com/>

Sector/business

scope: Intelligent investment research/consulting

Application(s):

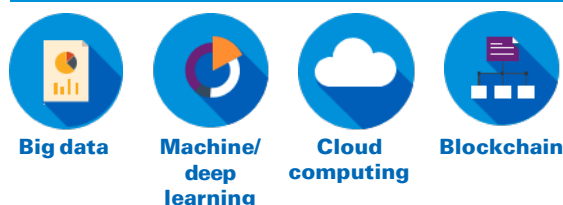
Matrix quantitative asset management system (web-based)

Company description

SUPWIN TECH is an innovative fintech company that focuses on the research and development of quantitative investment and large-scale asset allocation management systems. It has made significant scientific research achievements in the areas of quantitative investing, AI, big data, blockchain and other technologies.

At the company's Quant Research Lab and AI Lab, it has brought together a technical team made up of experts in mathematics, physics, statistics and finance to develop the Matrix quantitative asset management system. This system offers efficient data processing, factor analysis, strategic model development, investment management, portfolio optimisation, fund analysis, asset allocation and other functions. It provides a full-stack quantitative asset management solution to banks, brokers, publicly offered funds, private equity firms and other professional institutions and high-end trading groups.

Core technologies



Proportion of technical personnel



Strategic investors

No financing completed

Key personnel

Co-founder & Chairman: Ke Liming

Co-founder & CTO: Wang Zhiying

Co-founder & CMO: Liang Deyuan

Co-founder & COO: He Renjie

Co-founder & CRO: Li Jindong





Overview

Tags:

Big data, knowledge graphing, natural language processing, fintech

Address:

Level 8, Building 9 Pujiang Technology Square, No. 2388 Chenxing Road, Minhang District, Shanghai

Year of incorporation:

2009

Website:

<https://www.chinascope.com>

Sector/business scope:

Big data

application(s):

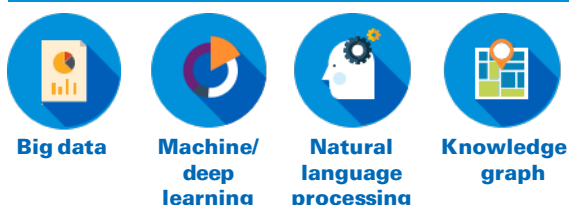
Information (智讯) (web-based/applet), company information flow (web-based/applet)

Company description

ChinaScope is a technology company that provides big data consulting services to the financial industry. It focuses on the development and application of intelligent investment consulting technology.

ChinaScope helps companies efficiently extract knowledge from various information sources to improve their decision-making processes. The company also uses self-developed AI technology to deconstruct data for the automated processing of unstructured text, semi-structured data and structured data.

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

Moody's Investors, JD Financial Investment

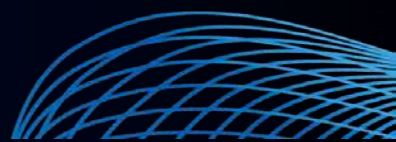
Key personnel

Founder & CEO : Tom Liu

Founder & President : Sean Shen

Chief Data Officer: Lu Zhongming





Overview

Tags:

Fintech, inclusive finance

Address:

No.1 Suning Road, Xuanwu District, Nanjing

Year of incorporation:

2011

Website:

<https://jinrong.suning.com/>

Sector/business scope:

Comprehensive financial services

Application(s):

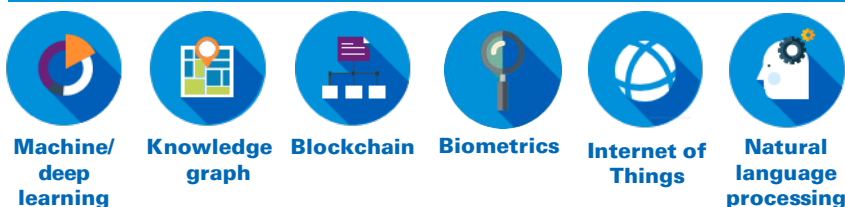
Suning Finance (app)

Company description

Suning Financial Services has positioned itself as an O2O fintech company. Leveraging Suning's large number of online and offline users, Suning Finance focuses on "5+1" core business areas: supply chain finance, small business finance, consumer finance, payment, product sales and fintech exports. The company has used advanced technologies such as biometrics, big data, the Internet of Things, blockchain, AI and cloud computing to create well-known products like Suning Payment, Lingqianbao (零钱宝), Suning Intelligent

Investment, Suning Extended Warranty, and Suning Card, in addition to other products and services related to supply chain finance, property-backed lending, and payment and borrowing facilitation. Suning Financial Services aims to provide consumers and enterprises with multi-scenario financial services while supporting the development of inclusive finance in China.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

Yunfeng Xinchuang Capital, GP Capital, Zhongjin Zhida, Everbright-IDG Industrial Fund, Shenzhen Capital Group, Puzhi Asset Management, Hongtu Heding Fund, Jiangsu Hongruan Investment, Jiashilai, Yingcaiyan Investment, Xinhualian Holding, Sishiren Investment Management, Xinghe Haokang Fund

Key personnel

President: Huang Jinlao

Assistant to the President (Risk Control): Sun Liyong

Risk Management Director: Sun Qian

Assistant to the President (Financial): Xiao Zhongxiang

Research Centre GM: Zhang Yan

Big Data Centre Director: Zhang Zhen





Overview

Tags:

Mobile payment, Internet wealth management

Address:

Shenzhen

Year of incorporation:

2005

Website:

<https://www.fitgroup.com/>

Sector/business scope:

Payment, Internet finance, Internet wealth management, wealth management

Application(s):

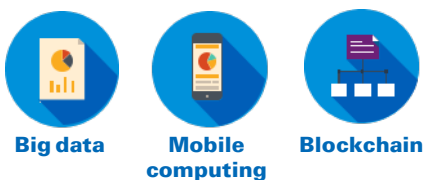
Tenpay (app)

Company description

Tencent Financial Technology (FiT) is a comprehensive platform that offers mobile payment and financial services under the Tencent Group. It applies cutting-edge technologies to the financial sector to provide users with better fintech services. Tencent FiT was formerly known as Tencent Tenpay, which was established in 2005.

With Tencent's mobile payment and financial applications at its core, Tencent FiT provides various fintech services, including mobile payment products such as mobile phone recharge, credit card repayment, QR code payment services for public transportation, WeChat Pay Hong Kong, and WeChat We Remit. The company also offers financial applications such as Tencent Licitong (理财通), securities products such as Tencent Portfolio and Tencent Securities, and other innovative fintech products like Tencent Blockchain and Tencent Financial Cloud.

Core technologies



Proportion of technical personnel

Undisclosed

Strategic investors

Tencent

Key personnel

CEO: Lai Zhiming





Overview

Tags:

Big data, AI

Address:

Beijing

Year of incorporation:

2011

Website:

<https://www.talkingdata.com>

Sector/business scope:

Big data

Application(s):

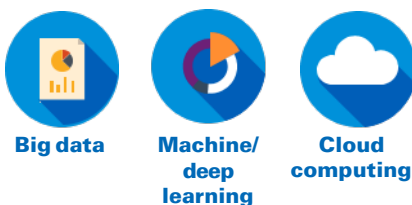
Game operations analysis, applied statistical analysis, mobile advertising monitoring, mobile observatory, TD DMP, data intelligence marketing

Company description

TalkingData is a domestic third-party provider of data intelligence services. It helps enterprises transform digitally by leveraging a data intelligence application ecosystem centred on SmartDP.

TalkingData's vision is to "let data change corporate decision-making and improve our lives." It is continuously developing itself as a provider of data intelligence services. The company effectively partners with its users to create value by providing data intelligence products, services and solutions. It helps modern enterprises achieve data-driven transformation and accelerate the digitisation of various industries. TalkingData believes that data intelligence not only changes humans' perception of the world—but also improves our lives.

Core technologies



Proportion of technical personnel



Strategic investors

Series C financing completed

Milestone Capital, SB China Capital, Northern Light Venture Capital

Key personnel

Founder & CEO: Cui Xiaobo

Partner & Executive VP: Lin Yifei

Partner & SVP: Jiang Qi





Overview

Tags:

Big data, credit investigation, risk management, credit assessment, modelling analysis, risk control

Address:

Baihuan Plaza, No. 66, Guangqu Road, Chaoyang District, Beijing

Year of incorporation:

2015

Website:

<http://www.tcredit.com>

Sector/business scope

: Big data risk control, big data credit investigation

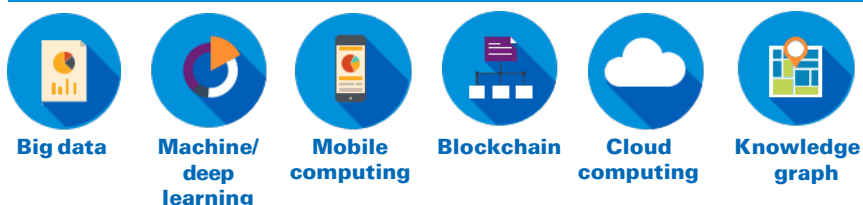
Application(s):

Credit information (web-based), Fengyunjue (web-based)

Company description

TianChuang Credit is a fintech company that uses technology and data-driven methods to address financial scenarios in a smarter, more efficient, and more secure manner. Tianchuang provides its users with data services, risk control services and industry solutions that are comprehensive, professional, intelligent and efficient. Since its establishment, Tianchuang has provided full-process products and services to banks, consumer finance companies, online lending companies, trust companies and guarantee companies in areas such as anti-fraud, credit assessment, credit approval, risk monitoring, post-loan management, and marketing. It has provided financial scenario services to key enterprises in industries such as power, agriculture, parks, automobiles, printing, e-commerce, online entertainment, and others.

