

Smart Business Award 商業方案獎

Smart Business Award

Solution for Business and Public Sector Enterprise 商業及公營機構

Solution for SME 中小企業

> Emerging Technologies 新興技術

Leading Organiser 籌辦機構



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The Hong Kong ICT Awards 2022: Smart Business Award 2022 香港資訊及通訊科技獎:商業方案獎

Introduction of Leading Organiser 籌辦機構簡介

The Hong Kong Computer Society (HKCS) is a well established non-profit organisation that has been striving to improve and develop Hong Kong's Information and Communication Technology (ICT) industry since its founding in 1970.

HKCS is the first officially recognised professional association for the ICT industry in Hong Kong, dedicated to the promotion of the highest professional standards for the industry. Members hail from a broad spectrum of Hong Kong's ICT industry, from corporations to like-minded individuals, all coming together to raise the profile of the industry.

During its over 50 years' history, HKCS members have come to form the core of a wide and influential network throughout the whole spectrum of Hong Kong services and other industries. The Society offers a chance for Hong Kong's communities to exchange ideas and to carry out a dialogue with the Government regarding ICT and its impact to the society. Being a highly active association, HKCS is regularly organising many activities to help promote ICT in Hong Kong, including lectures, discussions, seminars, and open forums on subjects related to ICT.

香港電腦學會成立於一九七零年,為本港資訊及通訊 科技界最具規模的非牟利專業團體之一。學會成立目 的為促進香港資訊及通訊科技的發展、作為普及電腦 知識的媒介機構、推廣最新資訊科技和產品的認識、 及提高業內的專業操守。

作為本港首個獲正式認可的資訊及通訊科技界專業團體,學會在業界具專業權威及代表性。會員共分個人及公司兩類,來自資訊及通訊科技業界的各種範疇,包括各大商業、科研及教育機構和從事資訊及通訊科技的專業人士。會員獲本港及亞洲區資訊及通訊科技行業廣泛認可。

香港電腦學會成立超過五十年,已建立一個涵蓋各服務行業和其他行業、富代表性及具影響力的會員網絡。一直以來,學會憑藉其專業知識及影響力,積極在社會大眾與政府之間搭建溝通的橋樑,成功促進彼此在資訊及通訊科技方面的意見交流。此外,學會亦不斷積極為業界和會員策劃及組織各類活動,包括以資訊及通訊科技為主的專題講座、研討會、公開論壇及考察活動。



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.

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。

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.

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。

There are eight categories under the Hong Kong ICT Awards 2022. There will be one Grand Award in each category, and an "Award of the Year" will be selected from the eight Grand Awards by the Grand Judging Panel. HKCS is officially appointed by OGCIO to be the Leading Organiser of the Hong Kong ICT Awards 2022: Smart Business Award category. The Smart Business Award covers 3 streams, including Solution for Business and Public Sector Enterprise, Solution for SME as well as Emerging Technologies.

2022香港資訊及通訊科技獎設有八個類別的獎項。每個類別均設有一個大獎,而最終評審委員會會再從八個大獎中甄選出「全年大獎」。香港電腦學會被正式委任為2022香港資訊及通訊科技獎:商業方案獎籌辦機構。商業方案獎包括三個類別,包括商業及公營機構、中小企業以及新興技術。

Message from Dr. Rocky Cheng



Dr. Rocky Cheng President Hong Kong Computer Society 鄭松岩博士 香港電腦學會會長



The Hong Kong Computer Society (HKCS) is honoured to be the Leading Organiser of the "Hong Kong ICT Awards 2022: Smart Business Award" once again. Since its founding in 1970, HKCS has been dedicated to the development of ICT industry, and upholding of its highest professional standards.

This year, we have changed the award of "Big Data and Open Data Applications" to "Emerging Technologies" in order to reflect the current development of technology; and the number of entries of this newly created stream were encouraging. In addition, I am tremendously impressed by the quality of this year's entries, as well as the effort and dedication of our ICT professionals in creating such innovative products, even though under the tough period of COVID-19 pandemic. They not only demonstrate the great advancement of the industry, but also contribute to a better community. Their participation makes "Hong Kong ICT Awards 2022: Smart Business Award" a wonderful success.

