



HONG KONG  
ICT AWARDS  
2022 香港資訊及  
通訊科技獎

FinTech Award  
金融科技獎



Leading  
Organiser  
籌辦機構



香港銀行學會  
The Hong Kong Institute of Bankers

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MOJODOMO Hong Kong Limited on-us voucher

**Bronze Award 銅獎**

Seleya Technologies Limited PortageBay ESG Solution

**Certificate of Merit 優異證書**

AutoML Capital Limited ML Brain  
智學資本有限公司

iBonus Limited Offline DLT - Offline Mobile Payment for Retail CBDC  
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PaySmart Capital Limited Liquid Corporate Digital Verifiable Credentials  
Liquid 企業可驗證數碼憑證

**Bronze Award 銅獎**

InnoBlock Technology Limited SafeGuardChain®  
創新鏈科技有限公司

**Certificate of Merit 優異證書**

Bank of China (Hong Kong) Limited Online account opening using iAM Smart  
中國銀行（香港）有限公司 手機開戶應用智方便

iFinHealth Limited AI-enhanced credit analytic and risk management engine  
銳智金融科技有限公司 人工智能推動信用分析和風險管理系統

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# FinTech Award 金融科技獎



## Background 背景

The Hong Kong ICT Awards aims at recognising and promoting outstanding information and communications technology (ICT) inventions and applications, thereby encouraging innovation and excellence among Hong Kong's ICT talent and enterprises in their constant pursuit of creative and better solutions to meet business and social needs.

The Hong Kong ICT Awards was established in 2006 with the collaborative efforts of the industry, academia and the Government. Steered by the Office of the Government Chief Information Officer, and organised by Hong Kong ICT industry associations and professional bodies, the Awards aims at building a locally espoused and internationally acclaimed brand of ICT awards.

There are eight categories under the Hong Kong ICT Awards 2022. There is one Grand Award in each category, and an "Award of the Year" is selected from the eight Grand Awards by the Grand Judging Panel.

香港資訊及通訊科技獎旨在表揚及推廣優秀的資訊及通訊科技發明和應用，以鼓勵香港業界精英和企業不斷追求創新和卓越，謀求更佳和更具創意的方案，滿足企業的營運需要，造福社會。

通過業界、學術界和政府的共同努力，香港資訊及通訊科技獎於二零零六年成立。香港資訊及通訊科技獎由政府資訊科技總監辦公室策動，並由香港業界組織及專業團體主辦，目的是為香港建立一個廣受香港社會愛戴、並獲國際認同的資訊及通訊科技專業獎項。

2022香港資訊及通訊科技獎設有八個類別的獎項。每個類別均設有一個大獎，而最終評審委員會再從八個大獎中甄選出「全年大獎」。

# FinTech Award 金融科技獎



## Objective 目的

In encouraging the development of FinTech innovation and solutions (such as payment solutions, clearing and settlement systems, etc.) for enhancing operations and fostering new modes of business for the financial sector, the FinTech Award aims to develop Hong Kong into a financial technology hub.

The financial sector includes banking, insurance, securities and trading, as well as fund and asset management. This FinTech Award would synergise, promote and recognise our FinTech community as a major player and force in the strategic development of Hong Kong as an innovative financial hub.

The FinTech Award is composed of three streams:

1. Banking, Insurance & Capital Markets
2. Emerging Solutions
3. Regulatory Technology and Risk Management\*

「金融科技獎」旨在鼓勵開發金融科技方案（例如支付方案，結算系統等）以提升業務運作和培育金融界的嶄新業務模式，從而推動香港作為金融科技中心。

金融業涵蓋銀行、保險、證券交易以及基金和資產管理的不同範疇。是次金融科技獎將弘揚及表彰在金融科技上的主要及活躍分子。金融科技是香港作為創新金融中心的戰略發展。

「金融科技獎」分為以下三個組別：

1. 銀行業務、保險及資本市場
2. 新興解決方案
3. 監管科技及風險管理\*

\*Includes FinTech Security  
包括金融科技安全

## Message from Chief Executive Officer of Leading Organiser 籌辦機構行政總裁獻辭



香 港 銀 行 學 會

The Hong Kong Institute of Bankers

Ms Carrie LEUNG

Chief Executive Officer,  
The Hong Kong Institute of Bankers

梁嘉麗女士

香港銀行學會  
行政總裁



The development of the local FinTech sector has been gaining pace both in breadth and depth in the past years, significantly contributing to the sustainability and successful transformation of the financial services industry. The Hong Kong Institute of Bankers (HKIB) is honoured to be appointed as the Leading Organiser of the FinTech Award for seven years in a row, which provides us the front seat witnessing the achievements and recognition of these FinTech talent and best practices carried out by start-up to corporate.

To reflect the ever-changing landscape of FinTech sector, the Award Streams and Judging Criteria are reviewed and evaluated annually. This year, we are happy to have received positive feedback and an overwhelming number of applications, proving FinTech remains the top priority to transform and digitise the financial industry.

Our deepest gratitude goes to our Supporting Organisations who have made the Award possible and successful. They include the Hong Kong Monetary Authority as our Lead Supporting Organisation, and other Supporting Organisations: Communications Association of Hong Kong, CTgoodjobs, Equal Opportunities Commission, FinTech Innovation Lab Asia-Pacific, Hong Kong Business Ethics Development Centre, Hong Kong Financial Services Development Council, Insurance Authority, Mandatory Provident Fund Schemes Authority, Office of the Privacy Commissioner for Personal Data, Hong Kong, Private Wealth Management Association, Securities and Futures Commission, The Hong Kong Association of Banks, Treasury Markets Association and the HKIB Council and Executive Committee members.

