



HONG KONG
ICT AWARDS
2023 香港資訊及
通訊科技獎

FinTech Award 金融科技獎



Leading Organiser
籌辦機構


HKIB 60
The Hong Kong Institute of Bankers
香港銀行學會

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KRIP Limited	krip HK
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Gold Award 金獎

KRIP Limited	krip HK
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Silver Award 銀獎

Nanoinsure Technology (Hong Kong) Limited	Empowering Insurers to Build Their Own Digital Solutions with NanoBYO
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Bronze Award 銅獎

Air8 (Hong Kong) Limited 昇萃（香港）有限公司	Leveraging Data Driven Insights to Unlock Supply Chain Finance 憑藉數據驅動的洞見，解鎖供應鏈金融
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Certificate of Merit 優異證書

Intensel Limited	Climate Risk Analytics Platform 氣候風險分析平台
YoujiVest Hong Kong Limited 香港有機數科技有限公司	YoujiVest CRESP (Climate Risk and ESG Solutions Platform) 有機數氣候風險及ESG解決方案平台

Hong Kong ICT Awards 2023: FinTech (Applied Solutions) Award
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Gold Award 金獎

NUT Limited

River Square Company Limited

HashNut

River Chain

Bronze Award 銅獎

BlueOnion Limited

Sustainable Investing Intelligence

Certificate of Merit 優異證書

Dah Sing Bank, Limited
大新銀行有限公司

Personalized customer engagement driven by
Next Best Action engine

Hong Kong ICT Awards 2023: FinTech (Regulatory Technology and Risk Management) Award
2023香港資訊及通訊科技獎：金融科技（監管科技及風險管理）獎

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Silver Award 銀獎

Bank of China (Hong Kong) Limited

中國銀行（香港）有限公司

Credit Card Fraud Detection - Technology Enables
Good Customer Experience

信用卡智能化監控 — 以科技帶動與客實時互動

Hong Kong Applied Science and
Technology Research Institute
Company Limited
香港應用科技研究院有限公司

HK HoneyNet for Actionable Threat Intelligence
香港蜜網

Certificate of Merit 優異證書

Glassbox AI

Explainable AI for ethical adoption in Regulated
Industries

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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 2023. 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。

2023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. Applied Solutions
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. 科技應用方案
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



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

With a vibrant and diverse Fintech ecosystem, Hong Kong is one of the world's leading and rapidly growing Fintech centres. Over the past years, the Hong Kong government has been actively promoting the development of financial technology and applications, frequently introducing encouraging policies and measures. As a key stakeholder in the financial sector, The Hong Kong Institute of Bankers (HKIB) has been dedicated to advancing Fintech and supporting financial institutions to implement Fintech solutions. Organising the "FinTech Award 2023" is one such important task, and we are honoured to have been appointed the Leading Organiser of the Award for the eighth consecutive year.

The Award's objective is to foster the development of Fintech innovation and solutions. This year's Award has received an overwhelming number of applications from diverse industries and specialist areas under three streams: "Applied Solutions" stream, "Emerging Solutions" and "Regulatory Technology and Risk Management" (including Fintech Security). The "Applied Solutions" replaces the previous stream "Banking, Insurance & Capital Markets" to recognise solutions that incorporate new technologies to increase efficiency, improve internal processes and customer experience.

"FinTech Award 2023" has been a resounding success, and we extend our deepest gratitude to our Supporting Organisations for their invaluable contributions. We would like to acknowledge the Hong Kong Monetary Authority as our Leading Supporting Organisation, along with the Equal Opportunities Commission, Hong Kong Business Ethics Development Centre, Financial Services Development Council, Insurance Authority, Mandatory Provident Fund Schemes Authority, Securities and Futures Commission, Communications Association of Hong Kong, Cyberport Startup Alumni Association, FinTech Association of Hong Kong, FinTech Innovation Lab Asia-Pacific, The Hong Kong Association of Banks, Private Wealth Management Association, RegTech Association of Hong Kong, Treasury Markets Association, CTgoodjobs and the HKIB Council and Executive Committee members.

Furthermore, we would like to express our gratitude to all judges and assessors for their diligent work and invaluable feedback, especially Dr Toa CHARM, our Chief Judge and Mr Jacob WAI, Ms Betty CHUNG and Dr Henry CHANG, our Chief Assessors.

Finally, we extend our warmest congratulations to all the winners, as well as our sincere appreciation to all the applicants for their enthusiasm and dedicated efforts. Hong Kong is a cradle for Fintech innovation. We look forward to working with all parties to collectively build a sustainable and inclusive Fintech ecosystem.

香港的金融科技生態充滿活力和多元化，是全球領先並發展迅速的金融科技中心之一。香港政府近年大力推動金融科技和應用方面的發展，頻頻出台各項鼓勵政策和措施。作為金融界別的重要持份者之一，香港銀行學會一直全力推廣金融科技，協助金融機構落實金融科技應用。籌辦「2023年金融科技獎」更是其中一項重要工作，學會很榮幸能夠連續第八年擔任籌辦機構。

「金融科技獎」旨在鼓勵金融科技創新和方案開發。今年獎項報名反應熱烈，收到來自不同行業及領域的作品。今年的「金融科技獎」分為三大類別：「科技應用方案」、「新興解決方案」，及「監管科技及風險管理」（包括金融科技安全）。其中的「科技應用方案」組別是由原本的「銀行業務、保險及資本市場」組別經重新定位後設立，以表揚透過融合新技術以提升效率、改善機構內部流程和客戶體驗的解決方案。

本屆「金融科技獎」得以順利開展，一切離不開各方給予的大力支持，尤其是一眾支持機構的鼎力協助。學會在此再次感謝活動的首席支持機構——香港金融管理局，以及其他支持機構，包括平等機會委員會、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、證券及期貨事務監管委員會、香港通訊業聯會、數碼港創業學會、香港金融科技協會、FinTech Innovation Lab Asia-Pacific、香港銀行公會、私人財富管理公會、香港監管科技協會、財資市場公會、CTgoodjobs以及香港銀行學會議會和理事會成員。

藉此機會，學會還要衷心感謝所有評判和評審員的辛勤付出和積極反饋，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、鍾惠儀女士和張宗頤博士。

最後，本會再次熱烈祝賀所有獲獎者，並感謝所有的參賽者為是次比賽付出的努力和熱誠。香港是金融科技創新的搖籃。我們期待與各方加強協作，共同致力建立一個可持續及包容的金融科技生態圈。

Message from Chief Judge 首席評判獻辭



Dr Toa CHARM

Associate Professor of Practice in Innovation and Technology,
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湛家揚博士

香港中文大學
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The enhanced involvement of financial services incumbents and Fintech startups in this year's Award after the Covid-19 pandemic is truly encouraging. The financial services incumbents have showcased their innovation and intrapreneurial spirit in addressing the challenges faced by their employees, customers, and partners. Meanwhile, the Fintech startups have harnessed the vibrant innovation and technology ecosystem to pursue their dreams and contribute to the growth of the financial services sector in Hong Kong. We are immensely grateful for the collaborative efforts among all stakeholders in co-creating value for the industry.