Core technologies



Proportion of technical personnel



Strategic investors

Angel financing completed

Yeepay Group, Da Bei Nong Group, Future Science Park

Key personnel

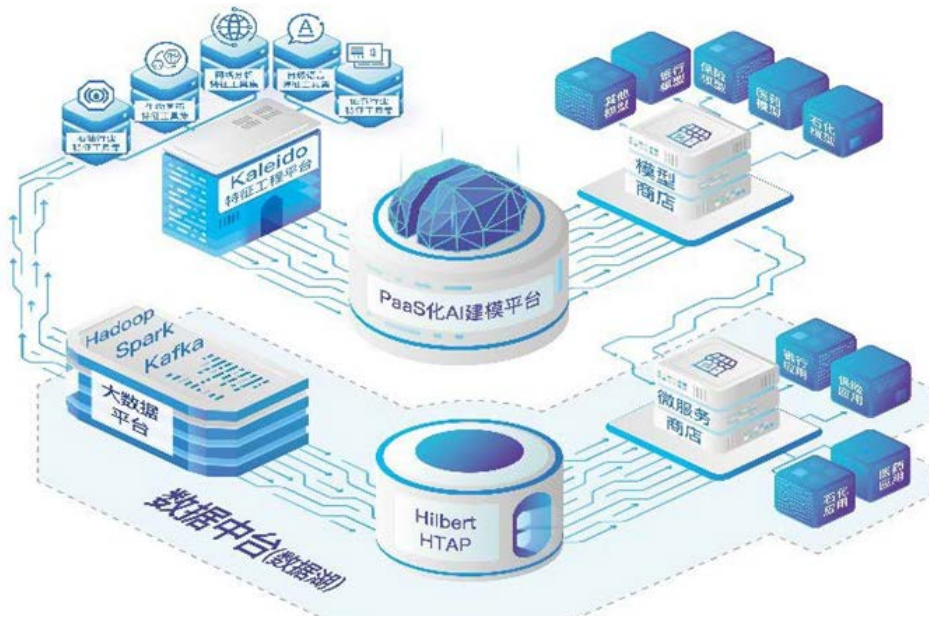
Co-founder & CEO: Li Wenxian

Co-founder & CTO: Gao Shaofeng

Co-founder & CDO: Zhao Qianli

Co-founder & CRO: Zhang Yu





Overview

Tags:

Big data, AI, machine learning, complex network, risk control

Address:

Beijing

Year of incorporation:

2013

Website:

<http://www.beagledata.com/>

Sector/business scope:

Big data, big data risk control, information services

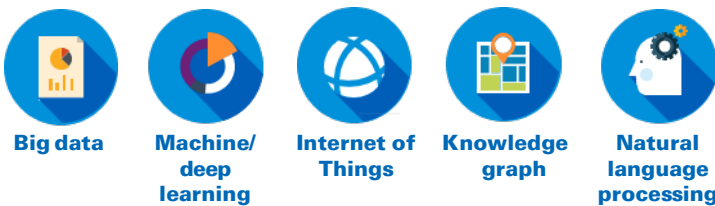
application(s) (Web):

Credit rating, fraud detection, supply chain finance, related-party analysis, asset management product early risk warning

Company description

Beagledata is a technology innovation company that focuses on the development of AI PaaS platforms and big data infrastructure software platforms for a broad range of industries. The company has been deeply involved in fintech since its inception, partnering with major joint-stock banks, insurance companies and online financial companies to deploy pilot projects. Its AI PaaS platform has gradually been applied to various sectors such as petroleum, tourism, pharmaceutical, 5G and the military. The platform's AI service capabilities, which are applicable to many different scenarios, can empower users in a range of industries and enable them to successfully shift from information technology to digital technology.

Core technologies



Proportion of technical personnel



Strategic investors

Financing completed:

Tian Suning, Hongtai – Xinghe (洪泰-星河), Ally Capital, Meridian Capital

Key personnel

Founder: Lei Tao

Partner: Li Congwu

VP of R&D: Xing Jianwei





Overview

Tags:

AI, risk management

Address:

6/F, 18 Haichuang Park, Yuhang District, Hangzhou

Year of incorporation:

2013

Website:

<https://tongdun.cn>

Sector/business scope:

Intelligent risk management, analysis and decision making

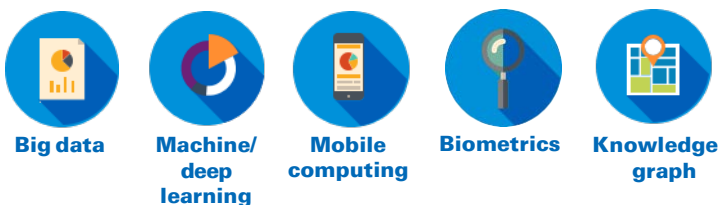
application(s):

tongdun.cn

Company description

Tongdun Technology leverages three core technologies—artificial intelligence, smart analysis and big data—to empower the financial, Internet, logistics, health, retail, smart city, and government affairs sectors with smart decision-making services. These services include intelligent credit risk control, intelligent anti-fraud control, intelligent marketing and intelligent operations. Tongdun Technology helps users improve efficiency and create greater value, and enables AI to be embedded in more social and real life scenarios. Tongdun Technology is an innovative company driven by technology. It provides users with analysis services and “Analytics-as-a-Service” (AaaS) solutions to meet their needs in line with industry development trends. The company has a business presence across China and around the world, with business entities in both domestic and overseas locations.

Core technologies



Proportion of technical personnel



Strategic investors

Series C financing completed

Cinda SinoRock Capital, Tiantu Capital, Temasek, Advantech Capital, China Growth Capital, IDG, etc

Key personnel

Founder & CEO: Jiang Tao

Co-founder & Partner: Ma Junqu

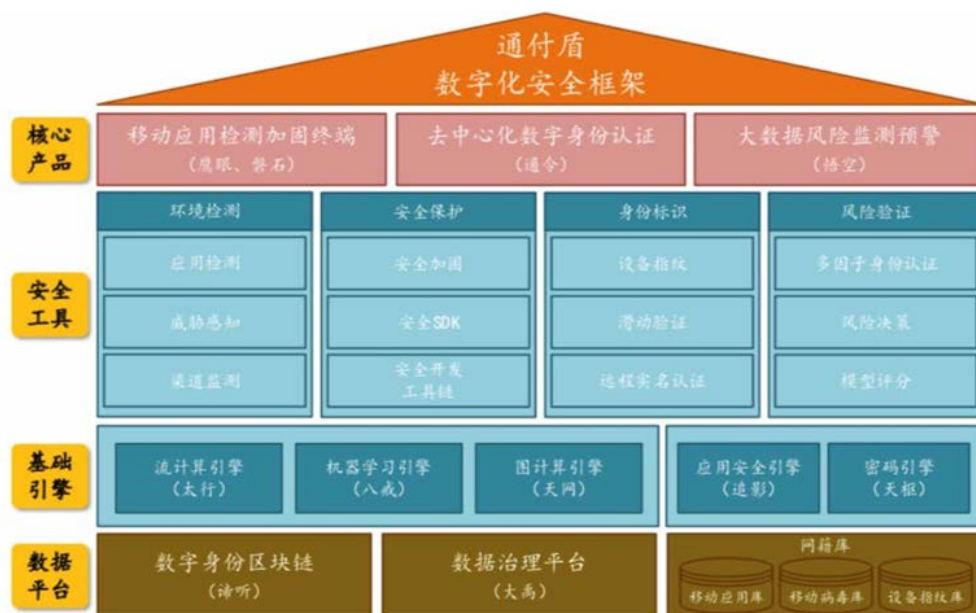
Co-founder & VP: Zhu Wei

Co-founder & Technology VP,
Technology: Zhang Xinbo

VP: Li Weidong

VP: Chen Lei





Overview

Tags:

AI, big data, blockchain, complex network, anti-fraud, credit assessment, risk control

Address:

G2 Building, 2.5 Industrial Park, 88 Dong Chang Road, Suzhou Industrial Park, Suzhou

Year of incorporation:

2011

Website:

<https://www.tongfudun.com/>

Sector/business scope:

Blockchain, big data, big data risk control

application(s):

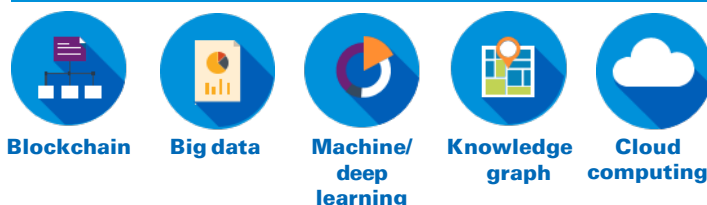
Tongling (app), Dun Cloud (Web)

Company description

Pay Egis is a digital security provider that offers digital identity authentication as its core business line. It focuses on network security and technologies such as AI, big data and blockchain to provide digital security services and solutions to users in finance, public security, communications, electricity and other sectors.

Pay Egis has obtained the new high-tech enterprise status, and achieved the China Software Industry Association's AAA credit enterprise certification. Its other qualifications include ISO9001 Quality Certification, ISO27001 Information Security Management System Certification, CMMI3 Capability Maturity Model Integration Certification, a business licence as a Value-added Telecommunications Business in the People's Republic of China (Nationwide), Level One Qualification for Information Security Risk Assessment Services, and others.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

Green Pine Innovation, Sino-Century, PreIPO Venture Capital, ChinaEquity Group

Key personnel

Founder & CEO: Wang Dejia

CTO: Hu Zhenzhong

VP (R&D): Hua Baojian

VP (Operation): Ai Wanting

VP (Services): Liu Wei





Overview

Tags:

AI, big data, robo-advisory, robo-research, knowledge graph, SaaS

Address:

16/F, 463 Tanggu Road, Shanghai

Year of incorporation:

2013

Website:

<http://www.datayes.com/>

Sector/business scope:

Intelligent investment research/advisory

application(s):

RoboR, Uqer, Robo Advisory Service, MOF

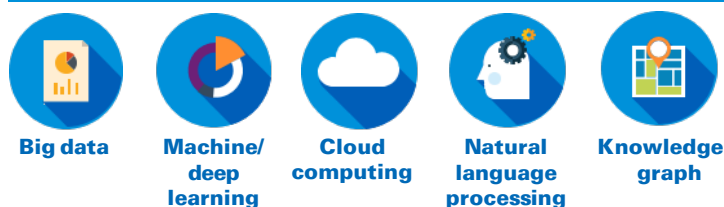
Company description

DataYes is a fintech company that was founded by a group of highly experienced finance and IT professionals. It is backed by China Wanxiang Group. The company combines innovative technologies such as AI, big data and cloud computing with professional investment philosophies to create a financial service platform fit for the Alera.

The company is headquartered in China's financial centre, Shanghai, and has branches in Beijing, Nanjing, Shenzhen, Silicon Valley and New York.

DataYes provides services in the areas of smart research, quantitative study, FOF/MOM management, and smart investment advisory, among others. The company's intelligent investment management platform provides global investors with valuable investment services in a user-friendly fashion. Currently, the company provides services to more than 2,000 local and overseas financial institutions.

Core technologies



Proportion of technical personnel



Strategic investors

Wanxiang Group

The financing process has not yet commenced

Key personnel

Founder & Chairman: Xiao Feng

Founder & CEO: Jim Wang





Overview

Tags:

Big data, quantitative model, modelling analysis, risk control, data-driven

Address:

Shenzhen, Guangdong

Year of incorporation:

2014a

Website:

<https://vzoom.com/>

Sector/business scope: Big data risk control/big data credit investigation

application(s):

VZOOM public services platform (Web)

Company description

VZOOM Credit is a big data credit investigation and risk control service provider. It obtained the enterprise credit investigation certificate in 2015 and was recognised by the government as a new high-tech enterprise in 2017. Last year the company satisfied the third level standard for guaranteed classified protection in national information security and became a part of the National Development and Reform Commission's credit system construction pilot program. VZOOM Credit's big data credit investigation model leverages innovative data mining and analysis techniques to provide full-process integration services such as credit investigation, risk control system construction, risk control model construction, pre-loan precision customer acquisition and post-loan risk monitoring. VZOOM Credit provides these services to financial institutions, mainly banks. It also applies big data technology to non-finance areas such as business accreditation, corporate due diligence and supply chain management, where it explores social credit information to identify feasible options for social and economic development.

