



HONG KONG  
ICT AWARDS  
2021 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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濃說科技

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FCC ANALYTICS LIMITED

AI AML

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**Silver Award 銀獎**

CoverGo Limited

保進科技有限公司

CoverGo Insurance-in-a-box No-code Platform

Quantifeed

QEngine

**Certificate of Merit 優異證書**

AIA International Limited

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友邦保險（國際）有限公司

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**Silver Award 銀獎**

AsiaTop Loyalty Limited  
亞洲卓盛有限公司

Nanoinsure Technology (Hong Kong) Limited

**Certificate of Merit 優異證書**

CONTRENDIAN  
乘勢轉機

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# FinTech Award 金融科技獎



HONG KONG  
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## 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 2021. There will be one Grand Award in each category, and an "Award of the Year" will be 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。

2021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，而最終評審委員會會再從八個大獎中甄選出「全年大獎」。

# FinTech Award 金融科技獎



HONG KONG  
ICT AWARDS  
2021 香港資訊及  
通訊科技獎

## 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 Hong Kong Institute of Bankers (HKIB) is proud and honoured to have been appointed, once again, as the Leading Organiser of the FinTech Award for the sixth consecutive year. Hong Kong's FinTech success is in large part due to the breadth and depth of our financial services industry and our entrepreneurial culture. This award further encourages FinTech development through recognising talents and best practices in the industry, from start-up innovations to corporate applications.

To keep pace with the fast-growing advancement in the FinTech sector, the Award Streams and Judging Criteria are reviewed and evaluated annually. This year, the FinTech Award features three streams: Banking, Insurance and Capital Markets; Emerging Solutions; and Regulatory Technology and Risk Management (which includes FinTech Security). The overwhelming number of applications received from various disciplines and prove once again that FinTech is a top priority for many stakeholders to transform and digitise the financial industry.

We would like to express our deepest gratitude 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 like Communications Association of Hong Kong, CTgoodjobs, Equal Opportunities Commission, FinTech Association of Hong Kong, 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 Hong Kong, Treasury Markets Association and the HKIB Council and Executive Committee members.

And of course, our sincere appreciation also goes to our team of judges and assessors, who bring technical expertise, real world practical experience and business knowhow. Special tribute to Dr Toa CHARM, our Chief Judge and Ms Betty CHUNG, Mr Dominic SIU and Mr Jacob WAI, 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. We thank them for their enthusiastic and dedicated efforts in contributing 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 in Asia.



香港銀行學會十分榮幸能連續六年成為「金融科技獎」的籌辦機構。香港金融科技的成功很大程度歸功於金融服務業的廣度及深度，還有我們的創業文化。「金融科技獎」通過表彰業內的人才和最佳實踐，包括初創企業的創新科技以至企業應用，進一步鼓勵了金融科技發展。

鑒於金融科技的迅速發展，評判及評審團隊每年均會審核獎項類別及評審標準。今屆「金融科技獎」涵括三個組別：銀行業務、保險及資本市場；新興解決方案及；監管科技及風險管理（包括金融科技安全）。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是許多持份者轉換及數碼化金融行業的首要議程。

「2021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、香港金融發展局、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。

當然，學會亦冀藉此機會衷心感謝一眾評判及評審的付出，在評審過程技術專長、實務操作經驗和業務知識之交流。特別鳴謝首席評判湛家揚博士，以及首席評審員鍾惠儀女士、韋達人先生和蕭建邦先生。

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  
The Chinese University of Hong Kong

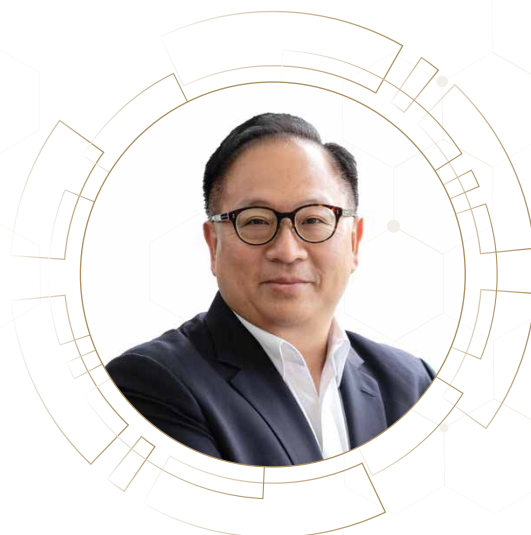
### 湛家揚博士

香港中文大學  
商學院管理學專業副教授

I was impressed by the innovation from this year's participating financial services incumbents and FinTech start-ups. The contestants' passion on innovation did not stop even under the impact of the Covid-19. The number of applications had reached record high this year and the quality of their innovations were outstanding. Our corporate leaders and entrepreneurs in Hong Kong had again demonstrated their agile and innovative mindset and capabilities to solve the pain points of their customers and their own companies.

We had more variety of FinTech innovations this year. Apart from RegTech, InsurTech and WealthTech, we had innovations on making use of AI and blockchain to enhance the efficiency of internal operation and the effectiveness of management for financial institutions. 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 2021 - FinTech Award. The Award is an excellent platform to recognise local FinTech talent and encourage them to innovate more for the financial services industry.

Thanks to The Government's CIO office and The Hong Kong Institute of Bankers for organising the FinTech Award 2021. 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.



今年參與的金融服務公司和金融科技初創公司的創新給我留下了深刻的印象。即使在新冠病毒疫情的影響下，參賽者對創新的熱情也沒有停止。今年的申請數量創歷史新高，創新品質突出。香港的企業領袖和初創企業家再次展示了他們敏捷和創新的心態和能力，以解決客戶和自己公司的痛點。

今年的參賽者有更多的金融科技創新。除了監管科技、保險科技和財富科技之外，他們在運用人工智能和區塊鏈方面進行了創新，以提高內部運營的效率和金融機構的管理效能。參賽者的出色表現，無疑是香港金融科技成就的典範。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。我很榮幸成為2021年香港資訊及通訊科技獎 - 金融科技獎的首席評判。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2021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。我還要對所有與會者及獲獎者表示祝賀。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,  
Business School  
The Chinese University of Hong Kong  
香港中文大學  
商學院管理學專業副教授

### Deputy Chief Judge 助理首席評判



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

### Deputy Chief Judge 助理首席評判



**Mr Michael LEUNG, MH 梁建文先生, MH**  
Group Chief Executive Officer  
BOA International Financial Group  
亞銀國際金融集團  
集團行政總裁

