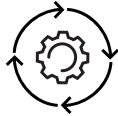
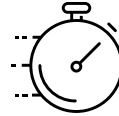




Solid business outcomes with a 20% increase in digital business.



Improved efficiency, flexibility and security with a full-stack modernization.



Enhanced agility and accelerated time to market for application development and operations.



A firm foundation to support innovation and growth.

UA Finance Drives Innovation with VMware Cloud Native Application Platform

Faced with increasing competition and the rise of game-changing FinTech trends, United Asia Finance Limited (“UA”) started a new era in its innovation journey, embracing disruptive technologies to transform its creative loan services. By partnering with VMware, UA has successfully modernized its IT infrastructure, creating an adaptable and resilient business and technology foundation that continues to add value to its customers and lead innovation in the industry.

Mr. Akihiro Nagahara, Managing Director and Chief Executive Officer of UA, has been known as ‘Father of Hong Kong Personal Loan’ since 1977 when he successfully introduced the groundbreaking concept of an unsecured personal loan in Hong Kong. As a forward-thinking leader, Mr. Nagahara has never stopped innovating since founding UA in 1993. For the past two decades, he has led the industry with innovative loan services such as UA ‘i-Money’, UA ‘No-Show’ loans, and the ‘YES UA’ app, all of which have helped to keep the company at the forefront of Hong Kong’s consumer finance industry.

Innovating with Disruptive Technologies

In 2019, UA set up a FinTech and Innovation Department to further drive innovation with disruptive technologies such as artificial intelligence (AI), big data, blockchain, cognitive and machine learning, and robotic process automation technology. In pursuit of continued financial services innovation and market leadership, UA Finance believes digital transformation is essential.



Since 1993, UA has been committed to providing the most professional, flexible and caring personal loan services in Hong Kong. Adhering to the service motto of “Customer First”, UA has pioneered to launch a wide range of loan products with the online and offline platforms via mobile, internet, phone and the most extensive branch network in Hong Kong. Over the years, UA has served over 570,000 customers to fulfil their different financial needs.

INDUSTRY

Financial Services

HEADQUARTERS

Hong Kong, China

VMWARE FOOTPRINT

VMware Tanzu™ Kubernetes Grid™ Integrated Edition
VMware vSAN™,
VMware Professional Services

“To fulfill customers’ diverse financial needs, UA will continue to work with VMware to further enhance innovation and offer even greater value. Through digital transformation, we will further enhance our capabilities, products and services to keep our leading status as the most influential integrated consumer finance company in Hong Kong.”

AKIHIRO NAGAHARA
MANAGING DIRECTOR AND CHIEF EXECUTIVE
OFFICER, UNITED ASIA FINANCE LIMITED

“Faced with increasing competition and the rise of virtual banking, we needed to fortify our services and enhance our operations with informed, timely, modernized loan solutions,” explained Mr. Nagahara. “Digital transformation is the key to our future success.”

Digital Transformation in Action

Despite its commitment to digital transformation, UA found that its former infrastructure was complex and inflexible. It lacked the necessary agility in resource management and security to support disruptive technologies and modern applications, all of which demand high velocity, broad diversity and robust security in both development and operations.

UA decided to enhance its IT environment with VMware technology. The goal was to build an optimal architecture that could provide a single platform to manage and support multi-cloud applications with flexible, high-volume data provisioning and analytics, all delivered with enterprise-grade security and scalability.



Modernizing with VMware

VMware proposed an integrated solution that comprises a cloud-centric, SDDC Platform with VMware Tanzu™ Kubernetes Grid™ Integrated Edition and VMware hyperconverged infrastructure (HCI) to accelerate UA’s application and cloud transformation. VMware also provided project management and professional services in collaboration with UA’s FinTech team to ensure successful implementation and deployment.

These integrated VMware solutions have empowered UA to fundamentally transform its IT environment:

Enhanced DevOps – UA Finance is now equipped with enterprise-grade capabilities and full-stack modernization to transform application developments, while simplifying operations across its multi-cloud infrastructure.

Improved Agility – VMware solutions provide purpose-built features and enterprise-ready Kubernetes runtime to help UA simplify workloads and accelerate time to market with increased speed of application development, provisioning and delivery.

Simplified Cloud Management – By unifying and automating the operation of virtual machines, containers and resources, UA can now manage its modern infrastructure and applications centrally and securely in their private cloud and extend to multi-cloud environment in the future.

Increased Security – Integrated networking and security for containerized applications and microservices enable UA to run cloud-native applications with monitored and managed policies across both traditional and modern applications.

Future-ready Platform – This robust, flexible and modern new infrastructure lays a solid foundation to build, run and manage applications with the speed and agility that is needed to support innovation and growth.



The Preliminary Success

VMware technology enables UA to align its business strategy with IT, rapidly modifying its applications to respond to market changes, and easily innovating services to seize new business opportunities. A powerful example of this success is the launch of its advanced YES UA app.

The advanced YES UA app, launched in mid-2020, was the first of its kind to feature an electronic Know Your Customer (eKYC) solution which uses customers’ Hong Kong ID as part of the licensing process to detect abnormalities and approve loans with AI technologies. By enhancing the user experience and offering greater flexibility, the app empowers customers to more easily apply for loan services. This improved app has increased the company’s digital business volume by over 20%.

“We always identify new opportunities with FinTech disruptive technologies and implement down to earth methods to attract customers’ attention in differentiated ways,” said Mr. Nagahara.

Looking Ahead

“To fulfill customers’ diverse financial needs, UA will continue to work with VMware to further enhance innovation and offer even greater value. Through digital transformation, we will further enhance our capabilities, products and services to keep our leading status as the most influential integrated consumer finance company in Hong Kong,” concluded Mr. Nagahara.