This year, a significant number of participants leveraged cutting-edge technologies such as AI, particularly Generative AI, blockchain, Web3, and other emerging technologies, to tackle the complex issues within the financial services landscape. They sought solutions to optimise the rewards earned by customers with multiple credit cards, utilised AI and Machine Learning to provide personalised product recommendations, and simplified financing for SMEs based on the data analytics throughout their supply chain. These examples demonstrated how our participants endeavour to alleviate industry pain points through innovation and technology. The outstanding performance of this year's participants in the Hong Kong ICT Awards - FinTech Award undoubtedly showcases the remarkable achievements of Hong Kong's FinTech sector.

The Judging Panel was deeply impressed by the high quality of submissions received from financial services providers, startups, and research institutes. It is my great honour to have served as the Chief Judge of the Hong Kong ICT Awards - FinTech Award since 2019, and I am grateful for the trust placed in me by The Hong Kong Institute of Bankers. Witnessing the progress of Fintech innovations among our contestants over the past few years has been truly rewarding. This Award serves as an exceptional platform to recognise local Fintech talent and inspire them to continue innovating for the betterment of the financial services industry.

I extend my heartfelt thanks to Office of the Government Chief Information Officer (OGCIO) and The Hong Kong Institute of Bankers for organising the FinTech Award 2023. I would like to express my gratitude to our dedicated assessors and judges for lending their expertise and valuable advice, which has played a crucial role in the success of this Award. Furthermore, I extend my congratulations to all participants and winners for their remarkable achievements. The Hong Kong ICT Awards - FinTech Award will continue to be a prominent platform for recognising and fostering Fintech talent in Hong Kong.



在新冠肺炎疫情後，我們見證了金融服務企業和金融科技初創公司對今年獎項參與度的增強，這確實是令人鼓舞的。現有的金融服務企業展示了他們的創新和內部創業精神，以應對員工、客戶和合作夥伴面臨的挑戰。與此同時，金融科技初創企業利用充滿活力的創新生態圈，追求夢想，並為香港金融服務業的發展做出貢獻。我們非常感謝所有利益相關者在共同為行業創造價值方面的合作努力。

今年，大量參與者利用人工智能等尖端科技，特別是生成式人工智能、區塊鏈、Web3和其他新興科技，來解決金融服務領域的複雜問題。他們尋求解決方案來優化客戶使用多張信用卡獲得的獎勵，利用人工智能和機器學習提供個性化的產品推薦，並根據整個供應鏈的數據分析簡化中小企業的融資。這些例子展示了我們的參與者如何努力通過創新和科技來緩解行業痛點。今年香港資訊及通訊科技獎 - 金融科技獎的傑出表現，無疑展現了香港金融科技界的卓越成就。

評審團對金融服務機構、初創企業和研究機構提交的高品質作品印象深刻。我很榮幸自2019年起擔任香港資訊及通訊科技獎金融科技獎的首席評判，並感謝香港銀行學會對我的信任。見證參賽者在過去幾年中金融科技創新的進步。該獎項是一個非凡的平台，旨在表彰本地金融科技人才，並激勵他們繼續創新，以改善金融服務業。

感謝政府資訊科技總監辦公室和香港銀行學會，舉辦2023金融科技獎。我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



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(Listed in alphabetical order by last name)
(按英文姓氏的順序列出)

FinTech (Applied Solutions) Award Assessment Team 金融科技（科技應用方案）獎評審小組

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香港首席資訊科技總監

(Listed in alphabetical order by last name)
(按英文姓氏的順序列出)

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

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Group Chief Operating Officer and Group Head of IT
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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

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Mr Teddy KO 高德泰先生
Country Manager
Nutanix



Mr Stephen LEUNG 梁兆恩先生
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Department
Head of FinTech Development
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金融科技發展部門主管



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Banking Group
DBS Bank (Hong Kong) Limited
星展銀行（香港）有限公司
企業及機構銀行高級副總裁



Ms Fanny YUEN 阮潔明女士
Managing Director, Financial Services
Accenture Company Limited
埃森哲有限公司
董事總經理



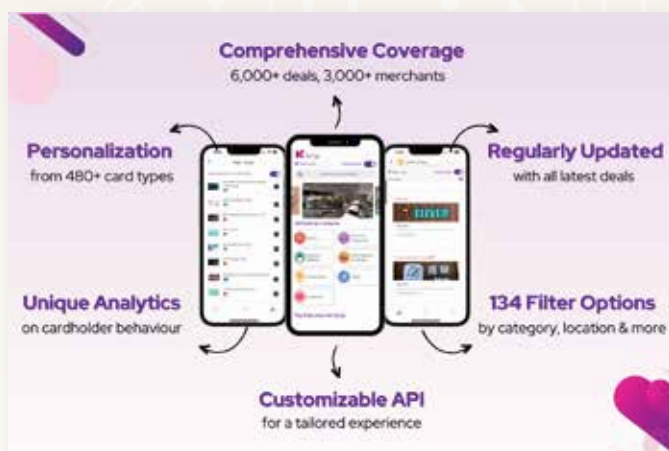
Ms Steffanie YUEN 袁淇欣女士
Managing Director, Head of Hong Kong
Endowus
智安投
董事總經理兼香港業務主管

FinTech Grand Award and FinTech (Emerging Solutions) Gold Award

金融科技大獎 及 金融科技 (新興解決方案) 金獎

KRIP Limited

krip HK



krip is a comprehensive credit card deals platform, covering 6,000+ deals offered by all 26 card issuers in Hong Kong.

