



HONG KONG
ICT AWARDS
2024 香港資訊及
通訊科技獎

FinTech Award 金融科技獎



Leading Organisation
籌辦機構

IFTA
Institute of Financial Technologists of Asia
亞洲金融科技師學會

CFT
Credit Financial Technologists

AFT
Associate Financial Technologists

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Gold Award 金獎

Evident Limited	EVIDENT	
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Bronze Award 銅獎

A3A PayTech Limited 交易寶支付技術有限公司	A3A	
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Hong Kong ICT Awards 2024: FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications) Award 2024香港資訊及通訊科技獎：金融科技（新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用）獎

Silver Award 銀獎

Digital Plus Asia Limited 騰宏數碼有限公司	Mmatrix ATM - Digital Assets O2O Gateway	
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Silver Award 銀獎

RD Holdings (Hong Kong) Limited 圓幣控股（香港）有限公司	RD Wallet 圓幣錢包	
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Bronze Award 銅獎

Propcap Technologies Ltd
環球房產科技有限公司

Digital Green Mortgage Matched
Lending Platform

Certificate of Merit 優異證書

Hong Kong Applied Science and Technology Research Institute
Company Limited (ASTRI) / Standard Chartered Bank (Hong
Kong) Limited / FreightAmigo Services Limited / Easy Mobile
Logistics Hong Kong Limited (Lalamove)
香港應用科技研究院有限公司 / 渣打銀行（香港）有限公司 / 友
貨運控股有限公司 / Easy Mobile Logistics Hong Kong Limited
(Lalamove)

Leading the Credit Revolution: Privacy-
Focused Federated Learning Platform
for Groundbreaking Credit Scoring

OneChain Limited

CertLedger

Hong Kong ICT Awards 2024: FinTech (RegTech: Regulatory and Risk Management) Award 2024香港資訊及通訊科技獎：金融科技（監管科技：監管及風險管理）獎

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Gold Award 金獎

FCC Analytics Limited

Federated Learning for Financial
Industry
金融業。聯邦學習

Silver Award 銀獎

221b Limited

221b Watson

Bronze Award 銅獎

Hong Kong Interbank Clearing Limited / Hong Kong Police Force
香港銀行同業結算有限公司 / 香港警務處

Faster Payment System (FPS)
Suspicious Proxy ID Alert
轉數快可疑識別代號警示

Hong Kong ICT Awards 2024: FinTech Best Use of AI Award 2024香港資訊及通訊科技獎：金融科技最佳人工智能應用獎

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FCC Analytics Limited

Federated Learning for Financial
Industry
金融業。聯邦學習

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FinTech Award 金融科技獎

Background 背景

The Hong Kong ICT Awards (HKICTA) 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 HKICTA was established in 2006 with the collaborative efforts of the industry, academia and the Government. Organised by the Digital Policy Office, and led 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 HKICTA 2024. 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. In addition, in a bid to foster the innovative use of artificial intelligence (AI), each of the eight categories has established a new distinguished accolade: the "Best Use of AI" award, magnifying and honouring outstanding achievements in harnessing the power of AI in respective areas.

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數字政策辦公室舉辦，並由香港業界組織及專業團體籌辦，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。

2024香港資訊及通訊科技獎設有八個獎項類別。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」。此外，為了激發更多人工智能的創新應用，每個獎項類別都增設一個嶄新獎項：「最佳人工智能應用」獎，以彰顯並表揚那些在相關範疇應用人工智能方面取得傑出成就的參賽作品。

Objective 目的

The Fintech Award aims to recognise the achievements in the development of cutting-edge Fintech solutions. Its purpose is to modernise legacy financial systems and revolutionise the banking, investment, and insurance sectors. The award encourages exploration of emerging technologies such as virtual assets, payment systems, blockchain, and AI applications to provide innovative and secure solutions. It also focuses on enhancing our RegTech capabilities to ensure regulatory compliance and effective risk management.

The updated fintech infrastructure is expected to bring significant benefits to both enterprises and consumers. Enterprises will experience improved services, increased operational efficiency, and enhanced risk management capabilities. Consumers, on the other hand, will enjoy greater convenience and accessibility to a wider range of financial services. Additionally, they will have the peace of mind that comes with responsible governance and robust security measures within the fintech industry.

The FinTech Award is composed of three streams:

1. FinTech: Banking, Investment and Insurance
2. Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications
3. RegTech: Regulatory and Risk Management

「金融科技獎」旨在表彰在金融科技創新解決方案開發方面取得豐碩成果的企業和項目。其目的是現代化傳統金融體系，革新銀行、投資和保險行業。本獎項勵探索新興技術，例如虛擬資產、支付系統、區塊鏈和人工智能應用，以提供創新和安全的解決方案。同時，也著重提升我們的監管科技能力，確保合規性和有效的風險管理。

金融科技基礎設施的升級更新將為企業和消費者帶來顯著好處。企業可以擁有更優質的服務、更高的營運效率和更強的風險管理能力。消費者則可以享受更便利的金融服務和更廣泛的選擇，以及增加對金融科技行業的認同感及信任感。

「金融科技獎」分為以下三個組別:

1. 金融科技：銀行，投資，及保險
2. 新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用
3. 監管科技：監管及風險管理

Message from Chairman of Leading Organiser 籌辦機構主席獻辭



Mr Paul PONG
Chairman
Institute of Financial Technologists of Asia

龐寶林先生
亞洲金融科技師學會
主席

Since its founding, Institute of Financial Technologists of Asia (IFTA) has been dedicated to accelerating the global development of FinTech talent with the highest standards of ethics, education and professional conduct. Our aim has always been to cultivate a vibrant ecosystem for all FinTech practitioners. This year we are honoured to be appointed by Digital Policy Office (DPO) as the Leading Organization of the Fintech Award for the first time. This recognition is a testament to our commitment and expertise in the FinTech industry and I would like to extend my heartfelt gratitude to the government for entrusting IFTA with the responsibility of organising this prestigious award.

As the Leading Organization, IFTA aims to differentiate the Fintech Award Category by embracing more emerging players, especially those in the field of virtual assets, which we believe hold significant growth potential. We are committed to inclusivity, welcoming not only traditional finance entities but also innovative newcomers. By broadening the scope, we seek to foster greater innovation and collaboration within the industry, establishing a unique platform for FinTech practitioners to seize opportunities in the Greater Bay Area, Middle East and all around the world. This year, I am delighted to report that we have received an overwhelming number of applications, continuing the award's excellent track record.

This achievement would not have been possible without the invaluable contributions of our Organising Committee, esteemed judges and assessors, and all our supporting organizations. Their unwavering commitment and expertise have been instrumental in making this award a success, and I am truly grateful for their support and collaboration.

自成立以來，亞洲金融科技師學會（IFTA）一直不遺餘力致力於以最高的道德、教育和專業行為規範推動全球金融科技人才的發展；我們的目標始終是為所有金融科技從業者構建一個充滿活力的金融科技生態系統。今年，我們十分榮幸地首次獲數字政策辦公室（DPO）委任為「金融科技獎」的籌辦機構。這一殊榮是對我們在金融科技領域的辛勤耕耘及專業性的證明，我們衷心感謝政府對IFTA的認可及信任，對我們委以籌辦這個備受矚目的獎項之重任。

作為籌辦機構，IFTA意在通吸引更多行業內的新興參與者，尤其是具有巨大增長潛力的虛擬資產領域的參賽者，來讓今年的金融科技獎增添色彩；我們希望增加獎項接納的寬度，不僅要褒獎傳統金融實體，也要表揚後起的新興企業。通過擴大獎項範圍，我們力求在行業內尋覓優秀的創意，同時希望為各金融科技從業者提供一個獨一無二的平台，以抓住和大灣區、中東及世界各地的投資合作機遇。今年，我們收到數量不少的參賽申請，欣見獎項報名反應熱烈。

能獲得這一成就，一切離不開我們籌備委員會、所有評判和評審員、各支持機構、團體及所有協力單位給予的大力支持。本人想藉此機會，衷心感謝各方的鼎力協助及參與，各位的貢獻對於本屆「金融科技獎」的順利開展至關重要。

展望未來，為延續參獎獲獎的榮耀，我們還計劃成立「金融科技獎校友社區」，意在加強獲獎者與各方之間的聯系，構建一個有機生態系統，將

Message from Chairman of Leading Organiser 籌辦機構主席獻辭



Moving forward, to enhance the impact of the award, we plan to form an “alumni community” for the Fintech Award, with an aim to strengthen connections between awardees and other stakeholders within an organic ecosystem, to transform individual sparks of innovation into a powerful blaze. Besides engagement and networking, We envision this community growing into a professional entity that can bridge connections with the government and offer expert advice on policies and regulations to shape the FinTech landscape.

Lastly, I would like to congratulate all the winners and wish them continued success and to shine in the industry. Also my appreciation goes to all the participants for their dedication and enthusiasm. We look forward to even more high-quality innovations in the next editions!

星星之火轉化成燎原之勢。該社區除了旨在促進各方交流與合作網絡建設，我們還希望它能發展成為一個專業實體，能夠作為與政府溝通的橋樑，為政策和法規提供專業建議等，從而有助於繼續豐富香港的金融科技生態。

最後，本人謹代表學會熱烈祝恭賀各得獎者，期望未來他們能繼續在業界創新成長，再創輝煌，同時，我們衷心感謝所有的參賽者為該次比賽付出的寶貴時間和努力。我們期待行業內的優秀創新繼續不斷湧現！

Message from Chief Judge 首席評判獻辭



Mr Raymond CHAN
Vice Chairman
Institute of Financial Technologists of Asia

陳穎峯先生
亞洲金融科技師學會
副主席

As the Chief Judge of the Hong Kong ICT Awards 2024 – FinTech Award, I am proud to witness the continued growth and development of the FinTech ecosystem in Hong Kong. This year, we are especially honoured to have the Institute of Financial Technologists of Asia (IFTA) appointed as the lead organiser of the FinTech Award. Under IFTA's leadership, we have made several significant changes to the Award, and I am delighted to report that we have received more participants than ever before.

The FinTech Award has always been a platform to recognise outstanding achievements in the sector, and this year has been no exception. We saw an overwhelming response from participants across all areas of FinTech, including banking, insurance, investment, regulatory technology (RegTech), and emerging solutions such as payment systems, blockchain, and virtual assets. The diversity of submissions reflects the vibrancy and dynamism of Hong Kong's FinTech landscape.

In particular, this year has marked a notable increase in entries focused on Web3 and artificial intelligence (AI). These technologies are not only shaping the future of FinTech but are also closely aligned with the Hong Kong government's strategy to promote AI and Web3 development. Many participants have effectively harnessed AI and Web3 to address complex challenges in the financial services industry, from improving customer experiences to enhancing operational efficiency and regulatory compliance.

I would like to extend my heartfelt thanks to all the participants, assessors, and judges who have contributed their time and expertise to make this Award a success. I am confident that the Hong Kong ICT Awards – FinTech Award will continue to serve as a beacon for innovation and excellence, fostering the growth of FinTech talent and driving the industry forward in Hong Kong and beyond.

作為2024年香港資訊及通訊科技獎（HKICTA）—金融科技獎的首席評判，我非常榮幸見證香港金融科技生態系統的持續增長和發展。今年，我們尤為榮幸由亞洲金融科技師學會（IFTA）擔任金融科技獎的主要主辦機構。在IFTA的領導下，我們對獎項進行了多項重要改革，並且很高興地報告，今年我們收到了比預期更多的參賽者。

金融科技獎一直是一個表彰該行業傑出成就的平台，今年也不例外。我們看到來自金融科技各個領域的參與者熱烈響應，包括銀行、保險、投資、監管科技（RegTech）以及支付系統、區塊鏈和虛擬資產等新興解決方案。參賽作品的多樣性反映了香港金融科技領域的活力和動態。

特別值得一提的是，今年我們收到了大量以Web3和人工智能（AI）為中心的參賽作品。這些技術不僅在塑造金融科技的未來，而且與香港政府推動AI和Web3發展的策略緊密相連。許多參賽者有效地利用了AI和Web3技術，解決了金融服務行業中的複雜挑戰，從提升客戶體驗到提高運營效率和監管合規。

最後，我要衷心感謝所有參賽者、評審員和評判，他們貢獻了寶貴的時間和專業知識，促使本屆獎項圓滿成功。我相信，香港資訊及通訊科技獎—金融科技獎將繼續成為創新和卓越的燈塔，促進金融科技人才的成長，推動香港乃至全球的行業發展。

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

Chief Judge 首席評判



Mr Raymond CHAN 陳穎峯先生
Vice Chairman
Institute of Financial Technologists of Asia
亞洲金融科技師學會
副主席

Deputy Chief Judge 副首席評判



Mr Emil CHAN 陳家豪先生
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香港數字金融協會
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Judges 評判



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Ms Juni YAN 殷玉萍女士
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Karin Technology Holdings
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Mr Victor YIM 嚴滌宇先生
Head of FinTech
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香港數碼港管理有限公司
金融科技總監

FinTech (FinTech: Banking, Investment and Insurance) Award Assessment Team 金融科技獎 (金融科技：銀行，投資，及保險) 評審小組

Chief Assessor 首席評審員



Mr Forrest CHAI 柴逸民先生
Managing Director, Chief Information Officer
Hang Seng Bank
恒生銀行
資訊科技總監

Assessors 評審員



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Chief Digital Officer &
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FORMS HK
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香港首席數碼總監



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AgilePoint Inc.
亞太區業務發展總監



Mr Teddy KO 高德泰先生
Vice President
HKITDA
香港創科發展協會
副主席



Mr Peter KOO 顧向聖先生
Convenor, FinTech Specialist Group
Hong Kong Computer Society
香港電腦學會
金融科技專家小組召集人



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資深董事總經理
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英邁國際（中國）有限公司
高級總經理

**FinTech (FinTech: Banking, Investment and Insurance) Award
Assessment Team**
金融科技獎(金融科技：銀行，投資，及保險) 評審小組

Assessors 評審員



Ms Loretta NG 吳美慧女士
Partner Climate & Sustainability
PricewaterhouseCoopers
羅兵咸永道有限公司
合夥人 - 氣候變化與可持續發展