To provide guidance and vision to the applicants for their advancement, our professional team of judges and assessors should take all the credits as they shared technical expertise, real world practical experience and business knowhow. Special tribute to Dr Toa CHARM, our Chief Judge and Mr Dominic SIU, Mr Jacob WAI and Mr Victor YIM, our Chief Assessors.

Finally, we would like to extend our warmest congratulations to all the winners, as well as our sincere appreciation to all the applicants. Their enthusiasm and dedicated efforts contribute to enabling a unified vision of a bigger and better FinTech future in Hong Kong. We look forward to keeping our close collaborations with the Government, regulators, and other stakeholders with the shared goal of driving Hong Kong to sustain its position as a leading international FinTech Hub.

香港金融科技的廣度及深度在過去數年迅速成長，強而有力地支持本地金融服務業的可持續性及數碼轉型。香港銀行學會十分榮幸能連續七年成為「金融科技獎」的籌辦機構，站在前線見證金融科技人才的成就，及初創以至企業於金融科技的優秀運用及實踐。

以回應金融科技生態的持續變化，評判及評審團隊每年均會審核獎項類別及評審標準。今年獎項報名反應熱烈，收到來自不同行業及領域的作品，並再次證明金融科技仍然是轉換及數碼化金融行業的首要議程。

「2022金融科技獎」得以成功順利舉行，實有賴各方的鼎力支持，其中包括一眾支持機構。在此，學會謹再次感謝我們的首席支持機構—香港金融管理局，以及其他支持機構，包括香港通訊業聯會、CTgoodjobs、平等機會委員會、香港金融科技協會、香港商業道德發展中心、埃森哲亞太區金融科技創新實驗室、保險業監管局、強制性公積金計劃管理局、香港個人資料私隱專員公署、私人財富管理公會、證券及期貨事務監察委員會、香港銀行公會、財資市場公會及香港銀行學會議會和理事會成員。

評審過程中，一眾評判及評審更為參賽者提供了不少指導及行業視野，他們分享了技術專長、實務操作經驗和業務知識。學會感謝團隊的付出，並特別鳴謝首席評判湛家揚博士，以及首席評審員韋達人先生、蕭建邦先生和嚴滌宇先生。

最後，本會再次熱烈地祝賀所有獲獎者，並與此感謝所有參賽者。感激他們為是次比賽所付出的努力和熱誠，為香港金融科技發展實現更遠大、更美好的共同遠景做出了重要貢獻。我們熱切期望來年能與政府、監管機構及其他單位建立更緊密的合作關係，共同推動實現香港維持成為領先國際的亞洲金融科技樞紐的願景。

## Message from Chief Judge 首席評判獻辭



香港銀行學會

The Hong Kong Institute of Bankers

Dr Toa CHARM

Associate Professor of Practice in Management, Business School,  
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湛家揚博士

香港中文大學  
商學院管理學專業副教授



The impact of Covid-19 has been serious to Hong Kong. However, we have seen even more digital innovation in the pandemic period to overcome unprecedented challenges. Financial services incumbents have demonstrated their innovation and intrapreneurship to solve the problems of their employees, customers and partners. FinTech start-ups were riding on the vibrant innovation and technology ecosystem to realise their dreams and contribute to the growth of financial services in Hong Kong. We are so grateful to see the collaboration among the stakeholders in the ecosystem to co-create values for the financial services industry.

Most of the participants this year made good use of AI, data and blockchain to solve the challenging problems in financial services. How can we make SME financing easier? How can we personalise training to our staff to optimize their performance? How can we provide general insurance to our customers whenever and wherever they need it? How can we democratise machine learning to novice investors? These were just some of examples on how our participants this year were trying to resolve the pain points in the industry using innovation and technology. The outstanding performance of the participants in this year's Hong Kong ICT Awards - FinTech Award are no doubt a live demonstration of Hong Kong FinTech's achievement.

The Judging Panel was deeply impressed by the quality of the entries received from financial services institutes, start-ups and research institutes. It is my honour to be the Chief Judge of the Hong Kong ICT Awards - FinTech Award since 2019. Thanks to The Hong Kong Institute of Bankers' trust in me. I am pleased to see the progress of the FinTech innovations from our contestants in the past few years. The Award is an excellent platform to recognise local FinTech talent and encourage them to innovate more for the financial services industry.

Thanks to Office of the Government Chief Information Officer (OGCIO) and The Hong Kong Institute of Bankers for organising the FinTech Award 2022. My heartfelt thanks to our dedicated assessors and judges for providing their expertise and valuable advice to make the success of this Award possible. I would also like to congratulate all the participants and winners on their achievements. The Hong Kong ICT Awards - FinTech Award will continue to be one of the major platforms to recognise and encourage FinTech talent in Hong Kong.

新冠肺炎疫情對香港的影響非常嚴重。然而，在疫情期間，我們看到了更多的數碼創新，以克服前所未有的挑戰。金融服務現有企業展示了他們的創新和內部創業精神，以解決其員工、客戶和合作夥伴的問題。金融科技初創乘著充滿活力的創新及科技生態圈，實現夢想，為香港金融服務的發展作出貢獻。我們非常感恩看到生態圈中利益相關者之間的合作，為金融服務行業共同創造價值。

今年的大多數參與者都充分利用了人工智能、數據和區塊鏈來解決金融服務中具挑戰性的問題。我們如何使中小企業融資更容易？我們如何對員工進行個性化培訓，以優化他們的績效？我們如何隨時隨地為客戶提供事故保險？我們如何使機器學習自主化，讓更多的新手投資者參與進來？這些只是我們的參加者試圖利用創新和技術解決痛點的一些例子。今年香港資訊及通訊科技獎 - 金融科技獎得獎者的精彩表現，無疑是香港金融科技成就的展示。