We introduced the first personalised deals discovery experience by creating an integrated ecosystem connecting consumers with merchants and card issuers through API, helping to drive US\$7.4+ billion in additional card spending annually.

Through krip's unique deals data API, we provide not only a centralised credit card deals application for consumers to discover deals based on their cards, but also direct API access to our deals database for businesses to supercharge their deals content to help them better engage with their customers.

Comments from Judging Panel 評審委員會評語

krip HK is an innovative company operating in a niche market area. They have established the first credit card comparison platform in Hong Kong. Remarkably, they have attracted 70,000 users without engaging in marketing efforts. krip HK recognises the potential for consumer analytics and sees opportunities for cross-boundary payments in the Greater Bay Area. Their operational model is simple as it does not involve handling Personally Identifiable Information.

krip是香港全面的信用卡優惠平台，涵蓋所有發卡機構合共超過6,000多個信用卡優惠。

krip的平台為香港零售業提供一個真正個人化的優惠資訊平台。通過全面融合的優惠API生態系統，krip能夠連接發卡機構、商戶及消費者需求。除了能為三方帶來利益，每年更協助推動超過74億美元的額外信用卡消費。

通過獨一無二的優惠API，krip不但為消費者提供個人化優惠的應用程式，更讓各種商業合作夥伴及零售平台直接使用krip龐大的優惠數據庫來優化營銷策略，更有效吸引消費者。

krip HK是一家在利基市場上運營的創新公司。他們在香港建立了第一個信用卡比對平台，在沒有進行營銷活動下，吸引了7萬名使用者。krip HK留意到客戶分析系統的潛力及大灣區跨境支付的機遇。他們的運營模式簡單，採用了不涉及處理個人身份資訊（PII）的系統。

FinTech (Emerging Solutions) Silver Award 金融科技 (新興解決方案) 銀獎

Nanoinsure Technology (Hong Kong) Limited

Empowering Insurers to Build Their Own Digital Solutions with NanoBYO

The purpose of NanoBYO is to empower insurance carriers to leverage our software platform to create innovative products that provide coverage for individuals from all walks of life. Our goal is to reduce the total cost of ownership and streamline the entire value chain, from product creation and quoting to administration in a more affordable and efficient manner. We understand that many carriers face limitations imposed by outdated systems that existed for decades. However, we are committed to promoting inclusivity and overcoming these constraints.

We take great pride in expanding our software applications and services supporting leading insurance carriers across 10 Asia markets.

NanoBYO自主配置平台(Self-configuration platform)旨在協助保險公司通過嶄新的技術和創新方法，優化產品構思、試算、模擬新業務價值(VNB)以及配置和分銷，同時更快地構建數碼銷售前端和保單管理系統。

我們提供獨特而強大的解決方案，結合自主產品配置能力、無代碼和低代碼應用軟件程式平台，加速開發流程，讓保險公司更有效地構建推出產品，優化銷售和保單管理。憑著我們優秀的軟件和人才，我們已經協助世界領先保險公司在十個市場進行推動保險數碼轉型。



Comments from Judging Panel 評審委員會評語

The NanoBYO solution, a self-configuration platform for the global insurance industry, empowers insurers to create their own digital solutions, sales frontend applications, and core admin systems. It also enables customers to take control of their digital transformation and build their own products in a quick and easy process.

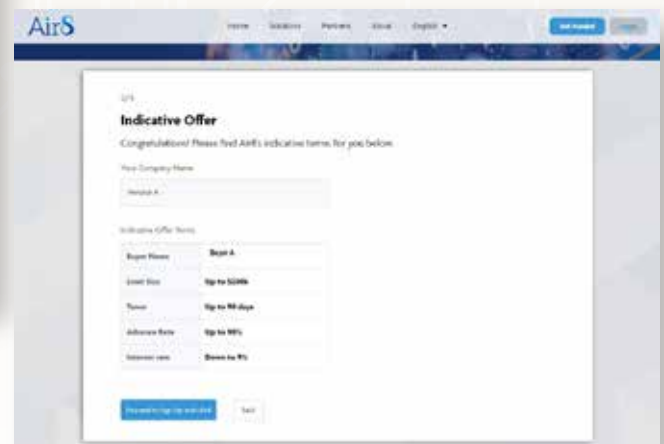
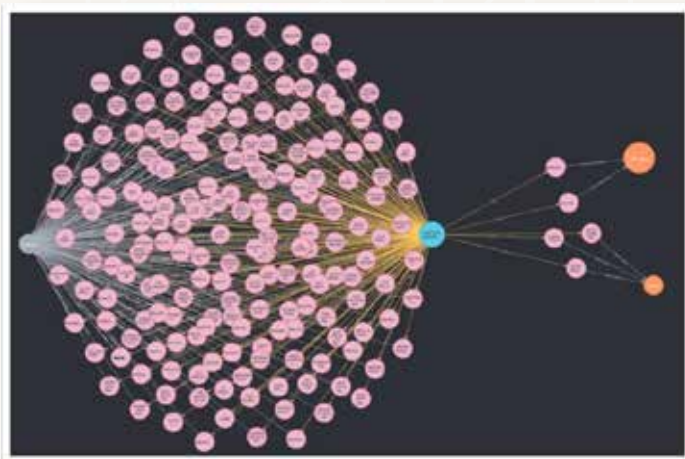
NanoBYO這個面向全球保險業的自配置平台，賦予保險公司創造數字解決方案、銷售前端應用程式和核心管理系統的能力。這個解決方案亦讓客戶控制他們的數字轉型，透過快速、簡單的過程建立合適自己的產品。

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

Air8 (Hong Kong) Limited 昇萃(香港)有限公司 Leveraging Data Driven Insights to Unlock Supply Chain Finance 憑藉數據驅動的洞見，解鎖供應鏈金融

SMEs face significantly more constraints than larger firms in securing financing. Yet, many banks struggle to transform to a more transaction driven model for SMEs due to lack of data. Air8's heritage in the apparel industry offers deep domain expertise and data driven insights to support & augment credit decisions. Our technology platform capitalises on proprietary data from a multinational apparel supply chain solutions provider together with alternative third party & public data to enable SME exporters in this industry better access to working capital. Our platform also supports funders with capital deployment in short tenor assets tied to the real economy, enabling impact & sustainable finance in emerging markets.