### Judges 評判



**Mrs Brit BLAKENEY 柏嘉鳳女士**  
Executive Director, Ecosystems & Experience  
Design - CBG  
DBS Bank (Hong Kong) Limited  
星展銀行(香港)有限公司  
香港區零售銀行業務及財富管理  
數碼、客戶體驗管理及產業生態系統管理執行董事



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上海商業銀行有限公司  
副行政總裁兼資訊科技及營運處總監



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**Mr Tony LAM 林植廷先生**  
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香港區資訊科技總監



**Dr C.K. WONG, MH 黃仲翹博士, MH**  
Chairman and Co-founder  
iASPEC Technologies (Holdings) Limited  
永泰信息技術有限公司  
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



**Ms Betty CHUNG 鍾惠儀女士**  
Chief Operating Officer and Group  
Head of Info Technology  
Dah Sing Bank, Limited  
大新銀行有限公司  
營運總監及集團資訊科技處主管

### Assessors 評審員



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Regional SVP, Head of Information  
Technology - Asia Pacific  
Lockton Companies (Hong Kong) Ltd.  
諾德保險經紀有限公司  
亞太區資訊科技部負責人



**Mr Barry CHAN 陳耀文先生**  
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IBM China/Hong Kong Limited  
國際商業機器公司  
全球企業諮詢服務部合夥人



**Mr Victor LAW 羅少輝先生**  
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BitCyber Pte Ltd  
大中華地區業務總經理



**Mr Peter LI 李寶亭先生**  
Partner and Financial Services  
Assurance Leader  
PwC  
羅兵咸永道會計師事務所  
合夥人及審計金融服務主管



**Ms Helen KWOK 郭善芬女士**  
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**Dr Paul SIN 冼君行博士**  
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金融科技諮詢服務合夥人



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Bank of China (Hong Kong) Limited  
中國銀行（香港）有限公司  
資訊科技部總工程師室主管及資深架構工程師

## FinTech (Emerging Solution) 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



**Mr Jacob WAI 韋達人先生**  
Senior Director, Head of Insight and Data -  
Financial Service  
Capgemini Hong Kong Limited  
凱捷管理顧問公司

### Assessors 評審員



**Mr Raymond CHAN 陳穎峯先生**  
CEO & Director  
Ether Securities Limited  
以太證券有限公司  
行政總裁及董事



**Ms Rosie HAMPSON**  
Executive Director  
Goldman Sachs (Asia) L.L.C.



**Mr Halmin HU 胡鴻明先生**  
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SBMG, Personal & Business Banking Group  
China CITIC Bank International Limited  
中信銀行（國際）有限公司  
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網絡安全及私隱保護服務合夥人



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Hong Kong  
UBS-AG



**Ms Monita LEUNG 梁海儀小姐**  
Head of Financial Services  
HKT Limited  
香港電訊  
金融服務業務主管



**Mr Richard LORD**  
Chief Information Officer Wholesale  
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The Hongkong and Shanghai Banking  
Corporation Limited



**Mr Raymond WONG 黃賢敏先生**  
Head of Investment  
Hong Kong Science and Technology Parks  
Corporation  
香港科技園公司  
投資總監



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信和置業有限公司  
創新聯席董事



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Managing Director, Financial Services  
Accenture Company Limited  
埃森哲  
金融服務事業部董事總經理

## 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



**Mr Dominic SIU 蕭建邦先生**  
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保誠保險有限公司  
數碼總監

### Assessors 評審員



**Mr Simon AUYEUNG 歐陽健男先生**  
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HashKey Digital Asset Group  
戰略項目主管



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The University of Hong Kong  
香港大學  
法律及資訊科技研究中心客席副教授



**Ms Irene CHU 朱雅儀女士**  
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Life Sciences, Hong Kong.  
KPMG  
畢馬威會計師行  
新經濟市場及生命科學主管合夥人



**Mr Lester IP 葉卓譽先生**  
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合規部總監

# FinTech Grand Award and FinTech (Regulatory Technology and Risk Management) Gold Award

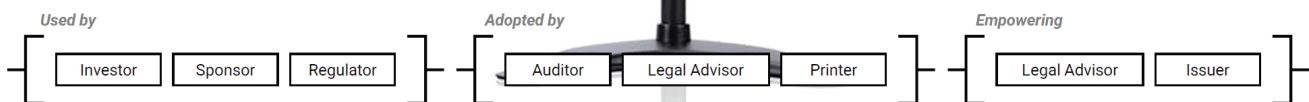
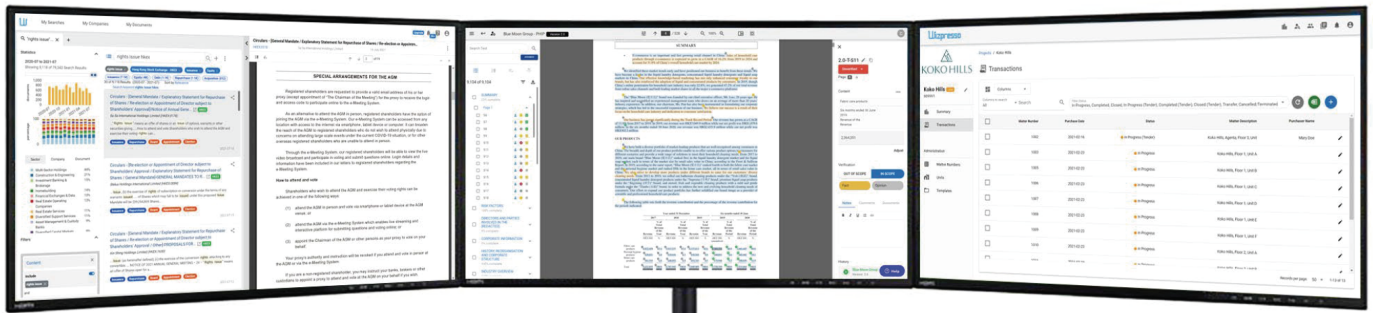
## 金融科技大獎 及 金融科技 (監管科技及風險管理) 金獎

**WIZPRESSO 濃說科技**  
Wizpresso Factify 濃說核實

### CURRENT CAPABILITIES

**AI-Powered SaaS platform underpinned by cutting edge technology scalable on cloud**

- Search**  
Data extraction & comprehension powered by deep learning
- Factify**  
Verification recommendation engine and data mapping model
- Compose**  
Enterprise-grade data encryption and cybersecurity



Hong Kong is the world's top IPO destination. As a global financial center with the highest regulatory disclosure standards, the most time-consuming and costly step during the IPO process is verification – a process of confirming whether the information in a several-hundred-page prospectus is accurate. Capital market lawyers often spend hundreds of hours verifying hardcopies and multiple times across different versions of the prospectus throughout different listing stages.