Core technologies



Big data



Machine/
deep
learning

Proportion of technical personnel



Strategic investors

Series C financing completed

IDG, Homa appliances, Micro Jinke, Ant Financial

Key personnel

Founder & Chairman: Zhao Yanhui

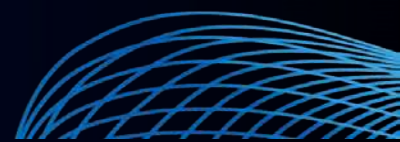
CRO: Xu Wei

President and CEO: Geng Xinwei

CPO: Shi Wei

Co-founder and CMO: Zeng Yuan





Overview

Tags:
Internet banking

Address:
Shenzhen

Year of incorporation:
2014

Website:
<http://www.webank.com>

Sector/business scope:
Internet banking

Application(s):
Webank (app)

Company description

In 2014, WeBank received its banking licence from the government. With “FinTech, Inclusive Finance, and Connection” as its corporate vision, WeBank focuses on inclusive finance and exploring the potential of financial technology. It has strategically positioned itself as a “connector” by working to meet the needs and address the concerns of long-term customers in consumer finance, auto finance and other direct banking businesses.

Since its founding, WeBank has been devoted to the development of fintech. The company is committed to becoming a “distributed commercial infrastructure provider” through the construction of ABCD (AI, blockchain, cloud computing, big data) fintech capabilities that empower its business partners to provide better financial services, become more tech-savvy, and lower costs.

Core technologies

Big data **Blockchain** **Cloud computing** **Biometrics**

Proportion of technical personnel



Strategic investors

Tencent, Baiyeyuan, Liye Group

Key personnel

Chairman: David Ku

President: Li Nanqing





Overview

Tags:

AI, anti-fraud, fintech solutions

Address:

Hong Kong SAR, Shenzhen, Indonesia

Year of incorporation:

2013

Website:

www.welab.co

Sector/business scope:

Consumer finance, big data risk control

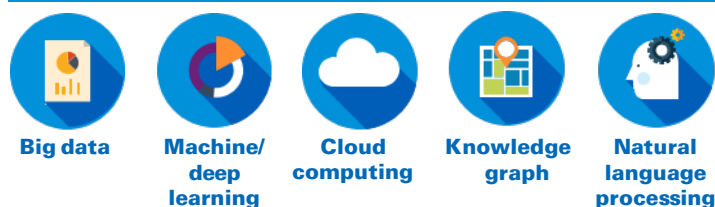
Application(s):

Wolaidai, WeLend, Maucash

Company description

WeLab was founded in Hong Kong SAR in 2013 and expanded into the mainland China market the following year. It aims to reinvent the operating model for traditional financial services by creating a seamless mobile lending experience. WeLab's proprietary risk management system effectively integrates and analyses unstructured big data in seconds to grade risks and make approval decisions for individual customers. WeLab currently operates the mobile lending platform Wolaidai (我来贷), Hong Kong's leading online lending platform WeLend, and AWDA, a fintech joint venture in Indonesia. It is also actively expanding its consumer payment instalment and financial leasing business lines in the mainland China market. Additionally, WeLab offers proprietary fintech-enabled solutions to many top financial institutions and enterprises.

Core technologies



Proportion of technical personnel



Strategic investors

Series B+ financing completed

TOM; Sequoia Capital; ule.com; the sovereign wealth fund of Malaysia, Khazanah Nasional Berhad; ING; Alibaba Entrepreneurs Fund; China Construction Bank (International); International Finance Corporation (IFC)

Key personnel

Founder & CEO: Simon Loong

Co-founder & COO: Kelly Wong

CRO: Paullp

CFO: Karen Ho

President, China operations: Sherry Pan



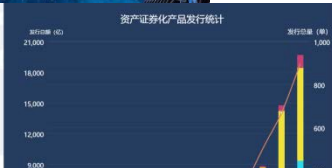
ABS工厂

提供基础资产筛选和资产池管理服务，为资产证券化产品设计、发行和存续期管理提供一个多方参与的工作平台，实现ABS产品全生命周期管理。



ABS数据库

ABS数据库涵盖中国资产证券化市场的全面信息，让用户能够及时掌握最新的ABS市场走势，对关注的产品进行量化分析。



ABS研究院

汇集公司内部和行业专家对资产证券化业务的分析观点，追踪市场动态，解读相关法律法规和监管指引。

- 国金视角**
 - ABS也“无通道”？证监会发布...
 - 【中金固收】资产证券化【ABS】一周...
 - ABS市场周报
- 行业动态**
 - 资管新规倒逼理财转型：资产证券...
 - 社科院经济蓝皮书：2019年中国G...
 - 李强主持召开国务院常务会议...
- 法律法规**
 - 商业银行理财子公司管理办法
 - 中国人民银行 中国证券监督管理委员会...
 - 深圳证券交易所修改融资融券业务...

Overview

Tags:

SaaS, big data, quantitative model, asset securitisation, consumer finance, microfinance

Address:

Yihua Financial Technology Building, Nanshan District, Shenzhen

Year of incorporation:

2015

Website:

<https://www.xfintech.com.cn>

Sector/business scope:

Big data risk control, big data credit investigation, auto finance, consumer finance, blockchain


Application(s):

XFin Tech ABS Cloud platform (web-based)


Company description

Xiamen International Financial Technology Co., Ltd. (XFINTECH) positions itself as a “professional asset securitisation service provider.” Supported by ABS Cloud Computing, the company utilises fintech, information technology and next-generation Internet to power its information exchange and transaction flow platform. This platform provides financial institutions involved in asset securitisation in China with full-process integrated services through online and offline channels. These services include asset valuation, model research and development, credit rating, risk pricing, information disclosure and investment term management. XFINTECH aims to provide a one-stop asset securitisation service package that combines asset securitisation information, data, product generation and management. The company has completed the series pre-A financing process.


Core technologies



Cloud computing



Big data



Blockchain

Proportion of technical personnel



Strategic investors

Series Pre-A financing completed

National Fund for the Development of Small and Medium-Sized Enterprises

Key personnel

Founder & Chairman: Cao Tong

President: Zhu Congshuang

Vice Chairman & Chief Strategy Officer: Chen Lei

Vice President: Yao Yao

Chief Economist: Guo Jiequn





小雨伞
保险特卖平台

Overview

Tags:

Internet insurance, fintech, AI, risk control

Address:

Nanshan District, Shenzhen

Year of incorporation:

2015

Website:

<https://www.xiaoyusan.com/>

Sector/business scope:

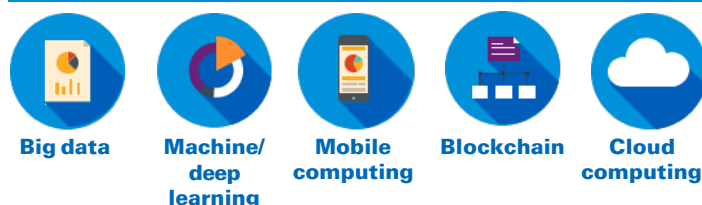
Insurance, internet insurance

Application(s): The Umbrella (app), The Umbrella (web-based)

Company description

The Umbrella is a technology company that specialises in the internet insurance and public health industries. It has established strategic cooperation with a number of insurance companies, and has created different insurance products for different customer groups using its "selection plus customisation" concept. Xiaoyusan Insurance is committed to providing users with comprehensive services through the use of technology. Using big data, AI and other technologies, the company has created a closed loop service delivery system for its customers in areas such as insurance product design, AI advisory, risk control management, smart insurance underwriting, smart claim handling and online insurance claims. Additionally, Xiaoyusan Insurance has created its own proprietary algorithm. It currently provides technologies related to insurance claims, underwriting and other areas to its customers.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

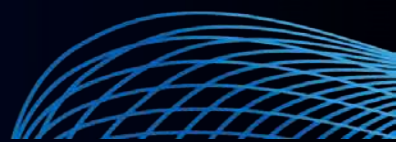
Matrix Partners China, Sequoia Capital, Tasly Capital, Albatross Venture

Key personnel

Chairman: Xu Han

CEO: Guang Yao





Overview

Tags:

Big data, AI, cloud computing, anti-fraud, credit assessment

Address:

30/F, Hopson International Center, No.2218, Huangxing Road, Yangpu District, Shanghai

Year of incorporation:

2015

Website:

<http://chinacreditforce.com>

Sector/business scope:

Big data risk control

Application(s):

Precision marketing platform, Fin-Cloud credit platform

Company description

Credit Force is a credit service solution provider. Headquartered in Shanghai, the company relies on core technologies like AI, big data and cloud computing to provide integrated industry solutions in areas such as precision marketing, big data risk control, and SaaS to its cooperating entities.

In line with the national initiative for constructing a social credit system, Credit Force strives to address the issue of information mismatch and credit mismatch, while improving the financial credit system and increasing access to credit information services for individuals and small and micro-enterprises. The company provides multi-level professional credit products and services that promote the sharing of credit information and credit review results across the industry and empower the construction of the social credit system.

Core technologies



Mobile computing



Big data



Cloud computing



Machine/deep learning



Natural language processing

Proportion of technical personnel



Strategic investors

Series A financing completed

SAIF Investment Fund, CDF Capital, Maintrend Capital (名川资本), PreIPO Venture Capital

Key personnel

Chairman & CEO: Zhang Jianliang

Co-founder & CSO: Deng Zhou

CRO: Liu Xiaofeng

Co-founder & CTO: Luo Xuanbin

CPO: Shen Jinchang

CFO: Qian Zhihao





Overview

Tags:

AI, big data, machine/deep learning, fintech

Address:

Beijing

Year of incorporation:

2010

Website:

<https://xueqiu.com/>

Sector/business scope:

Investment exchange and trading platform

Application(s):

Xueqiu (app+web-based), Danjuan Fund (app), Xueying Securities (app)

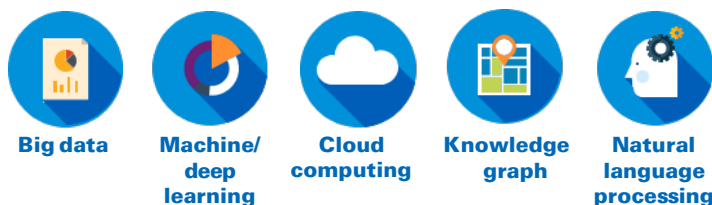
Company description

Snowball Finance INC is an investment exchange and trading platform in mainland China dedicated to providing Chinese investors with free, real-time market information across multiple markets (Shanghai, Shenzhen, Hong Kong SAR and the US) and investment types (stocks, funds, bonds, etc.). Snowball Finance INC strives to promote investment exchanges and enable convenient and efficient trading services.

In line with its mission of “connecting every aspect of investing,” Snowball Finance INC leverages Internet technology to connect users with high quality content, efficient financial services, and each other.

As a fintech company with significant Internet and product technology capabilities, Snowball Finance INC is committed to connecting users precisely and efficiently using AI algorithms and machine/deep learning. The company strives to create a high quality content generation and consumption environment that provides users with comprehensive and one-stop financial and wealth management services.