中小企業在獲取融資方面面臨的限制比大型企業顯著更多。然而，由於缺乏數據的關係，很多銀行的信貸模式都難以轉型至適合中小企業的信貸。Air8傳承在服裝行業積累的豐富經驗、依托數據驅動的洞見助力風險決策。我們的科技平台充分利用專注於服裝行業供應鏈管理的跨國公司所積累的一手數據，同時結合第三方和公共領域數據，賦能中小出口商更易獲得流動資金支持。我們的平台也幫助資金方使其資本投入到短期優質資產中，並和實體經濟密切相連、共同助力新興市場綠色金融的可持續性發展。



Comments from Judging Panel 評審委員會評語

Air8 is capitalising on a business opportunity by providing supply chain financing for Li & Fung. They have developed a credit model using supplier data from LFX, LF agency, and external sources as a proxy for supplier performance risk. Leveraging the expansive ecosystem of Li & Fung, Air8 aims to utilise it as a launchpad for scaling their operations.

Air8透過為利豐提供供應鏈融資來創造商業機會。他們已經開發了使用來自LFX、LF代理和外部供應商的數據的信用評分模型，作為供應商績效風險的代理指標。借助利豐龐大的生態系統，Air8旨在將其作為擴大業務規模的發射台。

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

Intensel Limited

Climate Risk Analytics Platform

氣候風險分析平台

Intensel uses AI, supercomputers, big data, and in-house PhD climate scientists and financial experts, to develop a scalable fintech solution to help clients – banks, real estate owners, insurance companies, and asset managers – identifying and understanding the financial impacts of climate change now and under future climate scenarios so that they may build more climate-resilient portfolios and stay ahead of imminent climate regulations.

Intensel 利用人工智能、超級計算機、大數據和內部的氣候科學家和金融專家，開發了一種可擴展的金融科技解決方案，為其客戶（包括銀行、房地產業主、保險公司和資產管理公司）量化氣候風險，以識別和了解氣候變化對其資產的財務影響，從而構建更具氣候韌性的投資組合，並在即將到來的氣候法規保持領先地位。



Comments from Judging Panel 評審委員會評語

The Climate Risk Analytics Platform is designed to address the crucial need for quantifying climate change risks. It offers relevant use cases for disclosures, due diligence, stress testing and risk management. The platform leverages multiple data sources, including local terrain and satellite data, to provide comprehensive insights into climate-related risks.

氣候風險分析平台旨在解決量化氣候變化風險的關鍵需求。它提供了與披露、盡職調查、壓力測試和風險管理相關的實際應用案例。該平臺利用多個數據源，包括本地地形和衛星數據，為氣候相關風險提供全面的洞察力。

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

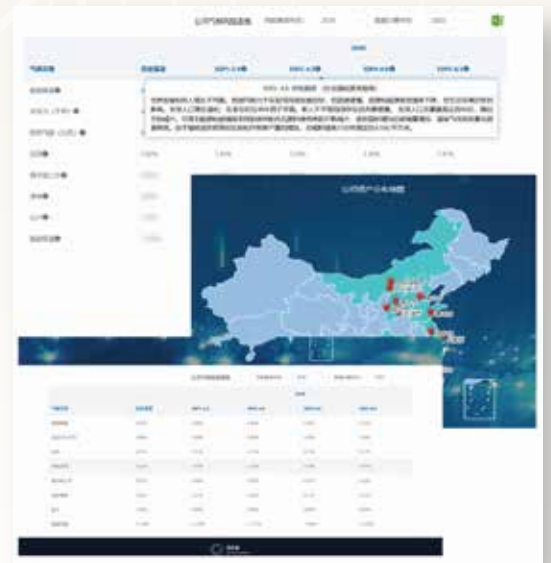
YoujiVest Hong Kong Limited 香港有機數科技有限公司

YoujiVest CRESP (Climate Risk and ESG Solutions Platform)

有機數氣候風險及ESG解決方案平台

YoujiVest CRESP, a Climate Risk Model Solutions to help users identify, analyse, and mitigate their climate physical and transition risks, to comply with regional and international sustainable standards such as the TCFD and the ISSB. It is a climate risk solution with a high grid resolution (10m x 10m) in the Greater China region. Tailored to address and meet the international and regional climate regulatory standards, the solution evaluates a wide variety of risks across a comprehensive array of hazards and scenarios, and through these modeling produces the likely financial impacts and valuation risks on companies and portfolios.

有機數氣候風險平台可幫助用戶識別、分析和減輕其氣候物理和轉型風險，以遵守 TCFD 和 ISSB 等區域和國際可持續標準。它是大中華地區一個結合全球衛星和氣候模型數據，並輔以本地化數據，為大中華區的企業資產提供高網格分辨率（10m x 10m）的氣候風險解決方案。平台專為滿足國際和區域氣候監管標準定制，可評估一系列全面的危害和情景的各種風險，其中包括RCPs和SSPs，並通過這些建模產生對公司和投資組合可能的財務影響和估值風險。



Comments from Judging Panel 評審委員會評語

YoujiVest CRESP possesses the capability to provide local data from Hong Kong and China. They specialise in combining multiple sources of data, including financial data, to offer comprehensive insights and analysis.