評審委員會對金融服務機構、初創企業和研究機構的參賽項目水平印象深刻。我很榮幸自2019年以來擔任香港資訊及通訊科技獎 - 金融科技獎的首席評判。感謝香港銀行家學會對我的信任。很高興見證過去幾年參賽者的不斷進步。本獎項是一個表揚本地金融科技人才的絕佳平台，並鼓勵他們為金融服務業作出更多創新。

感謝政府資訊科技總監辦公室和香港銀行學會，舉辦2022金融科技獎。我還衷心感謝我們盡心盡力的各位評審員和評判付出他們的專業知識和寶貴建議，促使本獎項能成功舉辦。我還要對所有參加者及得獎者表示祝賀。香港資訊及通訊科技獎 - 金融科技獎將繼續成為表揚及鼓勵香港金融科技人才的主要平台之一。



## FinTech Award Judging Panel 金融科技獎評審委員會

### Chief Judge 首席評判



**Dr Toa CHARM 湛家揚博士**  
Associate Professor of Practice in Management,  
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The Chinese University of Hong Kong  
香港中文大學  
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### Deputy Chief Judge 助理首席評判



**Ir Stephen LAU, JP 劉嘉敏工程師, JP**  
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Hong Kong Computer Society  
香港電腦學會  
秘書長 (名譽)

### Deputy Chief Judge 助理首席評判



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BOA International Financial Group  
亞銀國際金融集團  
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### Judges 評判



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主席及創辦人



## FinTech (Banking, Insurance and Capital Markets) Award Assessment Team 金融科技（銀行業務、保險及資本市場）獎評審小組

### Chief Assessor 首席評審員



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### Assessors 評審員



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**Mr Jenius SHIEH 謝浩程先生**

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**Dr Paul SIN 冼君行博士**

Director, Technology & Transformation  
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新世界發展有限公司  
科技及變革總監

## FinTech (Emerging Solutions) Award Assessment Team 金融科技（新興解決方案）獎評審小組

### Chief Assessor 首席評審員



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Head of FinTech  
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### Assessors 評審員



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金融科技促進辦公室高級經理



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**Mr Matthew NG 吳銘豐先生**  
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## FinTech (Regulatory Technology and Risk Management) Award Assessment Team 金融科技（監管科技及風險管理）獎評審小組

### Chief Assessor 首席評審員



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### Assessors 評審員



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Standard Chartered Bank (Hong Kong)  
Limited  
渣打銀行(香港)有限公司



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# FinTech Grand Award

## and FinTech (Banking, Insurance and Capital Markets) Gold Award

# 金融科技大獎

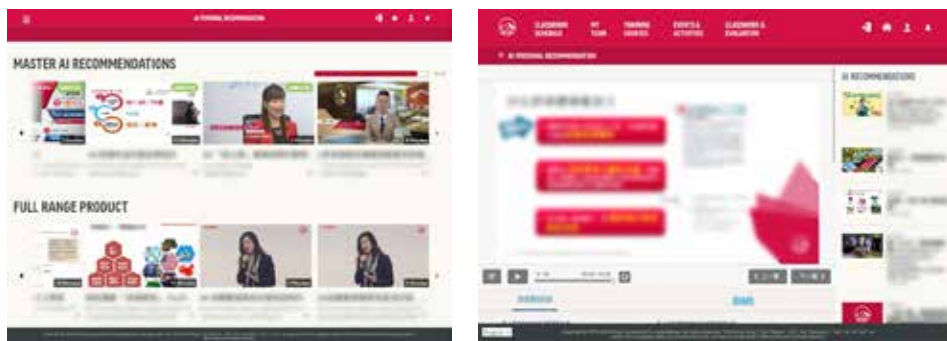
## 及 金融科技 (銀行業務、保險及資本市場) 金獎

### AIA International Limited (AIA Hong Kong & Macau)

### 友邦保險 (國際) 有限公司 (友邦香港及澳門)

AI Learning Recommendation Engine

人工智能課程推薦



As a purpose-led organisation where “people” is deemed as one of the greatest assets, AIA Hong Kong & Macau has always been committed to nurturing talents especially best-in-class financial planners who help customers better manage their health and financial wellbeing. To empower AIA Hong Kong & Macau's financial planners as trusted partners of customers, the AI Learning Recommendation Engine was launched to identify their unique training needs with personalised recommendations, thus encouraging proactive learning culture and all-round development. Agency leaders can also have a clearer and more in-depth review on their team members through the management dashboard to build a more professional and stronger team. Through this one-stop training platform, AIA Hong Kong & Macau aims to raise the professionalism of financial planners and enable them to help customers live Healthier, Longer, Better Lives.

作為一個「以人為本」的保險業界領導者，友邦香港及澳門一直致力培育人材，尤其是優秀的財務策劃顧問，以幫助客戶追求健康生活及籌劃豐裕未來。為了讓財務策劃顧問團隊成為更值得客戶信賴的夥伴，友邦香港及澳門研發了「人工智能課程推薦」應用平台。結合大數據分析及AI人工智能，針對財務策劃顧問的個人背景及業務拓展策略，推薦個人化的培訓課程，從而鼓勵積極的學習文化和全面發展。營業單位主管更可通過主管管理頁面，輕鬆了解其團隊成員的詳細學習進度，以建立更專業及強大的團隊。通過此一一站式的培訓平台，友邦香港及澳門積極提高財務策劃顧問團隊的專業水平，幫助客戶活出「健康長久好生活」。

### Comments from Judging Panel

#### 評審委員會評語

AI Learning Recommendation Engine has deep implementation of major components in agents, contents and recommendation, which also answered the needs for success measurement. It is a good tool to upskill the staff with unique application of AI in personalised training of agents. It offers just-in-time training to align individual agent's strategy with the evolving strategy of the insurer. Excellent use of data generated by agents as part of their sales process and converting that into insights using AI to drive the improvements in agents' performance as well as their career. Adoption rate and performance result are very encouraging.