Core technologies



Proportion of technical personnel



Strategic investors

Series D financing completed

Sequoia Capital, Morningside Venture Capital, Qian Xiang Investment (千橡投资), Ant Financial

Key personnel

Founder & Chairman: Fang Sanwen

CTO: Li Zhan

Co-founder & CEO: Li Nan

Executive Vice President: Zhang Shijing





Overview

Tags:
Big data, fintech, risk management, payment ecosystem

Address:
Standard Chartered UCT Tower, Pudong New Area, Shanghai

Year of incorporation:
2016

Website:
<https://www.sunrate.com/>

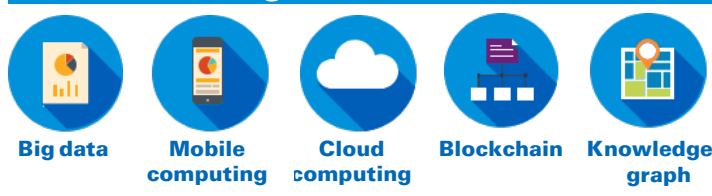
Sector/business scope:
Payment, integrated finance, big data

Application(s):
SUNRATE Fintech Platform (web-based)

Company description

Sunrate integrates foreign exchange solutions with global payment services. With many years of FX trading and international investment banking experience, Sunrate’s team is committed to building a global payment and exchange rate management system. By integrating various cutting-edge technologies, the company has established two major engines that support the global payment industry: its FX Engine, which provides automatic optimal price quotations, and its Global Payment Engine. The company has provided services to a number of cross-border trading companies. Sunrate has obtained payment licences and qualifications around the world, including in Europe, the US and Hong Kong, and is committed to offering users professional, intelligent, secure services based on the industry’s highest safety and compliance standards.

Core technologies



Proportion of technical personnel



Strategic investors

Series B financing completed

K2VC, China Growth Capital, Redpoint China, JAFCO Asia

Key personnel

Co-founder : Bao Han

Co-founder : Meng Po

Co-founder : Dong Chao





Overview

Tags:

Big data, machine/deep learning

Address:

21/F, Block B, 391 Guiping Road, Xuhui District, Shanghai

Year of incorporation:

2015

Website:

<https://www.youyuwo.com>

Sector/business scope:

Internet finance, information services

Application(s):

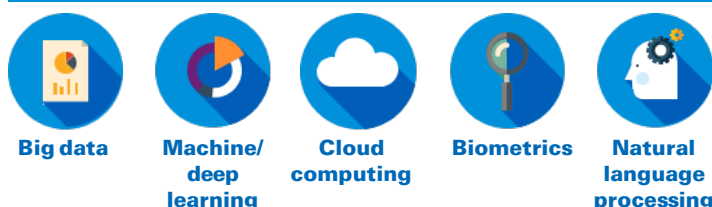
Yofish Credit, Yofish Provident Fund, Yofish Book-keeping, Yofish Fund, Yofish Borrower

Company description

Yofish Fintech is a new high-tech enterprise that combines information technology services, platform design and software development capabilities to provide technical support to banks and other financial institutions. The company is dedicated to leveraging technology to drive finance forward, promote inclusive finance, and build fintech platforms that connect traditional financial institutions with common users.

Yofish has focused its efforts on building various products such as Yofish Credit Card, Yofish Bookkeeping, Yofish Fund, Yofish Provident Fund Manager, Yofish Borrower, Yofish Credit, and Yofish Securities Services. These products provide services in areas such as credit card management, bookkeeping, financial management, credit replenishment, fund sales and risk control data.

Core technologies



Proportion of technical personnel



Strategic investors

Series A financing completed

Shanghai Tongchuang Weiye (上海同创伟业), Zhejiang Rushan Gaoxin (浙江如山高新), Hainan Huaxing Hechuang (海南华兴合创), Shanghai Cultural Industry Equity Investment (上海文化产业), Shandong Weien Investment (山东伟恩投资), Hangzhou Jiubao (杭州九宝), Hangzhou Fuel Control (杭州燃控), Zhejiang Taiyou (浙江泰有), Zhejiang Rushan Xinxing (浙江如山新兴)

Key personnel

Founder & CEO: Mao Gaofeng

Co-founder & CTO: Wu Can

Co-founder & COO: Lin Shichun

CMO: Xu Lingyan

CRO: Xue Su





中安金控

Zhongan Financial Holding

Overview

Tags:

Fintech

Address:

Block A, 7/F Fanhai International Center, 2 Xiangzhang Road, Qianjiang District, Hangzhou

Year of incorporation:

2014

Website:

<https://zafh.com.cn/>

Sector/business scope:

Automobile finance

Application(s):

Cheguo business edition (app),
 Cheguo Automobile Finance Platform (app+web-based),
 Cheguo (web-based)

Company description

Zhongan Financial Holding is a fintech company that mainly provides automobile financing services throughout China with a focus on integrated online and offline development. The company is involved in the financing of new passenger cars and second-hand passenger cars, among other types, and has established partnerships with many domestic financial institutions, automobile OEM companies and car dealers. It operates in many provinces, municipalities and regions around the country. Its subsidiary, Zhejiang Cheguo Internet Technology Co. Ltd., has obtained the national new high-tech enterprise status and has acquired a number of self-developed software copyrights, ICP business licences and trademarks.

Core technologies



Cloud computing



Big data



Biometrics



Machine/
deep
learning



Natural
language
processing

Proportion of technical personnel



Strategic investors

Series A financing completed

Haitong Kaiyuan, Sunyard (信雅达)





Overview

Tags:

Payment ecosystem, fintech, integrated payment, mobile payment

Address:

Building C5, Putian Information Industrial Park, 700 Yishan Road, Xuhui District, Shanghai

Year of incorporation:

2006

Website:

<https://www.huifu.com/>

Sector / Business scope:

Payment

Application(s):

Zhihuiguanjia, Qizhangtong, SuPay

Company description

Huifu Payment (01806.HK) is an independent third-party payment service provider that focuses on offering innovative merchant payment and fintech-enabling solutions that create value for businesses and consumers. The company has continued to enhance its core competitiveness while adhering to this mission, and in June 2018 it was listed on the Main Board of the Hong Kong Stock Exchange.

The company's principal business lines are merchant payment services and fintech-enabling services. It provides seamless, convenient and secure merchant payment and financial services to millions of micro and small merchants as well as to companies in certain vertical industries. The company leverages its strong payment technological capability to export fintech to the payment industry, where it is helping the commercial sector create a new payment ecosystem.

Core technologies



Big data



Machine/
deep
learning



Biometrics



Cloud
computing



Natural
language
processing

Proportion of technical personnel



Strategic investors

Listed

Listed on the Hong Kong Stock Exchange, where it is subject to disclosure rules.

Key personnel

Chairman & CEO: Zhou Ye

Vice President: Jiang Jingyu

President: Mu Haijie

Vice President: Hua Lei

CFO & Joint Company Secretary:
Jin Yuan





Overview

Tags:
Smart credit, smart investment consulting, data-driven

Address:
2/F East Gate, Pacific Century Place, A2 Gongti North Road, Chaoyang District, Beijing

Year of incorporation:
2016

Website:
www.pintec.com


Sector/business scope:
Consumer finance (solution), smart investment consulting (solution), insurance agency

Company description


PINTEC is a provider of fintech solutions. The company offers intelligent retail financial solutions in areas such as installment lending, personal lending, SME lending, wealth management, and insurance brokerage to financial institutions and commercial entities. PINTEC also offers a variety of tools related to product development, customer acquisition, marketing, operations, management and monitoring.

PINTEC is dedicated to helping its customers rapidly transform the intelligence of their operations, enhance their business value, and stay competitive. To accomplish these ends, the company standardises key sophisticated financial inputs such as scenarios, traffic, data, risk control, funds, and products, and packages them into end-to-end solutions it can offer customers.


Core technologies



Big data



**Machine/
deep
learning**



**Cloud
computing**

Proportion of technical personnel



Strategic investors

Listed

Listed on the NASDAQ, where it is subject to disclosure rules.

Key personnel

- | | |
|------------------------|---------------------------------------|
| Founder & CEO: Wei Wei | CFO: Shen Yanling |
| President: Zhou Jing | Chief Strategy Officer: Chen Bingqing |
| CRO: Tong Hai | Chief Data Scientist: Ren Ran |





Overview

Tags:

AI, anti-fraud, precision marketing, knowledge graphing, big data, machine/deep learning

Address:

21/F, Internet Finance Center, A1 Danleng Street, Haidian District, Beijing

Year of incorporation:

2011

Website:

<https://www.rong360.com>

Sector/business scope:

Integrated financial services, big data risk management

application(s):

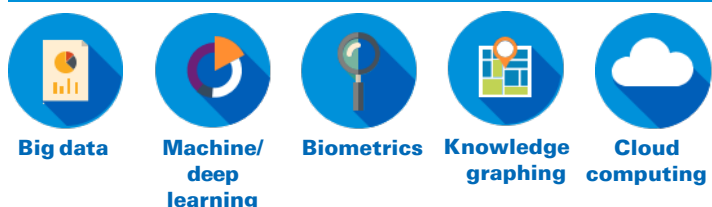
Rong360 (app), Rong360 (web-based)

Company description

Rong360 | Jianpu Technology is a mobile financial intelligence platform in China. In 2017, Jianpu Technology (NYSE : JT), a unit of Chinese fintech company Rong360 Inc, debuted on the New York Stock Exchange. Through AI and machine learning techniques, Rong360 provides searching, matching and recommendation services for financial products to individual consumers, small and micro enterprises as well as individual industrial and commercial entities, and also other content services on financial education and industry reports. It also provides one-stop marketing and customer acquisition, data and risk control solutions for financial institutions.

Currently, Rong360 | Jianpu Technology works with a number of financial institutions, and its financial intelligence platform brings together a variety of financial products covering a number of cities throughout the country. Its risk control service platform "Rong 360 Tianji" has established cooperation arrangement with many institutions.

Core technologies



Proportion of technical personnel



Strategic investors

Listed

Listed on the New York Stock Exchange, where it is subject to disclosure rules.

Key personnel

Co-founder & CEO: Ye Daqing

Co-founder & COO: Lu Jiayan

Co-founder & CTO: Liu Caofeng





Overview

Tags:

Mobile payment, integrated payment, fintech, payment ecosystem, SaaS, AI

Address:

25/F,CASTD Building, No.9 Gaoxin South Road 1, Hi-Tech Area, Shenzhen

Year of incorporation:

2013

Website:

<https://www.swiftpass.cn>

Sector/business scope:

Payment

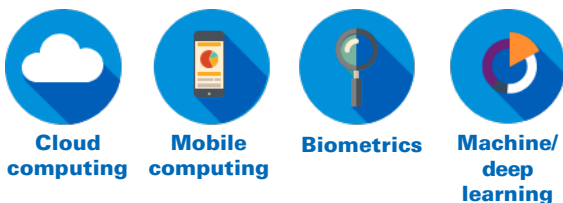
application(s):

Mobile payment solution

Company description

With operations in countries around the world, SwiftPass is a global provider of mobile payment solutions. The company provides merchants with payment-based value-added services and industry application solutions such as e- member cards, mini-programming, e-invoices, and mobile advertising. In 2017, SwiftPass successfully completed a major asset restructuring and merged with the A-share listed company, Huaфон Microfibre (300180.SZ), and became a leading publicly listed company in the mobile payment industry.

Core technologies



Proportion of technical personnel



Strategic investors

Listed

Listed on the Shenzhen Stock Exchange's ChiNext Board, where it is subject to disclosure rules.