Mr Benjamin WONG 黃譚勝先生
Founder
Transwap Group of Companies
創匯
創辦人



Mr Syd WONG 黃思祺先生
Head of Enterprise Acquisition
Hong Kong, Korea & Taiwan
PayPal Hong Kong Limited
香港，韓國，台灣企業客戶總監



Ms Fanny YUEN 阮潔明女士
Managing Partner
PFCC Group Limited
匯智安盛集團
管理合夥人

FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI Applications) Award Assessment Team 金融科技獎(新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用) 評審小組

Chief Assessor 首席評審員



Mr Simon Kin Nam AU YEUNG 歐陽健男先生

COO
DFX Labs
首席營運官

Assessors 評審員



Mr Rudy CHAN 陳章勝先生

Venture Partners
Cocoon Ignite Ventures
科控資本
創投夥伴



Dr Daniel CHUN 秦仲宇博士

Vice-President / Chairman of Research
and Blueprint Committee
Smart City Consortium
智慧城市聯盟
副會長 / 研究和藍圖委員會主席



Mr Jason Wai Kit HO 何偉傑先生

Partner, Financial Services Business Consulting
Ernst & YOUNG Advisory Services Limited
安永諮詢服務有限公司
合伙人 金融服務管理諮詢



Mr Edmund LEE 李治緯先生

Chairman
Technology Incubation Network (HKTIN)
科培網絡
主席



Mr Samson LEE 李尚信先生

Founder & CEO
Coinstreet
高爾街集團
創始人及行政總裁



Mr Paul LI 李國樑先生

General Manager Greater China Region
Banking Circle (Beijing) Information Technology
Co. Ltd.
北京銀環信息技術有限公司
大中華區總經理



Mr Robert LUI 呂志宏先生

Hong Kong Digital Asset Leader
Deloitte
德勤中國數字資產
香港主管合夥人



Dr Jacky TING 丁兆麟博士

Adjunct Assistant Professor
The Hong Kong Polytechnic University
香港理工大學
助理副教授

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

**FinTech (Emerging Solutions: Virtual Assets, Payment,
Blockchain and AI Applications) Award Assessment Team**
金融科技獎(新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用) 評審小組

Assessors 評審員



Mr Ben WONG 王卓彬先生
CEO
BAIKE (HK) CONSULTANT
百科(香港)諮詢
首席執行官



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FinTech (RegTech: Regulatory and Risk Management) Award

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Fulcrum Fintech
首席合規官

Message from Vice Chairman of Organising Committee 籌辦委員會副主席獻辭



Mr Alex HUNG, MH
Founding Chairman, Hong Kong New Emerging
Technology Education Association

洪文正先生，MH
香港新興科技教育協會
創會會長

In the esteemed realm of information and communications technology, the Hong Kong ICT Award stands as a beacon of recognition for innovation and excellence. Among the various categories, the FinTech Award merits particular attention, as it encapsulates the burgeoning advancements within the financial technology sector. However, the orchestration of such an event presents myriad challenges that demand careful consideration, yet the rewards reaped from its successful execution are profoundly significant for both the industry and the region.

Firstly, the complexity of organising the Hong Kong ICT Award cannot be overstated. The sheer volume of participants, each with their unique innovations and contributions, necessitates a robust framework for evaluation. The selection process must ensure that all submissions are assessed judiciously, employing criteria that reflect the multifaceted nature of the FinTech landscape. This requires a panel of esteemed judges who are not only knowledgeable but also possess the foresight to discern which innovations hold the potential to revolutionise the industry. The challenge lies in assembling such a distinguished panel, as the expertise required spans various disciplines, including finance, technology, and regulatory compliance.

Moreover, the logistics of the event itself pose a formidable challenge. Securing an appropriate venue, coordinating schedules, and managing the multitude of details involved in the event's execution demand considerable resources and meticulous planning. The task is further complicated by the necessity of fostering a conducive environment for networking and collaboration. In an industry that thrives on connections, the award ceremony must serve as a platform where innovators, investors, and industry leaders can engage meaningfully. Thus, the organisation must prioritise not only the formalities of the event but also the informal interactions that can lead to fruitful partnerships.

在資訊及通訊科技的尊貴領域中，香港資訊及通訊科技獎如同一座榮譽的燈塔，為創新和卓越提供了認可。在各個獎項中，金融科技獎尤為引人注目，因其概括了金融科技領域不斷蓬勃發展的進步。然而，組織此類活動卻面臨諸多挑戰，這些挑戰需要謹慎考量，然而，成功舉辦此活動所帶來的回報對於行業及地區而言，卻是深具意義的。

首先，組織香港資訊及通訊科技獎的複雜性不容小覷。參賽者的眾多，每一位都擁有獨特的創新與貢獻，這要求一個健全的評估框架來進行評選。選拔過程必須確保所有提交的作品都得到公正的評估，並採用能反映金融科技多元化特性的標準。這需要一個由尊貴評委組成的評審團，他們不僅需具備深厚的專業知識，還需具備遠見卓識，能夠洞察哪些創新具有顛覆行業的潛力。挑戰在於組建如此傑出的評委團，因為所需的專業範疇涵蓋金融、科技及監管合規等多個領域。

此外，活動本身的後勤安排亦是一大挑戰。確保合適的場地、協調日程及管理活動中繁多的細節皆需相當的資源及周密的計劃。更為複雜的是，必須營造出一個有利於交流與合作的環境。在一個靠人脈繁榮的行業中，頒獎典禮必須作為一個平台，讓創新者、投資者及行業領袖能夠進行有意義的互動。因此，組織者必須優先考慮活動的正式環節與非正式交流，因為這些交流可能促進富有成果的合作。

儘管面臨諸多挑戰，組織香港資訊及通訊科技獎，特別是金融科技獎的努力確實是值得的。所賦予創新者的認可，成為該行業未來進步的推動力。這些獎項突顯了能夠解決現實挑戰的先進解決方案，進而激勵出創新文化。在科技與金融日益交織的時代，頒獎典禮上所承認的成就能夠催化新創企業，並刺激經濟增長。

Message from Vice Chairman of Organising Committee 籌辦委員會副主席獻辭



Despite these challenges, the endeavour of organising the Hong Kong ICT Award, particularly the FinTech Award, is indeed worthwhile. The recognition bestowed upon innovators serves as an impetus for further advancements in the sector. The awards highlight pioneering solutions that address real-world challenges, thereby inspiring a culture of innovation. In an era where technology and finance increasingly intertwine, the accomplishments acknowledged at the award ceremony can catalyse new ventures and stimulate economic growth.

Furthermore, the FinTech Award plays a pivotal role in positioning Hong Kong as a global leader in financial technology. The city has long been recognised as a financial hub, and the promotion of FinTech innovations bolsters this reputation. By celebrating local achievements, the award not only elevates the profile of Hong Kong's innovators but also attracts international attention. This influx of recognition can lead to increased investment and collaboration opportunities, fostering an environment where creativity and innovation can flourish.

Additionally, the impact of the FinTech Award extends beyond mere recognition. It serves as a clarion call for other stakeholders within the industry to engage with the burgeoning field of financial technology. Educational institutions, regulatory bodies, and even traditional financial entities are encouraged to participate in the dialogue surrounding innovation. This collaborative spirit is essential for nurturing a vibrant FinTech ecosystem that is responsive to the needs of consumers and businesses alike.

In conclusion, while the organisation of the Hong Kong ICT Award, and specifically the FinTech Award, presents numerous challenges, the rewards it offers are manifold. The recognition of innovation within the FinTech sector not only contributes to the advancement of the industry but also enhances Hong Kong's stature as a global financial leader. As stakeholders come together to celebrate ingenuity and excellence, they create a fertile ground for future innovations that will undoubtedly shape the financial landscape for years to come. Thus, the efforts invested in this noble endeavour are indeed a worthy pursuit, with the potential to yield transformative benefits for both the FinTech sector and the broader Hong Kong community.

此外，金融科技獎在提升香港作為全球金融科技領導者的地位方面扮演著關鍵角色。香港長期以來被視為金融中心，推廣金融科技創新進一步增強了這一聲譽。通過慶祝本地成就，該獎項不僅提升了香港創新者的形象，還吸引了國際關注。這種認可的流入能夠帶來更多的投資與合作機會，促進一個創意與創新的繁榮環境。

此外，金融科技獎的影響超越了單純的認可。它如同一聲號召，鼓勵行業內其他利益相關者參與這一蓬勃發展的金融科技領域。教育機構、監管機構，甚至傳統金融實體皆被鼓勵參與關於創新的對話。這種合作精神對於培養一個能夠回應消費者與商業需求的充滿活力的金融科技生態系統至關重要。

總之，儘管組織香港資訊及通訊科技獎，特別是金融科技獎面臨諸多挑戰，但其所帶來的回報卻是多方面的。對金融科技領域創新的認可不僅促進了行業的進步，還提升了香港作為全球金融領導者的形象。隨著利益相關者齊聚一堂，慶祝創新與卓越，他們為未來的創新創造了肥沃的土壤，這些創新無疑將在未來幾年內塑造金融生態的格局。因此，投入於這一崇高事業的努力，確實是值得追求的，並具備為金融科技領域以及更廣泛的香港社區帶來變革性利益的潛力。



Dr Albert YIP
Chairman of WealthTech Committee and
Convenor of Investment Committee
Institute of Financial Technologists of Asia

葉仕偉博士
亞洲金融科技師學會
財富科技委員會主席兼投資委員會召集人

Hong Kong is a breeding platform for fintech companies and talents. Home to around 1,000 fintech companies and start-ups, Hong Kong is one of the top cities globally for start-ups to rapidly scale-up. Being the organizer of Hong Kong ICT Fintech Awards, we, the Institute of Financial Technologists of Asia (IFTA), are proud of our mission and has been intensively promoting this event across various community builders, incubators and accelerators. Thanks to the unwavering support from Cyberport, Hong Kong Science Technology Park as well as various universities, we are very grateful to have very satisfactory application result, in terms of both quality and quantity.

Nurturing the fintech ecosystem for cross industries and encouraging various industry key players to participate are key tasks of our organizing committee this year. We understand the use cases of fintech are not only limited to banking or financial sectors. Nowadays, the unique feature of Hong Kong is its highly diverse range of fintech companies operating in sectors including virtual banking, insurance technology, asset management, green fintech, robo-advisor, blockchain, AI, digital assets, payment gateway, ESG application, regtech and cybersecurity. It is so encouraging that we are only well supported by banks or sizeable financial institutions, but also SMEs and startups.

Whilst Hong Kong is positioned as the Web3 and digital assets hub in the region, we noticed that there are lots of hidden talents who are subject matter experts with innovative and creative applications across those areas of emerging technologies among Tradfi, Cefi and Defi. I have no doubt to say that Hong Kong ICT Fintech Awards is an excellent platform to put our fintech talents under the spotlight for recognition.

Once again, on behalf of the HKICT Fintech Awards Organizing Committee and IFTA, I would like to thank you everyone for your unwavering and generous support to Hong Kong ICT Fintech Awards. Special thanks to all the candidates for their participation in this competition. -- No matter you are a winner or not, no doubt, you are our frontiers and key stakeholders in the fintech ecosystem!

香港是金融科技企業和人才的培育平台，本港擁有約 1,000 家金融科技公司和新創企業，是全球最適合新創企業快速擴張的城市之一。作為香港 ICT 金融科技獎的主辦方，亞洲金融科技協會（IFTA）對這使命感到自豪，並一直在各個社區建設者、孵化器和加速器中大力推廣這項活動。感謝數碼港、香港科技園以及各大學的堅定和慷慨支持，無論在品質和數量上，我們都取得了非常滿意的申請成果。

培育跨產業的金融科技生態，鼓勵各產業骨幹參與，是組委會今年的重點任務。我們了解金融科技的用例，不僅限於銀行或金融領域。如今，香港的獨特之處在於其高度多元化的金融科技公司，其業務領域包括虛擬銀行、保險科技、資產管理、綠色金融科技、機器人顧問、區塊鏈、人工智慧、數碼資產、支付網關、ESG 應用、監管科技和網路安全等。令人鼓舞的是，我們不僅得到銀行或大型金融機構的大力支持，也得到中小企業和新創企業的非非常積極的參與。

香港被定位為該地區的 Web3 和數位資產中心，我們注意到有很多隱藏的人才，他們是在 Tradfi、Cefi 和 Defi 等新興技術領域進行創新和創意應用的主題專家。我毫不懷疑地說，香港 ICT 金融科技獎是一個絕佳的平台，讓我們的金融科技人才受到關注並獲得認可。

我謹代表 HKICT 金融科技獎組委會及 IFTA 感謝大家對香港 ICT 金融科技獎的堅定不移和慷慨支持。特別感謝所有參賽者對本次比賽的積極參與。——無論你是否是贏家，毫無疑問，你們都是我們金融科技生態的前沿和未來的領導者！

FinTech Grand Award and FinTech (FinTech: Banking, Investment and Insurance) Gold Award

金融科技大獎 及 金融科技 (金融科技：銀行，投資，及保險) 金獎

Evident Limited

(<https://www.evident.capital>)

EVIDENT

Mission

EVIDENT is the first fully integrated, SFC-licensed investment platform for alternative assets in Hong Kong. We're building next-generation digital market infrastructure to redefine the way private wealth connects with private markets. Through our advanced blockchain-powered platform, we facilitate the efficient issuance, tokenization, and digital distribution of alternative assets, enabling broader access for investors and wider distribution reach for asset managers.

Vision

Our vision is to make private markets publicly accessible. We will enable more investors to own a part of the future by participating in impactful investment opportunities, channeling more capital towards innovation that drives positive, lasting change.

For Investors

Most investors miss out by not having access to alternative assets like startups, real estate, renewable energy, art or carbon credits. They require the right network and come with high minimum investment amounts. In addition, the alternative asset investing processes have not changed for decades and is still highly manual, paper-based and produce significant legal costs. We engineered the EVIDENT platform to bring the clarity and simplicity of online trading into the world of alternative assets. It offers a structured and straightforward way for investors to delve into opportunities, much like navigating a trusted e-commerce platform, yet with the depth and detail suitable for informed investment decisions. This empowers anyone to build a diversified portfolio with higher returns, greater resilience, and direct exposure to unique investments and their visionary creators.