The Hong Kong ICT Awards was established in 2006 with the collaborative efforts of the industry, academia and Government. Hong Kong Computer Society is proud to be appointed by OGCIO as the Leading Organiser of the Smart Business Award category. Looking ahead, I believe that our joint efforts continue to be crucial for encouraging participation on a territory-wide level, and to provide more opportunities for Hong Kong ICT talents to showcase their prowess on the international stage.

I would like to take this opportunity to thank each and every member of the Organising Committee, the Assessors, and the Judging Panel for their dedication and expertise. A special thanks also to the Supporting Organisations and the Secretariat for their invaluable support. Their contribution is much crucial to the success of the project, especially under such a difficult time.

Last but not least, my warmest congratulations to all the winners for their incredible efforts in promoting "Smart" ICT usage and innovation in the Hong Kong business community.

自1970年成立以來,香港電腦學會一直不遺餘力推動業界發展及提升業界專業水平,本會深感榮幸能夠再次舉辦「2022香港資訊及通訊科技獎:商業方案獎」。

本年度,我們將「大數據及開放數據應用」獎項,更改為「新興技術」,以反映最新的技術發展趨勢,而報名競逐此新設獎項者非常踴躍,令人鼓舞。此外,即使在新冠肺炎疫情影響下,今年參賽作品依然維持高質素,而各位 ICT 專業人員在創新產品上所付出的努力及投入,亦令人深受感動。他們不僅展示出行業的長足進步,亦為創造更美好的社群作出貢獻。他們的參與,對「2022香港資訊及通訊科技獎:商業方案獎」能達致成功,居功至偉。

「香港資訊及通訊科技獎」於2006年在業界、學術界和政府的共同努力下成立。香港電腦學會十分榮幸,能獲政府資訊科技總監委任為商業獎類別的主辦機構。展望未來,相信我們的共同努力,將是鼓勵全港業界參與的關鍵,我們將提供更多機會,予香港的資訊及通訊科技人才,讓他們在國際舞台上展現實力。

本人想藉此機會,衷心感謝籌備委員會、評審委員會和遴選委員會中,每一位成員的貢獻和專業知識,以及感謝支持機構和香港電腦學會秘書處提供的寶貴支持。際此艱難時期,各位的貢獻對於本項目的成功,居功至偉。

最後,本人謹代表本會,再次熱烈地祝賀所有獲獎者,及感謝他們在促進本地商界邁向更為「智慧」的道路上,所付出的巨大努力。

Message from Mr. John Li



Mr. John Li Chairperson of the Organising Committee, HKICT Awards 2022: Smart Business Award 利旭華先生

「2022香港資訊及通訊科技獎:商業方案獎」 籌備委員會主席



It has truly been an honor for me to serve as the Chairperson of the Organising Committee of such a coveted award, which promotes innovation and excellence in the ICT industry. The Hong Kong ICT Awards has been running for 16 consecutive years, backed by enthusiastic support from the Government, industry associations, professional bodies and the academia. It is wonderful to see the award going from strength to strength over the years, as can be witnessed from the high caliber of entries we have received this year, even though we have been facing some difficulties under the COVID-19 pandemic.

The "Smart Business Award" category of the Hong Kong ICT Awards encourages innovation in Hong Kong's ICT industry by recognising exceptional talent from 3 different streams. They are Solution for Business and Public Sector Enterprise; Solution for SME as well as and the newly created Emerging Technologies. All the award recipients are selected based on the viability of their IT solutions in meeting evolving business and social needs.

My heartfelt thanks goes to all the members of the Organising Committee who has overcome a series of uncertainties and solve issues in a "Smart" way under the threats of COVID-19 pandemic. It is your industry passion and professionalism that make the Hong Kong ICT Awards such a highly acclaimed award, both locally and internationally.

And of course, I would like to give my sincerest gratitude to the Office of the Government Chief Information Officer for their support as well as a big 'thank you' to the Judging Panel and the Assessors for their valuable time and advice as well as all the participants and winners for their enthusiasm and passion behind their great ICT inventions and applications. You are the people who make it possible for Hong Kong to strengthen its position as an ICT hub, now and in the future.