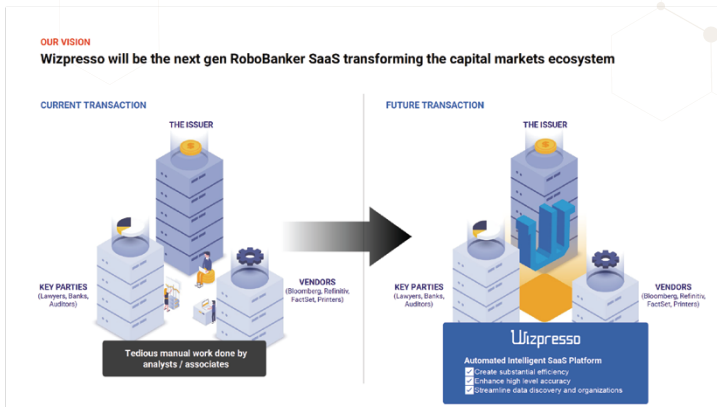
Wizpresso Factify is the world's first legal verification software underpinned by AI capabilities that can save up to 75% time from the due diligence process. Equipped with cutting-edge natural language processing (NLP) technology, the SaaS platform augments every step of the verification process, from digitalising citations to recommending verification suggestions. The built-in collaborative features and multilingual capabilities offer a one-stop solution for key stakeholders to seamlessly work together which ultimately removes the barrier of communications in a process that often involves more than a dozen of parties.

香港是全球最大的IPO集資地。作為監管披露標準最高的國際金融中心，IPO過程中最耗時、成本最高的程序是審核招股書——在數百頁的招股書中確認每一個句子是否準確的過程。律師在漫長的上市階段中，往往花費數百小時在不同版本的列印本上審核資料。

濃說核實是世界上第一個以AI功能為基礎的法律用審核軟體，節省盡職調查過程多達75%的時間。這個SaaS平台具有尖端的自然語言處理(NLP)技術，簡化審查過程中的每一個步驟，包括電子批注和推薦審核建議。該平台內置的協作和多語言功能為持分者提供一站式解決方案，讓各方在同一工作空間中消除溝通隔閡。

Developed in Hong Kong, the software is well-positioned to support the digitisation of the capital-raising process of the world's fastest-growing IPO market. Since its launch in late 2021, Factify has been recognised and adopted as the top RegTech solution by top law firms in Hong Kong, Australia, the UK, and the US.

該軟體在香港研發，其地理優勢將推動全球增長最快的融資市場的數位化轉型。自 2021 年底推出以來，濃說核實已被香港、澳大利亞、英國和美國的頂級律師事務所認可並採用為最佳監管科技 (Regtech) 解決方案。



## FACTIFY

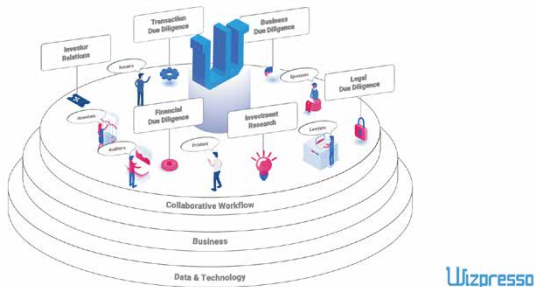
### Verification On-demand

Legal due diligence software for capital markets disclosures

Powered by © Wizpresso

### Empowering the World's Top IPO Center

Underpinned by cutting-edge technology



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

Wizpresso Factify offers a unique Fintech service – an integrated verification tool that helps bankers review and verify initial public offering (IPO) documents. It provides an effective solution to assist the legal practitioners in the IPO markets to accelerate the business processes and save a lot of labour work. The solution has a huge potential of wider application scope beyond the currently contemplated usage. In the future, it may also help the compliance/regulatory reportings, e.g. disclosure of interest. We believe this award-winning locally - developed entry is crucial for Hong Kong to maintain its position as a leading city of equities underwriting for the region.

濃說核實提供一項獨特的金融科技服務——能幫助銀行家審查及驗證首次公開招股 (IPO) 文件的綜合驗證工具。此方案能有效協助首次公開招股市場中的法律從業人員加快業務流程，並節省大量勞動工作。該解決方案具有比當前預期用途更廣泛應用的巨大潛力。將來，它還可能對作出合規/監管報告有幫助，例如披露權益等。我們相信，這個獲獎的本地開發項目對香港保持其作為周邊地區領先的股票承銷商的地位至關重要。

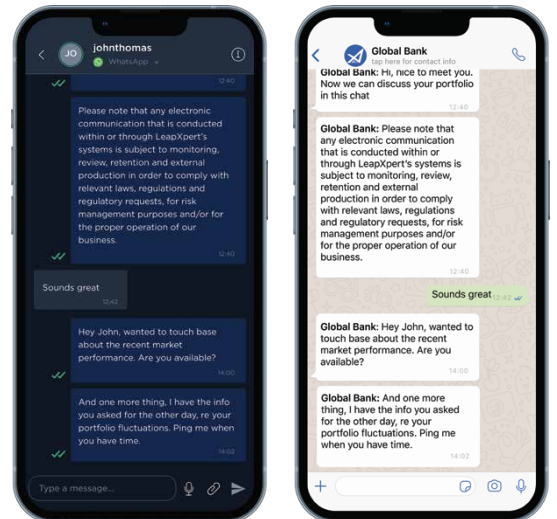
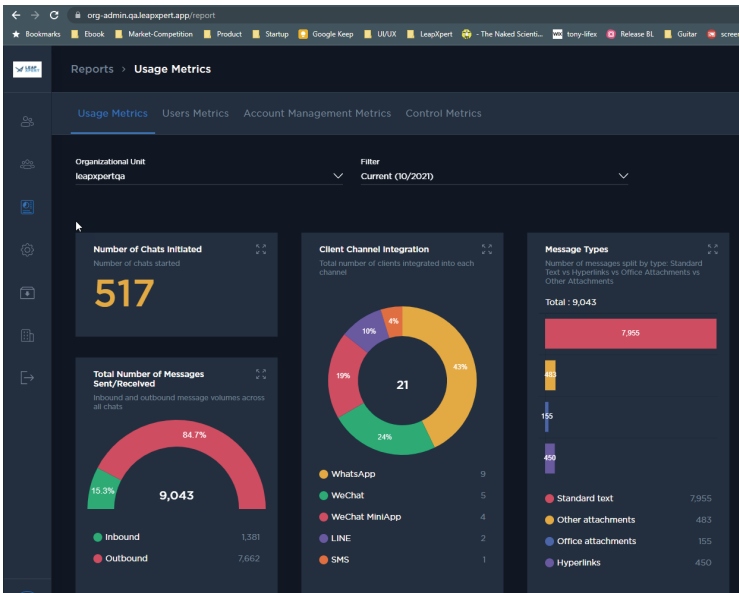
# FinTech (Regulatory Technology and Risk Management) Gold Award