使命

EVIDENT是香港首個全面整合並獲得證券及期貨事務監察委員會（SFC）牌照的另類資產投資平臺。我們正在構建下一代數字市場基礎設施，重新定義私人財富與私人市場的連接方式。通過我們先進的區塊鏈技術平臺，我們促進了另類資產的高效發行、代幣化和數字化分銷，使投資者能夠獲得更廣泛的投資機會，資產管理者也可以實現更廣泛的分銷。

願景

我們的願景是讓私人市場向公眾開放。我們將使更多投資者能夠通過參與有影響力的投資機會，擁有未來的一部分，將更多資本引向推動積極、持久變革的創新。

對於投資者

大多數投資者因為無法接觸到如初創企業、房地產、可再生能源、藝術品或碳信用等另類資產而錯失機會。這些資產需要合適的網路資源，並且



For Issuers

Our platform revolutionizes the capital-raising process for issuers, offering a streamlined and highly efficient means of managing their assets while substantially broadening their access to a global pool of investors. Through EVIDENT, issuers can tap into the vast \$12 trillion market by bringing their assets to private wealth investors in ways that were previously limited to institutional markets. This is achieved through digital channels that allow for more dynamic and cost-effective fundraising with lower investment minimums and an enriched, intuitive user experience.

Our platform supports the entire asset lifecycle, from initial structuring to tokenization, allowing issuers to create fractionalized investment opportunities that appeal to a diverse and growing investor base. Tokenized assets enable broader distribution and liquidity, as well as a fully automated and transparent process for managing investments. Issuers also benefit from our full-service offering, which includes fund administration, ensuring regulatory compliance and operational support.

Moreover, we provide integrated reporting and analytics, giving issuers detailed insights into the performance of their offerings and investor behavior. The platform's flexibility extends to secondary markets, where we facilitate over-the-counter (OTC) trading, providing liquidity options to both issuers and investors. This comprehensive approach not only enhances capital efficiency but also ensures that issuers can scale their offerings seamlessly within a digital, investor-friendly ecosystem.

For Distributors

Our platform offers distributors a unique opportunity to expand their product offerings by providing access to a diverse range of alternative assets. Through EVIDENT, distributors such as private banks, wealth managers, family offices, and digital platforms can seamlessly integrate a wide range of products into their portfolios, enabling them to meet the growing demand for innovative, high-yield opportunities from private wealth clients.

投資門檻較高。此外，另類資產的投資流程幾十年來沒有改變，仍然是高度手工操作、依賴紙質檔，並產生大量的法律費用。我們設計了EVIDENT平臺，旨在將線上交易的清晰性和簡便性引入另類資產的世界。它為投資者提供了一個結構化且簡潔的方式，探索投資機會，就像流覽一個可信賴的電子商務平臺一樣，但具備做出明智投資決策所需的深度和細節。這使得任何人都能建立一個更高回報、更具彈性、並直接接觸獨特投資及其前瞻性創作者的多元化投資組合。

對於發行人

我們的平臺革新了發行人的資本募集流程，提供了一個精簡且高度高效的資產管理方式，同時極大地拓寬了他們接觸全球投資者的管道。通過EVIDENT，發行人可以通過數字化管道接觸到龐大的 12 萬億美元市場，將其資產提供給私人財富投資者，以前這種方式僅限於機構市場。這通過降低投資門檻並提供更具活力且具有成本效益的籌資管道得以實現，同時提供豐富且直觀的用戶體驗。

我們的平臺支持整個資產生命週期，從初期結構設計到代幣化，使發行人能夠創建符合多樣化且不斷增長的投資者群體的分割投資機會。代幣化資產促進了更廣泛的分發和流動性，並提供了一個完全自動化和透明的投資管理流程。發行人還可從我們全面的服務中受益，包括基金管理，以確保合規和運營支援。

此外，我們提供集成報告和分析工具，向發行人提供其產品表現和投資者行為的詳細見解。平臺的靈活性還延伸到二級市場，我們支援場外交易（OTC），為發行人和投資者提供流動性選擇。這種全面的方式不僅提高了資本效率，還確保發行人能夠在一個數字化、投資者友好的生態系統中無縫擴展其產品。



Our API allows for effortless connection to the EVIDENT ecosystem, enabling distributors to book assets on behalf of their clients, access real-time data, reporting, and compliance tools, and offer liquidity via our secondary market trading capabilities, where assets can be traded over-the-counter (OTC). This automation enhances operational efficiency, allowing distributors to focus on client relationships while expanding their investment product range.

How we create benefits

At the core of EVIDENT lies the practical implementation of real-world asset tokenization to create highly automated digital investment structures, all underpinned by the robust capabilities of Web3 technology. Pioneering the digital transformation of private capital markets within a secure and regulated environment, we are reshaping the contours of alternative investing. Investors stand to gain unparalleled access to alternatives, enhanced liquidity in secondary markets, and full transparency while preserving privacy. Asset owners, meanwhile, enjoy a widened investor reach, simplified and cost-efficient operations, and streamlined compliance.



Short Video 短視頻

Comments from Judging Panel 評審委員會評語

Evident has demonstrated exceptional innovation in democratizing access to alternative investments through their blockchain-powered platform. Their solution addresses key challenges in the investment landscape by offering direct exposure to high-quality alternative assets with low minimum investments, typically reserved for institutional investors.

The judging panel was particularly impressed by Evident's user-friendly digital experience, which simplifies complex investment processes and provides transparency. Their curated selection of global deals across ventures, infrastructure, art, and funds showcases a diverse range of investment opportunities with potential for high returns and impact.

對於分銷商

我們的平臺為分銷商提供了獨特的機會，通過提供多樣化的另類資產，擴大其產品供應。通過 EVIDENT，分銷伙伴如私人銀行、財富管理公司、家族辦公室和數字平臺可以無縫地將多種產品整合到其投資組合中，滿足私人財富客戶對創新、高收益機會日益增長的需求。

我們的 API 使得與 EVIDENT 生態系統的連接變得毫不費勁，分銷商可以代表其客戶預訂資產，即時訪問資料、生成報告和合規工具，並通過我們二級市場的交易能力提供流動性，在該市場上資產可以進行場外交易（OTC）。這種自動化提高了運營效率，使分銷商能夠專注於客戶關係，同時擴大其投資產品範圍。

我們如何創造收益

EVIDENT的核心在於通過實施現實世界資產的代幣化，創建高度自動化的數字投資結構，這一切都由Web3技術的強大能力所支撐。在一個安全且受監管的环境中，率先推動私人資本市場的數字化轉型，我們正在重塑另類投資的邊界。投資者將獲得前所未有的另類資產存取權限，二級市場流動性增強，並且在保持隱私的同時實現完全透明。資產擁有者則受益於投資者覆蓋面的擴大、簡化且具成本效益的運營以及流暢的合規流程。



Evident的區塊鏈平台在普及另類投資方面展現了卓越的創新。他們的創新方案正應對了投資領域中的一個主要挑戰，為投資者提供一個直接投資渠道，以更小的最低投資額便可以投資高質量的另類資產，之前只為機構投資者所受惠。

評審委員會對Evident提供的方便使用的數字化方案印象深刻，這方案簡化了複雜的投資過程，同時提高了投資透明度。他們精心挑選的全球投資產品涵蓋了風險投資、基礎設施、藝術品和基金等投資類別，為投資者提供了各種具有高回報和影響力的投資機會。

FinTech (FinTech: Banking, Investment and Insurance) Bronze Award

金融科技 (金融科技：銀行，投資，及保險) 銅獎

A3A PayTech Limited 交易寶支付技術有限公司

(<https://www.yedpay.com/zh/>)

A3A

In the rapidly evolving landscape of financial technology, A3A stands out as a pioneering force. As a proud member of The Payment Cards Group Limited (PCG), A3A is recognized as Hong Kong's first startup to develop a cutting-edge payment processing platform designed for the future of transactions. A3A has taken a bold step forward by introducing a cloud-native solution with a single API designed to provide direct endpoint processing for major card schemes such as VISA, MasterCard, AMEX, JCB, and China UnionPay. This innovation not only reduces costs and complexity but also offers a user-friendly experience with data-rich, real-time insights into transaction fees via APIs. Acting as a virtual acquirer, A3A's platform streamlines processes for fintech companies and banks, facilitating a seamless and efficient payment system that simplifies transactions for all parties involved.

The tradition acquirer has long grappled with outdated backend systems, some of which rely on technology that is nearly four decades old. While much attention has been paid to improving frontend interfaces, the backend often remains neglected, resulting in layers of intermediaries and a lack of valuable data insights. Consequently, banks and financial institutions find themselves burdened with exorbitant fees for utilizing obsolete software and infrastructure.

To address these prevailing issues, A3A has developed a cloud-native payment processing platform that operates through RESTful APIs. This platform is designed to be data-driven and agile, ensuring streamlined integration from the frontend to the backend. By reducing the need for intermediaries, A3A's solution offers significant cost savings. Moreover, the platform enhances data analytics capabilities, providing businesses with valuable insights derived from transaction data. Security is a top priority, with a dedicated Cloud Solution Provider (CSP) security team ensuring robust protection. Additionally, A3A fosters a data space ecosystem that connects previously unconnected entities, driving greater collaboration and innovation within the industry.

在快速發展的金融科技領域，A3A展現出首創精神，脫穎而出。作為 The Payment Cards Group Limited(PCG)的成員，A3A是香港首家開發前沿支付處理系統的初創公司。A3A推出金融雲解決方案，採用單一API，為主要發卡機構（如VISA、MasterCard、美國運通、JCB和中國銀聯）提供直接端點處理，開創了新的交易模式。這項創新不僅降低處理支付的成本和複雜性，還通過API提供了豐富的數據和實時交易洞察，提升用戶的體驗。作為一個虛擬收單機構(Virtual Acquirer)，A3A的前沿支付處理系統為金融科技公司和銀行簡化了流程，促進了一個無縫高效的電子支付生態，使交易變得更為便捷。

長期以來，傳統的收單機構一直使用過時的支付處理系統，其中一些更依賴接近四十年前的技術。儘管市場參與者在改善前端界面方面付出了很大努力，但支付處理系統往往被忽視，導致支付處理的中介機構增加，亦欠缺有價值的數據洞察。銀行和金融機構目前付出高昂的費用，卻在使用過時的系統和基礎設施。

為了解決這些問題，A3A通過 RESTful API開發了金融雲支付處理系統。該系統旨在透過數據驅動和敏捷，確保前端與後端的流暢集成。通過減少對中介的需求，A3A的解決方案顯著節省成本、減少複雜的流程。與此同時，系統亦提升了數據



Continuing their tradition of innovation, A3A has introduced two groundbreaking products: Magic Touch and Dynamic Currency Conversion (DCC).

Magic Touch

Magic Touch is an open mobile application payment technology that transforms Android devices into secure payment terminals. This cost-effective solution replaces expensive POS terminals with a simple app, embedded seamlessly into businesses' operations. The easy setup, facilitated by open APIs, allows developers to integrate the technology with minimal effort, enhancing operational efficiency and accessibility.

Dynamic Currency Conversion (DCC)

This feature offers real-time access to competitive exchange rates, enabling businesses to provide customers with up-to-date currency conversion options. This not only enhances customer satisfaction but also gives businesses a competitive edge in the global market.



Short Video 短視頻

Comments from Judging Panel 評審委員會評語

A3A PayTech Limited has presented a commendable solution that addresses key challenges in the payment industry. The company's innovative approach shows potential in improving the security and efficiency of digital payment systems. The integration of emerging technologies such as blockchain and artificial intelligence demonstrates forward-thinking and technical competence. While the product is still in its early stages, it shows promise in enhancing user experience for both businesses and consumers.

析能力，為企業提供來自交易數據的有價值洞察。數據安全是A3A的首要任務，專門的雲解決方案供應商安全團隊（CSP）確保提供强有力的信息保護。此外，A3A還構建了一個數據空間生態系統，將之前未連接的各個支付處理機構連接起來，推動業內的合作與創新。

貫徹創新精神，A3A推出了兩款突破性產品：Magic Touch和動態貨幣轉換（DCC）。

Magic Touch

Magic Touch 是一項開放的移動應用支付收款技術，可將安卓（Android）裝置轉化為安全的收款終端。這個具有成本效益的解決方案以簡單的應用程序替代了昂貴的POS終端，無縫地融入企業運營中。通過開放API的便捷設置，開發者可以輕鬆整合這項技術，從而提高運營效率及可及性。

動態貨幣轉換（DCC）

這功能能提供實時具競爭力的匯率，使企業能夠為客戶提供最新的貨幣兌換選項。這不僅提升客戶體驗，也為企業在全球市場中提供了競爭優勢。



交易寶支付技術有限公司提出了一個值得讚賞的解決方案，針對支付行業中的關鍵挑戰進行了有效回應。該公司的創新方法展現了提升數字支付系統安全性和效率的潛力。其對區塊鏈和人工智能等前沿技術的應用展示出前瞻性和技術能力。儘管該產品仍處於初步階段，但其在提升企業和消費者用戶體驗方面的潛力值得關注。

The panel appreciates A3A PayTech's focus on improving transaction transparency and security, which are crucial elements in the fintech sector. The solution's design is user-friendly, and its ability to adapt to different market needs is a notable strength. However, further refinement in scalability and market penetration will be essential for broader adoption and long-term success.

Overall, A3A PayTech Limited has delivered a solid foundation with its solution, and the judging panel recognizes its potential to make a meaningful contribution to the fintech industry. We encourage the team to continue refining the product to fully realize its potential impact on the evolving digital payments landscape.

