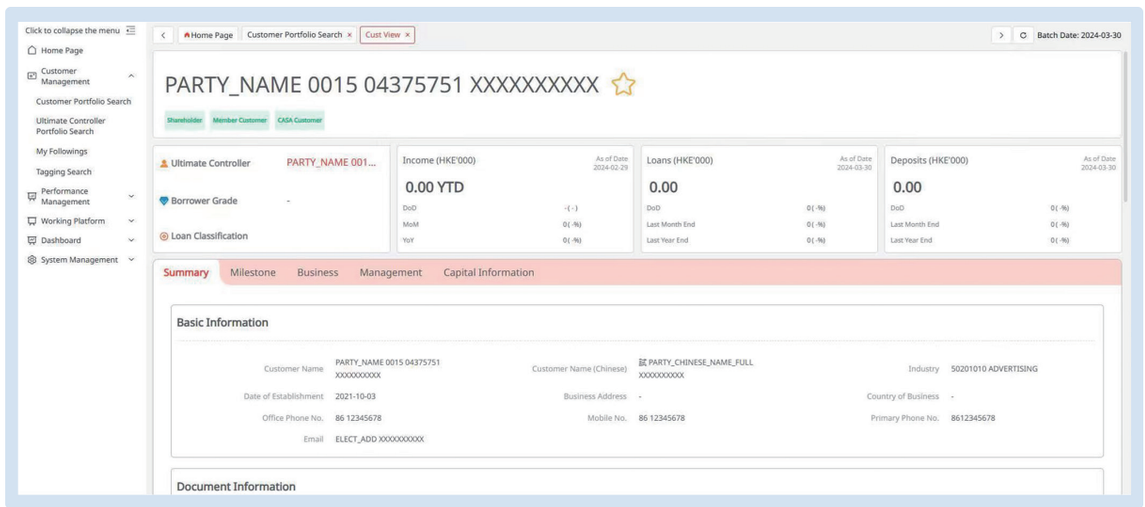


03 Digital Finance

Built on the financial-grade digital foundation "ORIGIEN", we provide full-stack product verification and adaptation. It systematically tackles industrial digital-transformation challenges and offers end-to-end services from consultation to design and deployment, helping many financial institutions realize digital transformation and innovation.

Customer Relationship Management System

Built on big data platforms and distributed microservices, CRM uses big data and AI for in-depth customer insights. It establishes layered/segmented strategies to provide differentiated products/services, offers marketing tools for staff (improving service/efficiency), and provides team management tools for admins (enhancing management).