Key personnel

Founder & Chairman: Xian Dan

Senior VP: Lv Haifeng

President: Wang Tong

Senior VP: Ye Chengchun

Senior VP: Wang Wenxing





Overview

Tags:

Fintech, big data, precision marketing

Address:

B3, Xixi Center, 588 Wenyi West Road, Hangzhou

Year of incorporation:

2012

Website:

<https://www.u51.com>

Sector/business scope:

Integrated finance

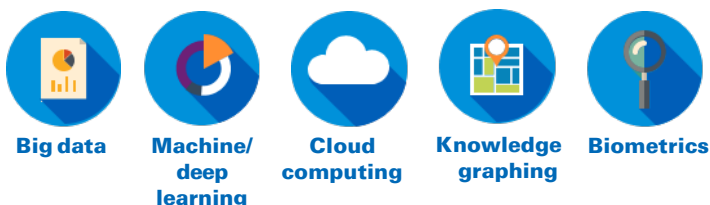
application(s):

51 CreditCard Manager (app), 51 Renpin (app), 51 Renpin Loan (app), Geinihua (app)

Company description

51 Credit Card (2051.HK) is a leading fintech innovation company in China; it was listed on the Main Board of the Hong Kong Stock Exchange in 2018. The company's operations cover three major areas: personal credit management, credit card technology services, and online credit facilitation and investment services. With unique user acquisition and transformation capabilities, the company is devoted to creating a dynamic credit ecosystem. It is a council member of the China Internet Finance Association, the vice president institution of the Zhejiang Internet Finance Coalition and the executive president institution of the Hangzhou Internet Finance Association.

Core technologies



Proportion of technical personnel



Strategic investors

Listed

Listed on the Hong Kong Stock Exchange, where it is subject to disclosure rules.

Key personnel

Founder & CEO: Sun Haitao

VP: Yang Yuzhi

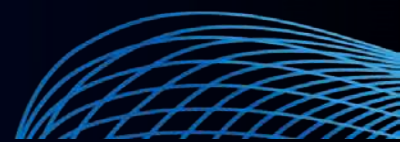
VP: Zhang Xi

CFO: Zhao Ke

CTO: Guo Wei

Product VP: Zhu Yangzhi





Overview

Tags:

Model innovation, big data, credit assessment, anti-fraud, risk control, data-driven

Address:

Gemdale Plaza, Chaoyang District, Beijing

Year of incorporation:

2012

Website:

<https://www.yirendai.com/>

Sector/business scope:

Online fintech

application(s):

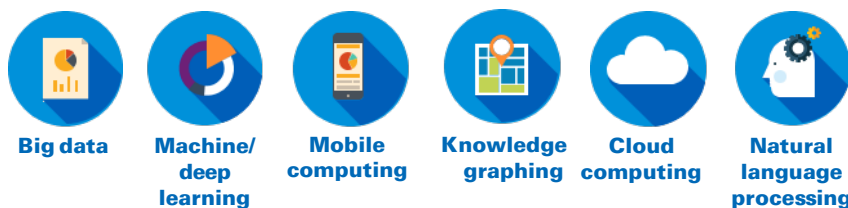
Yirendai (app), Yiren Wealth (app)

Company description

Yirendai (NYSE:YRD) is a leading fintech platform in China. It was set up by CreditEase in 2012. Yirendai combines financial innovation with leading technologies to provide efficient, convenient and personalised lending advisory services to white-collar workers in China's leading cities in China. Additionally, through Yiren Wealth the company provides professional and secure online wealth management services to affluent members of the general public. Yirendai has also launched a fintech sharing platform named YEP in order to export technology, risk control and customer acquisition capabilities to its business partners and facilitate the healthy development of the industry.

In December 2015, Yirendai was listed on the New York Stock Exchange.

Core technologies



Proportion of technical personnel



Strategic investors

Listed

Listed on the New York Stock Exchange, where it is subject to disclosure rules.

Key personnel

Founder & Board Chairman: Tang Ning

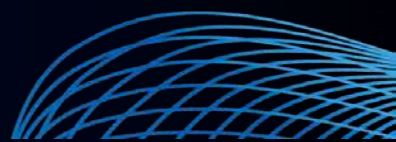
CEO: Fang Yihan

CFO: Cong Yu

COO and CTO: Cao Yang

CRO: Pei Yichuan





Overview

Tags:

New way of insurance, AI, cloud computing, blockchain, big data

Address:

Associate Mission Building, Huangpu District, Shanghai

Year of incorporation:

2013

Website:

<https://www.zhongan.com/corporate/>

Sector/business scope:

Online insurance

application(s):

Zhong An Insurance (app)

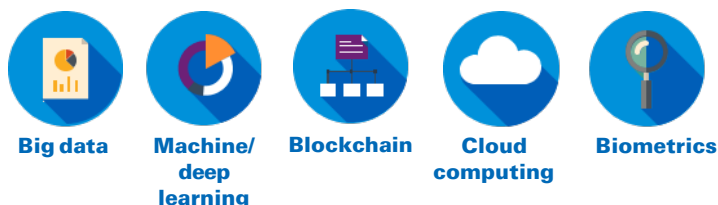
Company description

ZhongAn Insurance is an online insurtech company that strives to serve young consumers by applying cutting-edge technology to five major ecosystems: health, consumer finance, auto, lifestyle consumption and travel. The company provides its customers with insurance and risk solutions that are personalised, customised and intelligent.

It applies technologies such as big data, cloud computing, blockchain, artificial intelligence and the internet of things to product design, pricing, sales, underwriting, risk management and insurance claims in order to achieve product customisation, dynamic pricing, scenario-based sales and automated claims settlement.

In November 2016, ZhongAn Insurance announced that it was founding a wholly-owned subsidiary, ZhongAn Technology, that would focus on technology solutions and boosting the informatisation of the insurance industry. This subsidiary currently has five technology product lines: the S series insurtech products, the H series commercial insurance technology products, the X series intelligent data products, the F series financial products and the T series blockchain products.

Core technologies



Proportion of technical personnel



Strategic investors

Listed

Listed on the Hong Kong Stock Exchange, where it is subject to disclosure rules.

Key personnel

CEO: Chen Jin

COO: Xu Wei

CBO: Jiang Xing

CFO: Deng Ruimin



04

Appendix

- Appendix I** Global comparison
- Appendix II** Regulatory updates
- Appendix III** External experts
- Appendix IV** KPMG China fintech partners
- Appendix V** Glossary



Appendix I Global comparison

2018 China Fintech 50			Type	2018 Global Fintech 100			
Yirendai ZhongAn 51Credit Card	WeLab Mashang Finance Dianrong	HouBank.com	Lending, consumer and situational finance	Sofi WeLab Affirm Lendingkart Anyfin Konfio Atom Bank	ACORN Oaknorth Holdings Dianrong Geru Lendix BlockFi Lending PaySense SolarisBank	Kreditech Kabbage Future Finance GuiaBolso Funding Societies Trade Ledger	
Tencent Financial Technology LianLian Pay SwiftPass	Huifu SUNRATE		Payment technology	Revolut Klarna Tally Technologies AfterPay Touch TransferWise Opendoor Wave Money KyberNetwork PayTabs	Compass Pleo TenX Viva Republica Pushpay Nubank Agri Digital Brex Crypterium InstaReM Omise Polymath Power Ledger	Adyen Ripio Credit Network Tpaga Brex Kredivo Payr Cellulant	
ZhongAn Insurance Aibao Technology The Umbrella	HUIZE Doubao Technology		Insurtech	Aqeed Technology League Lemonade Plussimple (+Simple ZhongAn	Clover Health Metromile Policybazaar	Coya Oscar Singlife	
Fumi Technology Futu Securities Snowball Finance INC	Tiger Brokers jinfuzi Yofish Fintech		Wealth management, transaction and capital markets	WealthSimple QUOINE Neyber Wallet.ng Tide	Robinhood Dreams Folio DAYLI Financial Group Tiger	Lufax 51 Credit Card Cleo Liwwa Brokers	
Lufax Du Xiaoman aiBank Suning Financial Services	Ant Financial OneConnect WeBank Financial Services	PINTEC JD Finance Rong360	Integrated financial technology	Ant Financial JD Finance Starling Bank	Du Xiaoman Financial Monzo	Grab Number26	
White Knight geo Tigerobo IceKredit Bairong BigtreeFinance Credit Force TECHNOLOGY	VZOOM CREDIT ChinaScope SUPWIN TECH PayEgis TalkingData Beagledata XFINTECH	BaoZhunNiu Tongdun Datayes INVESTODAY MioTech TianChuang Credit QIANCHENG	Big data and data analytics	Bankera Airwallex	Cashaa Varo Money	WeBank	
BuBi Blockchain Onchain			Blockchain and digital currency	Circle Coinbase			
			Others	OneConnect Tala Shift Technology	Look Who's Charging Quantexa ThisIsMe	Nod Recordsure	








Appendix II Regulatory updates

Date of Issuance	File no	Policy name	Issuer	Official link	QR code link
2018					
March	Zhong Wang Ban Fa No. [2018]3	Guiding Opinions on Promoting the Construction of Domestic Capital Market Service Network	CSRC	http://www.csrc.gov.cn/pub/newsite/zjhxwfb/xwdd/201804/t20180413_336624_.html	
April	Hai Guan Zong Shu Gong Gao NO.[2018]27	Notice on Regulating the Registration Management of Cross-border e-Commerce Payment Enterprises	GACC	http://www.customs.gov.cn/customs/302249/302266/302267/1482398/index.html	
April	Yin Bao Jian Fa No.[2018]10	Notice on Matters relating to Regulating Private Lending Activities and Maintaining Economic and Financial Order	PBC	http://www.cbrc.gov.cn/chinese/newShouDoc/94B66446DDF840BDBD0C66D6517583A1.html	
April	Yin Bao Jian Fa No.[2018]2	Management Measures on Information Disclosure for Insurance Companies	CBIRC	http://www.cbrc.gov.cn/chinese/newShouDoc/F4631ED88C8E452982BD66642F63E0D7.html	
May	Yin Bao Jian Ban Fa No. [2018]21	Notice of the General Office of The China Banking and Insurance Regulatory Commission on Regulating Transactions of Banking Institutions involving Cross-provincial Bills	CBIRC	http://www.cbrc.gov.cn/chinese/newShouDoc/EF7720D2F36F402B828BFA876DDC9E1C.html	
May	Yin Bao Jian Fa No.[2018]22	Notice of the China Banking and Insurance Regulatory Commission on the Issuance of Data Governance Guidelines for Banking Institutions	CBIRC	http://www.cbrc.gov.cn/chinese/newShouDoc/0DD5F9E320AE41488849F82466FE0B22.html	
May	Yin Bao Jian Fa No.[2018]24	Notice of the China Banking and Insurance Regulatory Commission on the Issuance of Measures for the Administration of Joint Credit Granting by Banking Institutions (Trial)	CBIRC	http://www.cbrc.gov.cn/chinese/newShouDoc/69F1A0A6BC254C45A9BACFA91DB3AA0F.html	
June	Xin Hua She BJ Message on 8 July	Guiding Opinions of the Central Committee of the Communist Party of China and the State Council on Improving the Management of State-owned Financial Capital	GOV	http://www.gov.cn/zhengce/2018-07/08/content_5304821.htm	
June	Yin Bao Jian Order No.[2018]4	Financial Assets Investment Company Management Measures (Trial)	CBIRC	http://www.cbrc.gov.cn/chinese/newShouDoc/2F17C2C95E724066818561C7D2F622D8.html	
July	Yin Bao Jian Fa [2018]40	Notice of the China Banking and Insurance Regulatory Commission on Strengthening and Improving Insurance Services	CBIRC	http://www.cbrc.gov.cn/chinese/newShouDoc/FB3C25CA8F4C47B388F02FA0989459C8.html	
July	/	Notice on Further Clarifying Relevant Matters Concerning the Guidance for Financial Institution Asset Management Business	PBC	http://www.pbc.gov.cn/goutongjiaoliu/13456/113469/3582714/index.html	
September	Cai Shui No. [2018]91	Notice on VAT Exemption Policy for the Interest Income of Financial Institution Loans to Small and MicroEnterprise	MOFSTA	http://szs.mof.gov.cn/zhengwuxinxi/zhengcefabu/201809/t20180906_3010849_.html	
October	Guo Wei Ban Cai Wu Fa No.[2018]23	Notice on the Issuance of Guidance on Online Payment Services for Public Hospitals	NHFPC	http://www.nhfpc.gov.cn/caiwusi/s10743/201810/e39119679fc5481494885e3ee3417cf8.shtml	
November	Fa Gai Cai Jin No.[2018]1704	Notice on the Issuance of Memorandum on Cooperation for Joint Disciplinary Actions Against Seriously Untrustworthy Enterprises and Related Personnel in the Field of Social Insurance	NDRC	http://www.ndrc.gov.cn/zcfb/zcfbtz/201811/t20181129_921188.html	
December	/	Financial Information Service Management Regulations	CAC	http://news.jrb.com/jxsw/201812/t20181226_1947201.html	