YoujiVest CRESP具備提供香港和中國本地數據的能力。他們專注於整合多個數據源，包括金融數據，以提供全面的洞察和分析。

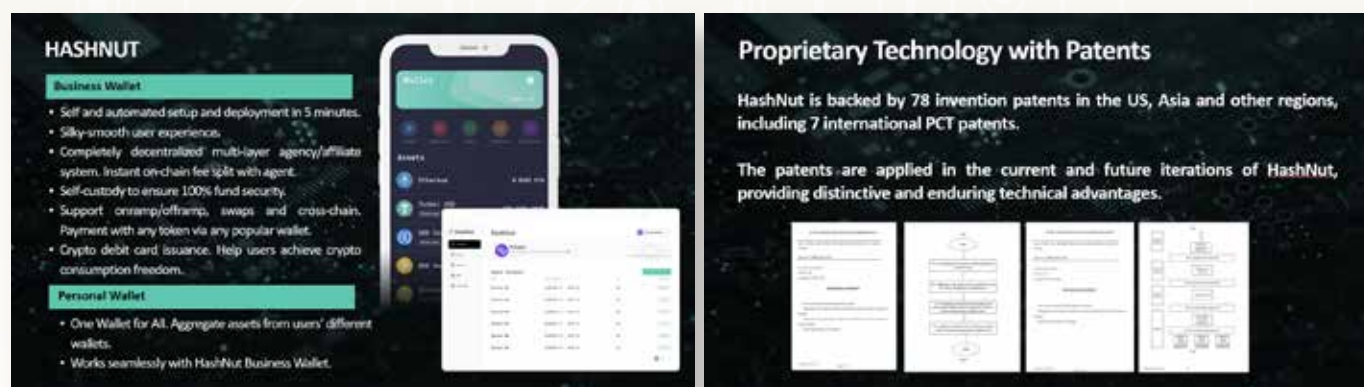
FinTech (Applied Solutions) Gold Award 金融科技 (科技應用方案) 金獎

NUT Limited

HashNut

HashNut is a true Web3 crypto payment solution for businesses. It allows businesses to self-deploy smart contracts and complete integration in 5 minutes to start receiving crypto payments on their websites or apps. Customers making payments enjoy a silky-smooth payment process comparable to other payment solutions. HashNut's full DeFi architecture ensures absolute security of fund. Only business owner can access and manage his own funds. HashNut Decentralise Multi-layer Agency system gives businesses a new revenue model and to drive growth exponentially. HashNut Debit Card allows users to spend crypto anytime anywhere. HashNut is backed by 78 patents, including 7 PCT international patents.

HashNut是一個真正的Web3加密貨幣支付解決方案。它允許企業自行部署智能合約，並在5分鐘內完成與企業平台的整合，即可開始在其網站或應用接受加密貨幣支付，用戶享受與其他支付平台同樣順暢的加密貨幣支付過程。HashNut全DeFi架構確保了資金的絕對安全，只有業務所有者可觸碰和管理資金。HashNut去中心化代理系統為企業提供了新收入模式，並幫助其實現指數級增長。HashNut借記卡讓用戶隨時隨處以加密貨幣消費。HashNut擁有78項專利，包括7項PCT國際專利。



Comments from Judging Panel 評審委員會評語

NUT Limited is an experienced team in paytech that is well-equipped to tackle challenges in the virtual asset payment space. They have the potential to explore additional use cases with Central Bank Digital Currencies (CBDCs) and have established strong partnerships, including collaborations with renowned virtual asset payment solution provider. HashNut's unique approach centers around facilitating virtual asset payments without the requirement of managing custody, fiat currency, or virtual asset conversions. This approach helps mitigate risks associated with Anti-Money Laundering (AML). However, widespread adoption by merchants and banks remains a key external dependency for the success of virtual asset payments.

NUT是一支經驗豐富的支付科技團隊，具備應對虛擬資產支付領域挑戰的能力。他們有潛力在中央銀行數位貨幣（CBDCs）領域探索其他應用案例，並與知名的第三方信用卡虛擬資產支付商建立了強大的合作關係。HashNut的獨特方案著重於在不需要管理託管、法定貨幣或虛擬資產轉換的情況下促進加密支付。這種方法有助於降低與反洗錢（AML）相關的風險。然而，虛擬資產支付的成功仍然取決於商家和銀行的廣泛採用，這是一個重要的外部依賴因素。

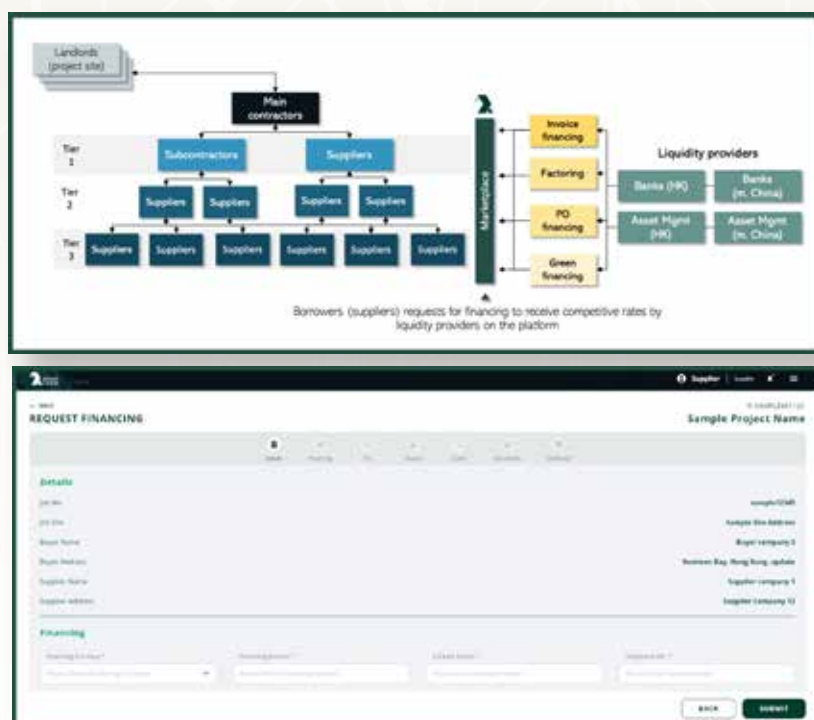
FinTech (Applied Solutions) Gold Award 金融科技 (科技應用方案) 金獎

River Square Company Limited

River Chain

The River Chain platform is a blockchain-based solution that provides a transparent and standardised supply chain financing platform for the construction industry. The platform deploys a permission blockchain solution standardised from upstream, encouraging uniformity with existing stakeholders in the supply chain. The liquidity provider deploys cash flow based on immutable data, providing a secure and reliable source of financing. The platform offers financial inclusion and aspires to enable green financing for upstream suppliers and has liquidity providers who are committed to offering financial inclusion via competitive rates.