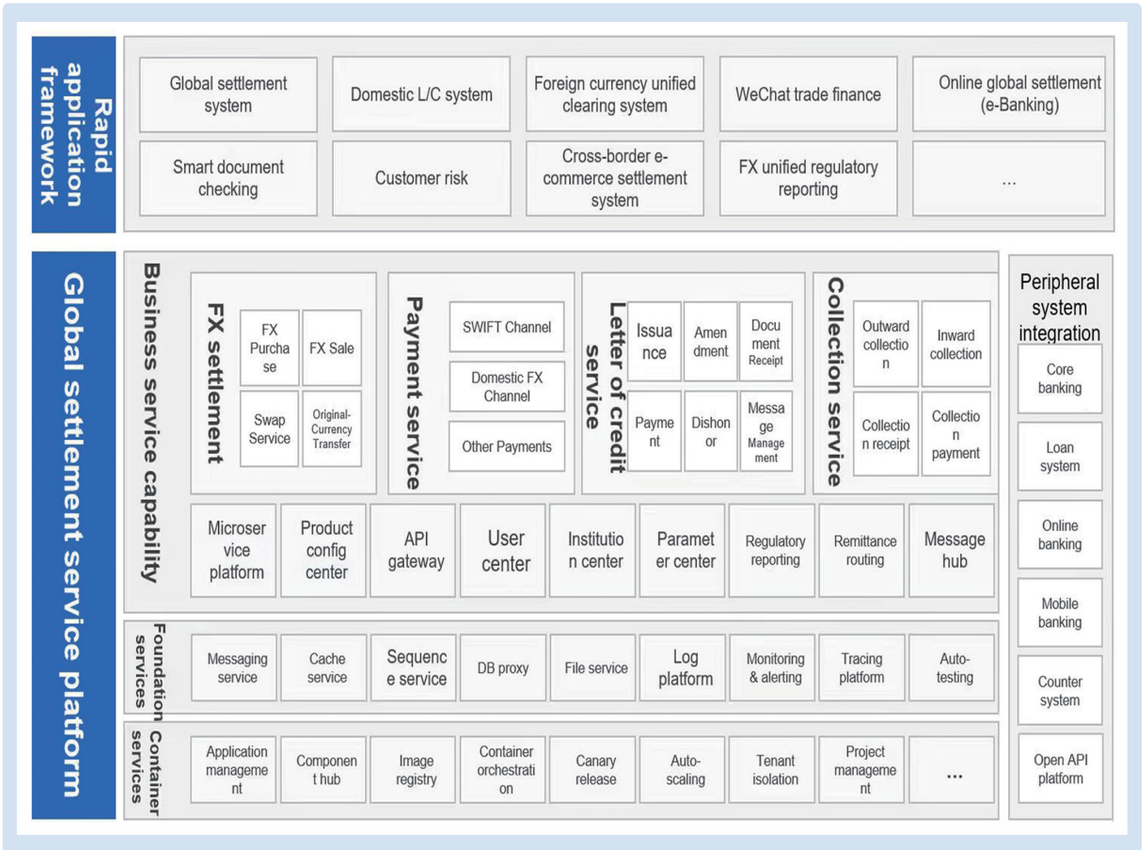


Core Advantages

- **Independent and controllable:** Owns software copyright for customer relationship management products, with independent and controllable products;
- **High reliability:** Technologies in data, application and presentation layers are secure and controllable, supporting open-source databases, DM databases and domestic big data platforms;
- **High stability:** The product architecture adopts distributed microservices, combined with front-end and back-end code separation mechanisms, enabling the system to achieve high throughput and low latency effects.
- **High scalability:** Supports mainstream domestic cloud platforms, supports horizontal server expansion, and supports efficient system operation.

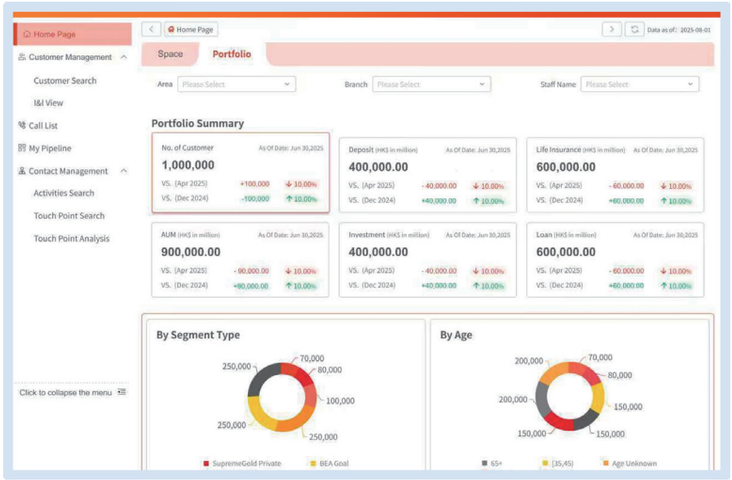
International Settlement System

The International Settlement System handles international settlement, cross-border guarantees, domestic L/C settlement and trade finance. It is a key system for banks, securities, funds, insurance and finance companies to organize, process, manage and control international settlement and trade finance.



Core Advantages

- **Distributed architecture:** Developed with advanced distributed platforms, it supports flexible deployment, high performance and reliability, works on Windows/Linux/Unix, and improves performance & business capacity at low cost.
- **Advanced tech application:** Uses blockchain, AI (NLP, OCR), mobile internet and QR codes for key business processes, supporting multiple (mobile) electronic channels with high intelligence and automation.
- **Advanced business model:** The first domestic business organization model using multi-mode document centers, using workflow for business process management, which is the most popular model among banks in this type of business.
- **High intelligence & automation:** Integrates AI, offering intelligent remittance, document review and customer acquisition, significantly reducing banks' operational costs.
- **High risk management:** Combines massive data, conventions, business/operation features and industry experience to design risk controls, providing comprehensive prevention for systemic, moral and operational risks.
- **Strong scalability:** Open design with high performance redundancy, enabling rapid business expansion, system integration and channel access—reducing workload by over 1/3 vs similar products when developing new businesses/channels.
- **Complete independent intellectual property rights:** All system functions and design results are independently developed by CEC GienTech, with complete independent intellectual property rights.
- **Support for domestic software and hardware:** The system fully supports hardware systems from CEC, Huawei, Sugon, Inspur, and various operating systems, databases, middleware, etc.
- **Simple operation:** Allows one-time input and full-process operation, minimizing data entry workload for operators.
- **Beautiful interface:** Designed considering business characteristics, user group features, operational habits, etc.