評審團對交易寶支付技術有限公司著重於提高交易透明度和安全性的努力表示認可，這些都是金融科技領域的重要元素。該解決方案的設計以用戶友好性為主導，並且能靈活應對不同市場需求，這是一項值得肯定的優勢。然而，產品在可擴展性和市場滲透方面仍需進一步完善，以實現更廣泛的應用和長期的成功。

總體而言，交易寶支付技術有限公司提供了一個穩固的基礎，評審團認為該方案具有潛力為金融科技行業帶來積極貢獻。我們鼓勵團隊繼續完善產品，以充分發揮其在不斷發展的數字支付領域中的影響力。

FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

Silver Award

金融科技(新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用)銀獎

Digital Plus Asia Limited 騰宏數碼有限公司

(<https://mmatrix.io/>)

Mmatrix ATM - Digital Assets O2O Gateway

Introduction

In today's rapidly evolving digital landscape, financial inclusion is no longer a luxury but a necessity. Our initiative focuses on promote financial inclusion. As Digital Assets emerges in this new era of WEB3, with our proprietary Mmatrix solution, we are accelerating mass digital adoption for all walks of life in the new digital economy.

Our Mmatrix Solution

At the heart of our mission is our in-house developed comprehensive solution with an end-to-end coverage from Frontend User Experience to and Backend administration. This robust architecture allows us to create seamless user experiences, making digital transactions intuitive and accessible. The Mmatrix solution is designed to cater to a diverse audience, breaking down barriers that have traditionally hindered access to financial services.

E-Marketplace for WEB2 and WEB3

Our platform features an innovative e-marketplace that is compatible with both WEB2 and WEB3 technologies and products. This dual capability allows users to engage with cryptocurrencies, NFTs, and even digital game cards, fostering a vibrant ecosystem for digital asset trading. But we don't stop there - our platform is built with future possibilities in mind. We are ready for the possibility to integrate emerging applications, such as CBDC DCEP exchanges.

Key Innovations

One of the standout features of our solution is the instant WEB3 identity generation, achievable in just 10 seconds using everyday NFC objects. This groundbreaking technology simplifies the process of acquiring digital assets, eliminating the complexities that often discourage users from entering the digital market. We empower users to engage with digital assets confidently and securely.

介紹

當今快速發展的數位年代中，金融不再是奢侈，而是必要。隨著科技進步，能夠獲得金融服務的人與無法獲得的人之間差距正在縮小。我們的項目致力於利用數字解決方案來推動金融普及化，加速了數字技術的大規模採用，確保來自不同背景的人都能受益於數字經濟。

Mmatrix解決方案

我們的使命核心是自主開發的綜合解決方案，涵蓋前端和後端系統。強大的架構能夠創造無縫的使用者體驗，使數字交易變得直觀且易於使用。Mmatrix方案旨在滿足多元化用戶的需求，打破傳統的障礙。

WEB2和WEB3的電子市場

平台具有創新的電子市場，WEB2和WEB3技術。允許用戶參與加密貨幣、NFT以及數字遊戲卡交易，促進數字資產交易的蓬勃發展。更重要的是具有未來發展潛力，如e-CNY和e-HKD的交易，確保用戶站在數位金融的最尖端。



Simplifying Digital Asset Acquisition

The financial world can be daunting, especially for newcomers. Our Mmatrix solution demystifies the process of buying digital assets, enabling users to navigate the marketplace with ease. By leveraging NFC technology, we provide a streamlined experience that encourages participation in the digital economy. No longer do users need to understand complex wallet tools and protocols; our system handles the intricacies, allowing individuals to focus on what matters most: their financial growth and security.

Compliance and Risk Management : KYC / AML

As we push for greater financial inclusion, we remain steadfast in our commitment to regulatory compliance. Our solution is designed to work in tandem with various government and Anti-Money Laundering (AML) regulations, ensuring that users can participate in the digital economy safely and legally.

Compulsory Risk Checking Tools : KYW (Know Your Wallet)

Integral to our platform is our compulsory risk checking tools. These features are not merely a checkbox; they are essential components of our solution that safeguard both users and the integrity of the marketplace. By implementing thorough risk assessments, we protect our users from potential fraud and illicit activities while fostering trust in the digital financial ecosystem.

The Importance of Financial Inclusion

Financial inclusion is about more than just access to services; it's about empowering individuals and communities. By facilitating digital adoption, we enable people to take control of their financial futures. Our Mmatrix solution is a key driver in this mission, providing the tools needed to participate fully in the digital economy.

Looking Ahead

The future of finance is undoubtedly digital, and we are committed to leading the charge in this new digital era. As we continue to innovate and expand our offerings, we foresee a world where everyone can participate in the digital economy. Our Mmatrix solution is just the beginning - a foundation upon which we can build a more inclusive financial future.

主要創新 / 快捷容易擁有數字資產

方案的一大亮點是可在10秒內通過日常NFC物件生成即時WEB3身份。這突破性技術簡化了獲取數字資產的過程，消除了一般用戶對擁有數字資產的複雜性。利用NFC技術，提供了一個流暢的體驗，鼓勵更多人參與數字經濟。用戶無需理解複雜的錢包工具，我們的系統會處理所有細節，讓個人專注於最重要的事情。

合規與風險管理：KYC / AML

在推動金融普及化的過程中，堅持遵守監管規則。方案與各政府和反黑錢（AML）法規緊密結合，確保用戶能夠在安全合法的環境下參與數字經濟。

強制性風險檢查工具：KYW（認識你的錢包）

平台的一個重要部分是強制性風險檢查。這並非形式上檢查，而是方案基本部分之一。通過徹底的風險評估，保護用戶免受潛在的欺詐和非法活動，促進數位金融生態系統的信譽度。

金融普及化的重要性

金融普及化不僅是提供服務的可及性，更是賦能個人和社群。通過促進數字化，幫助人們掌控自己的財務未來。Mmatrix的方案成為其中一個關鍵，提供必要的工具來讓更多人能夠全面參與數字經濟。

展望未來

未來金融毫無疑問是數字化，我們致力於這一領域中引領推動數字金融新世代。隨著不斷創新並擴展的服務，我們展望未來，讓每個人都能參與數字經濟。Mmatrix方案僅是個開始，是發展未來金融新世代的基石。



Collaboration Opportunities

We believe in the power of collaboration. By working with various stakeholders, including governments, financial institutions, and community organizations, we can amplify our impact. Together, we can create an environment where financial services are accessible to all, fostering economic growth and stability.

Conclusion

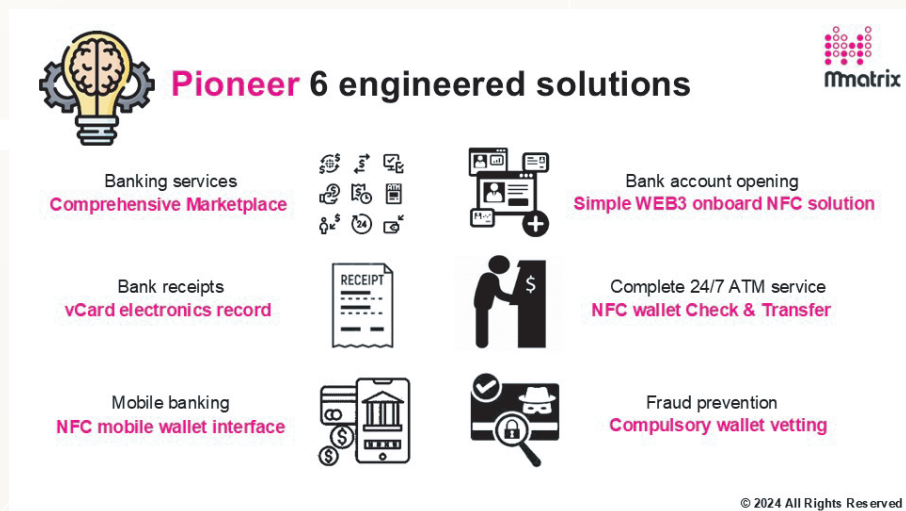
In conclusion, our Mmatrix solution represents a significant step forward in the quest for financial inclusion through mass digital adoption. By offering a comprehensive platform that simplifies access to digital assets and adheres to regulatory standards, we are paving the way for a more inclusive financial future.

合作機會

我們相信合作的力量。通過與各個利益相關持份者合作,包括政府、金融機構和社群組織,我們能夠擴大潛在的影響力。有了一眾的力量,我們可以創造一個人人可及的金融服務環境,促進經濟增長與穩定。

結論

總而言之,我們的Mmatrix解決方案代表著在透過大規模數位採用實現金融包容性方面向前邁出了重要一步。透過提供一個簡化數位資產存取並遵守監管標準的綜合平台,我們正在為更具包容性的金融未來鋪平道路。



Pioneer 6 engineered solutions

- Banking services
Comprehensive Marketplace
- Bank receipts
vCard electronics record
- Mobile banking
NFC mobile wallet interface
- Bank account opening
Simple WEB3 onboard NFC solution
- Complete 24/7 ATM service
NFC wallet Check & Transfer
- Fraud prevention
Compulsory wallet vetting

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Short Video 短視頻

Comments from Judging Panel 評審委員會評語

Digital Plus Asia Limited has developed a solid and practical fintech solution that addresses key needs in the financial services industry. The company's use of advanced technologies such as data analytics and AI shows promise in enhancing the efficiency and personalization of digital financial platforms. While the solution is still maturing, it offers a good foundation for improving user experience and engagement, particularly in terms of accessibility and functionality.

騰宏數碼有限公司開發了一個穩健且實用的金融科技解決方案,針對金融服務業中的一些關鍵需求進行了回應。該公司運用了數據分析和人工智能等先進技術,展現出提升數字金融平台效率和個性化的潛力。儘管該解決方案仍處於發展階段,但它為改善用戶體驗和互動,尤其是在可及性和功能性方面,奠定了良好的基礎。

The panel appreciates the scalability of the solution, which is designed to cater to a broad spectrum of users, including both individual consumers and businesses. Its adaptability across different contexts and markets is a positive aspect, although further development in this area would be beneficial to maximize its impact. The user interface is intuitive, and the company has shown a commitment to continuously improving customer interactions.

Digital Plus Asia Limited also demonstrates a responsible approach to compliance and data security, which are essential in the current regulatory environment. While there is still room for further refinement, the judging panel believes that this solution has notable potential to contribute to the evolving fintech landscape. Overall, it is a deserving recipient of the Silver Award for its ongoing efforts and potential to drive value within the industry.

評審團對該方案的可擴展性表示肯定，它設計用於服務廣泛的用戶群體，包括個人消費者和企業。解決方案在不同市場和環境中的適應性也是業。解決方案在不同市場和環境中的適應性也是一個優勢，但在這方面的進一步發展將有助於其發揮更大的作用。該產品的用戶界面直觀，公司也展現了不斷改進客戶互動的承諾。

騰宏數碼有限公司對合規性和數據安全的重視令人欣賞，這在當前的監管環境中至關重要。儘管還有進一步改進的空間，評審團認為該解決方案在不斷變化的金融科技領域中具有一定的潛力。總體而言，該公司憑其持續努力和潛在價值，值得獲得銀獎。



FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

Silver Award

金融科技(新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用)銀獎

RD Holdings (Hong Kong) Limited 圓幣控股（香港）有限公司

(<https://rd.group/>)

RD Wallet

RD Wallet is a licenced Stored Value Facility (SVF) in Hong Kong regulated by the Hong Kong Monetary Authority (licence number: SVF0016). It is the first digital wallet for enterprises, providing value-added, local and cross-border payment and foreign exchange services for corporate customers.

RD Wallet supports 100% remote mobile onboarding, accepting applications from Hong Kong, overseas, and offshore businesses (except companies established in Mainland China).

RD Wallet corporate customers can make inward and outward fund transfers by using local bank transfer channels such as Faster Payment System (FPS) and Clearing House Automated Transfer System (CHATS), or via the Swift network. RD Wallet users can make use of the "wallet-to-wallet transfer" function featuring instant settlement of funds between accounts 24 hour, 7 days a week.

RD Wallet supports multiple currencies services for HKD, JPY, CNH, USD, EUR, SGD, AUD and GBP.

Truly remote onboarding

Through the RD mobile app, corporate customers can effortlessly create their corporate profiles. The process encompasses the submission of entity and business details, ownership structures, and the verification of key personnel's identification, all achievable remotely. This marks a significant enhancement over the traditional account opening procedures which still often necessitate in-person interactions. Additionally, clients have the option to augment their profiles by uploading relevant documents, which can be used for assessments during service applications with various institutions.

圓幣錢包

圓幣錢包（RD Wallet）是受香港金融管理局監管的持牌儲值支付工具（SVF）（牌照號碼：SVF0016），是首個為企業服務的電子錢包，為企業提供儲值、本地及跨境支付，以及外匯服務。

圓幣錢包支援手機遙距開戶，香港、海外和離岸企業（中國大陸註冊的企業除外）都可以申請開戶。

圓幣錢包企業客戶可以透過香港本地銀行轉賬渠道（例如轉數快（FPS）和結算所自動轉賬系統（CHATS））或透過 SWIFT 進行轉賬。此外，客戶亦可以透過「錢包與錢包之間轉賬」功能，24/7 全天候進行轉賬，讓資金即時到賬。

目前，圓幣錢包支援港幣、日圓、離岸人民幣、美元、歐元、新加坡元、澳元、英鎊等多個幣種。

遠距開戶

企業客戶只需透過RD手機應用程式創建企業檔案，就可以輕鬆提交企業資料、業務資料、股東架構，以及完成關鍵人士認證等程序，全程手機辦妥。圓幣錢包的手機遙距開戶流程，比其他仍然需要面對面流程的傳統申請方式方便簡單得多。此外，企業客戶也可以隨時透過RD手機應用程式，為它們的企業檔案加添不同的補充文件和資料，應對申請不同機構的服務時的審批要求。



Enterprise solution to expand global operations

RD Wallet is beyond a mobile application. There is a comprehensive API suite that supports making payment and FX transactions via API. Enterprise customers can also utilize RD Wallet API suite for efficient fund management with their underlying customers.

RD Stablecoin

HKDR Stablecoin (HKDR) is a trusted and transparent Hong Kong Dollar stablecoin 1:1 backed by the Hong Kong dollar, with high-quality and highly liquid assets safekept in segregated custody accounts with licensed financial institutions. Details of the reserves will be available to the public through regular independent attestation reports. In July 2024, RD InnoTech Limited, the issuer of HKDR, was among the first batch of entities to be admitted to the stablecoin issuer sandbox by the Hong Kong Monetary Authority. RD InnoTech Limited will abide stringently by the regulatory requirements for the launch of HKDR to contribute to the continuous development of Hong Kong as a global Web3 and virtual asset hub.