Appendix II Regulatory updates

Date of Issuance	File no	Policy name	Issuer	Official link	QR code link
2017					
January	Yin Ban Fa No. [2017]10	Notice of the General Office of the People's Bank of China on Matters Concerning Implementing the Centralised Deposit of Clients' Pending Payment Funds for Payment Institutions	PBC	/	
January	Guo Wu Yuan Ling No. 292	Opinions on Promoting the Sound and Orderly Development of the Mobile Internet	General Office of the State Council	http://www.gov.cn/zhengce/2017-01/15/content_5160060.htm	
February	Yin Jian Ban Fa No. [2017]21	Notice of the General Office of the China Banking Regulatory Commission on the Promulgation of Guidelines for the Depository Business of Peer-to-Peer Lending Funds	CBRC	http://www.cbrc.gov.cn/govView_4201EF03472544038242EED1878597CB.html	
March	Yin Jian Ban Fa No. [2017]42	Notice of the General Office of the China Banking Regulatory Commission on Effectively Providing Financial Services for Micro and Small Enterprises in 2017	CBRC	http://www.cbrc.gov.cn/govView_87E2657FAE6842CD831D074C49717A85.html	
March	Guo Fa No. [2017]22	Article 12 of the Opinions of the State Council on the Assignment of Key Work among Departments for the Implementation of the Report on the Work of the Government	State Council	http://www.gov.cn/zhengce/content/2017-03/28/content_5181530.htm	
March	/	Article 2 of the Report on the Work of the Supreme People's Procuratorate 2017	SPP	http://www.spp.gov.cn/gzbg/201703/t20170320_185861.shtml	
March	/	Article 2 of the Report on the Work of the Supreme People's Court (2017)	SPC	http://www.court.gov.cn/fabu-xiangqing-37852.html	
April	Guo Ke Fa Chuang No. [2017]104	Notice on Issuing the 13th Five-year Plan on National Technological Innovation Projects	MOST	http://www.most.gov.cn/mostinfo/xinxifenlei/fgzc/gfxwj/gfxwj2017/201705/t20170503_132603.htm	
April	Yin Jian Fa No. [2017]6	Guiding Opinions of the China Banking Regulatory Commission on Risk Prevention and Control of the Banking Sector	CBRC	/	
May	Guo Ke Fa Huo No. [2017]157	Notice of the Ministry of Science and Technology on Issuing the 13th Five-year Special Plan for the Development of Technology Markets	MOST	http://www.most.gov.cn/tztg/201706/t20170609_133458.htm	
May	Yin Jian Fa No. [2017]26	Notice on Further Strengthening Regulation and Management of Campus Loans	CBRC MOE MOH RSS	http://www.cbrc.gov.cn/govView_597C8FD3115A4E0FBE730E25009E18D1.html	
May	/	Notice of the General Office of the Ministry of Commerce on Conducting Risk Screening in the Financial Leasing Industry	MOC	http://www.mofcom.gov.cn/article/h/re dht/201705/20170502570744.shtml	
June	Gao Jian Su No. [2017]14	Minutes of the Symposiums of the Supreme People's Procuratorate on Issues Concerning Handling Internet-related Financial Crime Cases	SPP	http://www.jaxga.gov.cn/article/showarticle.asp?articleid=956	
July	Bao Jian Cai Xian No. [2017]180	Notice of the China Insurance Regulatory Commission on the Issuance of Interim Measures for the Supervision of Credit and Guarantee Insurance Business	CIRC	http://www.circ.gov.cn/web/site0/tab5176/info4076391.htm	
July	Guo Ban Fa No. [2017]2	Article 3.1 of the Notice of the General Office of the State Council on Issuing the 13th Five-year Plan for the Development of the National Emergency Response System	General Office of the State Council	http://www.gov.cn/zhengce/content/2017-07/19/content_5211752.htm	
July	Guo Fa No. [2017]35	Notice of the State Council on Issuing the Development Plan for the New Generation of Artificial Intelligence	State Council	http://www.gov.cn/zhengce/content/2017-07/20/content_5211996.htm	

Appendix II Regulatory updates

Date of Issuance	File no	Policy name	Issuer	Official link	QR code link
2017					
August	Yin Jian Ban No. [2017]113	Notice of the General Office of the China Banking Regulatory Commission on Issuing the Guidelines for the Disclosure of Information on the Business Activities of Online Lending Intermediary Institutions	CBRC	http://www.cbrc.gov.cn/govView_C8D68D4C980A4410B9F4E21BA593B4F2.html	
August	Yin Fa No. [2017]189	Notice on the Launch of Special Action against Prepaid Card Malpractice	PBC	http://www.mofcom.gov.cn/article/h/zongzhi/201709/20170902641561.shtml	
September	Gong Xin Bu Xin Ruan No. [2017]227	Notice of the Ministry of Industry and Information Technology on Issuing the Three-year Action Plan for the Development of Industrial e-Commerce	MIIT	http://www.miit.gov.cn/n1146295/n1652858/n1652930/n3757022/c5816325/content.html	
October	Guo Ban Fa No. [2017]84	Guiding Opinions of the General Office of the State Council on Vigorously Advancing the Innovation and Application of Supply Chains	General Office of the State Council	http://www.gov.cn/zhengce/content/201710/13/content_5231524.htm	
November	/	Risk Warning on Preventing Illegal Financial Trading Activities via Web Platforms	NIFAC	http://www.nifa.org.cn/nifa/2955675/2955761/2969138/index.html	
2016					
January	/	Interim Measures for the Administration of the Business Activities of Online Lending Intermediary Institutions (Consultation Paper)	CBRC	http://www.gov.cn/xinwen/2015-12/28/content_5028564.htm?from=an_droidqq	
March	/	Article 17 of the Outline of the 13th Five-Year Plan for the National Economic and Social Development of the People's Republic of China	NPC	http://www.gov.cn/xinwen/2016-03/17/content_5054992.htm	
March	Yin Fa No. [2016]92	Guiding Opinions on Enhancing Financial Support for New Consumption Areas	PBC CBRC	http://www.cbrc.gov.cn/chinese/home/docDOC_ReadView/FB21DA0230164DC680DE56502CB573DD.html	
March	Guo Fa No. [2016]21	Article 6 of the Opinions on Key Work for Deepening the Reform of the Economic System in 2016	State Council	http://www.gov.cn/zhengce/content/201603/31/content_5060062.htm	
March	/	Self-disciplined Pact of the National Internet Finance Association of China	NIFAC	http://www.nifa.org.cn/nifa/2955692/2955730/2957682/index.html	
April	Yin Jian Fa No. [2016]14	Guiding Opinions on Supporting the Intensification of Innovation by Banking Financial Institutions to Launch a Pilot Project for Interlinked Investment and Lending to Scientifically Innovative Enterprises	CBRC MOST PBC	http://www.cbrc.gov.cn/chinese/home/docDOC_ReadView/D9CB8D9B69D241B1AB3AE54855BF5B55.html	
April	Gong Shuang Ban Zi No. [2016]61	Notice on Issuing the Implementation Plan for Conducting the Special Rectification of Risks in Internet Financial Advertisements and Financial Activities in the Name of Investment and Wealth Management	SAIC	/	
April	Yin Jian Fa No. [2016]11	Notice on Issuing the Implementation Plan for the Special Rectification of P2P Lending Risks	CBRC	http://www.cbrc.gov.cn/chinese/home/docDOC_ReadView/D81B52D3D20A49A99522C48FA8F1C752.html	
May	Fa Gai Ban Gao Ji No. [2016]1284	Article 2 of the Notice on the Work of Promoting the Development of e-Commerce	NDRC	http://www.gov.cn/xinwen/2016-05/31/content_5078335.htm	

Appendix II Regulatory updates

Date of Issuance	File no	Policy name	Issuer	Official link	QR code link
2016					
May	Equities Exchange and Quotations Notice No. [2016]36	Notice on Issues Concerning the Financing of Financial Enterprises Listed on the National Equities Exchange and Quotations System	National Equities Exchange and Quotations Co. Ltd.	http://www.neeq.com.cn/notice/2968.htm	
May	Guo Fa No. [2016] 28	Guidelines of the State Council on Deepening the Integrated Development of the Manufacturing Industry and the Internet	State Council	http://www.gov.cn/zhengce/content/2016_05/20/content_5075099.htm	
June	Yin Zheng Xin No. [2016] 5	Measures for the Administration of the Credit Investigation Industry (Draft)	Credit Investigation Bureau of the central bank	/	
June	Zhong Zhi Xie Ji Biao Fa No. [2016] 1	Guidelines on Technologies for the Protection of Personal Information	Technical Standards Committee of the Payment and Clearing Association of China	http://www.pcac.org.cn/index.php?option=780&auto_id=2250	
June	Zhong Zhi Xie Ji Biao Fa No. [2016] 2	Guidelines on the IT Risk Management of Non-banking Payment Institutions	Technical Standards Committee of the Payment and Clearing Association of China	http://www.pcac.org.cn/index.php?option=706&auto_id=2241	
June	Zhong Zhi Xie Ji Biao Fa No. [2016]3	Standard System for Non-banking Payment Institutions	Technical Standards Committee of the Payment and Clearing Association of China	http://www.pcac.org.cn/index.php?option=706&auto_id=2240	
June	/	Provisions on the Administration of Mobile Internet Application Information Services	State Internet Information Office	http://www.cac.gov.cn/2016-06/28/c_1119122192.htm	
July	/	Opinions on the Regulatory Guidance for the Development of Information Technology in the Banking Sector for the 13th Five-year Period (Discussion Draft)	CBRC	http://www.cbrc.gov.cn/chinese/home/docView/1940BD4B2D7740CC90F4FE4C6B3CD316.html	
August	Decree [2016] No. 1 of the China Banking Regulatory Commission, the Ministry of Industry and Information Technology, the Ministry of Public Security and the State Internet Information Office	Provisional Measures for the Administration of Business Activities of Internet Lending Information Intermediaries	CBRC	http://www.cbrc.gov.cn/govView_37D312933F1A4CECBC18F9A96293F450.html	
September	Guo Fa No. [2016] 43	Article 3 of the Notice on Issuing the National Scientific and Technological Innovation Plan for the 13th Five-year Period	State Council	http://www.gov.cn/zhengce/content/2016_08/08/content_5098072.htm	
November	Guo Fa No. [2016] 67	Article 2 of the Notice on Issuing the National Strategic Emerging Industries Development Plan for the 13th Five-year Period	State Council	http://www.gov.cn/zhengce/content/2016_12/19/content_5150090.htm	

Appendix III Selection Committee



Shuo BAI

Executive Director
Chinese Information
Processing Society
of China, Doctoral
Supervisor

Bai is the former Chairman of the Shanghai Securities Communication Company and former Chief Technology Officer of the Shanghai Stock Exchange. Bai held a leadership position at the National Computer Network and Information Security Management Center. He has worked at the Institute of Computing Technology of the Chinese Academy of Sciences as a research fellow and as Chief Scientist of Software. He is the Chairman of the Technology Committee of China Ledger. His major research areas include blockchain and AI applications in finance.