Corporate Customer Relationship Management System

The system includes 6 modules: work platform, customer management, service marketing, product center, statistical analysis and mobile terminal. It helps users evaluate customer value, acquire high-value leads, improve marketing efficiency for existing customers—aiming to retain customers, develop leads, prevent risks and boost performance.

Core Advantages

- **Manage and retain existing customers:**

Using internal business data and external commercial info, it helps account managers understand customers, track trends, avoid churn, and support personalized marketing via data analysis.

- **Develop potential customers:**

Analyzes customers' frequent transfer and remittance characteristics across channels to acquire high-value new customers from payees and payers of other banks.

- **Customer risk prevention:**

Through risk signals, corporate public opinion, and judicial information, help customer managers discover hidden risks of customers, thereby taking risk prevention measures in advance.

- **Boost work performance:**

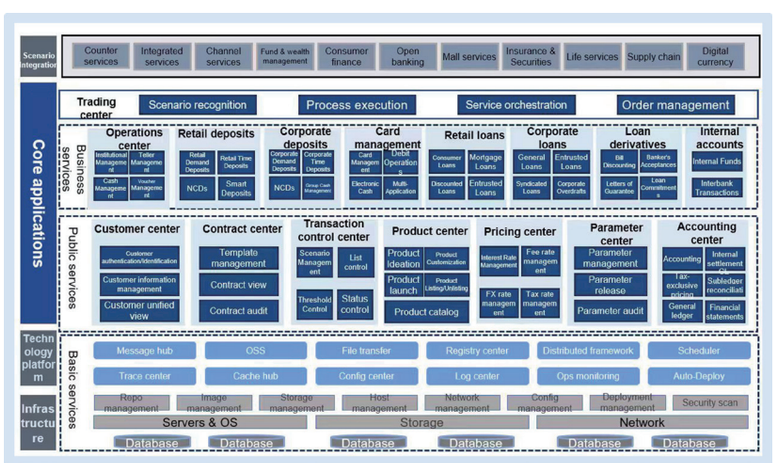
Provides user work performance display and ranks users' related performance, thereby stimulating users' work enthusiasm.

Distributed Core Banking System

The new-generation core banking system will further enhance banks' product innovation while shortening launch cycles, improve customer service and market competitiveness, support interest rate liberalization and comprehensive risk control, support the promotion of the local innovation ecosystem (meeting autonomous and controllable requirements), and help banks upgrade internal organizational, operational and marketing management.

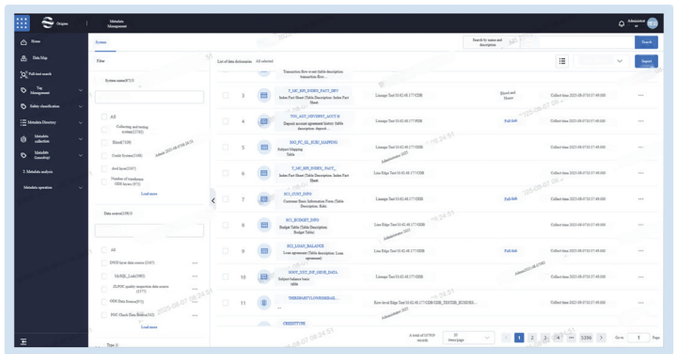
Core Advantages

- Fully decouples, abstracts and builds business centers (user, product, pricing, accounting) to enhance service capabilities.
- Customer-centric, with capabilities for differentiated customer service.
- Build enterprise-level product factories to boost innovation and shorten product launch cycles.
- Provide hierarchical account systems to flexibly adapt to different account scenarios.
- Flexible pricing management, building interest rate and fee factories, supporting interest rate marketization and fee marketization
- Comprehensive risk control system to cope with multiple market regulations and competitive pressures
- Supports multi-legal entity systems with independent accounting, fully decouples transaction processing from accounting, and enables 7*24 uninterrupted operations
- Distributed system based on microservices, supporting distributed deployment of applications and data, supporting elastic expansion and high-performance processing
- Integrates and reconstructs service scenarios, supports process-oriented/ scenario-based/intelligent customization, provides visual development tools, enables integrated DevOps, and shortens product iteration
- Supporting the domestic IT innovation system, helping customers improve their independent, secure, and controllable capabilities



Data Management Platform

(DMP)



This system has 6 core modules: work platform, customer management, service marketing, product center, statistical analysis, and mobile terminal. It helps users evaluate customer value accurately, acquire high-value leads, improve existing customer marketing efficiency, maintain current customers, develop potential customers, prevent risks, and boost performance.