支援環球業務發展的企業方案

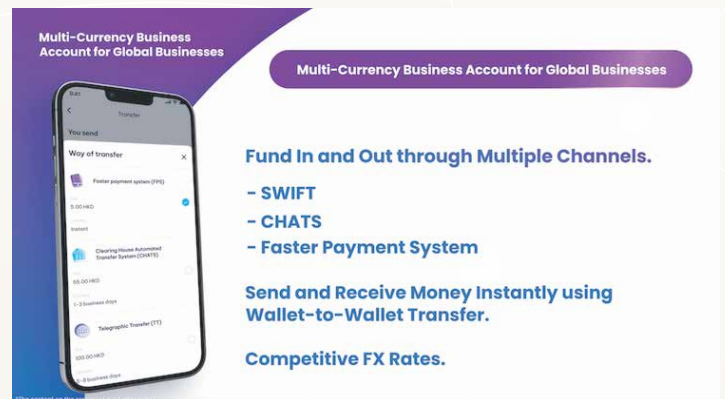
圓幣錢包企業客戶除了可透過手機應用程式享用服務，也可以透過一系列完善的API方案處理轉賬和外匯。此外，企業也可以透過API處理底層客戶的資金轉賬，提升營運效率。

HKDR穩定幣

HKDR穩定幣（HKDR）是可靠和透明的穩定幣，與港元1：1等值，其儲備由優質兼具高流動性的資產所組成，並將妥善存放於受監管的金融機構的獨立託管賬戶內。公眾可透過定期公布的獨立認證報告了解儲備詳情。HKDR的發行機構RD InnoTech Limited於2024年7月成為首批參與香港金融管理局穩定幣發行人沙盒的機構之一，RD InnoTech Limited將嚴謹遵從發行HKDR的監管要求，為推動香港作為全球Web3和虛擬貨幣的樞紐的持續發展作出貢獻。



Short Video 短視頻



Comments from Judging Panel 評審委員會評語

RD Holdings' submission for the silver award demonstrates a commendable approach to innovative solutions in their industry. The panel was particularly impressed by the company's ability to integrate cutting-edge technology with practical applications, effectively addressing current market needs. Their strategic vision is well-articulated, showing a clear understanding of both opportunities and challenges in their sector.

The implementation of their solutions reflects a strong commitment to sustainability, which aligns well with global trends and stakeholder expectations. However, the panel noted that while the solutions are promising, there is room for

圓幣控股(香港)有限公司提交的銀獎作品展示了其行業中創新解決方案的優秀方法。評審團特別讚賞該公司將尖端技術與實際應用相結合的能力，有效地滿足了當前市場需求。他們的策略願景表達清晰，顯示出對產業內機會和挑戰的明確理解。

其方案的實施體現了對永續發展的堅定承諾，這與全球趨勢和利害關係人的期望高度一致。然而，評審團指出，儘管這些解決方案很有前景，但在可擴展性和成本效益方面仍有進一步完善的空間，以最大化其影響力。

further refinement in scalability and cost-effectiveness to maximize impact.

Additionally, the team's collaborative efforts and dedication to continuous improvement were evident, fostering a positive organizational culture. The feedback from users and stakeholders was overwhelmingly positive, highlighting the practical benefits of their solutions.

Overall, RD Holdings' submission stands out for its forward-thinking approach and potential for significant contributions to their field. The panel encourages the company to continue refining their solutions, ensuring they remain adaptable and scalable to meet evolving market demands.

此外，團隊的合作努力和對持續改善的投入顯而易見，促進了積極的組織文化。使用者和利害關係人的回饋壓倒性地積極，突顯了其解決方案的實際好處。

總體而言，圓幣控股(香港)有限公司的提交作品因其前瞻性方法和對其領域的重大貢獻潛力而脫穎而出。評審團鼓勵公司繼續改善其解決方案，確保其保持適應性和可擴展性，以滿足不斷變化的市場需求。



FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

Bronze Award

金融科技(新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用)銅獎

Propcap Technologies Ltd 環球房產科技有限公司

(<https://propcaptechnologies.com/>)

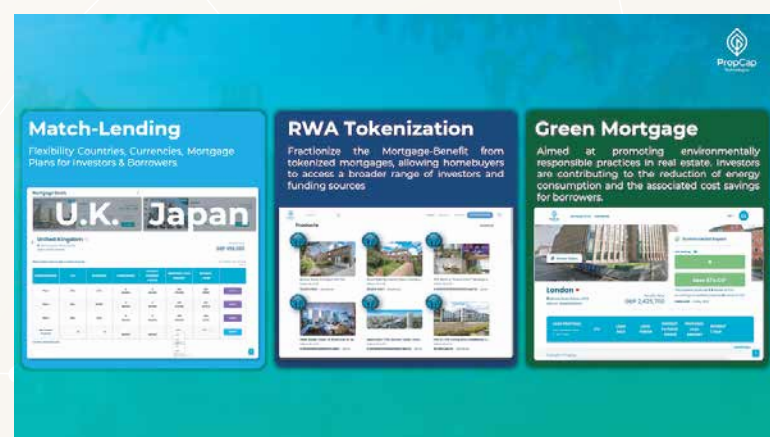
Digital Green Mortgage Matched Lending Platform

Founded in 2020 and being the first "Green Mortgage Matched - Lending Platform" in Asia, Propcap has a solid vision on "financial inclusion" and "sustainable finance" by deploying innovative solutions to reshaping the traditional financial industry. The platform provides mortgage to BORROWERS who are underserved by the traditional banking, streamlining the loan approval process with its "proprietary AI-powered credit assessment model" & "cross-boundary data Know-your-Customer flow". FUNDERS able to choose the various mortgage deals from the platform, unlocking the potential of alternative private credit assets options in the financial industry for Professional Investors or Family Offices across Asia.

In August 2024, Propcap published its own yearly ESG Report using the GRI standard.

Propcap在2020年成立，是亞洲首家海外房產按揭配對平台。平台本著「金融普惠」及「可持續金融」之發展願景及創新方案，銳意打破傳統金融之局限。PropCap明白買家在投資海外房產過程中，申請海外房貸時面對傳統銀行體系的繁瑣審批程序，讓房貸申請過程困難。平台透過金融科技及人工智能建立跨國界融資模式，嚴謹審核及安全合規方法為放貸人 / 和借貸人作配對，大大提升海外房貸的批核進度及加快批出貸款。這樣除了為借貸人提供快捷的房貸解決方法；亦同時向專業投資者及家族辦公室提供嶄新固定回報的另類投資產品。

2024年8月，Propcap運用GRI準則發表其年度（環境，社會，管治）報告。



Propcap Technologies' submission for the bronze award showcases an innovative approach to integrating sustainability with financial technology. The panel appreciates their pioneering efforts as Asia's first "Green Mortgage Matched-Lending Platform," highlighting their commitment to financial inclusion and sustainable finance.

Their use of a proprietary AI-powered credit assessment model to streamline the loan approval process is particularly impressive. This technology not only enhances efficiency but also broadens access for borrowers traditionally underserved by the banking sector. The cross-boundary data Know-your-Customer flow further strengthens their approach by ensuring a secure and comprehensive verification process.

For funders, Propcap offers a diverse range of mortgage deals, unlocking alternative private credit asset options. This feature is valuable for professional investors and family offices seeking new opportunities in the financial industry.

Additionally, the publication of their yearly ESG Report in accordance with the GRI standard demonstrates transparency and a commitment to environmental, social, and governance principles.

Overall, the panel commends Propcap Technologies for their forward-thinking solutions and encourages them to continue refining their platform to maximize its impact on the financial and environmental landscapes.

環球房產科技有限公司的銅獎作品展示了將可持續性與金融科技相結合的創新方法。評審團讚賞其作為亞洲首個「綠色按揭配對平台」的開創性努力，強調其對金融包容性和可持續金融的承諾。

他們使用專有的AI驅動信用評估模型來簡化貸款批准流程，這一點尤其令人印象深刻。此技術不僅提高了效率，還擴大了傳統銀行服務不足的借款者的可及性。跨境數據的了解客戶流程進一步加強了其方法，確保安全和全面的驗證過程。

對於資金提供者來說，環球房產科技有限公司提供了多樣的按揭交易，解鎖了私募信貸資產的替代選項。這對於尋求金融行業新機會的專業投資者和家族辦公室來說是非常有價值的。

此外，他們根據GRI標準發布的年度ESG報告顯示了透明度以及對環境、社會和治理原則的承諾。

總體而言，評審團讚揚環球房產科技有限公司的前瞻性解決方案，並鼓勵他們繼續完善平台，以最大限度地影響金融和環境領域。



Short Video 短視頻



FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

Certificate of Merit

金融科技(新興解決方案：虛擬資產，支付， 區塊鏈，及人工智能應用) 優異證書

**Hong Kong Applied Science and Technology Research Institute Co. Ltd.
(ASTRI) /**

(<https://www.astri.org>)

Standard Chartered Bank (Hong Kong) Limited /

(<https://www.sc.com/hk>)

FreightAmigo Services Limited /

(<https://www.freightamigo.com/>)

Easy Mobile Logistics Hong Kong Limited (Lalamove)

(<https://www.lalamove.com>)

香港應用科技研究院有限公司 (ASTRI) /

渣打銀行（香港）有限公司 /

友貨運控股有限公司 /

Easy Mobile Logistics Hong Kong Limited (Lalamove)

Leading the Credit Revolution: Privacy-Focused Federated Learning Platform for Groundbreaking Credit Scoring

Compared to large corporations, small and medium-sized enterprises (SMEs) may lack extensive credit histories and readily accessible financial records. This lack of data and transparency makes it challenging for banks to evaluate their creditworthiness. Consequently, SMEs face greater difficulties in securing financing, hindering their growth and expansion. Even though they know alternative data are useful, they cannot get the data due to privacy issues and cannot evaluate the importance of the data effectively. In response to the risk of sensitive data leakage, we develop a privacy-focused federated learning platform. Federated learning allows each party to independently train machine learning models on their data without sharing it with a central server, thus maintaining data privacy. Our unique 3-level mechanisms introduce different noises in federated learning, allowing users to add noise to their datasets based on specific needs. For instance, a financial institution with highly sensitive data can increase the noise for protection. This ensures maximum privacy protection while still participating in federated learning to improve their credit scoring models.

與大企業相比，中小企業（SMEs）可能缺乏廣泛的信用記錄和易於獲取的財務記錄。這種數據和透明度的缺乏使得銀行難以評估其信用狀況。因此，中小企業在獲得融資方面面臨更大的困難，阻礙了增長和擴展。儘管他們知道替代數據有用，但由於隱私問題無法獲取數據，也無法有效評估數據的重要性。為應對敏感數據泄露的風險，我們開發了一個註重隱私的聯邦學習平臺，允許各方在不與中央服務器共享數據的情況下獨立訓練機器學習模型，保持數據隱私。獨特的三級機制允許用戶在聯邦學習過程中根據具體需求向數據集添加不同的噪聲。例如，擁有高度敏感數據的金融機構可以增加噪聲以獲得保護，從而在改進信用評分模型的同時最大限度地保護隱私。這種靈活的配置有助於滿足用戶的需求，為他們提供一種可以根據個人需求調整的數據隱私保護方法。平臺還集成了多種機器學習算法，用戶可以根據其具體需求進行選擇。強大擴展性使其還可以應用於其他行業，從而成為各行業企業的多功能工具。此創新直接解決了聯邦學習場景

In the short term, start-ups or SMEs can save costs on infrastructure and purchasing data sources while leveraging our system's collaborative approach to share data insights and train more accurate and efficient models for their business development, even with limited resources. For large companies, our solution can help save resources required for large dataset training and promotion under whitelisting. In the long term, our system can save costs in company operations and business decisions as it increases efficiency in finding patterns and making correct decisions in different areas such as loaning, credit approvals, customer loyalty, and business extension.

Our platform has been implemented by various data providers and banks, enabling them to unlock their potential in a larger business scope and provide more precise products to suitable clients under whitelisting. Ming Pao Finance featured our collaboration with Standard Chartered Bank (SCB) and Lalamove. In this collaboration, SCB and Lalamove utilized our privacy-preserving technology to identify financial solutions most suitable for SMEs. Based on the analysis of clients' behavioural patterns on Lalamove's platform, a group of SMEs which are most suitable for SCB's financial products and services have been identified from Lalamove's client base. This significantly saves the efforts and time that SMEs spend on searching for suitable financial solutions. As a coordinator, our role is to facilitate collaborations that create value for all parties involved. In the collaboration, clients who successfully utilize a Standard Chartered product through Lalamove's referral receive 200,000 Lala rewards points. In this way, we foster a mutually beneficial relationship between Lalamove, Standard Chartered, and their clients. Our partnership with SCB and FreightAmigo was reported in Hong Kong Business. By analyzing customer data provided by FreightAmigo, they can identify business operation patterns, helping companies more easily access suitable financial products and services offered by Standard Chartered Hong Kong. This approach enables them to quickly match with the most appropriate financial solutions.

These partnerships demonstrate the practical application and effectiveness of our system in real-world scenarios, providing reliable and efficient solutions for data sharing and analysis, and enabling businesses to stay competitive in a rapidly evolving market and make informed decisions based on accurate data.

我們的平臺已被各種數據提供商和銀行實施，使他們能夠在更大的業務範圍內釋放潛力，並在白名單下向合適的客戶提供更精確的產品。明報財經網報道了我們與渣打銀行（SCB）和Lalamove的合作。渣打銀行和Lalamove利用了我們的隱私保護技術來識別最適合中小企業的金融解決方案。在雙方無需直接交換客戶數據的情況下，分析Lalamove客戶在平臺上的行為及營運數據，識別一批合適的Lalamove中小企客戶，配對相應渣打香港金融服務方案。作為協調者，我們的角色是促進為所有相關方創造價值的合作。在合作中，通過Lalamove推薦成功使用渣打產品的客戶將獲得20萬Lalamove獎賞計劃積分。通過這種方式，我們促進了Lalamove、渣打銀行及其客戶之間的互惠關係。Hong Kong Business上報道了我們與渣打銀行和FreightAmigo的合作。透過分析FreightAmigo所提供的客戶數據，可以辨析企業的營運模式，從而協助企業更方便地獲取由渣打香港所提供的合適金融產品及服務，更快速地將他們配對最合適的金融解決方案。這些合作展示了我們系統在現實場景中的實際應用和有效性，提供了可靠和高效的數據共享和分析解決方案，使企業能夠在快速發展的市場中保持競爭力，並基於準確的數據做出明智的決策。



Short Video 短視頻

The judging panel commends ASTRI for developing an innovative solution that addresses a critical challenge in SME financing. The privacy-focused federated learning platform demonstrates exceptional technical merit in balancing data utility with privacy protection. The 3-level noise mechanism is particularly noteworthy, offering customizable privacy controls while maintaining the effectiveness of credit scoring models.