人工智能課程推薦對保險代理人、內容、推薦等組成部分進行了深度實現，也滿足了度量成功的需求。它是一個能通過人工智能為代理人提供個性化培訓，來提升員工技能的好工具。它提供即時培訓，確保個別代理人的策略與保險公司保持一致。方案充分利用代理人生成的數據作為其銷售流程的一部分，並使用AI將其轉化為洞察力，以推動代理人績效和職業生涯的改善。產品的採用率和性能結果皆非常令人鼓舞。

# FinTech (Banking, Insurance and Capital Markets) Silver Award

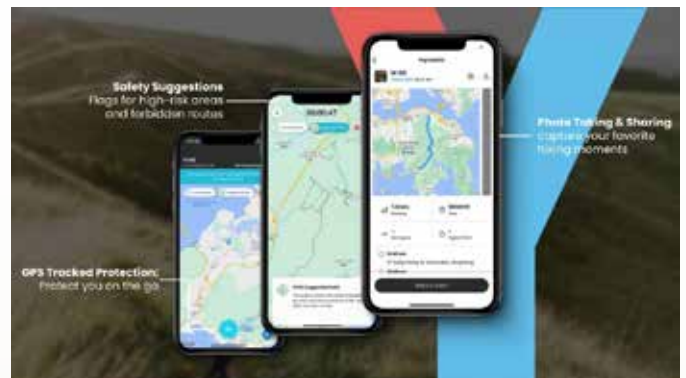
## 金融科技 (銀行業務、保險及資本市場) 銀獎

### YAS Digital Limited 億有限公司

#### YAS Microinsurance

YAS Microinsurance utilises technology to revolutionise the insurance experience, providing bite-sized protection that can be activated anytime, anywhere. YAS Microinsurance leverages blockchain and big data to create a mobile-first insurance experience, making insurance simple, flexible, and fun. Our customer-centric journey allows us to form deeper relationships and allows us to develop products that continuously evolve to match our customers' needs. Since June 2021, YAS has launched products for commuting, hiking, and biking, with many more products to come. The ultimate goal is making protection available with one tap for every moment of one's life, no matter big or small.

YAS 微保險於 2019 年 6 月創立，是香港首間專注微保險產品的金融科技初創公司，以保險科技 (InsurTech) 的概念，透過創新科技設計新產品與解決方案、改善流程及營運效率，最終提升客戶體驗，使其能獲得更便利的服務、更低廉的保費以及更個人化的方案。YAS 微保險利用 5G、人工智能、區塊鏈、數據分析和開放應用程式介面 (Open API) 等創新保險科技技術，專注於生活的細微點，透過將傳統保險產品碎片化，滿足客戶的貼身需要，使其隨時隨地，指尖一按，即時可得到簡單、價格相宜、靈活、合乎所需的保障。由搭一程車、行山郊遊、跑步運動、破風馳騁甚至帶毛孩子散步皆一一關心。YAS 微保險勢將開創新的保險生態系統，並發掘嶄新的業務機會，為亞太地區以至全球保險業創造無限可能。



### Comments from Judging Panel 評審委員會評語

YAS Microinsurance is an innovative, passionate solution with high-potential target markets and good niches identified. Their approach is interesting as it offers micro-insurance that is closely linked with lifestyle. They mixed different technology to create a digitally native insurance product. At the same time, the App is very handy and the low premium amount gives it greater potential to penetrate the market.

YAS Microinsurance 是一款創新、充滿熱情的解決方案，並具有高潛力的目標市場和良好的利基。方案利用有趣的方法，提供與生活密切相關的小額保險。他們混合了不同的技術來建立數碼原生保險產品。同時，該應用程序非常方便且溢價低，使其具有滲透市場的潛力。

# FinTech (Banking, Insurance and Capital Markets) Certificate of Merit

## 金融科技(銀行業務、保險及資本市場)優異證書

### AIA International Limited (AIA Hong Kong & Macau) 友邦保險(國際)有限公司(友邦香港及澳門)

#### AI Interview

#### 友邦人工智能面試

The AIA AI Interview is an innovative AI-infused interview platform launched in Hong Kong and Macau, referencing AIA Premier Academy Panel Interview and agency leaders' past interview experience as the design foundation. Together with the successful traits of financial planners and data from AIA Career Aptitude Test, the online interview model could be further optimised.

Through this platform, potential candidates can attend online interview anywhere and anytime. AI will analyse candidate's personalities and capabilities based on their interview answers and overall performance, such as their belief of the insurance industry, related skillsets and career preparation. All these data can enable agency leaders to better identify potential candidates to be the future financial planner elites.

On the other hand, agency leaders can evaluate potential candidates' performance based on the AI analysis and interview recordings through the platform and arrange further discussion.

Potential candidates can also view their results shortly after the interview. With the launch of AIA AI Interview, the time for agency leaders to shortlist suitable candidates would be greatly reduced and thus, facilitate the overall recruitment process of financial planners.

友邦人工智能面試是一個在香港及澳門推出並融合AI技術與分析的線上招募應用平台，以友邦精英學院面試內容及營業單位主管的過往面試經驗作為設計基礎；全面整合行業成功要素，以及友邦事業發展潛能測試數據，從而制定合適的線上面試模式。

招募對象可透過此平台隨時隨地進行線上面試，而人工智能會根據其面試對答及表現，例如對保險行業的信念、相關的職業技能及事業準備等，全方位分析招募對象的性格特徵和能力，從而更有效地發掘更多有潛能的人材，成為下一位財務策劃精英。

另一方面，營業單位主管可以在平台上參閱人工智能分析結果及面試過程，以更全面地評估招募對象的表現及作進一步面談。而招募對象在面試後，亦可以在此平台輕鬆查閱面試結果。友邦人工智能面試的投入，能更有效地篩選合適的人選，大大節省了營業單位主管的時間，令財務策劃顧問的招聘流程更有效快捷。



#### Comments from Judging Panel 評審委員會評語

AI Interview is an innovative solution which is tailored for companies in Hong Kong. The system is useful which saves a lot of time for arranging interviews, especially for the first-round screening. Also, it is good that the system supports 3 common languages in Hong Kong, namely Mandarin, Cantonese and English.

