

China CITIC Bank International inMotion to see four-fold rise in customer number

New Open API Portal to sharpen competitive edge

(Hong Kong: 31 Aug 2021) China CITIC Bank International Limited (the “Bank” or “CNCBI”) announces today that on the back of the outstanding results from its mobile banking service the Bank is to launch a new Open API (Application Programming Interface) Portal for third-party service providers (“TSPs”) which is expected to sharpen CNCBI’s competitive edge while maximising FinTech application scenarios.

New Open API Portal for business expansion

CNCBI’s new Open API Portal provides one-stop services and resources in a secure network environment, where TSPs such as IT starts-ups and programme developers may obtain the Bank’s latest product information, register for access and integration, and run sandbox tests.

- **Latest product information and integration:** There are currently about 30 financial products and services on CNCBI’s Open API Portal which provides direct, free access to information updates of related products and services to TSPs who may integrate into their applications such services as CNCBI inMotion’s 3-in-1 remote account opening [1](#), deposit, credit card, personal loan, mortgage and application for deposit boxes, offering integrated service experiences to customers by extending financial services to other scenarios. The Portal also brings TSPs up to speed with real-time updates of the integrated products and services, helping them to develop or update their products for tapping market opportunities.
- **Sandbox testing:** TSPs may simulate key functions and logics, and run tests on the available financial products before integrating with the suitable products according to the actual application scenarios.
- **Security standards:** Cutting-edge technology with world-class, industry-recognised security and accreditation standards are applied in an effort to share data resources and help TSPs integrate their applications.

Reaping outstanding mobile banking service results at the vanguard of FinTech

Taking advantage of FinTech advances, CNCBI has been proactive in collaborating with TSPs. The Bank has joined the JETCO open API exchange platform (“JETCO APIX”) in 2019. In February 2021, CNCBI formed a strategic partnership with China Mobile Hong Kong Company Limited (“CMHK”) and integrated inMotion 3-in-1 remote account opening service with CMHK’s mobile application MyLink, allowing customers to be redirected to inMotion through MyLink to apply for a Multi-Currencies Statement Saving Account (“MCSSA”), Motion Credit Card (*virtual*) and investment account [2](#). Riding on the FinTech spirit

and the synergy from collaboration with TSPs, CNCBI's mobile banking services achieved outstanding results.

- As at July 2021 ³, the number of new customers who opened an account via inMotion increased nearly four folds y-o-y, while the total number of inMotion customers nearly doubled.
- From the start of the CMHK collaboration in February 2021 to July 2021 ⁴, the number of new customers who applied for a Motion Credit Card (*virtual*) on inMotion via CMHK's MyLink accounted for more than 20% of the total applications during the same period.

Mr Gordon Cheung, Executive General Manager, inMotion, Personal & Business Banking, CNCBI, said, "CNCBI has been proactively forming strategic partnership with TSPs as a means to enhancing customer experience via the use of FinTech. CNCBI inMotion's outstanding results speak volumes about the Bank's FinTech business strategies. The new Open API Portal is expected to further expand the FinTech application scenarios and facilitate information flow, and subsequently increase CNCBI's customer touchpoints. By joining forces with CNCBI, TSPs may integrate the Bank's products and services with greater cost- and time-efficiency, contributing to a more dynamic financial ecosystem where customers can enjoy the convenience of integrated service experiences."

Looking forward, CNCBI will remain active in its support to the Hong Kong Monetary Authority's implementation plan for Open API for the banking sector. The Bank will continue to develop and open up more functions on the Open API Portal while deepening collaboration with TSPs to bring more comprehensive products and services to customers.

For details of CNCBI's Open API Portal, please visit <https://openapi.cncbinternational.com>.

Remarks

- 1 Referring to the application for MCSSAs, Motion Virtual Credit Cards and investment accounts via inMotion.
- 2 To borrow or not to borrow? Borrow only if you can repay! Investment involves risks and value of investments may go up as well as down. This document does not itself constitute any offer of, or invitation by or on behalf of China CITIC Bank International Limited (the "Bank") to any person to purchase or sell or acquire or invest in any investment products.
- 3 Comparing figures from January to July 2020 and from January to July 2021.
- 4 Comparing figures from February to July 2020 and from February to July 2021.

Photo



Mr Gordon Cheung, Executive General Manager, inMotion, Personal & Business Banking, CNCBI, reveals that as at July 2021 the number of new customers who opened an account via inMotion increased nearly four folds compared the same period last year, adding that the new CNCBI Open API Portal will further expand FinTech application scenarios and increase customer touchpoints, contributing to CNCBI's competitive edge

inMotion

Launched officially in March 2018, inMotion is China CITIC Bank International's flagship mobile banking platform with the first-in-Hong Kong remote account opening service which allows customers to open a bank account anytime anywhere on the inMotion mobile app without time or physical constraints or typical document hassles. No pre-registration is required neither. When it comes to banking services, one app is all it takes. As customers' lifestyle partner of choice, inMotion incorporates the classic MONOPOLY gaming concepts while driving a new trend in mobile banking development. Currently, inMotion encompasses a comprehensive suite of simple and convenient services including account opening, spending and investment, helping customers to take control of their finances and manage their finances and investments with ease and efficiency, setting their life in motion.

More innovative functions are now available on inMotion. These have included:

- Remote deposit and investment account opening
- Motion Virtual Credit Card
- Support customers with more than 1 One Account to register inMotion
- Add CNCBI Credit Card directly to Apple Pay
- Currency exchange
- Time deposit
- Securities trading
- Investment funds
- Faster Payment System (FPS)
- Bill Payment
- Remittance
- Transfer in/out
- View balance
- Total Liability chart view
- Reply corporate action
- Remote reset password
- Biometric authentication

Stay tuned for more features and functions. For details of inMotion, please visit

www.cncbinternational.com/inMotion.



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China CITIC Bank International Limited

China CITIC Bank International Limited (“CNCBI”) is 75%-owned by CITIC International Financial Holdings Limited (“CIFH”), which in turn is a wholly-owned subsidiary of China CITIC Bank Corporation Limited (“CNCB”).

By providing value-creating financial solutions to define and exceed both wealth management and international business objectives of Greater China and overseas customers, CNCBI aspires to be “the best integrated financial services provider”, with the highest international standards and capabilities.

CNCBI’s footprint in Greater China includes 27 branches and two business banking centres in Hong Kong, as well as branches and presence in Beijing, Shanghai, Shenzhen and Macau. CNCBI also has overseas branches in New York, Los Angeles and Singapore. More information about CNCBI can be found on its website at www.cncbinternational.com.

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