The solution shows deep understanding of both technical and business needs, effectively bridging the gap between SMEs' financing challenges and financial institutions' risk assessment requirements. By enabling secure data collaboration without compromising sensitive information, this platform has the potential to transform how credit scoring is conducted for SMEs.

The implementation of federated learning technology is sophisticated yet practical, allowing participating organizations to maintain complete control over their data while contributing to improved credit assessment models. This approach aligns well with modern data privacy requirements and regulations.

The panel particularly appreciates the scalability and adaptability of the solution, which can accommodate various participants with different privacy needs. This innovation could significantly impact the financial sector by democratizing access to credit for SMEs while maintaining robust data security standards.

評審團讚賞應科院開發的解決方案，成功處理中小企融資的關鍵挑戰。這個注重私隱的聯邦學習平台在平衡數據應用與私隱保護方面展現出卓越的技術優勢。其三層次噪聲機制特別值得注意，在保持信用評分模型效能的同時，提供可自訂的私隱控制。

該解決方案展現了對技術和商業需求的深刻理解，有效地連接了中小企融資困難與金融機構風險評估要求之間的差距。通過實現安全的數據協作而不損害敏感信息，該平台有潛力改變中小企的信用評分方式。

聯邦學習技術的實施既精密又實用，讓參與機構在為改進信用評估模型作出貢獻的同時，完全掌控自己的數據。這種方法很好地符合現代數據私隱要求和法規。

評審團特別欣賞該解決方案的可擴展性和適應性，能夠容納具有不同私隱需求的各類參與者。這項創新可能會對金融業產生重大影響，在維持強健的數據安全標準的同時，使中小企更容易獲得信貸。



FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

Certificate of Merit

金融科技(新興解決方案：虛擬資產，支付，區塊鏈，及人工智能應用) 優異證書

OneChain Limited

(<https://one-chain.io/>)

CertLedger

CertLedger provides secure, blockchain-based credential management, offering tamper-proof and trackable digital certificates. Our platform ensures easy verification, enhancing trust and efficiency across various industries. With features like automated issuance, bulk creation, and distribution, CertLedger supports businesses in streamlining their credential processes while reducing fraud and environmental impact.

Mission

Our mission is to revolutionize credential management by providing a secure, efficient, and sustainable solution that empowers organizations to enhance trust and transparency.

Vision

Our vision is to lead the industry in blockchain-based credential solutions, promoting a future where fraud is minimized, processes are streamlined, and environmental impact is reduced.

Technology Features

1. Blockchain Traceability: Enables precise tracking and verification of qualifications, ensuring authenticity and compliance.
2. Scheduled Issuance Management: Automates and organizes credential releases, ensuring timely and efficient distribution.



CertLedger提供基於區塊鏈的安全憑證管理，提供防篡改和可追溯的數位憑證。我們的平台確保簡便的驗證，增強了各行業的信任和效率。通過自動化發行、大量創建和分發等功能，CertLedger支援企業簡化其憑證流程，同時減少欺詐和環境影響。

使命

我們的使命是通過提供安全、高效和可持續的解決方案，革新憑證管理，賦能組織以增強信任和透明度。

願景

我們的願景是引領區塊鏈憑證解決方案行業，促進一個欺詐最小化、流程優化和環境影響減少的未來。

技術特點

1. 區塊鏈追溯：確保資格的精確追蹤和驗證，保證真實性和合規性。
2. 計畫發行管理：自動化和組織憑證發行，確保及時和高效的分發。
3. 批量生成和分發：促進高效的大規模管理，輕鬆進行大規模憑證發行。



3. Bulk Generation & Distribution: Facilitates efficient mass management, allowing large-scale credential issuance with ease.

4. Customizable Templates: Offers tailored credential creation to meet specific organizational needs and branding.

5. QR Code Verification: Provides instant access to credentials anywhere, enhancing user convenience and trust.workflows and technologies.

7. High-Performance Blockchain: Utilizes advanced hybrid chain technology for robust and efficient credential management.

8. Scalable Integration: Designed for businesses of all sizes, allowing flexible scalability and growth.

4.可自定義模板：提供符合特定組織需求和品牌的量身定制憑證創建。

5.QR碼驗證：提供隨時隨地的即時憑證訪問，增強用戶便利性和信任。

6.無縫API集成：確保簡便的系統連接，與現有工作流程和技術順利整合。

7.高性能區塊鏈：利用先進的混合鏈技術進行強大而高效的憑證管理。

8.可擴展集成：為各類型企業設計，允許靈活的擴展和增長。

應用行業

- ESG報告：CertLedger增強ESG報告的透明度和完整性，確保利益相關者的準確和可靠披露。

- 清真食品可追溯性：確保清真食品的來源和過程透明，增強消費者信任和市場合規性。

- 保固憑證：我們的平台保障保固信息，提供簡便的驗證並減少欺詐索賠。

- 工作履歷：通過驗證資格和經驗，CertLedger在招聘過程中建立信任和真實性。

- 教育憑證：CertLedger確保學術記錄的完整性，使機構和雇主可以輕鬆訪問和驗證。

- 獎項憑證：我們的解決方案保障和驗證成就，維護獎項和榮譽的可信度。

- 知識產權/專利保護：CertLedger提供跟踪和驗證知識產權的安全方法，降低侵權風險。

Application Industries

- ESG Index/ Reporting: CertLedger enhances the transparency and integrity of ESG reports, ensuring accurate and reliable disclosures for stakeholders.

- Halal Food Traceability: Ensures transparency in the sourcing and processing of Halal food, enhancing consumer trust and market compliance.

- Warranty Certifications: Our platform secures warranty information, providing easy verification and reducing fraudulent claims.

- Job Resumes: By verifying qualifications and experiences, CertLedger builds trust and authenticity in recruitment processes.

- Education Credentials: CertLedger ensures the integrity of academic records, making them easily accessible and verifiable by institutions and employers.



- Award Certifications: Our solution secures and verifies achievements, maintaining the credibility of awards and recognitions.
- IP/Patent Protection: CertLedger provides a secure method for tracking and verifying intellectual property rights, reducing the risk of infringement.



Short Video 短視頻



Comments from Judging Panel 評審委員會評語

The judging panel recognizes CertLedger as an innovative blockchain-based solution that effectively addresses the growing need for secure and verifiable digital credentials. The platform's comprehensive approach to credential management demonstrates excellent technical implementation while maintaining user accessibility.

The solution's versatility is particularly impressive, with applications spanning across diverse sectors from ESG reporting to education credentials. The implementation of features such as automated issuance, bulk generation, and QR code verification shows thoughtful consideration of real-world business needs and user experience.

The panel appreciates the platform's focus on sustainability and efficiency, eliminating paper-based processes while maintaining high security standards through blockchain technology. The hybrid chain technology implementation demonstrates technical sophistication while ensuring practical scalability for organizations of varying sizes.

CertLedger's approach to Halal food traceability and warranty certification shows promise in addressing specific industry challenges where trust and verification are crucial. The solution's ability to integrate with existing systems while providing tamper-proof credential management positions it well for widespread adoption.

評審團認同CertLedger作為基於區塊鏈的創新解決方案，有效地解決了對安全和可驗證數字憑證日益增長的需求。該平台在保持用戶可及性的同時，展現出全面的憑證管理方案和優秀的技術實現。

該解決方案的多樣性特別令人印象深刻，應用範圍涵蓋從ESG報告到教育證書等不同領域。自動化發行、批量生成和二維碼驗證等功能的實施，體現了對實際業務需求和用戶體驗的周到考慮。

評審團讚賞該平台注重可持續性和效率，通過區塊鏈技術在消除紙質流程的同時保持高安全標準。混合鏈技術的實施展現了技術成熟度，同時確保了不同規模組織的實用性和可擴展性。

CertLedger在清真食品可追溯性和保修認證方面的應用，顯示出其在特定行業解決信任和驗證挑戰方面的潛力。該解決方案能夠與現有系統整合，同時提供防篡改的憑證管理，為其廣泛採用奠定了良好基礎。

FinTech (RegTech: Regulatory and Risk Management) Gold Award and FinTech Best Use of AI Award

金融科技(監管科技：監管及風險管理)金獎 及金融科技最佳人工智能應用獎

FCC Analytics Limited

(<https://www.fcc-analytics.com/>)

Federated Learning for Financial Industry

What is Federated Learning?

Federated learning is a way to train AI models without anyone seeing or touching your data, offering a way to unlock information to feed new AI applications.

Federated Learning provides the tools for training a model collaboratively, by coordinating local data training and fusing the results. The data sources are never moved, combined, or shared, but they each contribute to training and improving the quality of the global model.

Why Federated Learning for AML?

Money laundering poses a global threat, jeopardizing the integrity and security of the financial system worldwide. At present, financial institutions tackle this issue by monitoring transactions in isolation. However, this fragmented approach proves ineffective due to the intricate nature of payment transactions, which often involve interconnected networks spanning multiple institutions and borders. Criminals take advantage of this complexity by operating within these networks.

Both legitimate and illicit transactions flow through payment systems, emphasizing the importance of adopting a network perspective when analyzing payment data to combat money laundering effectively.

Financial institutions face an escalating risk of various types of financial crimes, with digital payments being involved in 67% of cases and money laundering in over 60% of instances. The estimated global amount of money laundered ranges from 2% to 5% of the global GDP, equivalent to a staggering \$2 trillion to \$5 trillion. However, the annual

金融業。聯邦學習

甚麼是聯邦學習？

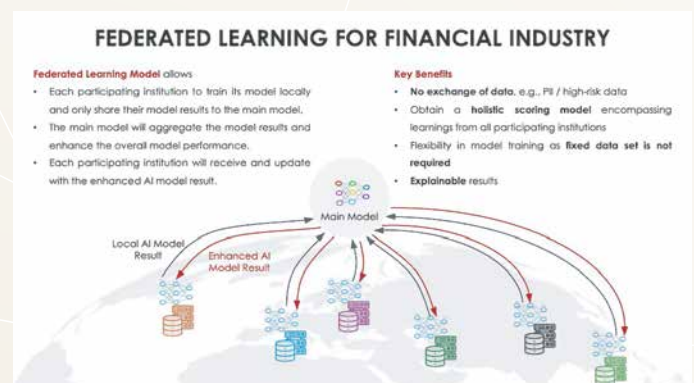
聯邦學習是一種在沒有人看到或接觸您的數據的情況下訓練AI模型的方法，提供了一種解鎖資訊以饋送新AI應用程式的方法。

聯邦學習通過協調本地數據訓練和融合結果，提供了協作訓練模型的工具。數據源永遠不會移動、合併或共用，但它們都有助於訓練和提高全域模型的品質。

為甚麼選擇面向AML的聯邦學習？

洗錢構成了全球威脅，危及全球金融體系的完整性和安全。目前，金融機構通過獨立地監控交易來解決這個問題。然而，由於支付交易的複雜性，這種分散的方法被證明是無效的，這些交易通常涉及跨越多個機構和邊界的互連網路。犯罪分子利用這種複雜性在這些網路中開展活動來。

合法和非法交易都流經支付系統，這凸顯了在分析支付數據以有效打擊洗錢時採用網路視角的重要性。



amount seized represents less than 1% of this figure, ranging between \$20 billion and \$50 billion.

In a 2022 study, it was revealed that financial institutions worldwide incurred compliance costs of approximately \$274 billion, marking a 28% increase from the 2020 figure of approximately \$214 billion. Between 2019 and 2022, compliance costs surged by approximately 54% in the United States, 80% in Canada, 30% in Germany, and 23% in France.

To enhance the detection of suspicious transactions, a systematic sharing of data among banks and other institutions within the international financial system, such as the payment network (PN), is crucial. Leveraging machine learning and AI techniques like federated learning on shared data can provide invaluable insights for tracking the money trails of various criminal activities. However, financial organizations have valid concerns about openly sharing transaction data, including regulatory constraints and the fear of losing competitive advantages.

There is a pressing need for a solution that addresses the challenge of enabling federated learning over extensive sets of shared data, all while safeguarding data privacy. The ultimate goal is to enhance the detection and prevention of money laundering activities, ensuring the integrity and security of the global financial system.