本人非常榮幸能在是項廣獲好評的業界大獎中,擔任籌備委員會主席。此獎項旨在促進資訊及通訊科技行業的創新,並表彰優秀作品為社會帶來的卓越成就。「香港資訊及通訊科技獎」已經連續運作了十六年,得到政府、業界組織、專業團體和學術界的熱烈支持。我們很高興看到這個獎項,多年來一直在不斷發展壯大,儘管今年社會仍須面對至今仍未止息的新冠肺炎疫情難關,依然收到的高質量參賽作品中,可見一斑。

「香港資訊及通訊科技獎」的「商業方案獎」類別,目的是鼓勵香港資訊及通訊科技業尋求創新,表揚來自3個不同範疇的傑出人材,包括「商業及公營機構」、「中小企業」及新設立的「新興技術」。所有獲獎作品均根據解決方案的可行性來挑選,以滿足變化不斷的商業和社會需求。

除了祝賀獲獎者之外,本人還想表彰多位才華橫溢的貢獻者,他們的參與,令「2022香港資訊及通訊科技獎」能在新冠肺炎疫情帶來的眾多不明朗因素下,透過資訊及通訊科技支援的智能方案,克服當中的困難而順利舉行。本人衷心感謝籌備委員會和評審委員會的所有成員,他們在整個頒獎過程中,貢獻了寶貴的時間和提供專業的意見。因著你們對推動業界的熱誠和專業精神,令香港資訊及通訊科技獎,成為本地以及國際上,均備受讚譽的獎項。

最後,本人謹代表籌備委員會感謝政府資訊科技總監辦公室的支持,還要感謝所有在這些優秀得獎作品背後的參與者和 開發者,你們是讓香港不論現在或未來,均能保持甚至加強其於資訊及通訊科技上,在全球的核心地位。

Message from Prof. Simon Ho



Professor Simon Ho Chairperson of Judging Panel of HKICT Awards 2022: Smart Business Award; President of The Hang Seng University of Hong Kong

何順文教授

「2022香港資訊及通訊科技獎:商業方案獎」評審委員會主席及

香港恒生大學校長



It is my honour to be the Chairperson of the Judging Panel for the "Hong Kong ICT Awards 2022: Smart Business Award". As usual, we have been impressed by the quality of the entries, and we are delighted that the standard of the competition has reached a much higher level.

Information and communication technology (ICT) is essential for improving the operating efficiency and productivity and competitive advantages of business enterprises as well as the well-beings of the whole society

The "Hong Kong ICT Awards 2022: Smart Business Award" provides an excellent platform for local companies to demonstrate remarkable products and applications that can enhance the effectiveness of business enterprises as well as public sector organisations.

The organising committee is extremely pleased to see the strong participation in the Awards this year, especially in the Smart Business Award category which covers 3 streams, including Solution for Business and Public Sector Enterprise, Solution for SME, as well as the newly created Emerging Technologies. The organising committee has received encouraging entries for the 3 award streams. After deliberate assessment, winners were selected based on their success in meeting the 5 judging criteria, including creativity, functionality, market potential, quality and impact.

As Chairperson of the Judging Panel, I had the privilege of working with a distinguished panel of assessors and judges, and witnessed many remarkable ICT innovations this year. I sincerely hope that the awards will continue to flourish, so that more original IT products and services can be created to benefit businesses and the society as a whole.

本人很榮幸成為「2022香港資訊及通訊科技獎:商業方案獎」評審委員會主席。一如以往,本年度參賽作品的質素及水準之高,讓一眾評審印象深刻。

眾所周知,資訊科技對於提高商界企業以至整個社會的營運效率和生產力,以及令香港保持競爭優勢,都起着至關重要的作用。「2022香港資訊及通訊科技獎:商業方案獎」為本地公司提供一個廣獲認同的平台,展示其有助提升商界企業及公營機構效能的優秀產品。

我們非常高興看到今年的比賽有眾多公司參與,特別在商業方案獎類別。今屆本類別3個範疇包括商業及公營機構、中小企業和新設的新興科技,共收到數量令人鼓舞之參賽作品。經嚴格評審,基於5項評審準則,包括創意、功能、市場潛力、影響力和質素,優秀作品最終脫穎而出。

身為評審委員會主席,我有幸與一支極為專業的評審委員團隊合作,見證了今年傑出資訊及通訊科技人員在「新常態」下發明的「智能」商業方案優秀作品。我誠摯希望「香港資訊及通訊科技獎」能夠繼續蓬勃發展,激勵更多本地企業創造資訊 科技產品和服務,從而惠及商界以至整體社會。

Smart Business Award Judging Panel 商業方案獎評審委員會

Judging Panel 評審委員會



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President, The Hang Seng University of Hong Kong

Deputy Chief Judge Mr. Richard LEUNG

Group Chief Technology Officer, Hong Kong Exchanges and Clearing Ltd.