River Chain平台是一個基於區塊鏈的解決方案，為建造業提供透明、標準化的供應鏈金融平台。平台上的聯盟鏈方案從上游帶動標準化，鼓勵供應鏈中的持份者達到信息統一。流動性提供商可以基於不可篡改的數據發放現金流，提供安全可靠的資金來源。平台旨在為上游供應商提供普惠金融和綠色融資，平台上亦有流動性提供商提供具有競爭力的融資方案。



Comments from Judging Panel 評審委員會評語

The River Chain project aims to address a practical problem in the construction industry concerning cash/liquidity management. The solution involves the development of a marketplace built on Hyperledger, which offers live data and authentication for liquidity providers. The project has received support from prominent construction conglomerates and has successfully attracted alternative liquidity providers, including family offices, to participate in the platform.

River Chain專案旨在解決建築行業中與現金/流動性管理相關的問題。該解決方案涉及基於Hyperledger構建的市場，為資金提供方提供實時數據和身份驗證。該專案得到了知名建築企業的支援，並成功吸引了不同的資金提供方，包括家族辦公室等參與。

FinTech (Applied Solutions) Bronze Award 金融科技 (科技應用方案) 銅獎

BlueOnion Limited Sustainable Investing Intelligence

BlueOnion is an ESG Fintech platform developed by a team of sustainability enthusiasts who aim to drive best practices within the financial ecosystem and expose green, blue and all color washing behavior.

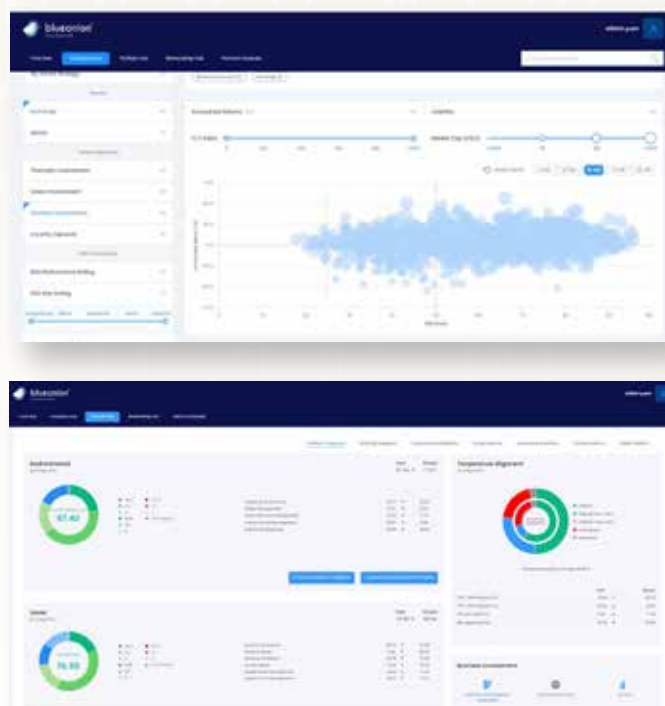
We connect the buy and the sell-side of investment products and provide a platform especially catered for investors and gatekeepers who value sustainability as a critical investment criterion.

BlueOnion utilises agile technology to host a scalable portal that streamlines due diligence and onboarding workflows to reward the most sustainable managers and strategies. BlueOnion's global ESG coverage spans across 42k companies, 300k funds and 130k ETFs.

BlueOnion是一個ESG金融科技平台，由可持續發展愛好者團隊開發，旨在推動金融生態系統內的最佳實踐，並揭露「漂綠」、「漂藍」和所有顏色的漂洗行為。

我們連接投資產品的買賣雙方，為那些將「可持續性」作為重要投資標準的投資者和「把關人」提供了一個獨特的平台。

BlueOnion 利用敏捷開發技術搭建了一個可擴展的門戶，簡化了盡職調查和上架工作流程，以回報那些最具可持續性的管理者和策略。BlueOnion 的全球 ESG 覆蓋範圍涵蓋四萬二千家公司、三十萬隻基金和十三萬隻 ETF。



Comments from Judging Panel 評審委員會評語

ESG disclosure is gaining significance, leading to significant market potential. BlueOnion Limited is actively involved in this area and currently faces few competitors in the market. Their solution involves collecting data providers' data and utilising centralised analytics to monitor the use of proceeds for Sovereign green bonds.

環境、社會和治理（ESG）披露正變得越來越重要，從而帶來了龐大的市場潛力。BlueOnion有限公司積極參與這領域，目前在市場上幾乎沒有直接競爭對手。他們的解決方案涉及收集資訊提供者的數據，並利用集中化的分析來監測主權綠色債券收益的使用方式。

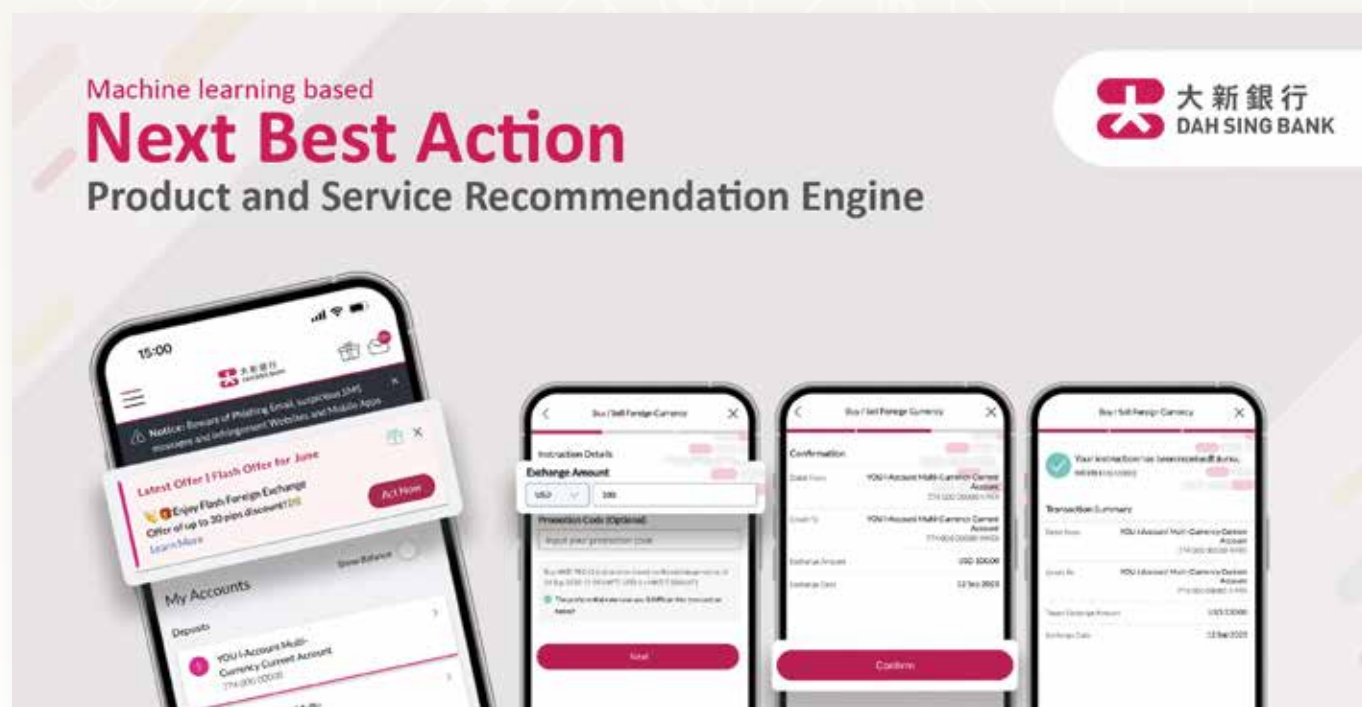
FinTech (Applied Solutions) Certificate of Merit 金融科技 (科技應用方案) 優異證書