友邦人工智能面試是專為香港公司量身打造的創新解決方案。該系統有助於節省大量安排面試的時間，尤其是第一輪篩選。另外，系統支持普通話、粵語和英語三種香港常用語言。



# FinTech (Banking, Insurance and Capital Markets) Certificate of Merit

## 金融科技(銀行業務、保險及資本市場)優異證書

### Standard Chartered Bank (Hong Kong) Limited 渣打銀行(香港)有限公司

#### Integrated Digital Solution to Facilitate and Simplify SME Onboarding & Lending Process 中小企業客戶引導及借貸綜合電子方案

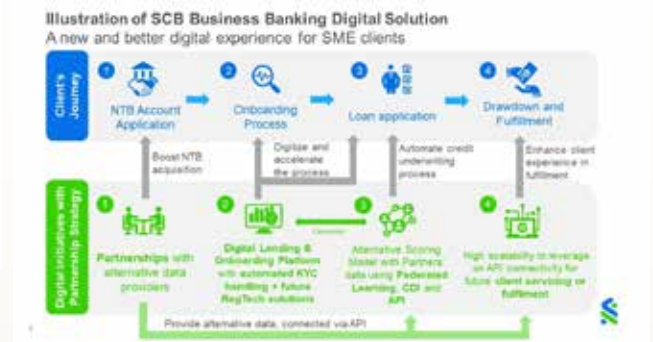
Standard Chartered Bank's Integrated Digital Solution revolutionises the existing SME onboarding and lending journey via their own Digital Lending and Onboarding Platform, driven by advance technologies including Federated Learning (FL) and RegTech in connection with Commercial Data Interchange (CDI) via Open API.

The bank has streamlined the traditional SME lending process through digitalising the most challenging stages of the journey, namely Application and Onboarding and Credit Approval.

With the solution, extensive financial documents and company / individual KYC process for loan application and onboarding have been digitalised and automated, while the credit decisioning process have been streamlined via alternative data for a smoother client experience and to broaden the base of client coverage.

渣打香港透過善用其電子客戶引導及借貸平台，並融合最新科技包括聯合學習(Federated Learning)，監管科技(RegTech)及以應用程式介面(API)連結商業數據通(Commercial Data Interchange)改革現今中小企業之客戶引導及借貸過程。

現今中小企業申請信貸或銀行開戶時均要提交各種文件以及面對繁複的審查過程。透過電子化客戶引導及信貸審批過程，渣打香港成功數位化及自動化客戶於申請開戶及借貸所需提交的證明文件，並透過運用另類數據優化整個信貸批核過程，改善客戶體驗及擴大客戶群覆蓋範圍。



### Comments from Judging Panel 評審委員會評語

Integrated Digital Solution to Facilitate and Simplify SME Onboarding & Lending Process encourages development and has good consideration on protecting data privacy for building trust with customers. The solution has good initiative by streamlining the operation flow with a good complete end to end thought process on solving the SME lending problem statement.

中小企業客戶引導及借貸綜合電子方案鼓勵行業發展，並充分考慮保護數據隱私以建立與客戶的信任。該解決方案簡化操作流程，是一個能解決中小企業貸款問題的完整的端到端方案。

# FinTech (Emerging Solutions) Silver Award

## 金融科技 (新興解決方案) 銀獎

### MOJODOMO Hong Kong Limited on-us voucher

MOJODOMO is equal parts incentive marketing platform and FinTech voucher solution. We cracked the code to voucher waste and unlocked game-changing levels of incentive marketing ROI. On-us voucher is Asia's first zero-waste, performance-based approach to loyalty marketing. Our proprietary technology is credit-based, open-loop and cross-border. We issue virtual card numbers for voucher payments so everyone wins—loyalty marketers, retail merchants & customers alike.

MOJODOMO透過結合金融支付及營銷科技，取代以傳統實體現金券回饋客戶的推廣模式，協助營銷人員接觸更多目標客戶，提升品牌體驗及互動。我們破解了實體優惠券浪費資源的難題，並帶領營銷商戶達治顛覆性的投資回報率水平。MOJODOMO是亞洲首個零浪費、基於績效的客戶獎賞系統。我們利用嶄新虛擬卡支付方案，於全球網絡提供獎賞兌換服務，讓顧客、營銷人員及商家享受流暢無縫的數碼體驗，達致三贏局面。



- 1 **Branded Voucher** distributed via Omni-channels  
Customers are able to recognize the Marketers.
- 2 **Flexible offers** from online to offline, cash or product  
Customer are able to choose the gift they like.
- 3 **One-stop full control** on vouchers: Update, Extend, Void  
Suitable for all kinds of campaigns and target audience.
- 4 **Real-time Redemption Data** of last mile journey  
All parties know the what, where and when of the redemption.
- 5 **Bank-grade Security** with 100% Availability  
Dynamic QR code to ensure security



### Comments from Judging Panel 評審委員會評語

On-us voucher is a very practical platform. Its business model for legacy gift voucher market provides flexibility to different parties (consumer, merchant and marketer). Although the solution seems straight forward, it requires strong execution with customer and merchant centric design to ensure high usage. It already has strong market penetration in Hong Kong which is a strong testimonial.