Ling HUANG

Visiting Professor at
Tsinghua University,
Ph.D., University of
California, Berkeley

Huang has worked as a senior scientist at Intel Research in the United States and has many years of experience in the research and development of artificial intelligence, big data, analytics and financial technology. His current work and research areas include: AI-based financial risk control, anti-fraud and anti-money laundering solutions, large-scale user profiling, natural language financial research, semi-supervised active machine learning algorithms and related applications.



Youwen HU

Chief Computer
Analyst
Essence Securities

Hu is the Executive Director and Chief Computer Analyst at Essence Securities. His main publications include Blockchain: Future of the Internet, Fintech Opens A New Door to Wealth, AI: The Glittering Pearl on the Crown of Contemporary Science, AI Enters the Era of Asset Management, The Chip Battle: Research and Development Strategy for AI Chips, and Deep Learning: The Magic Wand of AI.



Qun HUANG

Associate
Researcher, Institute
of Computing
Technology,
Chinese Academy
of Sciences

Associate Researcher, Institute of Computing Technology, Chinese Academy of Sciences
Huang was selected for the Academy of Sciences' 100 People Plan. He graduated from the Computer Science Department of Peking University and received his Ph.D. at the Chinese University of Hong Kong, and served in Huawei's Future Network Theory Laboratory in Hong Kong. His main research areas include distributed computing and computer networks. He currently works with the Litex Foundation where he conducts value exchange framework research based on blockchain and lightning networks.



Arthur Wang

Head of Banking,
Financial Technology Partner
(Beijing)



Ivan Li

Head of Financial Services, Southern
District, Financial Technology
Partner (Shenzhen)



Eric Pang

Financial Services Partner,
Financial Technology Partner
(Shanghai)

Finance is technology, Finance is wisdom

KPMG China fintech partners

**By alphabetical order of first name*

Jacky Zou Vice Chairman, KPMG China	Simon Gleave Regional Head of Financial Services, KPMG Asia Pacific	Abby Wang Head of Asset Management Services, KPMG China
Allen Lu Partner, Corporate Services	Amity Wei Partner, Advisory	Andrew Huang Partner, Financial Services
Anthony Lee Partner, Financial Services	Arthur Wang Head of Banking, KPMG China	Bin Yang Partner, Tax
Charles Zhang Partner, Financial Services	Chris Ge Partner, Tax	Chris Wang Partner, Risk Management Advisory
Ciro Wang Partner, Corporate Services	David Zhou Partner, Financial Advisory	Edward Dou Partner, Financial Services
Eric Pang Partner, Financial Services	Felix Chen Partner, Advisory	Forrest Wu Partner, Financial Services
Grace Luo Partner, Tax	Harry Huang Partner, Advisory	Heng Ju Partner, Advisory
Irene Chu Partner, Corporate Services	Ivan Li Head of Financial Services, Southern District, KPMG China	James Chen Partner, Financial Services
James Mckeogh Partner, Advisory	Jessica Xu Partner, Risk Management Advisory	Jason He Partner, Advisory
John Wang Partner, Tax	Kelly Liao Partner, Tax	Kenny Shi Partner, Financial Services
Kevin Kang Chief Economist	Kevin Liu Partner, Advisory	Lang Lang Xu Head of Data Analytics, KPMG China
Larry Choi Partner, Financial Services	Lily Li Partner, Tax	Longhua Zhang Partner, Advisory
Louis Ng Head of Deal Advisory and Transactional Services, KPMG China	Mabel Li Partner, Tax	Marcos Chow Partner, Advisory
Mimi Wang Partner, Tax	Martin Zhang Partner, Advisory	Michael Li Partner, Tax
Paul McSheaffrey Partner, Risk Management Advisory	Penny Li Partner, Financial Services	Philip Ng Partner, Advisory
Reynold Liu Head of Management Advisory, KPMG China	Sam Shi Partner, Financial Services	Sandra Zuo Partner, Financial Services
Thomas Chan Head of Audit, Financial Services, KPMG China	Tracey Zhang Head of Tax, Financial Services, KPMG China	Vicky Xi Partner, Financial Services
Walkman Lee Head of Insurance Service, KPMG China	Wilson Huang Partner, Financial Services	Yali Chen Partner, Tax
Aaron Liu Director, Advisory	Benjamin Lu Director, Tax	Chris Xiao Director, Tax

Appendix V Glossary

No.	Abbreviation	Full name
1	GGV	GGV Capital
2	Xinhu Zhongbao	Xinhu Zhongbao Co.
3	Sunshine Property Insurance	Sunshine Property and Casualty Insurance Co., Ltd.
4	58 Group	Beijing Chengshiwangling Information Technology Co., Ltd. (北京城市网邻信息技术 有限公司)
5	IDG Capital	IDG Capital Partners
6	ING	International Netherlands Group
7	KPCB	KPCB Global Limited
8	Morgan Stanley	Morgan Stanley (China) Equity Investment Management Co., Ltd. (摩根士丹利 (中国) 股权投资管理有限公司)
9	ORIX	Orix Auto Corporation
10	Sequoia Capital	Sequoia Capital and related institutions
11	SIG	Susquehanna International Group of Companies
12	Simone	Guangzhou Panyu Simone Handbag Ltd.
13	Star VC	Star Venture Capital
14	TOM	TOM Group
15	TPG	TPG Capital
16	WR Capital	Beijing Wanrong Times Capital
17	COWINCAPITAL	Cowin Capital Group
18	SH Cultural Industry	Shanghai Cultural Industry Equity Investment Fund LP (上海文化产业股权投资基金 合伙企业)
19	GP Capital	GP Capital
20	CITIC	CITIC Group
21	CITIC PE	CITIC Private Equity Funds Management Co., Ltd.
22	China Securities	CSC Financial Co., Ltd.
23	CITIC Capital	CITIC Capital Holdings Co., Ltd.
24	CLSA	CLSA
25	Zhongguanchun Kejin	Beijing Zhongguanchun Kejin Technology Co., Ltd. (北京中关村科金技术有限公司)
26	PICC	The People's Insurance Company (Group) of China
27	China Life	China Life Insurance (Group) Company
28	CRHC	China Reform Holdings Corporation Ltd.
29	Pingan	PING AN INSURANCE (GROUP) COMPANY OF CHINA, LTD.
30	CIC Capital	CIC Capital Corporation
31	CMIG Leasing	CMIG Leasing Group
32	China Post	China Post Group
33	CICC	China International Capital Corporation Limited
34	Zhongjin Huicai	Beijing Zhongjin Huicai Investment Management Co., Ltd. (北京中金汇财投资管理有限公司)
35	Zhongjin Zhida	Ningbo Zhongjin Zhida Equity Investment Centre LP (宁波中金置达股权投资中心 (有限合伙))
36	BOCGI	Bank of China Group Investment
37	Yunfeng Startup	Shanghai Yunfeng Startup Equity Investment Centre LP (上海云峰科创股权投资中心 (有限合伙))
38	YFC	Yunfeng Capital
39	Five Star Capital	Gongqingcheng Dongneng Leiting Investment Management Partnership (共青城动能雷 霆投资管理合伙企业)
40	AsialInfo-Linkage	AsialInfo Technologies Limited
41	JD	Beijing Jingdong Century Trading Co., Ltd.
42	JDD	Jingdong Digital Technology Holdings Co., Ltd. (京东数字科技控股有限公司)
43	Kingkey Asset	Kingkey Asset Management Co., Ltd. (京基资本有限公司)
44	PICCFS	PICC Financial Services Company Limited
45	Youshi Capital	Foshan Youshi Capital VC Partnership (佛山优势资本创业投资合伙企业 (有限合伙))
46	China Equity	China Equity Group
47	Albatross Venture	Albatross Venture
48	Cinda Hanshi Capital	Ningbo Cinda Hanshi Investment Management Co., Ltd. (宁波信达汉石投资管理有限公司)
49	CNCB Investment	CNCB (Hong Kong) Investment Limited
50	Sunyard	Sunyard System Engineering Co., Ltd.

No.	Abbreviation	Full name
51	Vision+ Capital	Vision Plus Capital
52	Everbright Industry	China Everbright Industry Group Limited
53	LCP	Lightspeed China Partners
54	Everbright IDG	Everbright-IDG Industrial Fund
55	Lanting Investment	Shenzhen Lanting Investment Group Co., Ltd. (深圳市兰亭投资集团有限公司)
56	Xinghe Haokang Fund	Fujian Xinghe Haokang Equity Acquisition Limited Partnership (福建兴和豪康股权并购合伙企业(有限合伙))
57	ABC International	ABC International (China) Investment Co., Ltd.
58	Phoenix Auspicious	Phoenix Auspicious Fintech Investment LP
59	Keywise Capital	Keywise Capital Management (HK) Ltd.
60	Kairous Capital	Kairous Capital Co., Ltd.
61	Kailei	Nanjing Kailei Investment Management Co., Ltd. (南京凯雷投资管理有限公司)
62	CDF	CDF Capital
63	NLVC	Northern Light Venture Capital
64	Qianxiang Investment	Shenzhen Qianxiang Investment Management Co., Ltd. (深圳市千橡投资管理有限)
65	Qianxiang Wanxin	Beijing Qianxiang Wanxin Technology Development Co., Ltd. (北京千象万鑫科技发展有限公司)
66	China Growth Capital	China Growth Capital
67	Meridian Capital	Meridian Capital
68	HG Capital	HG Capital
69	Bochuang Lingzhi	Bochuang Lingzhi VC (Hengqing) Co., Ltd. (博创领志创业投资 (横琴) 有限公司)
70	Bojang Capital	Bojang Capital Management Group
71	Boyu Capital	Boyu Capital
72	MTC	MainTrend Capital
73	Legend Capital	Legend Capital
74	QF Capital	QF Capital
75	HMC	Harmony Group
76	NPS	Shenzhen Noposition Agrochemicals Co., Ltd.
77	Harvest Investments	Harvest Investments
78	Sishiren Investment Management	Qingdao Shishiren Investment Management Limited Partnership (青岛四十八投资管理 合伙企业(有限合伙))
79	SME Development Fund	China Small and Medium Enterprises Development Fund (国家中小企业发展基金)
80	China Development Bank Capital	China Development Bank Capital
81	Guotai Jun'an	Guotai Jun'an Securities (Hong Kong)
82	IFC	International Financial Centre
83	Mobai Capital	Shenzhen Qianhai Mobai Asset Management
84	Fosun	Shanghai Fosun Industrial Investment Co., Ltd.
85	Da Bei Nong Group	Beijing Da Bei Nong Group
86	Tiantu Capital	Shenzhen Tiantu Capital Management
87	Tiantu Capital	Hangzhou Tiantu Capital Management Co., Ltd. (杭州天图资本管理有限公司)
88	Tasly Capital	Tasly Capital Management Co., Ltd.
89	CPIC	China Pacific Insurance (Group) Company
90	Homa Appliances	Homa Appliances
91	Mi	Beijing Xiaomi Technology
92	Advantech Capital	Advantech Capital
93	Weien Investment	Shandong Weien Investment Co., Ltd. (山东伟恩投资有限公司)
94	CCB Trust	CCB Trust
95	CCB International	China Construction Bank (Holdings)
96	Hongtai Capital	Shenzhen Hongtai Capital Management Group
97	Hongdao Capital	Beijing Honghe Investment Center
98	Webank Fintech	Shenzhen Webank Fintech Group (深圳微众金融科技集团)
99	Divine Capital	Shanghai Divine Investment Co., Ltd.
100	Baoxiniao	Baoxiniao Holdings Co., Ltd.