## 金融科技 (監管科技及風險管理) 金獎

### LeapXpert LeapXpert

LeapXpert enables enterprises to embrace messaging applications and integrate them with their business-critical applications. Our solution resolves the business and compliance challenges messaging applications use in business channels has created. Five of the ten top global banks are customers, with tens of thousands of users across 45 countries globally. LeapXpert is built on its patented Federated Messaging Orchestration Platform.

LeapXpert 使企業能夠採用消息傳遞應用程序和將它們與關鍵業務應用程序集成。我們的解決方案解決了消息傳遞應用程序在業務和合規性的挑戰。全球十大銀行中有五家是我們的客戶，當中有數萬名用戶在全球 45 個國家使用。LeapXpert 建立在其獲得專利的 FMOP(聯合消息編排平台)。



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

LeapXpert is a tool to allow corporates to use corporate grade communications tool (MS team etc.) to contact customers using personal communications tools (WhatsApp, WeChat etc.) by offering secure messaging channels. It resolves the compliance pain points of banks. It also helps organisations to retain data and has a potential wide scope of applications in many sectors.

LeapXpert 允許使用企業級通信工具 (如MS 團隊等) 的企業與使用個人通信工具 (WhatsApp、微信等) 的客戶通過其提供安全的消息傳遞渠道聯繫。此解決銀行有關合規性要求的痛點。同時它亦幫助機構保留數據，並且在許多領域都有潛在的廣泛應用。

# FinTech (Regulatory Technology and Risk Management) Silver Award

## 金融科技 (監管科技及風險管理) 銀獎

### FCC ANALYTICS LIMITED AI AML

FCC ANALYTICS is a RegTech company providing AML compliance solutions and professional services to the financial industry, focusing on AML, KYC, Transaction Monitoring, Sanctions Screening, Network Analytics, Risk Assessment, and Robotic Process Automation technologies. The AML solution embedded big data analytics, artificial intelligence, and machine learning into the solutions to meet compliance professionals' diverse needs.

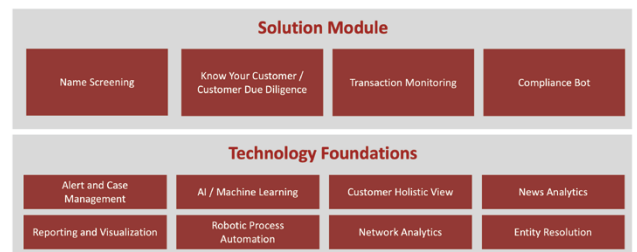
The AML solutions can improve and streamline compliance operations to enhance efficiency and effectiveness. It can flexibly integrate with existing systems to create a better ROI. FCC ANALYTICS has a team with the best domain experts and data scientists to deliver the solutions and services.

FCC ANALYTICS 是一家監管科技公司，為金融行業提供AML合規解決方案和專業服務，專注於AML、KYC、交易監控、制裁篩選、網絡分析、風險評估和機器人流程自動化技術。AML解決方案將大數據分析、人工智能和機器學習嵌入到解決方案中，以滿足合規專業人員的多樣化需求。

AML解決方案可以改進和簡化合規操作，以提高效率和有效性。它可以靈活地與現有系統集成，以創造更好的投資回報率。FCC ANALYTICS擁有一支由優秀的領域專家和數據科學家組成的團隊來提供解決方案和服務。



### END-TO-END AML COMPLIANCE SOLUTIONS



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

FCC ANALYTICS Limited provides an All-in-one KYC solution including screening, robotic process automation, customer due diligence transaction monitoring and more. Their unique selling proposition is on the compliance bot informing banks the reasons why or why not they need to investigate on certain things. The presenter is passionate in the solution and processes clear and succinct communications skills to help the judges better understand the solution, and also demonstrated solid industry knowledge and good cases studies.

FCC ANALYTICS Limited提供一站式 KYC解決方案，包括篩查、機器人流程自動化、客戶盡職審查交易監察等。他們獨特的銷售主張是利用合規機器人通知銀行有哪些項目銀行為什麼或為什麼不需要對某些事情進行調查。演講者對解決方案充滿熱情，並通過清晰簡潔的溝通技巧幫助評委更好地理解解決方案，同時展示了紮實的行業知識和良好的案例研究。

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

## 金融科技 (銀行業務、保險及資本市場) 金獎

### Mediconcen Limited 醫結有限公司

Mediconcen Seamless Medical Claim System

醫結全自動醫療索賠系統

MediConCen is a Hong Kong-based leading InsurTech startup established in Hong Kong 2018. Awarded in numerous local and international competitions, MediConCen utilises blockchain technology to provide clients with seamless and automatic experience in insurance claims and medical consultation. Currently, MediConCen is cooperating with various insurance companies and 1000+ doctors in which the scope of service covers in Hong Kong. MediConCen's service includes general practitioners, physiotherapy, Chinese Herbalist, and dental clinics. MediConCen revolutionises the medical insurance ecosystem with Blockchain technology. MediConCen provides a one-stop solution for stakeholders in health insurance to effectively serve the market. Our app, designed for clinics, facilitates easy insured client check-in and speedy claim settlement, while preventing fraudulent claims with Blockchain.