The development of Federated Learning for AML

The development of Federated Learning (FL) for Anti-Money Laundering (AML) has gained significant attention from multinational technology companies such as Intel and IBM. These companies have published whitepapers and research

金融機構面臨不斷升級的各種金融犯罪風險，其中67%的案件涉及數位支付，超過60%的案件涉及洗錢。據估計，全球洗錢金額佔全球GDP的2%至5%，相當於驚人的2萬億至5萬億美元。然而，每年緝獲的金額不到這一數位的1%，在200億美元到500億美元之間。

在2022年的一項研究中，發現全球金融機構產生的合規成本約為2740億美元，比2020年的約2140億美元增加了28%。2019年至2022年期間，美國、加拿大、德國和23的合規成本分別飆升了約54%、80%、30%和法國。

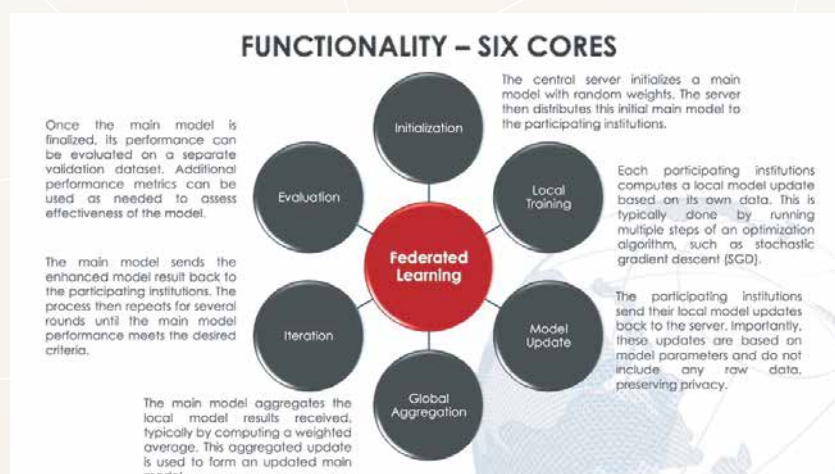
為了加強對可疑交易的檢測，在銀行和國際金融系統內的其他機構（如支付網路（PN））之間系統地共用數據至關重要。利用機器學習和AI技術（如對共用數據的聯邦學習）可以為跟蹤各種犯罪活動的資金線索提供寶貴的見解。但是，金融機構對公開共用交易數據有合理的擔憂，包括監管限制和對失去競爭優勢的恐懼。

迫切需要一種解決方案，既能解決在大量共享數據集上實現聯邦學習的挑戰，又能保護數據隱私。最終目標是加強對洗錢活動的檢測和預防，確保全球金融體系的完整性和安全性。

面向AML的聯邦學習的發展

用於反洗錢（AML）的聯邦學習（FL）的開發受到了Intel和IBM等跨國科技公司的極大關注。這些公司發佈了白皮書和研究論文，強調了FL在打擊洗錢方面的可行性和好處。

國際清算銀行（BIS）也朝著這個方向採取了步



papers, emphasizing the feasibility and benefits of FL in combating money laundering.

The Bank for International Settlements (BIS) has also taken steps in this direction by initiating proof-of-concept (PoC) initiatives to explore the use of privacy-enhancing technologies and advanced analytics for collective analysis and learning (CAL) approaches in detecting money laundering activities.

How does FL for AML work?

Let's consider a scenario where a global bank operates in two regions: Region A, governed by the EU's General Data Protection Regulation (GDPR), and Region B, subject to different privacy regulations. The bank has developed a robust AML model trained on data from Region A. However, it discovers that this model performs poorly in Region B due to distinct economic conditions and transaction patterns.

In this use case, FL comes into play. The bank can take the previously trained model from Region A and fine-tune it using data from Region B. This enables the bank to benefit from the insights gained in Region A while adapting the model to the specific conditions of Region B. Importantly, Region B only receives the model parameters and not the customer data from Region A, ensuring compliance with GDPR and respecting privacy regulations. This approach significantly enhances the bank's ability to detect potential fund diversion across both regions.

The benefits of Federated Learning

The key benefits of FL for AML are substantial. By incorporating FL into their AML strategies, banks can effectively combat money laundering while addressing privacy concerns addressed by GDPR. As we navigate an increasingly digital future, leveraging advanced technologies like FL can have a profound impact on ensuring the security of our financial systems. Banks can improve their capabilities to detect and prevent illicit activities such as fund diversion, creating safer financial environments for their customers and contributing to a more secure global financial system.

驟，啟動了概念驗證（PoC）計劃，探索使用隱私增強技術和高級分析進行集體分析和學習（CAL）方法來檢測洗錢活動。

AML的FL是如何運作的？

讓我們考慮一個場景，一家全球性銀行在兩個區域運營：區域A，受歐盟的通用數據保護條例（GDPR）約束，區域B受不同的隱私法規約束。該銀行開發了一個強大的AML模型，該模型基於來自A區的數據進行訓練。但是，它發現，由於不同的經濟狀況和交易模式，該模型在區域B中表現不佳。

在這個用例中，聯邦學習開始發揮作用。該銀行可以從區域A獲取先前訓練的模型，並使用區域B中的數據對其進行微調。這使銀行能夠從區域A中獲得的見解中受益，同時使模型適應區域B的具體情況。重要的是，區域B只接收模型參數，而不接收來自區域A的客戶數據，從而確保遵守GDPR並遵守隱私法規。這種方法顯著提高了銀行檢測兩個地區之間潛在資金轉移的能力。

聯邦學習的優勢

FL對AML的主要好處是巨大的。通過將FL納入其反洗錢策略，銀行可以有效打擊洗錢，同時解決GDPR解決的隱私問題。隨著我們駕馭日益數字化的未來，利用FL等先進技術可以對確保我們金融系統的安全產生深遠影響。銀行可以提高檢測和防止非法活動的能力，例如資金轉移，為客戶創造更安全的金融環境，並為更安全的全球金融體系做出貢獻。



Short Video 短視頻

The judging panel is thoroughly impressed by FCC Analytics' groundbreaking implementation of Federated Learning in Anti-Money Laundering. This innovative solution brilliantly addresses one of the most challenging aspects of financial crime prevention – the ability to leverage cross-institutional data while maintaining strict privacy and regulatory compliance.

The solution demonstrates exceptional technical sophistication in its ability to train AI models across different jurisdictions without compromising sensitive data. The panel particularly commends the elegant way the system enables financial institutions to benefit from collective intelligence while adhering to varied regulatory frameworks such as GDPR.

The implementation shows remarkable foresight in addressing the escalating compliance costs faced by financial institutions worldwide. By enabling collaborative model training without data sharing, the solution offers a powerful tool for detecting sophisticated money laundering patterns that typically evade single-institution monitoring.

The practical application across different regions, particularly in the global bank use case, showcases outstanding adaptability and scalability. This solution represents a significant leap forward in RegTech innovation, promising to dramatically improve the financial industry's ability to combat money laundering while maintaining data sovereignty and privacy.

評審團對FCC Analytics在反洗錢領域實施聯邦學習的創新方案印象深刻。這個突破性的解決方案巧妙地解決了金融犯罪預防中最具挑戰性的問題之一 - 在保持嚴格的隱私和監管合規的同時,有效利用跨機構數據。

該解決方案在不同司法管轄區培訓人工智能模型而不損害敏感數據方面展現出卓越的技術成熟度。評審團特別讚賞該系統能夠讓金融機構在遵守不同監管框架(如GDPR)的同時受益於集體智慧的優雅方式。

該實施方案展現了解決全球金融機構日益增長的合規成本的卓越遠見。通過實現無需數據共享的協作模型訓練,該解決方案為檢測通常逃避單一機構監控的複雜洗錢模式提供了強大工具。

在不同地區的實際應用,特別是在全球銀行案例中,展示了出色的適應性和可擴展性。這個解決方案代表了監管科技創新的重大突破,有望在維護數據主權和隱私的同時,顯著提高金融業打擊洗錢的能力。

FinTech (RegTech: Regulatory and Risk Management) Silver Award

金融科技 (監管科技：監管及風險管理) 銀獎

221b Limited

(<https://www.221b.co/>)

221b Watson

221b Watson – Network Analysis, developed by Hong Kong-based 221b Limited (est. 2021), designed as a powerful tool helps investigate complex data sets, reveal patterns, and uncover hidden truths for Financial Institutions and Law Enforcement Agencies see the big picture from end to end. We want to equip every organization to combat financial and cybercrime.

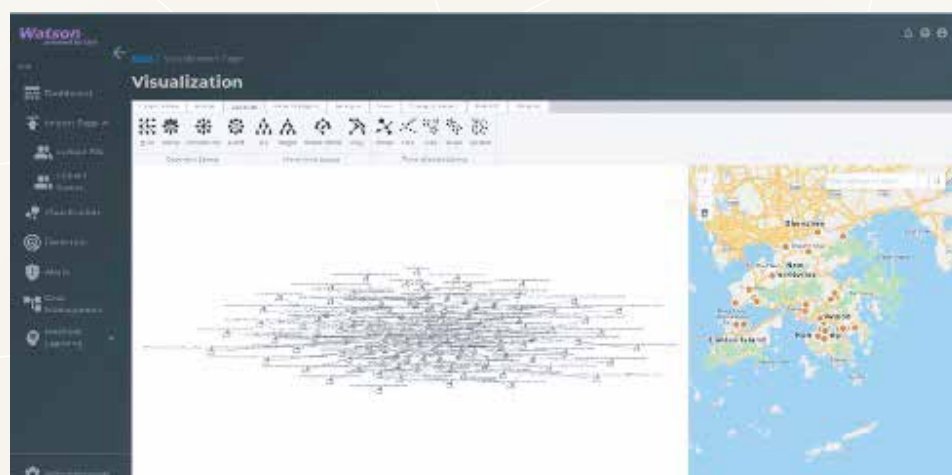
The core features of 221b Watson:

- Network Analysis: Data visualization, crime patterns and clusters, and connecting suspicious transaction reports and data source screening platforms
- Customized Data Model: Out-of-the-box models for AML, Crypto, Financial crime, cybersecurity, and flexibility to create for your own needs
- Case Management: Workflow-enabled case management tool, no-code workflow creator, external system integration for playbook automation
- Entity Behavior Analytics: Risk scoring for each entity, hidden relationship discovery, feedback learning capable
- Advanced Detection and Discovery Engine: Linked data rules, entity profiling, and advanced insight discovery Purpose-built and Flexible Insight Discovery:

221b Watson — 網絡分析，由香港的221b Limited（成立於2021年）開發，旨在成為一個強大的工具，幫助調查複雜的數據集，揭示模式，並為金融機構和執法機構揭示隱藏的真相，從頭到尾看清全局。我們希望為每個組織提供對抗金融和網絡犯罪的裝備。

221b Watson的核心功能:

- 網絡分析：數據可視化、犯罪模式和集群，以及連接可疑交易報告和數據源篩選平台
- 自定義數據模型：現成的反洗錢、加密貨幣、金融犯罪、網絡安全模型，以及根據您自身需求創建的靈活性
- 案件管理：工作流程啟用的案件管理工具、無代碼工作流程創建器、外部系統集成以實現劇本自動化
- 實體行為分析：為每個實體進行風險評分、發現隱藏關係、具備反饋學習能力
- 先進偵測引擎：關聯數據規則、實體剖析和異常檢測
- 專門構建和靈活的洞察力發現：資金和加密貨幣流動路徑、最短路徑分析、集群分析、用於姓名、地址等的機器學習模糊實體匹配



Fund and crypto flow paths, shortest path analysis, cluster analysis, ML fuzzy entity matching for names, addresses, and more

- AI Co-investigator (Beta testing): Investigation report creation, GPT-enabled screening verification

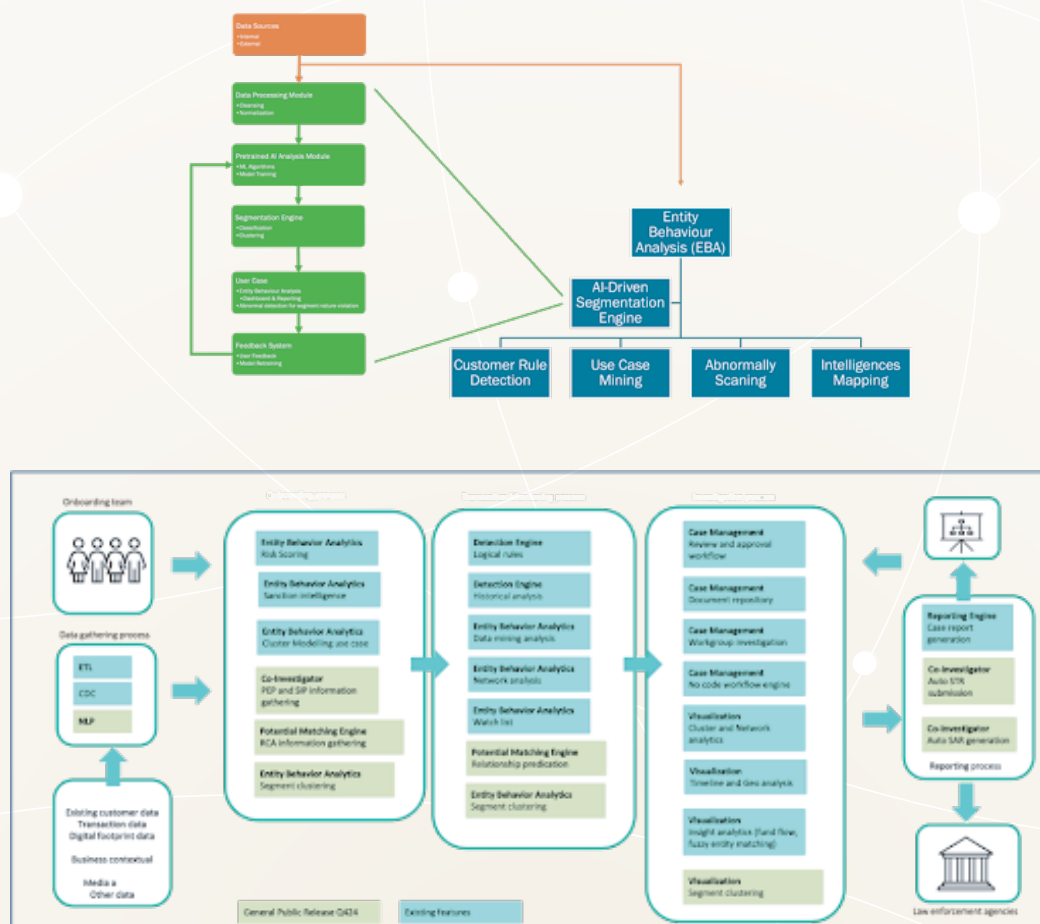
The AI-Driven Segmentation Engine, a plugin within EBA, uses a pretrained model for automated analysis and role-based segmentation of entities. It enables precise behavior segmentation and includes a feedback mechanism.