Dah Sing Bank, Limited 大新銀行有限公司

Personalized customer engagement driven by Next Best Action engine

As the local bank with a personal touch, Dah Sing Bank has always prioritised on providing the right and relevant products and services to its customers. The Bank's self-developed Next Best Action product and service recommendation engine leverages machine learning and big data to gain insights into customer banking behaviours and preferences to analyse customers' needs. This allows the Bank to suggest and serve customers timely and relevant products and services through its mobile banking platform, creating a seamless experience in line with customers' increasingly digitalised financial lifestyles.

大新銀行一向貫徹「以人為本、以客為先」的業務宗旨，高度重視為客戶提供恰當和適切的產品和服務。本行自行開發的「Next Best Action」產品及服務推薦引擎，運用機器學習演算法及大數據分析，洞察客戶透過銀行的理財習慣和偏好，智能推斷客戶需求，並透過流動理財平台，向客戶貼心舉薦並推送切合時宜的量身產品和服務方案，在客戶數碼理財生活大趨勢中，創造無縫的個人化銀行體驗。



Comments from Judging Panel 評審委員會評語

The personalized customer engagement strategy driven by a Next Best Action Engine aims to address customer pain points related to product choice and increase eDM open rates through ML-enabled data analytics. This approach offers tangible benefits for both the bank and customer experience. Additionally, the use of Interactive Authoring and Display Software and data for displaying banner ads can further enhance the customer engagement process. Machine Learning Operations (MLOps) is essential to ensure the smooth operation and management of ML models in a production environment.

由Next Best Action引擎驅動的個人化客戶參與策略旨在解決與產品選擇相關的客戶痛點，並通過基於機器學習的數據分析提高電子郵件行銷的開啟率。這種方法對銀行和客戶體驗都帶來了實際的好處。如果不從監管的角度考慮客戶的適當性，直接轉化為產品銷售可能會受到限制。此外，使用互動式創作和顯示軟體（IADS）和數據來展示橫幅廣告可以進一步增強客戶參與過程。機器學習運營（MLOps）對於確保在生產環境中順利運營和管理機器學習模型至關重要。

FinTech (Regulatory Technology and Risk Management) Silver Award

金融科技 (監管科技及風險管理) 銀獎

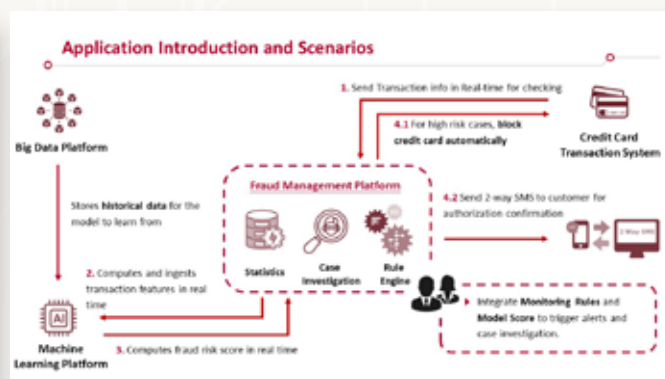
Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司

Credit Card Fraud Detection - Technology Enables Good Customer Experience

信用卡智能化監控 - 以科技帶動與客實時互動

The "Credit Card Fraud Detection - Technology Enables Good Customer Experience" uses artificial intelligence model to enhance fraud identification, while simultaneously obtain real-time confirmation from customer through 2-way communication to reduce losses. This project not only automates the identification, processing, and communication of fraudulent cases, but also, guides customer interactions through technology to further enhance our bank's ability to identify and handle fraudulent transactions efficiently, increasing customer confidence in banking services, and thereby significantly reducing losses to both customers and the Bank itself. As our project can accurately identify high-risk fraud cases, our monitoring team can promptly follow up, contributing to an enhanced customer experience.

「信用卡智能化監控 - 以科技帶動與客實時互動」這個項目結合了人工智能模型及雙向溝通的技術，旨在實現高效的信用卡交易監控，同時實現與客戶的實時互動，以降低損失。這個項目不僅自動化了欺詐案例的識別、處理和客戶溝通，更通過科技引領客戶互動，進一步提升我行對欺詐交易的判斷能力和處理效率，增強客戶對銀行服務的信心，從而大幅減少客戶和我行自身的損失。由於我們的項目可以精確識別出高風險欺詐案例，我們的監控團隊可以及時跟進，進一步優化客戶體驗。



Comments from Judging Panel

評審委員會評語

Bank of China (Hong Kong) Limited offers a comprehensive solution that incorporates various new features, such as explainability and feature importance. The bank emphasises the importance of thoughtful model governance.