醫結成立於2018年，現為香港領先的保險科技初創公司。醫結曾獲多個本地和國際獎項，並為香港首間公司以區塊鏈技術為受保人提供創新自動化保險索賠和應診體驗。目前，醫結與多間保險公司、醫療聯網及過千個醫生合作，服務範圍覆蓋港九新界，當中包括西醫、物理治療、中醫和牙科診所等。醫結提供一站式應用程式讓醫生、醫療網絡及保險公司能有效地服務保險市場，快速進行診所登記和保險索償，同時透過區塊鏈技術有效地防止詐騙性索償，讓我們告別冗長的索償過程及文書工作，開拓新一代的醫療生態系統。

The image shows a promotional banner for the MediConCen app. On the left, the MediConCen logo is displayed above the text "MediConCen - The 1st Medical Ecosystem Revolutionizes with Blockchain" and the website "www.mediconcen.com". In the center, two smartphones are shown: one displaying the app's main menu with icons for "預約" (Appointment), "保險索賠" (Insurance Claim), "文書管理" (Document Management), and "醫結" (MediConCen), and another showing a login screen with "登入" (Login) and "註冊" (Register) buttons. On the right, a blue box contains the text "Served 900+ doctors", a QR code, and the text "More details:" with the website "www.mediconcen.com" below it.

### Comments from Judging Panel

#### 評審委員會評語

Mediconcen Seamless Medical Claim System can automate and streamline the end-to-end process of medical services and insurance. The team has a good understanding of the pain points in the market and also achieve customer-centric service which can help the solution to be successful. Mediconcen has a clear roadmap for the ongoing application development which not only has the potential to revamp the local market but also have vision and mission to expand the solution outside Hong Kong.

醫結全自動醫療索賠系統可以自動化和簡化醫療服務和保險的端到端流程。團隊很好的掌握了市場痛點，並致力提供以客戶為中心的服務，這有助解決方案取得成功。醫結為正在進行的應用程式開發製定了清晰的發展路線圖，它不僅具有改造本地市場的潛力，而且亦秉持著將解決方案擴展到香港以外地區的願景和使命。



# 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

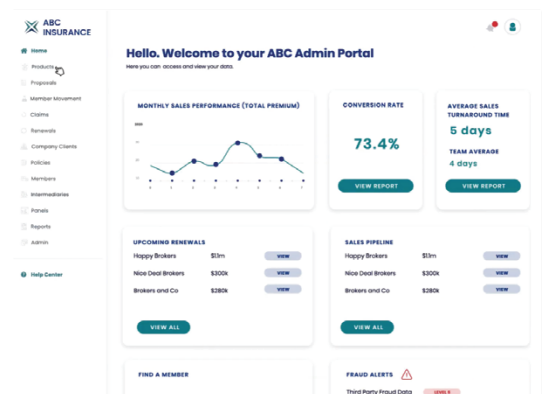
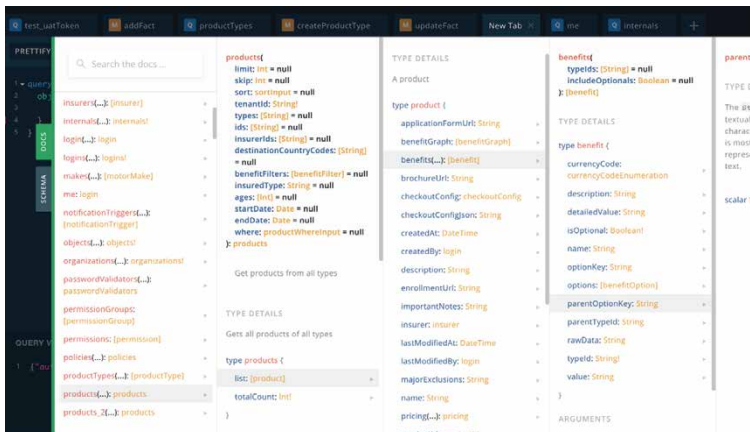
### CoverGo Limited 保進科技有限公司 CoverGo Insurance-in-a-box No-code Platform

CoverGo is the insurance industry's first fully configurable, modular, no-code, enterprise-grade insurance platform powered by 500+ insurance APIs to enable digital insurance transformation at record speed. CoverGo is the pioneer in applying no-code to the insurance industry. It allows insurance companies and banks to overcome their legacy IT systems, launch products in days, adopt omni-channel distribution strategy and streamline policy admin, customer onboarding, and claim processes.

CoverGo has helped insurance organisations of all sizes launch and scale innovative products across all insurance lines faster and at a lower cost, with personalised user experiences to better serve their customers with the mission of making insurance 100% digital and accessible to everyone.

CoverGo是保險科技行業第一個完全可配置、組合式、無須編寫程式碼，由500多個保險應用程式介面提供支援的企業級別保險平台，以實現保險數位轉型。為保險業無代碼應用的先驅，CoverGo讓保險公司及銀行駕馭其傳統的電腦系統，採用全管道分銷策略並簡化保單管理、客戶引導和索償流程。

CoverGo使保險公司能夠以創紀錄的速度推出新產品，通過自動化保單管理和索賠流程來提高保單管理效率，實現全渠道分銷以覆蓋更多客戶，改善客戶體驗並為所有保單提供一流的體驗，幫助各種規模的保險公司能夠更快、以更低成本進行保險數位轉型。



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

CoverGo Insurance-in-a-box No-code Platform addresses some very fundamental issues and pain points in the insurance industry or business, e.g. paper-based, high acquisition costs, legacy technology debts, etc. There is a good potential in the market for insurance companies who want to be more agile with lower development cost. Its comprehensive product suites serve with a sound architecture (API-based and micro-service based) covering a wide spectrum scope from frontend to backend functions or interfaces.