Core Advantages

Modularity and Componentization
- Supports rapid iteration, componentization, plug-and-play functionality, and wizard-based one-click rapid deployment and installation.
- The product as a whole achieves a balance between personalization and productization through functional components, with componentized functions that are non-repetitive and non-redundant.
- Can efficiently integrate with various data management systems and data management tools.

Automation and Intelligence
- Organizes product functions by business scenarios. While improving user experience, it uses AI algorithms, machine learning, and industry knowledge bases to achieve automation and intelligence (e.g., automatic standard marking, intelligent verification, metadata fill-rate check) .

Full-Text Search
- Provides a one-stop full-text search solution, supporting Chinese and English word segmentation, hot words, and search history recommendations.

Full-Chain Data Governance and Management
- Metadata management covers its full lifecycle and integrates with standard/quality management. It enables end-to-end management of global metadata (meta-model definition, collection, application, operation) and has built-in adapters to build lineage, impact analysis, and data maps via graph databases.
- Data standard management provides comprehensive processes and methods. The combining standards with quality and metadata enables automatic generation of inspection rules.
- Data quality management integrates quality assessment, verification, remediation and reporting via simplified tools (wizard, visualization) .

Beautiful Interface with Strong User Experience
- Comfortable and attractive interface via color matching and icon design. Smooth interaction, layout and navigation enhance user experience. Innovative elements and new design styles make the interface unique and creative.



Digital Electronic Invoice Service Platform

Built on cloud, big data and AI, Digital Electronic Invoice Service Platform covers five major tax services. It enables round-the-clock full-lifecycle management of invoices, with instant issuance, delivery and verification. It serves all market entities, optimizes business environment, improves tax administration and boosts digital transformation.

Scope of Application

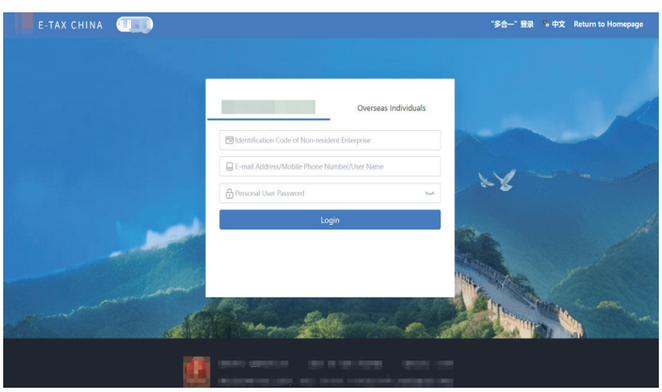
Applicable to tax authorities worldwide.

National Unified Electronic Tax Bureau

National Unified Electronic Tax Bureau is a full-coverage digital tax system. It provides one-stop tax services for taxpayers and payers, and supports hierarchical digital management for tax authorities at all levels.

Scope of Application

Applicable to tax authorities and taxpayer service scenarios.