Appendix V Glossary

No.	Abbreviation	Full name
101	Lakala	Beijing Lakala Internet Investment Fund
102	China Merchants Innovation Investment	China Merchants Innovation Investment Management
103	CMSC	CMS China
104	NWS	NWS Holdings Limited
105	GIC	Government of Singapore Investment Corp
106	Temasek	Temasek Holdings (Private)
107	Macrolink Holdings	Macrolink Holdings Co., Ltd.
108	Sina Weibo Fund	Sina Weibo Fund (新浪微博基金(微创投))
109	Xinhu Zhongbao	Xinhu Zhongbao Co.
110	Newlink Capital	Shenzhen Newlink Capital L. P.
111	SHK & Co.	Sun Hung Kai & Co., Limited
112	Eprotechsoft	Eprotechsoft Group
113	Bitauto	Beijing Yiche Huijian Information Technology Co., Ltd. (北京易车互联信息技术有限公司)
114	Primavera	Primavera Capital Group
115	Morningside	Morningside Venture Capital
116	Xiyu Capital	Shanghai Xiyu Asset Management Co., Ltd. (上海曦域资产管理 有限公司)
117	Future Science Park	Beijing Future Science Park Real Estate Co., Ltd.
118	Capital Wings	Shanghai Capital Wings Investment Management Co., Ltd.
119	Hangzhou Jiubao	Hangzhou Jiubao Equity Investment L. P. (杭州九宝股权投资合伙 企业)
120	Hangzhou Rankong	Hangzhou Rankong Investment Co., Ltd. (杭州燃控投资有限公司)
121	Green Pine	Green Pine Capital Partners Co., Ltd.
122	CMBC International	CMBC International Investment
123	Yongrui Investment	Ningbo Yongrui Investment Partnership (宁波永睿投资合伙企业 (有限合伙))
124	Sino-Century	Sino-Century China Private Equity Partners
125	Hongtu Software	Jiangsu Hongtu Software Venture Capital Co., Ltd. (江苏红土软件 创业投资有限公司)
126	Funcity Capital	Funcity Capital Co., Ltd.
127	Taikang Life	Taikang Insurance Group
128	Zhejiang Commodities City	Zhejiang China Commodities City Group Co., Ltd.
129	Zhejiang Rushan Xinxing	Zhejiang Rushan Xinxing Venture Capital Co., Ltd. (浙江如山新兴 创业投资有限公司)
130	Zhejiang Rushan Gaoxing	Zhejiang Rushan Gaoxing Venture Capital Investment Co., Ltd. (浙江如山高新创业投资有限 公司)
131	Taiyou Fund	Zhejiang Taiyou Venture Capital Co., Ltd. (浙江泰有创业投资有 限公司)
132	Zhejiang Cybernaut	Zhejiang Cybernaut Investment Management Co., Ltd.
133	Huaxing Hechuang	Hainan Huaxing Hechuang Venture Capital L. P. (海南华兴合创 创业投资中心(有限合伙))
134	Haisong Capital	Haisong Capital Co., Ltd.
135	Haitong Kaiyuan	Haitong Kaiyuan Investment Co., Ltd. (海通开元投资有限公司)
136	SCGC	Shenzhen Capital Group Co., Ltd.
137	Zero2IPO Group	Zero2IPO Group
138	Yoozoo Games	YOOZOO GAMES Co., Ltd.
139	Dianliang Fund	Dianliang (Tianjin) Asset Management Co., Ltd. (点亮(天津)资 产管理有限公司)
140	DL Capitals	Dianliang Investment Management (Shanghai)
141	Wumart	Wumart Stores Inc.
142	Puzhi Asset Management	Shanghai Zhipu Equity Investment Fund Management Co., Ltd. (上海致璞股权投资基金 管理有限公司)
143	Baiyeyuan Investment	Shenzhen Baiyeyuan Investment
144	Baidu	Baidu.com, Inc
145	Interactive Brokers	Interactive Brokers Group
146	Vangoo Capital	Vangoo Capital Partners
147	盛景嘉成母基金	Beijing Peakview 北京盛景嘉成投资管理有限公司
148	ZhenFund	Beijing Zhen Fund Management
149	Moody's	Moody's Investors Service, Inc.
150	Liye Group	Shenzhen Liye Group

No.	Abbreviation	Full name
151	BKDR	BKDR Financial Group
152	Hongtu Hedding Fund	Hongtu Hedding (Zuhai) Industrial Investment Fund L. P. (红土和 鼎(珠海)产业投资基金(有限合伙))
153	Redpoint Ventures	Redpoint Ventures China Fund (红点创投中国基金)
154	Jingwei China	Jingwei (Hangzhou) Investment Management Co., Ltd. (经纬(杭 州)投资管理有限公司)
155	Solera	Solera Group
156	Tencent	Tencent Holdings Limited
157	Tencent Holdings	Tencent Holdings
158	Yingcaiyan Investment	Yingcaiyan Investment Management Co., Ltd. (英才元投资管理 有限公司)
159	Ant Financial	Ant Financial Services Group
160	SAIF	SAIF Partners
161	Sailing Capital	SAILING CAPITAL MANAGEMENT CO., Ltd.
162	SBCVC	SB China Capital
163	Fortune Capital	Shenzhen Fortune Venture Capital
164	Ule.com	Shanghai Ule Network Technology Co., Ltd. (上海邮乐网络技术 有限公司)
165	CBEST	Chongqing Department Store Co., Ltd.
166	BOC	Bank of Chongqing
167	Jinshajiang Ventures	Beijing Shiji Jinshajiang Ventures Management Co., Ltd. (北京世 纪金沙江创业投资管理 有限公司)
168	Yintai Group	China-Africa Investment Management Co., Ltd. (中非信银投资管 理有限公司)
169	AEF	Alibaba Entrepreneurs Fund
170	Xianfeng Changqing	Xizang Xianfeng Huaxing Changqing Investment Co., Ltd. (西藏 险峰华兴长青投资 有限公司)
171	Longling Investment	Longling Investment Co., Ltd.
172	Jafoo Asia	JAFCO Investment (Hong Kong) Limited
173	Shun Wei	Beijing Shunwei Venture Capital
174	Lingfeng Capital	Lingfeng Capital
175	Leading Capital	Beijing Leading Capital Investment Management Co., Ltd. (北京首 业君立投资管理 有限公司)
176	KNB	Khazanah Nasional Berhad
177	Gaorong Capital	Xizang Gaorong Capital Management Co., Ltd. (西藏高裕资本管 理有限公司)
178	Hillhouse Capital	Hillhouse Capital Management
179	Lugu Ventures	Changsha Lugu Venture Capital Co., Ltd. (长沙麓谷创业投资管理 有限公司)
180	Milestone Capital	Milestone Capital
181	CDH	CDH Investments

KPMG China Leading Fintech 50 Series

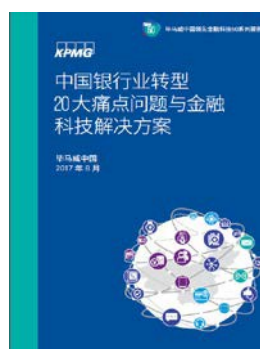
▶▶ 2016 and 2017 China Leading Fintech 50

KPMG China launched the widely recognised China Leading Fintech 50 in 2016.



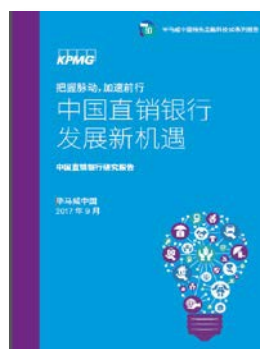
▶▶ 20 pain points in China's banking transformation and fintech solutions

KPMG China published the Chinese version in August, 2017.



▶▶ New opportunities for direct banking in China

KPMG China published the Chinese version in September, 2017.



KPMG International's fintech achievements

► KPMG Global Fintech 100

KPMG releases the Global Fintech 100 annually (Fintech 100), which includes 50 leading companies and 50 fast-growing companies.

2018

2017

2016

2015

► The Pulse of Fintech

KPMG releases the Pulse of Fintech on a quarterly basis (Pulse of Fintech). This publication summarises key development trends in the fintech sector.

201

Venture Pulse Q3 2018
Global analysis of venture funding
19 October 2018

Global VC investment reaches new annual peak at the close of Q3

KPMG China fintech research

▶ KPMG China 2018 China Banking Industry Survey Report

KPMG released the “2018 China Banking Industry Survey Report - and 20 Hot Topics in the Banking Industry” in 2018.



▶ KPMG China and JDD jointly released a report

In November 2018, KPMG China and JDD jointly released the “Digital Technology Serving the Finance Industry” report.



▶ KPMG China and Zhong An Insurance jointly released “Insurance Technology: Infrastructure for ‘Neo Insurance’” report

In September 2018, KPMG and Zhong An Insurance jointly issued the “Insurance Technology: Infrastructure for ‘Neo Insurance’” report.



About KPMG China

19 Cities

Across China

KPMG China

has around 12,000 partners and staff



- 70 years in Hong Kong

Hong Kong operations established since 1945.

- 1st with a license in China

In 1992, KPMG became the first international accounting network granted a joint venture license in mainland China.

- 1st approved Special General Partnership (SGP)

As of 1 August 2012, KPMG China was the first among the Big Four in mainland China to convert from a joint venture to a special general partnership.

- KPMG International

With member firms across 153 countries/regions around the world, KPMG has approximately 207,000 professionals and gains a total revenue of approximately US\$29 billion in FY18.

Finance is Technology, Finance is Wisdom

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