Innovation and diversification—TDCC ePASSBOOK

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Diversification

ePASSBOOK

Innovation

STP
AML/CFT screening platform
CBCS

E-voting
1. Past: paper passbook
2. Now: electronic passbook
3. Future: digital platform
1. Past: paper passbook
1. Past: paper passbook

[Diagram showing relationships between TDCC, Securities firms, and Investors]

- **TDCC’s existing business model (B2B2C)**
- Past: paper passbook
  - Registration
  - Settlement
  - Depositary
  - … etc.
- **Securities firms**
  - Trade order delivery
  - Trade order confirmation
  - Statement of transactions
  - Statement of holdings
  - … etc.
- **Investors**
  - Placing an order
  - Investment analysis
  - Asset management
  - … etc.
1. Past: paper passbook

- The change of investors’ behaviors

**Before**

- Brick and mortar
  - Open an account
  - Securities trading

- Check holdings
  - Paper passbook
    - security balance
    - transaction records

**After**
1. Past: paper passbook

- The change of investors’ behaviors

Before

- Brick and mortar
  - Open an account
  - Securities trading

- Check holdings
  - Paper passbook
    - Security balance
    - Transaction records

After

- Digital channel
  - Open an account
  - Securities trading
  - Various services

- Check holdings
  - Securities firms
    - Web site
    - APP interface
1. Past: paper passbook

- The change of investors’ behaviors

Before

- Brick and mortar
  - Open an account
  - Securities trading

Check holdings
  - Paper passbook

After

- Digital channel
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Check holdings
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FORGET IT!
2. Now: electronic passbook
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**Mobile Internet usage**
Avg 4G data usage in Taiwan = 14GB per month per user (ranked No. 1 worldwide)
source: NCC

**Fintech trend**
Abundance of innovative services provided by financial institutions

**Regulation**
Change of regulatory environment boosts innovation

**Mar, 2017**
officially online

**Touch point**
The passbook = statement of holdings and statement of transactions

**Investors’ demand**
= info of stock markets and holdings

**Digitalized service**
= Improving user interface and better user experience
2. Now: electronic passbook

*ePASSBOOK*

**Asset integration**

Based on the total portfolio approach, it applies the infographic to integrate the user’s asset of securities accounts. The investors could check their security balance and transaction details anytime and anywhere.
2. Now: electronic passbook

**ePASSBOOK**

**Shareholders’ affairs aggregation**

It provides 24 typed customized push notification and systematical information regarding shareholders’ meeting, ex-right, ex-dividends, etc. based on investors’ positions. Furthermore, the users also can cast e-votes via STOCKVOTE platform, embedded in the APP service.
2. Now: electronic passbook

ePASSBOOK

Market info expansion

To supply more securities market information for the users, TDCC’s exclusive data of equity ownership is shown in the APP function. The users can apply those quantitative outcomes to review and adjust their strategy of investment.
3. Future: digital platform
3. Future: digital platform

- TDCC’s strategy for the ePASSBOOK development

The digital Financial platform of versatile service

The ePASSBOOK is not just a passbook

A better choice of the passbook
3. Future: digital platform

- ePASSBOOK 3.0

- More Market information
- Extensive coverage on asset management
- Comprehensive services related with investors' holdings

Regulator
FMIs
Financial institutions
Issuers

Improved market transparency
Enhanced investor experience
Better financial ecosystem
3. Future: digital platform

- ePASSBOOK 3.0 (example of platform revolution)

**Existing model**

- Deliver the notice for annual meeting of shareholders by paper mail

**Future model: e-notice service**

- Build the win-win cooperation model for delivery of shareholders affairs information
- Deliver the notice for annual meeting of shareholders by APP service
Thanks for listening