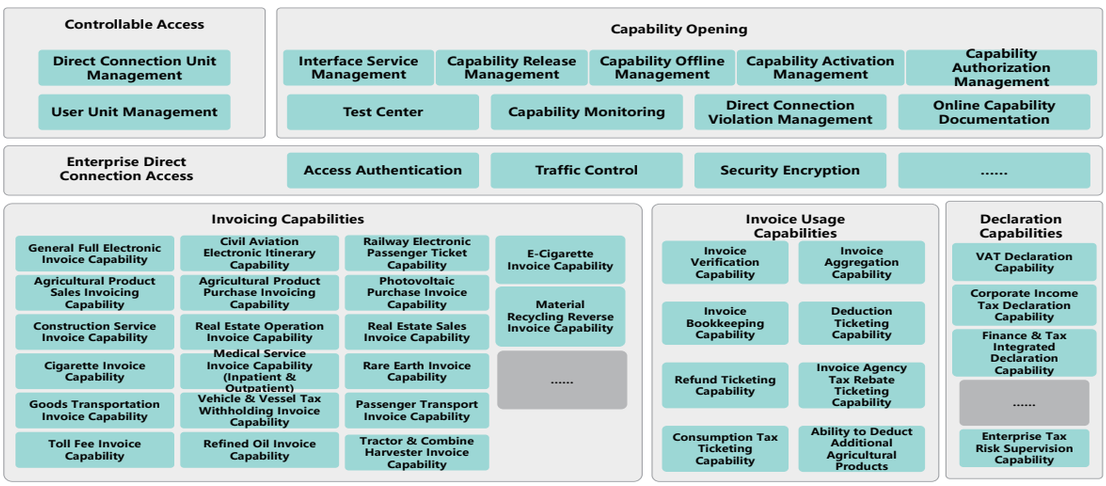


Leqi Digital Capability Open Platform

Leqi Digital Capability Open Platform follows the concept of "turning black box into white box", transforming the traditional one-way management mode and moving tax-related services to enterprise business systems. Covering core tax scenarios and supporting massive requests, it provides one-stop services including access, subscription, testing and authorization.

Scope of Application

Applicable to tax industry, supporting enterprise-tax direct connection for invoice issuance, verification, selection, tax declaration and payment.

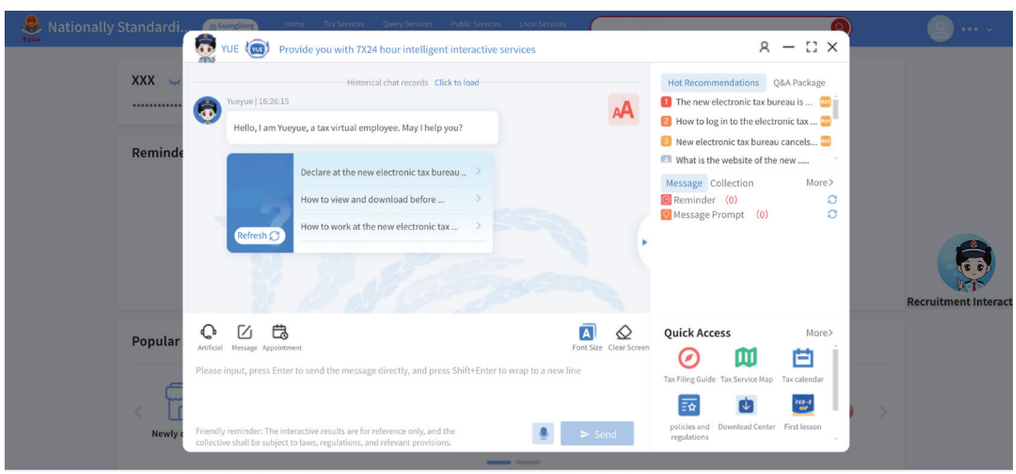


Taxpayer-Tax Authority Interaction Platform

Taxpayer-Tax Authority Interaction serves as the core for digitalized tax collection and management, covering full-range tax services. It consists of taxpayer terminal, agent terminal and management terminal. The taxpayer terminal handles consultation, declaration, policy inquiry and remote assistance. The agent terminal supports tax consultation, guidance and request acceptance. The management terminal realizes real-time monitoring, performance evaluation and public opinion analysis, adapting to three-level tax management system to build an integrated smart tax service system.

Scope of Application

Applicable to tax departments at all levels.



Core Tax Collection and Administration System

Core Tax Collection and Administration System is a key platform for digital tax services, consisting of business system and application integration platform. It covers all major tax procedures, realizes cross-department and cross-level business collaboration and data sharing, and ensures stable operation of the digital tax system.

Scope of Application

Applicable to tax authorities, covering registration, declaration, payment, inspection and legal services.

