

# 金融电子化

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金融标准化  
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## **The Innovation of Financial Technology Let Payment&Settlement Business Fly with Golden Wings**

Fin-tech has become the daring van accelerating the integration and development of payment&settlement industry in China. The Postal Saving Bank is motivated to adapt to the changes of the market and actively provides payment&settlement services,including the innovation in bank card payment products to consolidate the scale, the promotion of new payment tools to build online-and-offline integrated payment platform, the development of inclusive financial payment to advance the construction of payment infrastructure facilities in key regions, the guard-keeping of the bottom line against risk to maintain the balance between efficiency and safety, and the promotion of cross-border cooperation to achieve win-win development with non-bank payment institutions.

P08

## **Continuing to insist on seeking progress while ensuring stability, and creating a new situation in all fields of financial information technology work**

In China's 13th Five-Year period, in accordance with the financial reform and development requirements, technology department of PBOC will seize the opportunity of new technology application to build Fintech innovation management mechanism, make intensive study on Fintech models, products, structures and processes, further understand Fintech business essence and risk characteristics, thereby clarifying the principles, objectives and processes of innovation management, formulating the rules of innovation verification and risk assessment, and guiding the direction of Fintech innovative application, exploring the optimization and upgrading of the architecture, and improving the financial management framework to be more powerful, effective and scientific in guarding against financial risks.

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## **Seize New Opportunities, Cultivate New Advantages, Actively Promote the Healthy Development of Financial Technology in Insurance Industry**

The further and extensive application of financial technology in insurance industry not only brings opportunities and challenges to the industry development, but also puts forward new requirements for industry supervision. In terms of supervision, the application of new technology should be viewed positively and guided correctly in order to pursue interests and avoid risks, insurance institutions should be encouraged to deepen reform and innovation with the aid of financial technology, meanwhile, regulators are responsible for keeping watch on new risks and ensuring the industry can keep clear of systematic risk.

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## **General View of the 13th Five-Year Plan for Information Technology Development of Financial Industry**

"China's 13th Five-Year Plan for Information Technology Development of Financial Industry "puts forward several major tasks, which include improving the financial information infrastructure facilities, perfecting network security system, promoting the application of new technologies, deepening the financial standardization strategy, optimizing information technology governance system, and providing more intensive, efficient and security financial information technology services. The special topics will be focused on the related five respects.

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