On-us voucher 禮券是一個非常實用的平台，其商業模式適用於傳統禮券市場，並為不同方（消費者、商家和營銷商）提供靈活性。儘管這些解決方案看起來很簡單，但它需要強大的執行力以及以客戶和商家為中心的設計，以確保高使用率。它已經在香港擁有強大的市場滲透率，足以證明方案的實用性。

# FinTech (Emerging Solutions) Bronze Award 金融科技 (新興解決方案) 銅獎

## Seleya Technologies Limited PortageBay ESG Solution

Sustainable finance & investing are growing exponentially, totaling US \$17 trillion in assets. Alongside this growth, banks face new problems such as greenwashing and how to generate sustainable outcomes and superior returns.

PortageBay is an AI ESG solution that provides evidence-based sustainability analytics. Climate impact modeling, temperature forecasts, transition suitability, sustainability research and benchmarking are performed intuitively on the SaaS platform. Banks can deliver differentiated sustainability solutions, with fast time-to-market, and mitigate regulatory risk.

Developed in Hong Kong, PortageBay is adopted globally in asset management, capital markets, and legal & compliance. US \$450 bn of client assets are powered by our award-winning ESG solution.

可持續金融以倍數快速增長，相關資產已達十七兆美元。銀行亦面臨嶄新挑戰，包括漂綠(greenwash)、在符合可持續發展標準下創造卓越的回報等等。

PortageBay ESG 人工智能方案為銀行提供用大數據進行的可持續發展分析。軟件平台設有氣候影響模型、氣溫預測、氣候過渡準備狀態測量、可持續發展研究及指標比較，簡化研究及分析流程。銀行可藉此快速推出有特色的可持續發展金融產品，並減少監管風險。

PortageBay 於香港研發，屢獲殊榮。各地客戶應用PortageBay在資產管理、資本市場及法律/合規，投資總資產達四千五百億美元。



### Comments from Judging Panel 評審委員會評語

PortageBay ESG Solution is very worthwhile, practical and has the beauty of capturing the needs of those who render ESG financing and those in need of ESG benchmarking. It has a good business proposition with promising potentials as it mitigated the greenwashing risks when using AI to learn and build ESG scores to serve corporate and portfolio investors. UI for the portal is presentable and usable too. To conclude, it brings good social and business impact respectively.

PortageBay ESG Solution是一個非常有價值和實用的解決方案，它解決了提供ESG融資和需要ESG基準測試的需求。它具有良好商業潛力，因為方案使用人工智能學習和建立ESG分數以幫助企業和投資組合投資者減輕漂綠風險。門戶的UI也很美觀且可用性高。總而言之，它帶來了正面的社會和商業影響。

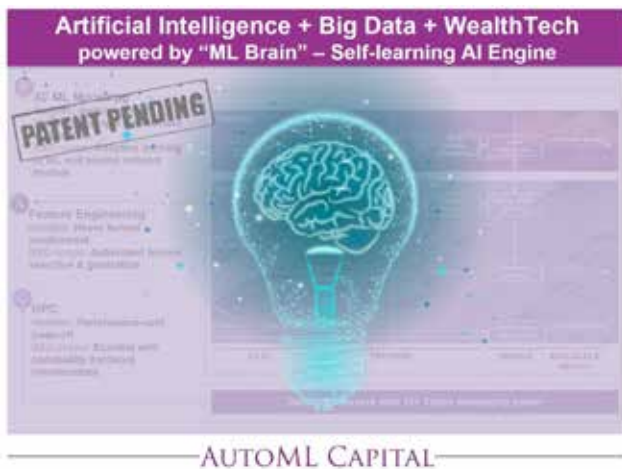


# FinTech (Emerging Solutions) Certificate of Merit 金融科技 (新興解決方案) 優異證書

## AutoML Capital Limited 智學資本有限公司 ML Brain

The SFC-licensed “ML Brian”, developed by AutoML Capital’s local R&D Team, is a structural adaptive learning AI engine that produces an “on-the-fly” model to reflect the ever-changing environment. The ML Brain democratizes Data Science in WealthTech as first of its kind to address the needs of Asset Managers. Using its core technology in accelerating data-mining processes and developing a computerised self-learning system, the core plug-and-play AI modules function to 1) forecast asset class relative performance, 2) perform dynamic asset allocation and portfolio construction and 3) trigger smart protection mechanism through taking portfolio risk off when severe market volatility is predicted.

AutoML的ML Brain將WealthTech中的數據科學自動化，首創為可滿足資產管理公司需求。AutoML憑其在加速數據挖掘和自動學習系統方面的核心技術，創新應用其開發的算法於ESG、加密貨幣和特定市場。核心即插即用AI模組的功能是1)預測資產類別相對表現，2)執行動態資產配置和投資組合，3)在預測市場劇烈波動時通過降低投資組合風險來觸發智能保護機制。AutoML為缺乏專業知識和投資工具人士提供 AI 資產管理服務，及與其他資產管理公司合作，以核心技術提供定制服務。



### Comments from Judging Panel 評審委員會評語

ML Brain supports both B2B and B2C channels. It can learn and predict the market changes. As a homegrown FinTech solution, it helps local business.

ML Brain 同時支持 B2B 和 B2C渠道，亦可以學習和預測市場變化。作為本地金融科技解決方案，方案幫助本地企業發展。

# FinTech (Emerging Solutions) Certificate of Merit 金融科技 (新興解決方案) 優異證書

## iBonus Limited 易寶時有限公司

Offline DLT - Offline Mobile Payment for Retail CBDC

離線DLT - 央行數字貨幣離線移動支付

Offline payment technologies have been the most ignored in the Internet age but ironically become the critical challenge of retail CBDC, the future of financial systems. The goal of CBDC is to address frictionless payment, financial inclusion, and energy efficiency (zero CO<sub>2</sub> emission).

Our Offline DLT technology makes Online payment like Alipay works offline without the Internet and gives a frictionless experience to users.