CoverGo Insurance-in-a-box No-code Platform 解決了保險行業或業務中的一些非常基本的問題和痛點，例如以紙本為主、高購置成本及遺留技術債務等。方案具很大的發展潛力，尤其可針對希望以更低的開發成本提高敏捷性的保險公司。其全面的產品套件亦具有完善的架構（基於 API、基於微服務），涵蓋從前端到後端功能或接口的廣泛範圍。

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

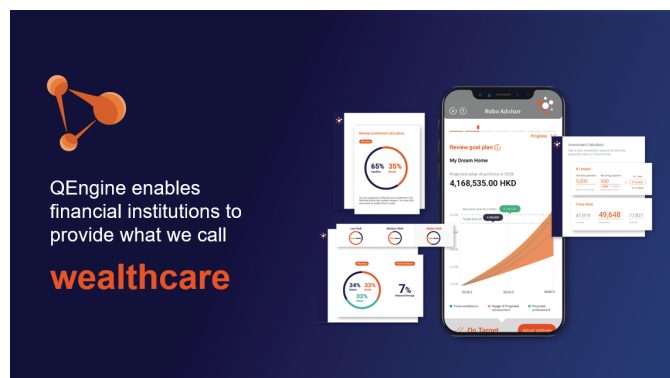
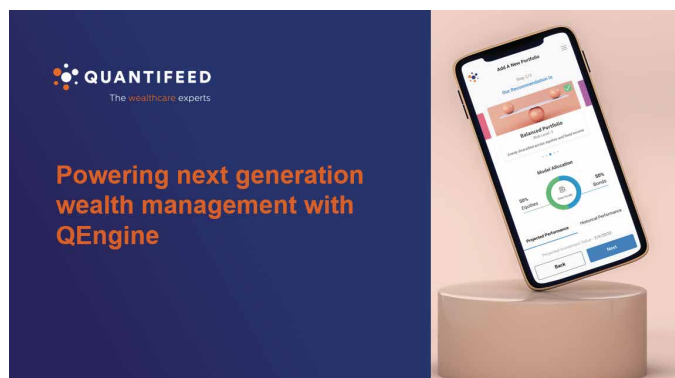
## 金融科技 (銀行業務、保險及資本市場) 銀獎

### Quantifeed QEngine

Quantifeed is Asia's leading digital wealth management solutions provider for financial institutions. It's award-winning automated investment platform – QEngine – powers banks, brokers, and wealth planners to provide advisors and customers a simpler, more personal and engaging wealth management experience. Quantifeed's comprehensive applications enable financial institutions to scale their wealth management business quickly and cost-effectively.

Headquartered in Hong Kong with offices in Singapore, Japan, Australia, and India, Quantifeed partners with some of the most innovative banks and wealth planners like DBS, Cathay Financial Holdings and Legg Mason to democratise wealth management in Asia and beyond. Visit [www.quantifeed.com](http://www.quantifeed.com) for more information.

Quantifeed是一家總部位於香港的機器人理財公司，由數位前國際投行的高管於2013年共同創立。公司主要通過技術手段，為亞太區的金融機構和第三方金融機構的用戶，提供投資組合和系統化的投資策略。目前許多金融機構正面臨「如何為客戶設計一個更吸引人的數字型體驗」的困擾和挑戰。Quantifeed和QEngine致力於為這些金融機構設計解決方案，為其構建智慧型化財富管理系統，為用戶提供一種低成本、易操作、智慧型化及透明安全的財富管理新體驗。



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

QEngine provides comprehensive functions in wealth management areas, this digital wealth management system is available for financial institutions to scale up their wealth management business (portfolio be monitored and rebalanced). Cloud-based and on-premise servers are supported. Moreover, it supports E2E wealth building/investment journey of customers with regulatory requirements catered.

QEngine在財富管理領域提供具有全面的功​​能，該數碼財富管理系統可幫助金融機構擴大其財富管理業務（投資組合進行監控和再平衡）。方案亦支持基於雲端及本地伺服器的服務。此外，它亦支持需滿足監管要求的客戶，其端到端財富積累/投資之旅。

# 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)

#### AIA Career Aptitude Test (CAT) 友邦事業發展潛能測試

The AIA Career Aptitude Test (CAT) is an innovative AI-infused recruitment application launched in Hong Kong. CAT evolves financial planner recruitment from subjective candidate evaluation to unbiased hiring utilising holistic analytics of candidates' potentials, resulting in improved recruitment and training efficiency. In CAT, with in-force financial planners' performance/behavioral data, patterns and psychological theories, AIA can make informed decisions when recruiting and grooming next-gen leaders, along with uncovering valuable actionable insights. Since its launch, CAT successfully reinvented the recruitment strategy of 80%+ of active leaders, while streamlining candidate continuous development and centralising team performance management.

友邦事業發展潛能測試(CAT)是一個在香港推出，融合AI的創新招募應用平台。與以往較主觀性評估準招募的方式不同，CAT以不同角度對準招募的潛能進行分析，從而提高招募質素及培訓效能。CAT運用現職財務策劃顧問的績效、行為、工作模式及心理學理論數據，使團隊於甄選及培育下一代領袖時能作出明智的決策，同時提供寶貴並可付諸實行的見解。自推出後，CAT成功重塑了80%以上營業經理的招聘策略，並精簡了招募的持續培訓和強化團隊績效的管理。



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

AIA Career Aptitude Test (CAT) adopt AI or Data Analytics for supporting or enhancing the agent management process of insurance companies. This innovative idea shows that the solution may help in-house agent managers to screen agents and get more information about the agents' potential and compared with their sales performance by a sales performance analysis with reports for agents. It has been adopted by 95% agents - a sign of proven functionality and quality. With this business model modernisation, caution must be taken that such automatic solutions may have bias of its own.

友邦保險的友邦事業發展潛能測試採用人工智能或數據分析，以支持或增強保險公司的代理管理流程。此創新的想法顯示該解決方案可以幫助內部代理經理篩選代理並獲得有關代理潛力的更多訊息，並通過銷售業績分析和代理報告與他們的銷售業績進行比較。它已被 95% 的代理商採用 - 這是功能和質量經過驗證的表徵。隨著這種商業模式的現代化，客戶亦必須注意這種自動解決方案可能有其自身的偏見式風險。