中國銀行（香港）有限公司提供了一個綜合解決方案，其中包括諸如可解釋性和特徵重要性等各種新特性。該銀行強調了深思熟慮的模型治理的重要性。

FinTech (Regulatory Technology and Risk Management) Silver Award

金融科技 (監管科技及風險管理) 銀獎

Hong Kong Applied Science and Technology Research Institute
Company Limited
香港應用科技研究院有限公司

HK HoneyNet for Actionable Threat Intelligence
香港蜜網

Honeypot is a proven technology in cybersecurity to capture a big volume of attacker's activity data for statistics and analysis. Our HoneyNet platform is scalable and obtains actionable intelligences automatically using machine learning. It analyses the hacking behaviour and is able to predict the probability of being hacked. The found actionable cyber-crime intelligences enables the law enforcement and Critical Infrastructures like financial services, power supply, telecommunication, mass transportation, etc. to take proactive actions by preventing attacks from the bad IPs and malwares in the early stage. It helps companies to better allocate resources on the prioritised attack types and malwares.

蜜罐是網絡安全中一項以捕獲大量攻擊者活動所進行數據統計和分析的技術。我們的蜜網平台具可擴展性，並使用機器學習自動獲取可操作的網絡犯罪情報，它能夠分析黑客行為並預測被黑客攻擊的概率。從而使執法部門和金融服務、電力供應、電信、公共交通等關鍵基礎設施能主動採取行動，幫助公司能更針對性地分配資源，防止來自不良IP和惡意軟件的攻擊。



Comments from Judging Panel 評審委員會評語

HK HoneyNet is a cybersecurity solution that provides actionable threat intelligence. Given the perpetual importance of cybersecurity in the financial industry, this solution offers a proven track record of effectiveness, including collaboration with the Hong Kong Police Force. Its patented flow-based machine learning analysis ensures comprehensive threat detection. Additionally, the real-time visualisation of attacks enhances its usefulness to users, allowing them to quickly identify and respond to security incidents.

HK HoneyNet是能夠提供可操作的威脅情報的網路安全解決方案。鑒於網路安全在金融行業的持續重要性，該解決方案具有有效性的經驗記錄，包括與香港警方的合作等。其專利的基於流量的機器學習分析確保全面的威脅檢測。此外，攻擊的即時可視化提高了對用戶的實用性，使他們能夠快速識別和應對安全事件。

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

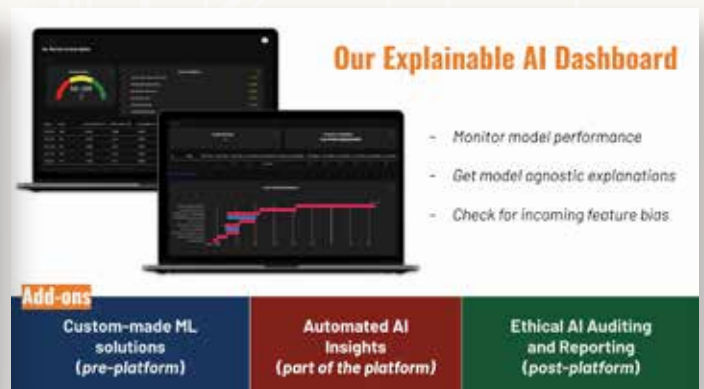
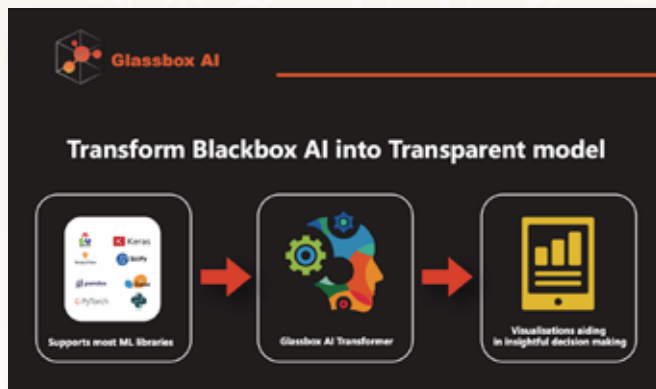
Glassbox AI

Explainable AI for ethical adoption in Regulated Industries

Glassbox AI, with the backing of HKSTP and HKAI Lab, is an innovative startup providing Explainable AI services. It aims to overcome the limitations of black box AI systems, known for their lack of transparency and ethical concerns. Glassbox AI offers enhanced transparency, bias mitigation, and accountability, enabling businesses, especially in highly regulated sectors, to build trust and ensure fair and ethical AI implementations.

The platform allows clients to monitor model performance, understand predictions, and mitigate biases. By prioritising explainability, organisations can fully utilise AI while upholding transparency and fairness principles.

Glassbox AI，在HKSTP和HKAI Lab的支持下，是一家提供可解釋人工智慧服務的創新初創公司。它旨在克服傳統黑盒子人工智慧系統的局限性，這些系統因其缺乏透明性和倫理問題而受到批評。Glassbox AI提供增強的透明度、偏見緩解和問責制，尤其是在高度管制的行業中，能夠建立信任並確保公平和倫理的人工智慧實施。該平台允許客戶監控模型性能，了解預測並緩解偏見。通過優先考慮可解釋性，組織可以充分利用人工智慧，同時堅守透明和公平原則。



Comments from Judging Panel

評審委員會評語

Explainable AI plays a crucial role in ensuring ethical adoption of AI/ML applications in regulated industries. Balancing explainability and performance, particularly accuracy, is essential in achieving optimal outcomes. This solution aims to strike a better balance between these two key performance indicators (KPIs). Regulated firms face the requirement of addressing explainability, making this solution highly relevant and in demand. Endorsement by regulators would further enhance its value and adoption within regulated industries.

可解釋性人工智慧在確保受監管行業中人工智慧 / 機器學習應用的道德採用中發揮著關鍵作用。在實現最佳結果方面，平衡解釋性和性能，尤其是準確性，是至關重要的。該解決方案旨在在這兩個關鍵績效指標（KPIs）之間取得更好的平衡。受監管的公司面臨解釋性要求，因此這個解決方案非常相關且需求很高。監管機構的認可將進一步增強其價值，並在受監管行業內推廣採用。

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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(Organisations listed in alphabetical order)
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