Judges Mr. Kevin CAI

Chief Information Officer, Hospital Authority Hong Kong

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Smart Business Grand Award and Smart Business (Solution for Business and Public Sector Enterprise) Gold Award 商業方案大獎及商業方案(商業及公營機構)金獎

Airport Authority Hong Kong 香港機場管理局



HKIA Cargo Data Platform

HKIA Cargo Data Platform is an air cargo community ecosystem built on smart technologies (including cloud platform, blockchain, smart contracts, etc.). It is a future-ready, trusted and synchronised network that can address the current complex, fragmented industry operational challenges, and unlock the possibilities of fully digital network, It enables various industry stakeholders of all scales, including freight forwarders, warehouse operators, truckers, terminal operators, regulators, to participate and leverage on the platform's functions for improved operations and communications.

The supply chain network streamlines process, enhances operational efficiency and visibility of the cargo journey. Data captured along the operations is capitalised into valuable insights. Leveraging this digitalization initiative, we are preparing HKIA for a more resilient and sustainable air cargo supply chain.

Building a local ecosystem is just the start of our air cargo digitalisation journey. Our platform will grow through network collaboration and transform into cross-industry ecosystem beyond Hong Kong to facilitate more global trade and drive more business opportunities for the continuous prosperity of air cargo and economic growth of Hong Kong.

We are ready to bring Hong Kong air cargo industry to a new frontier.





香港國際機場貨運數據平台

香港國際機場貨運數據平台是專為航空貨運業而設,具備智能技術的生態系統。這個網絡面向未來、可靠且能同步處理資料,讓不同業界持份者(如貨運代理、倉庫營運商、運輸商、航空貨運站營運商、監管機構等)可藉其功能提升運作效率,加強溝通,解決業界過往面對複雜與分散的流程,邁進網絡全面數碼化。

這平台優化流程,提高貨物運輸透明度,透過使用數據以助及早籌劃未來。通過這智慧數碼平台,香港國際機場可為未來 邁向更具彈性和可持續發展的航空貨運供應鏈做好準備。

這平台是我們空運數碼化發展的起點,日後我們的網絡將繼續擴展。平台將通過跨行業合作不斷壯大,並擴展到香港以外,以促進環球貿易,為香港航空貨運和香港社會經濟帶來更多商機。

我們已準備就緒,將香港航空貨運業推向新的里程。

Comments from Judging Panel 評審委員會評語

A highly comprehensive data exchange platform for air cargo developed by AA and its local contractor. It attempts to solve the air cargo ecosystem by integrating every player in the logistics business. It is well received and adopted by stakeholders from courier to carrier to terminal operators and Customs. It is going to cover Import cargo traffic as the first phase of Export cargo traffic is in operations for 9 months already.

由機管局及其本地承包商開發的高度全面的航空貨運數據交換平台,它試圖通過整合物流業務中的每個參與者來解決航空貨運生態系統。從快遞公司到承運商再到碼頭運營商和海關,它深受利益相關者的歡迎和採用。因為出口貨物運輸的第一階段已經運營了9個月,它將涵蓋進口貨物運輸。

Smart Business (Solution for Business and Public Sector Enterprise) Silver Award 商業方案(商業及公營機構)銀獎



China State Construction Engineering (Hong Kong) Limited C-Smart All-in-one Smart Construction Integrated Platform

The traditional management methods used in the construction industry are unable to achieve refined and effective management. Facing different pain points such as complex construction environment, multiple subcontractors and workers, different machinery vehicles, complicated workflow and management processes, China State Construction (CSHK) has developed C-Smart All-in-one Smart Construction Integrated Platform based on ICT, Internet of Things (IoT), sensors, artificial intelligence, cloud computing, BIM, and other advanced technologies.