# FinTech (Emerging Solution) Silver Award

## 金融科技 (新興解決方案) 銀獎

### AsiaTop Loyalty Limited 亞洲卓盛有限公司 AT Points

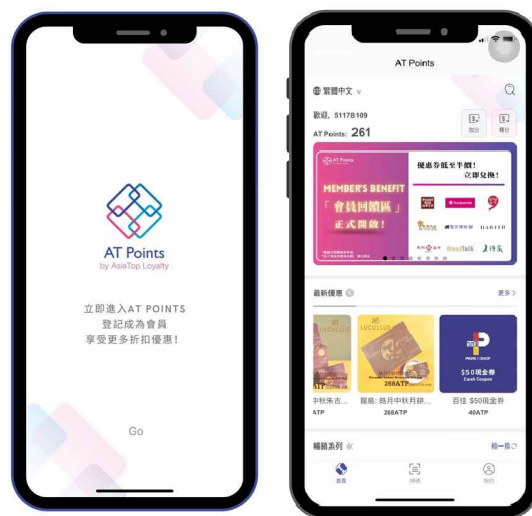
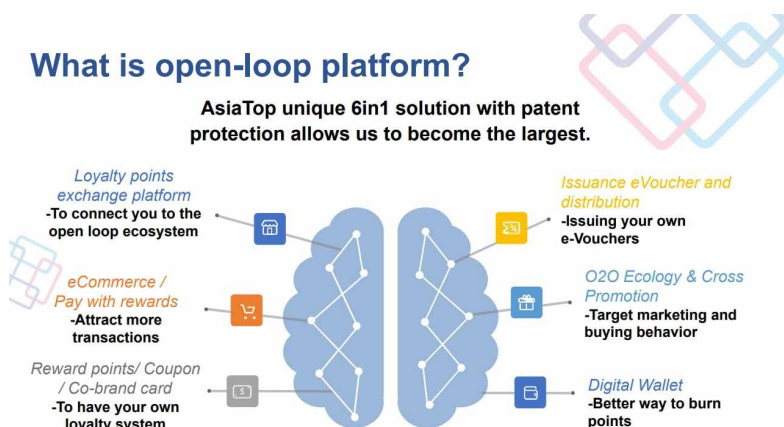
AsiaTop provides an online loyalty points platform where users/customers can use their idle bonus points and redeem their reward points and acquire coupons directly. Our vision is to disrupt the loyalty market with innovative business models and technologies, therefore handing back the control of rewards rules to the public.

Our open-loop decentralised ecosystem aims to provide consumers with the ability for instant redemption, manage multiple loyalty points and exchange them freely on a single platform. Our solution provides proof of ownership for rewards, contracts, and conversion capability at low operating costs as well as low-security risk.

AsiaTop致力提供一個網上積分平台，用戶可以在此管理來自不同公司的獎勵或積分、兌換其獎勵積分並直接獲得優惠券或現金券。我們期望通過創新的業務模式和技術來打破現時積分獎勵計劃的不足，把獎勵計劃的控制權移交給公眾。

我們的開放式區塊鏈生態系統為用戶提供隨時隨地兌換獎品的服務和權利，並同時管理多間公司的積分，讓用戶能在一個平台上自由交換積分，我們的平台同時為不同類型的公司提供低運營成本、低安全風險的獎勵對換方案。

### What is open-loop platform?



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

AT Points embodies an innovative business proportion and targets on loyalty points market. This fintech-enabled open-loop loyalty program connects multiple closed-loop loyalty programmes with idle points, allowing customer to convert them from one program to top up another. While it gives a higher flexibility to customers to utilise their loyalty reward points, it could be hard for merchants to manage.

AT Points體現了創新的業務比例和針對積分市場的目標。這種金融科技推動的開放積分計劃將多個閉環忠誠度計劃的閒置積分連接起來，允許客戶將積分從一個平台轉換為另一個平台。雖然它為客戶提供了更高的靈活性來利用他們的獎勵積分，但商家可能難以管理。

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## 金融科技 (新興解決方案) 銀獎

### Nanoinsure Technology (Hong Kong) Limited Nanoinsure Platform

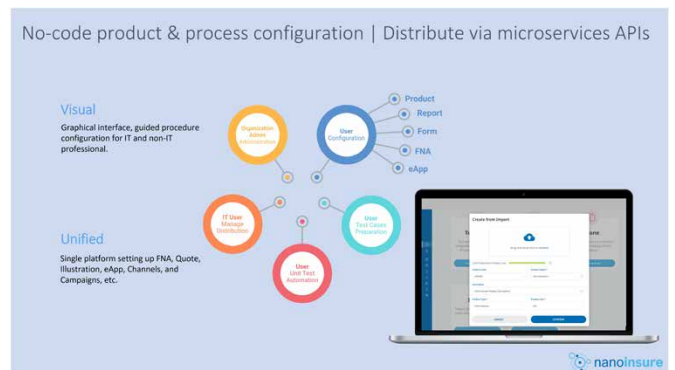
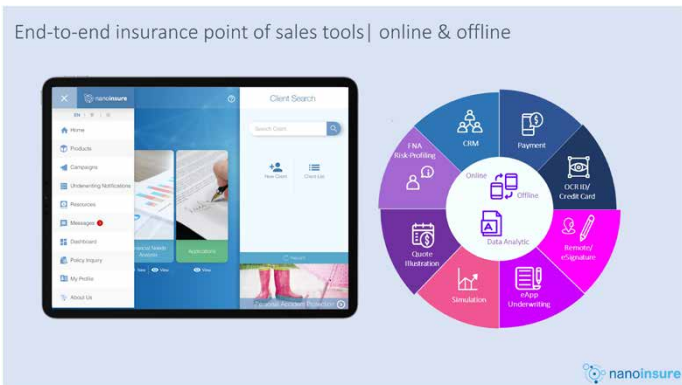
Nanoinsure is a fast-growing, profitable early-stage technology company focusing on making the insurance front and middle office software simpler and faster. In the last 2 years, they have been helping some G2K and Pan Asian insurance companies to regain sales productivities, improve product launch cycle across nine Asia markets.

Nanoinsure platform is a microservices, container-based B2B software solution that can be deployed in multiple-cloud and in-house environments and flexibly integrated into the distribution partners' ecosystems.

Applying AI technologies, they turn clients' existing actuarial excel spreadsheets into APIs, auto-generate & compare thousands of test scenarios, and provide beautiful digital Point-of-sales software.

Nanoinsure Platform提供市場獨有的保險應用軟件，例如利用人工智能將現有的精算試算表轉化為APIs，系統自動生成測試案例並且比較數千個應用場景，確保計算準確。客戶推出新產品時間大幅度縮短，增加先發優勢。另外，我們也為客戶優化前端銷售流程，提升績效和生產力。

平台基於微服務架構，可以在多雲端和內部環境中部署。我們一直協助世界知名保險企業作數位轉型。至今，軟件已經在亞太九個市場使用，可見將來，更多客戶通過我們的軟件來增加競爭力。



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

Nanoinsure Platform is an enterprise solution for insurance companies to use and includes core admin or distribution system. One source code to support all front-end (web, mobile, etc) and product configurator is their most innovative solution. It appears that the solution can help clients to design & distribute products and services as easy as building nano-blocks.