Our team with 20 years of continuous development of offline payment technologies and with renowned customers such as the US Army in Iraq and Afghanistan.

線下支付技術在互聯網時代一直是最被忽視的，但具有諷刺意味的是，它成為零售CBDC的關鍵挑戰，也是金融系統的未來。CBDC的目標是解決無摩擦支付、金融包容性和能源效率（二氧化碳排放）問題。

我們的離線DLT技術使支付寶等在線支付無需互聯網即可離線工作，並為用戶提供無摩擦體驗。

我們的團隊擁有20年線下支付技術的不斷發展，知名客戶：美國駐伊拉克和阿富汗軍隊。



## Comments from Judging Panel 評審委員會評語

The development of iBonus Limited so far is encouraging. Methodology of Offline DLT - Offline Mobile Payment for Retail CBDC is in a understandable manner. Offline payment is important, but it has to be included as an option of a CBDC standard and cannot stand on its own. If the company further develops a partner ecosystem, that will help market the solution. The presenter showed comprehensive research result and supporting for justifying the use case with differentiation from other existing e-payment models.

迄今為止，iBonus Limited 的發展令人鼓舞。離線DLT - 央行數字貨幣離線移動支付的方法是一種外行可以理解的方式。離線支付固然很重要，但央行數字貨幣必須作為標準的一個選項之一，並且不能獨立存在。如果iBonus Limited進一步開發任何合作夥伴生態系統，這將有助於推廣該解決方案。演講者展示了全面的研究成果和證明，以展示方案與其他現有電子支付方案的區別。

# FinTech (Regulatory Technology and Risk Management) Gold Award

## 金融科技 (監管科技及風險管理) 金獎

### PaySmart Capital Limited

Liquid Corporate Digital Verifiable Credentials

Liquid 企業可驗證數碼憑證

Liquid, a Hong Kong blockchain technology company, bridges real world data to blockchain infrastructure, creates Liquid Corporate Digital Verifiable Credentials (CDVC).

Businesses are empowered to authorise third parties, such as banks/financial institutions, to view up-to-date business data from multiple sources, significantly optimising the account opening process and improving the efficiency of business loan applications and annual credit reviews.

Under the LIQUID blockchain architecture, enterprises only need to share the necessary relevant information, which can effectively protect privacy and achieve data autonomy. Data from the source can also effectively prove the business transactions between enterprises, becoming true and reliable evidence.

Liquid是一間成立於香港的區塊鏈科技公司, 致力打通鏈外世界和區塊鏈。Liquid獨創的企業可驗證數碼憑證 (CDVC)向全球企業提供真實可靠的業務證明。

企業可通過批次授權, 準許第三方 (例如銀行/金融機構) 查看來自多方來源的最新業務數據, 從而大幅優化開戶流程, 以及提升商業貸款申請和年度信用審查的效率。

在LIQUID區塊鏈架構下, 企業只需分享必要的相關信息, 即能有效保障私隱, 也能實現數據自主。來自源頭的數據亦能有效證明企業之間的業務往來, 成為真實可靠的憑證。



### Comments from Judging Panel

#### 評審委員會評語

Liquid Corporate Digital Verifiable Credentials creates a new ecosystem linking banks and the supply chain of the bank's clients.

Liquid企業可驗證數碼憑證創建了一個連接銀行和銀行客戶供應鏈的新生態系統。

# FinTech (Regulatory Technology and Risk Management) Bronze Award

## 金融科技 (監管科技及風險管理) 銅獎

### InnoBlock Technology Limited 創新鏈科技有限公司 SafeGuardChain®

SafeGuardChain® Series is a groundbreaking and comprehensive cybersecurity solution that tackles both internal and external threats by integrating facial recognition, object detection and blockchain technologies, while retaining the common features of the existing Cybersecurity software in the market.

Unlike the existing solutions, SafeGuardChain® will be able to prevent unauthorised users and detect potential data stealing gadgets like cameras with the introduction of facial recognition and object detection. All data captured by the software will be automatically stored in Blockchain, a place where all the information is immutable, and the integrity of data is maintained.

SafeGuardChain®系列是一種突破性的綜合網絡安全解決方案，通過面部識別、物體檢測和區塊鏈技術來應對內部和外部威脅，同時亦保留著傳統網絡安全軟件的主要功能。

與現有解決方案不同，SafeGuardChain®能夠通過面部識別和物體檢測來防止未經授權的用戶並檢測潛在的數據竊取工具如相機等攝錄工具。軟件捕獲的所有數據將自動存儲在區塊鏈上，確保所有信息都是不可改的。因此數據的完整性和可信性得到保證。



### Comments from Judging Panel 評審委員會評語

Hybrid working or WFH is a norm nowadays and the demand for relevant risk management capability is high. Some smart features with image recognition are added on existing tools and InnoBlock Technology Limited used blockchain to protect integrity of records. There are some used cases in banking and Government department. SafeGuardChain® can adjust the detection accuracy rate to balance the accuracy and fault alarm being happened.

在家工作是當今的常態，對此，相關風險管理能力的需求亦很高。InnoBlock Technology Limited使用區塊鏈來保護記錄的完整性，並在現有工具上添加了一些具有圖像識別的智能功能。方案在銀行和政府部門都有一些用例。SafeGuardChain®可以調整檢測準確率，以平衡準確度和故障報警。



# FinTech (Regulatory Technology and Risk Management) Certificate of Merit

## 金融科技 (監管科技及風險管理) 優異證書

### Bank of China (Hong Kong) Limited 中國銀行 (香港) 有限公司

Online account opening using iAM Smart

手機開戶應用智方便

Bank of China (Hong Kong) is the first bank to adopt "iAM Smart", a mobile application launched by the HKSAR Government for digital identification, in online account opening process.