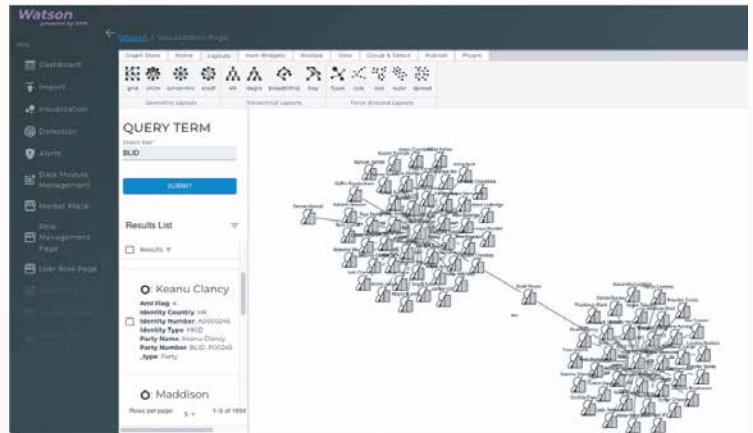
221b Watson, born and developed in Hong Kong, offers comprehensive AML/CFT end-to-end solutions. It is designed for easy deployment with flexible options (private/public cloud), supports unlimited data source ETL, and features a micro-service architecture. The system ensures stability and adaptability, with a data infrastructure designed to scale seamlessly as more data is gathered in the future. 221b Watson's robust framework allows for efficient processing and analysis of increasing volumes of complex financial data, making it a future-proof choice for organizations combating financial and cybercrime. yet, cost-effectiveness.

- 人工智能協調調查員（測試版）：調查報告創建、GPT支持的篩選驗證

人工智能驅動的分割引擎，作為EBA內的一個插件，使用預訓練模型進行自動分析和基於角色的實體分割。它實現精確的行為分割，並包含反饋機制。

221b Watson是本地開發，提供全面的AML/CFT端到端解決方案。它旨在輕鬆部署，具有靈活的選項（私有/公有雲），支援無限資料來源 ETL，並具有微服務架構。該系統確保了穩定性和適應性，其數據基礎設施旨在隨著未來收集更多數據而無縫擴展。 221b Watson 強大的框架可以高效處理和分析不斷增加的複雜財務數據，使其成為打擊金融和網路犯罪的組織面向未來的選擇，而成為具有成本效益。





Comments from Judging Panel 評審委員會評語

The judging panel recognizes 221b Watson as a well-designed network analysis solution that effectively addresses the complex challenges of financial crime investigation. The platform demonstrates strong technical capabilities in combining traditional AML tools with modern AI-driven approaches.

The solution's comprehensive feature set, including network analysis, customized data modeling, and entity behavior analytics, shows careful consideration of real-world investigative needs. The implementation of workflow-enabled case management and no-code workflow creation particularly stands out as practical innovations that enhance operational efficiency.

The panel appreciates the platform's flexibility in deployment options and its ability to handle unlimited data sources, making it accessible to organizations of varying sizes and technical capabilities. The inclusion of AI Co-investigator features, though still in beta, shows promising potential for advancing the field of financial crime investigation.

The solution's Hong Kong origins and adaptation to local regulatory requirements, while maintaining international standards, positions it well for both regional and global adoption. The focus on cost-effectiveness without compromising sophisticated functionality demonstrates a balanced approach to market needs.

評審團認同221b Watson 作為一個精心設計的網絡分析解決方案，有效地應對金融犯罪調查的複雜挑戰。該平台在結合傳統反洗錢工具與現代人工智能驅動方法方面展現出強大的技術能力。

該解決方案全面的組合功能,包括網絡分析、自定義數據建模和實體行為分析,體現了對實際調查需求的深入考慮。工作流程支持的案件管理和無代碼工作流程創建的實施,特別突出了提高運營效率的實用創新。

評審團讚賞該平台在部署選項方面的靈活性及其處理無限數據源的能力,使其能夠適應不同規模和技術能力的組織。雖然仍處於測試階段,但人工智能協同調查員功能的納入顯示出推進金融犯罪調查領域的潛力。

該解決方案源於香港並適應本地監管要求,同時保持國際標準,為區域性和全球性採用奠定了良好基礎。在不影響複雜功能的情況下注重成本效益,展現了對市場需求的平衡方法。



Short Video 短視頻

FinTech (RegTech: Regulatory and Risk Management) Bronze Award

金融科技(監管科技：監管及風險管理)銅獎

Hong Kong Interbank Clearing Limited /
(www.hkicl.com.hk)

Hong Kong Police Force
(www.police.gov.hk)

**香港銀行同業結算有限公司 /
香港警務處**

Faster Payment System (FPS) Suspicious Proxy ID Alert

Introduction to the “Faster Payment System”

The Faster Payment System (FPS) is a payment financial infrastructure introduced in 2018 by the Hong Kong Monetary Authority and operated by Hong Kong Interbank Clearing Limited (HKICL) to enable instant payments in Hong Kong, providing consumers and merchants with a safe, efficient and widely accessible retail payment service on a 24/7 basis. FPS offers individuals and businesses a new choice and experience for making real-time payments in multiple currencies – Hong Kong dollar (HKD) and Renminbi (RMB).

Introduction to the “Faster Payment System Suspicious Proxy ID Alert”

Launched in November 2023 with over 40 major local retail banks, virtual banks and stored value facility (SVF) operators, FPS Suspicious Proxy Alert (a.k.a. High Risk Alert) is the world's first real-time customized anti-scam alert mechanism jointly developed by HKICL and the Hong Kong Police Force (HKPF) with the support of the Hong Kong Monetary Authority and the Hong Kong Association of Banks.

The High Risk Alert reminds the public through the FPS by leveraging the data provided by the HKPF's scam and pitfall search engine, i.e. Scameter. When citizens transfer funds through the platforms of banks and SVF operators via the FPS, if the payee's FPS proxy ID (including mobile number, email address or FPS Identifier) matches with data labeled as “high risk” in the Scameter, they will be alerted of the fraud risk prior to confirmation of the transaction. The citizens need not install other programs, register or pay fees to receive alerts directly on the platform where the funds are transferred.

轉數快可疑識別代號警示

「快速支付系統」簡介

「快速支付系統」(又稱「轉數快」)是香港金融管理局於2018年推出的支付金融基建，由香港銀行同業結算有限公司負責運作，在香港推行即時支付，全日24小時為消費者及商戶提供安全、有效率及便捷的零售支付服務。轉數快在個人及商企層面均能提供嶄新選擇及體驗，以不同貨幣(港元及人民幣)進行即時支付。

「轉數快可疑識別代號警示」簡介

轉數快可疑識別代號警示(又稱「高危警示」)由香港銀行同業結算有限公司及香港警務處共同研發，在香港金融管理局及香港銀行公會支持下，聯同本地40多間主要零售銀行、虛擬銀行及儲值支付工具營運商於2023年11月推出的全球首個實時客制化防騙警示機制。

「高危警示」利用香港警務處的詐騙陷阱搜尋器「防騙視伏器」提供的資料配合「轉數快」，向



The New Generation Cybercrime Policing: Automated Early Intervention

The High Risk Alert demonstrates the brand-new policing model for automated early crime intervention through providing a timely alert to victims of on-going scams as well as building a last line of defense for anti-scam. Any victim who is unfamiliar with scam tricks or has less anti-scam awareness can still be alerted to the “high-risk” nature of the transaction through the prominent warning messages and buttons, and subsequently follow the instructions to cancel the transaction, thereby preventing losses.

The High Risk Alert also reduces the chance of criminals using the same account to receive multiple fraudulent payments. Before the launch of the alert mechanism, when a financial institution was notified by the police that an account was suspected of being used for criminal activities, it normally took time to investigate and decide whether to restrict or suspend the account. Meanwhile, criminals could continue to use the account repeatedly to carry out criminal activities during such period. Therefore, police investigations often revealed that same account had been made use of receiving fraudulent payments from different victims for 10 to 20 times on average, and in some cases even over 100 occasions. With the introduction of the alert mechanism, the fraudulent FPS proxy IDs involved will be labeled as High Risk on the day after the case has been reported to the police, effectively alerting potential victims of the risk of being defrauded.

市民作出警示。當市民經銀行及儲值支付工具平台使用「轉數快」轉帳時，如收款人的轉數快識別代號（包括手機號碼、電郵地址及轉數快識別碼）與「防騙視伏器」內被標籤為「高危有伏」的數據吻合，市民會在確認交易前收到警示，提醒他們詐騙風險。市民毋須安裝其他程式、註冊或付費，即可在轉帳的平台直接收到警示，一目了然。

新世代網罪警政 善用科技及早干預

「高危警示」透過及時向遇騙的受害人發出預警，為防騙建立最後防線，實現自動化及早干預罪案的嶄新警政模式。縱使受害人不熟悉詐騙手法或防騙意識薄弱，也能由搶眼的警示訊息和按鈕得悉交易屬「高危有伏」，並可按指示取消交易，從而防止損失。

「高危警示」亦削弱了罪犯使用相同戶口多次收取騙款的機會。尚未啟動警示機制時，每當金融機構收到警方通知某帳戶涉嫌用作進行犯罪活動後，通常需時調查並決定是否限制或關閉該帳戶。於是在調查期間，罪犯仍可不斷重複使用該帳戶繼續進行犯罪活動。正因如此，警方調查往往發現同一帳戶收取平均十至二十次來自不同受害人的騙款，有些情況甚至涉及過百項可疑交易。推出警示機制後，涉案的轉數快識別代號在市民報案翌日便會被標籤為「高危」，有效提醒潛在受害人被騙風險。



Cornerstone for Further Applications and Data Sharing

The High Risk Alert showcases a sustainable public-private partnership in RegTech application. Through a reliable and well-established data-sharing and operational model, participating financial institutions can sustainably provide compliance services to their customers at minimal cost. Financial institutions and regulators can further gain insights into suspicious accounts and transactions by performing big data analysis in accordance with the frequency and patterns of alerts.

The High Risk Alert also plays a leading role in expanding the application scenarios. As of September 2024, over 650,000 alerts have been issued, with an average of about 2,000 alerts per day. To strengthen the effectiveness of scam prevention, the High Risk Alert has been extended to all online bank transfers and counter services in addition to the FPS platform in August 2024. It is expected that the coverage will be further extended to ATM transactions in early 2025 to cover nearly 100% of retail level transfers.

The High Risk Alert demonstrates the potential of open data sharing as well. Under the current legal framework, the High Risk Alert has a unique way to share data with the industry, which enhances the compliance efficiency of the industry. The HKPF will continue to explore ways to expand the scope of open data sharing to create a win-win situation for the industry.

Comments from Judging Panel 評審委員會評語

The judging panel recognizes the effective collaboration between HKICL and the Hong Kong Police Force in developing this real-time anti-scam alert system for the FPS infrastructure. This initiative addresses an important need in preventive financial crime detection.

The solution integrates well with existing payment platforms, with a user-friendly approach that eliminates the need for additional software installation or registration. The system makes good use of the Scameter database to deliver timely alerts before transaction completion.

奠定拓展應用基石 共享數據互利共贏

「高危警示」在合規科技應用方面體現了可持續的公共及私營機構伙伴關係。可靠完善的資料分享和運作模式有助參與的金融機構，以極低成本持續為客戶提供合規服務。金融機構和監管機構更可根據「高危警示」出現的頻率與模式進行大數據分析，洞悉可疑帳戶和交易。

「高危警示」亦為擴充應用場景發揮先導作用。截至2024年9月共發出超過65萬個警示，大約平均每日2,000個。為加強防範詐騙的效力，除了應用在「轉數快」，「高危警示」已於2024年8月延伸至所有網上銀行轉帳及銀行櫃位服務，並預期在2025年初進一步擴展至自動櫃員機交易，以涵蓋近百分百零售層面轉帳。

「高危警示」也展示了開放數據帶來的潛能。「高危警示」在現時的法律框架下，與業界以獨特方式分享數據，從而提升業界的合規效率。警務處會繼續致力拓展開放數據的範疇，為業界締造互利共贏的環境。



Short Video 短視頻

評審團認同香港銀行同業結算有限公司與香港警務處在開發轉數快實時防詐騙預警系統方面的有效合作。這項措施回應了預防金融犯罪偵測的重要需求。

該解決方案與現有支付平台整合良好，採用方便用戶的方式，無需安裝額外軟件或註冊。系統適當運用Scameter數據庫，在交易完成前提供及時的警告。

The automated early intervention approach provides a useful additional layer in cybercrime prevention, helping to protect users who might be less familiar with scam techniques. The solution's capability to update suspicious FPS proxy IDs within 24 hours of case reporting helps maintain system effectiveness.

The system has shown positive results in reducing repeated fraudulent transactions from the same accounts, indicating its practical value in deterring criminal activities. This collaborative effort between public and private sectors demonstrates a constructive approach to financial crime prevention that could be informative for other markets considering similar initiatives.

自動化早期干預方法為網絡犯罪預防提供了實用的額外保護層，有助於保護對詐騙技術較不熟悉的用戶。該解決方案能夠在案件報告後24小時內更新可疑的轉數快識別碼，有助於維持系統效能。

該系統在減少相同帳戶重複詐騙交易方面取得正面成果，顯示其在阻止犯罪活動方面的實用價值。這項公私營機構之間的合作展現了打擊金融犯罪的建設性方法，可為考慮類似措施的其他市場提供參考。

Introduction of Leading Organiser 籌辦機構簡介



The Institute of Financial Technologists of Asia (IFTA) is a non-profit organisation established in Hong Kong in September 2017.

Our main goals are to elevate the professional standards of financial technology in Asia, drive fintech education, and cultivate talent for the industry. We have developed certification requirements for financial technology professionals, known as the Certified Financial Technologist (CFT) designation.

Our vision is to expand the reach of financial and technology courses to Mainland China, Taiwan, and other regions in Asia. In addition to our comprehensive courses, IFTA organises a wide range of activities, including seminars, Fintech Awards, and workshops, to promote the development of fintech, nurture professionals, and encourage participation from government bodies, regulatory agencies, universities, corporations, and startups.

亞洲金融科技師學會是一家於2017年9月在香港成立的非牟利機構。

目標是提升亞洲金融科技的專業標準、推動金融科技教育、為行業培育人才。學會制定了金融科技專業人士認證要求—認可金融科技師(CFT)。

期望日後將金融和科技課程推廣至中國內地、台灣和亞洲其他地區。除了課程，本會亦舉辦各類活動包括研討會、金融科技大獎、工作坊以促進金融科技發展，培養專業人才，鼓勵政府、監管機構、大學、企業及初創企業的參與。



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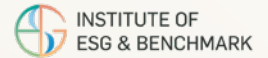


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