Nanoinsure Platform是供保險公司使用的企業解決方案，包括核心管理或分發系統。一個支持所有前端（網絡、移動等）和產品配置器的源代碼是他們最具創新性的解決方案。該解決方案似乎可以幫助客戶設計和分發產品和服務，就像構建微型拼裝積木一樣簡單。

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

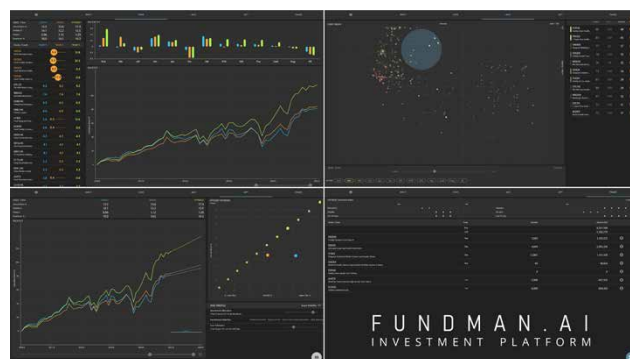
## CONTRENDIAN 乘勢轉機 FUNDMAN.AI

CONTRENDIAN has developed FUNDMAN.AI, a personalised investment platform that empowers active investors to manage their own investments like a pro. Their award-winning platform distills Nobel laureates' investment principles into a user-friendly, mobile-first user experience. Unlike typical robo-advisors, their patent-pending idea generator takes investor's existing investments into consideration to make truly personalised recommendations.

Wealth management businesses can attract new generation investors with an elevated client experience, increase frequency and depth of client engagement, and generate client-specific ideas through a visual marketing tool that boosts product sales. Financial institutions simply love this revolutionary product marketing tool!

《乘勢·轉機》開發了 FUNDMAN.AI 個人投資平台，讓一眾投資者化身專業基金經理，管理自己的投資組合。屢獲殊榮的投資平台將諾貝爾得獎者的投資理論融會貫通成簡易的用戶體驗。有別於一般機械投顧，本平台專利之建議系統充分考慮投資者現有的組合，以提供真正個人化的投資建議。

財富管理業界可善用本平台，以更高層次之客戶體驗吸納新一代投資者，增強客戶參與度，並向客戶促銷度身訂造的投資產品。金融機構對此嶄新的營銷方案肯定趨之若鶩！



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

FUNDMAN.AI is a unique solution to empower individual investors to manage their own portfolio it helps investors to find diversified stock/fund ideas and optimise their portfolio for best risk-adjusted return. It also allows customer to trade as well through their FI partners. It solved pain points of aggregated financial services which is not common in the market, and the fact that they are going after active investors are very interesting and have a clear focus, as compared to most who are going after mass passive segment.

FUNDMAN.AI讓個人投資者能自主掌控其投資組合之解決方案。它為投資者尋覓分散度高的股票及基金，並優化其投資組合以獲得符合風險承受力之最佳收益。它還允許客戶通過他們的金融機構合作夥伴進行交易。它解決了市場上不常見的聚合金融服務的痛點，並且與大多數追求大眾被動細分市場的人相比，它們追蹤主動投資者的策略非常有趣且重點明確。

# FinTech (Emerging Solution) Certificate of Merit

## 金融科技 (新興解決方案) 優異證書

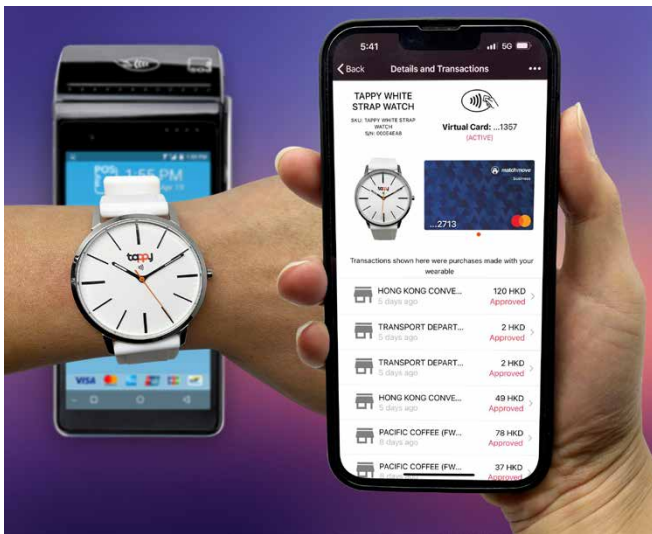
### Tappy Technologies Limited 拍拍寶科技有限公司 Universal Passive Provisioning Unit (UppU)

Tappy Technologies is a certified global Token Requestor - Token Service Provider (TR-TSP) and is connected to VTS (Visa Token Service) & MDES (Mastercard Digital Enablement Service) to extend the power of card network payment token service, safeguarding customer-sensitive payment credentials.

Tappy is the first FinTech in Hong Kong that allows the end-users to transform their fashion accessories into contactless payment-enabled wearables. Tappy Wallet App enables the users to tokenise their credit/debit/prepaid cards and then provision these virtual cards or tokens into any device that has a Tappy NFC chip on it.

Tappy Technologies是通過Visa和 Mastercard 認證的，全球通行的Token Requestor - Token Service Provider (TR-TSP) 為用戶在數字支付交易上提供最高安全標準。

在香港，Tappy是第一家金融科技公司提供這種服務。透過使用Tappy解決方案，最終用戶可將他們的時尚配飾轉變為支持非接觸式支付的可穿戴設備。Tappy錢包應用程式使用戶能夠將他們的信用卡/借記卡/預付卡進行代幣化，然後將虛擬卡或代幣提供給任何帶有Tappy NFC 芯片的設備上使用。



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

Universal Passive Provisioning Unit (UppU) comes across as a "solution looking for a problem." The idea of implementing contactless payments into many objects is innovative. The idea of enabling gadgets (with or without payment chips) for contactless payment could make life more convenient. The technology may have applications beyond just payments as tokens could be used to validate entitlements for other products and services.

Universal Passive Provisioning Unit (UppU) 被認為是“尋找問題的解決方案”。在許多不同物件中實施非接觸式支付的想法創新。為非接觸式支付啟用小工具（帶或不帶支付芯片）可以讓生活變得更方便。該技術不僅只限用於支付用途，因為令牌有潛力可用於驗證其他產品和服務。

# 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**



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