The new service allows customers to safely authenticate identities and auto-fill in the mobile account opening form with personal information stored in "iAM Smart", saving the time of inputting data manually and performing facial recognition.

Given the high accuracy and secure protection of personal information saved in "iAM Smart", the bank can collect appropriate data to ensure KYC process while uplifting risk management capabilities.

中國銀行 (香港) 是全港首家銀行在線上開戶採用香港特區政府的個人化數碼服務平台—「智方便」手機應用程式，為核證身份方案提供更多靈活性。

透過本行手機銀行開戶時，客戶可使用「智方便」作身份認證及其「填表通」功能自動填寫開戶表格，省卻人手輸入個人資料及進行人面辨識的時間，過程安全又快捷。

「智方便」儲存的個人資料準確性高並具有高度安全性，線上開戶透過「智方便」收集個人資料更能滿足銀行KYC需要及提升風險管控能力。

#### 隨時隨地 智慧理財



#### 四步完成 輕鬆開戶



#### Comments from Judging Panel 評審委員會評語

Online account opening using iAM Smart is a rather straightforward application of IAMsmart via OpenAPI. It helps to further promote the adoption of IAMsmart in Hong Kong which is also the key contribution of this application. It saves lots of time for the KYC onboarding as it rides on the work done when people are first onboarded to the iAM SMART.

手機開戶應用智方便使用「智方便」在線上開戶，是通過 OpenAPI 開發的一個相當直接的應用程式。它有助於進一步促進「智方便」在香港的普及，這亦是方案的主要貢獻。它還為盡職調查節省了大量時間，因為它可以運用用戶較早前在「智方便」上留下的數據。

# FinTech (Regulatory Technology and Risk Management) Certificate of Merit

## 金融科技 (監管科技及風險管理) 優異證書

### iFinHealth Limited 銳智金融科技有限公司

AI-enhanced credit analytic and risk management engine  
人工智能推動信用分析和風險管理系統

iFinHealth, founded by a team of senior bankers and IT experts with decades of experience, revolutionised the conventional and manual process of financial spreading as well as credit analysis. We leverage on Big Data and Machine Learning technologies to provide our clients innovative solutions on credit monitoring. iFinHealth offers a full spectrum of credit analysis: from historical financial numbers analysis to forward-looking covenant monitoring, all backed by our proprietary AI Enhanced Credit model. iFinHealth has been well trusted by various renowned financial institutions, professional firms and licensed corporates.

銳智金融科技由擁有數十年經驗的資深銀行家和資訊科技專才組成的團隊創立，徹底改變了傳統和手動的信用分析流程。我們利用大數據和機器學習技術為客戶提供創新的信用監控解決方案。銳智金融科技利用我們專有的人工智慧提供全方位的信用分析，從歷史財務數據分析到前瞻性契約監控，加強對財務數位的評估。銳智金融科技深受各大知名金融機構、專業公司和持牌企業的信賴。

#### L1 - Creditworthiness Core



### Comments from Judging Panel 評審委員會評語

AI-enhanced credit analytic and risk management engine is a self-developed system and has been used in the banks in Hong Kong and Singapore that could imply the use case is relevant, the quality and the implementation experience is up to certain expectations. It is designed from an industry professional perspective. It enhanced the ability of credit data retrieving and analysis. The product also includes comprehensive functions, for example, spreading, credit alert, trend analysis, cashflow projection, etc.

人工智能推動信用分析和風險管理系統是一個自主研發的系統，已經在香港和新加坡的銀行使用，可見方案是有效的，其質量和用戶體驗亦已達到一定的預期。方案是從行業專業的角度設計的，增強了信用數據檢索分析能力。該產品還包括全面的功能，包括傳播、信用提示、趨勢分析、現金流預測等。

# Introduction of Leading Organiser

## 籌辦機構簡介

The Hong Kong Institute of Bankers (HKIB) has been serving the local banking community in the provision of professional training and certification services since 1963. HKIB is the first not-for-profit institution in Hong Kong to issue banking qualifications and was appointed by the Education Bureau as a Professional Qualifications Assessment Agency in August 2020. With an objective to maintain and further develop the territory's status as an international financial centre, the Institute works with the support of banks, regulators, financial institutions, academic institutions and various professional bodies to provide local banking practitioners with professional training and development opportunities. In view of the changing landscape of the banking and financial services industry in Hong Kong and mainland China, as well as on a global scale, the importance of continuing to enhance the standards of professional development has gained increased attention. The HKIB endeavours to provide and enhance its training and development products in order to equip its members with essential knowledge and skills that meet the industry's needs.

從1963年開始，香港銀行學會便為香港本地銀行業提供教育和培訓服務。香港銀行學會亦是香港首間頒發銀行專業資格的非牟利專業培訓機構，並於2020年8月獲教育局委任成為香港資歷架構認可的「專業資歷評估機構」。為了鞏固和發展國際金融中心地位，香港銀行學會與多間銀行、監管機構、金融企業、學術機構和專業機構合作，致力為本地銀行從業員提供專業培訓和發展機遇。鑑於香港和中國內地甚至全球的銀行與金融服務業市場不斷變化，持續提升專業發展水準的重要性受到越來越多關注。香港銀行學會不斷積極提供和優化其培訓和人才發展內容，令會員能具備行業要求的知識和技巧。

**FOLLOW HKIB TO STAY UPDATED 追蹤我們以獲得最新消息**



### Responsible Team includes:

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HONG KONG MONETARY AUTHORITY  
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Hong Kong Business Ethics Development Centre



保險業監管局  
Insurance Authority



強制性公積金計劃管理局  
MANDATORY PROVIDENT FUND  
SCHEMES AUTHORITY



Private Wealth  
Management  
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SECURITIES AND  
FUTURES COMMISSION  
證券及期貨事務監察委員會



Supporting  
Media  
支持媒體



Scoring System  
評分系統