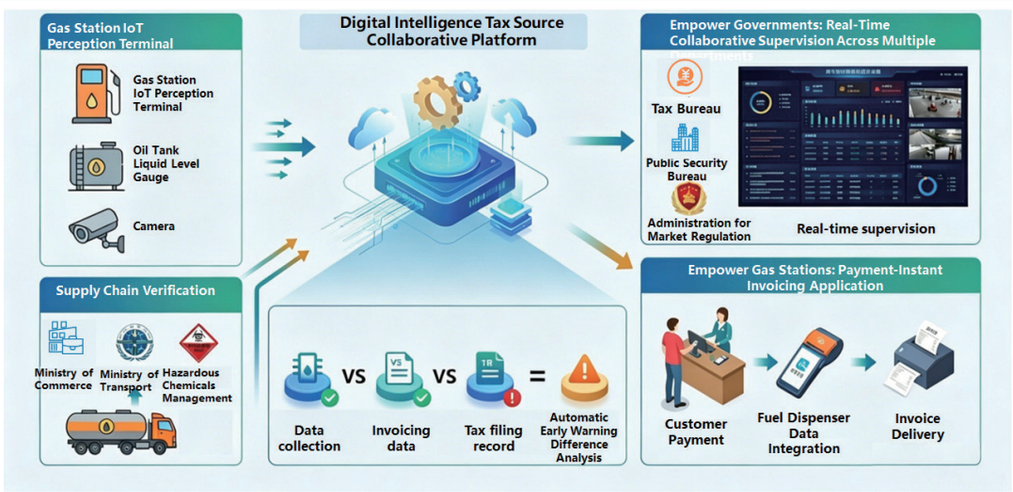


Digital and Intelligent Tax Source Collaboration Platform

Integrate multi-department data to build a database covering personnel, land, goods, logistics, invoices and funds. It triggers early warnings against excess capacity and realizes automatic verification via invoice issuance upon payment. Built-in risk models identify and handle anomalies, with visualized monitoring dashboard and one-stop compliance services. The platform breaks data silos, precisely controls risks, features modular design for flexible expansion, and ensures effective supervision, smooth industrial operation and sustainable development.

Scope of Application

For regional tax source governance led by local governments. It initially covers agricultural procurement, waste recycling, refined oil, online car-hailing and online freight transport. Serving multiple government departments and operators, it can be extended to local featured industries.

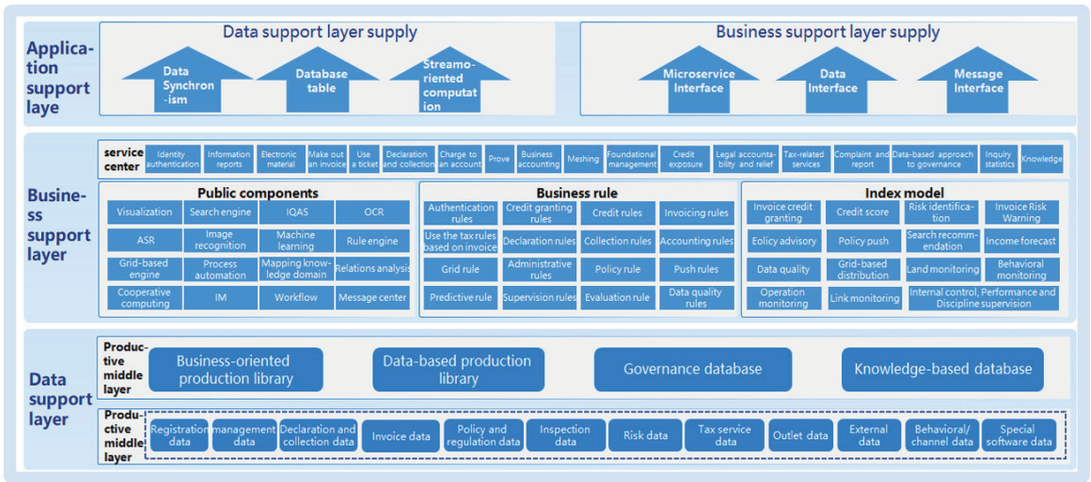


Smart Tax Application Support Platform

Based on tax data, Smart Tax Application Support Platform acts as a business & data middle platform. Serving as the brain and data foundation of smart tax, it unifies data management and delivers comprehensive public support services.

Scope of Application

Applicable to tax authorities, providing data, business and application support for smart tax systems.



Smart Tax Data Analysis Platform

Adopting a three-tier architecture with security and full-process management, the platform realizes data aggregation, processing, analysis and service delivery. It supports query, statistics, dashboard display, data monitoring and other applications to maximize data value.

Scope of Application

For tax authorities. It supports frontline work such as individual account inquiry and risk assessment, as well as macro scenarios including data monitoring and policy effect analysis.