C-Smart provides customized smart construction solutions for the construction site. All captured data are centralized and integrated into a single platform as a Common Data Environment (CDE) for visualization and analysis. It allows the site to conduct all-round and comprehensive monitoring during the construction project in terms of workers, safety and environment, quality, progress, materials, etc., thereby providing a more transparent and accurate overview for project managers and stakeholders and realize intelligent management and digitalization of the construction site, leading the digital transformation and upgrading of the industry.

C-Smart has been deployed successfully in more than 30 construction sites of CSHK, including several key projects such as Hong Kong Temporary Hospital, Shenzhen International Hotel, 8 Community Isolation Facilities, Hong Kong Palace Museum, Tseung Kwan O Desalination plants, Organic Resources Recovery Centre Phase 2 (O·PARK2), etc.

CSHK is bullish on the future of C-Smart and believes it has great potential to be adopted by developers and government departments to transform industry practices.

中國建築工程(香港)有限公司 C-Smart 智慧工地平台

建築施工傳統的管理手段長久以來一直無法實現精細化管理。面對工地多變的施工環境、大量分判商及工人、不同的移動機械、複雜的流程和管理安排等諸多痛點,中建香港通過自主研發和對前沿科技再創新等方式,以不同的資訊及通訊科技、物聯網、傳感器、人工智能、雲計算、BIM等為基礎,運用和結合現有資源和科技,創新打造 C-SMART 智慧工地管理平台,為地盤提供定制化智慧工地方案,將採集到的工地資訊匯總到一個信息共享平台以進行分析,科學地對建築工程的人員、安環、質量、進度、物資等各方面管理進行全方位的綜合監管,為項目經理和相關持份者隨時隨地提供更透明、更準確的概覽,並可對施工現場進行智能化、數字化、信息化管理,實現行業的數碼轉型升級。

C-SMART 智慧工地管理平台至今已經成功實踐於超過 30 個中建香港地盤,當中包括多個重點項目如香港臨時醫院、深圳國際酒店、8 個社區隔離治療設施、香港故宮文化博物館、將軍澳海水淡化廠、有機資源中心等。

Comments from Judging Panel 評審委員會評語

A comprehensive integrated platform for construction projects by CSCEC. It serves to cover 8 aspects in construction industry such as material ordering, transporting and installation, onsite control, attendance and tracking, safety monitoring and control, BIM modeling. Investment of HKD200M over 3 years with more than 20 construction sites. Declared 60%-70% development done locally.

中建建設項目綜合集成平台,服務於建築行業的材料訂購、運輸與安裝、現場控制、考勤與跟踪、安全監控、BIM建模等8個方面。3年投資2億港元,建設20多個工地。宣佈在本地完成60%-70%的開發。

Smart Business (Solution for Business and Public Sector Enterprise) Bronze Award 商業方案(商業及公營機構)銅獎

Customs and Excise Department Build with Speed, Serve People in Need: Community Isolation Facilities Collaboration and Operation Platform (Co-Op)

During the raging fifth wave of COVID-19 epidemic in Hong Kong, there was an imminent demand for the Community Isolation Facilities (CIFs). Hong Kong Customs was entrusted to manage the largest at that moment, the Yuen Long Tam Mei CIF where the communication amongst persons under isolation and geographically scattering manpower was a major challenge. To deal with the pain points, Customs initiated to develop expeditiously the Community Isolation Facilities Collaboration and Operation Platform (Co-Op) within just one week. It is a paperless one-stop "Cooperative, Healthy and Interoperative" platform to facilitate seamless communications and efficient operation in a contact-free way. Within clicks on a smart mobile device, users can register check-in information, obtain real-time information, order daily meals, and make requests for daily necessities, etc. Within two weeks after the launch, Customs further enhanced the platform design to cater for all CIFs. Enhanced features include better caring experience to users, new functions to simplify operational workflows, and enhanced collaboration and communication among staff at various fronts etc. The new design aims to pursue the "people-oriented innovation" steered by the HKSAR government.

As at now, Co-Op has processed more than 1 million requests and is still evolving with better functionalities. Co-Op is not only welcomed by users but is also adopted by the Security Bureau and now in use at all CIFs of Hong Kong. Co-Op successfully connects people, exploits the use of data, and enhances utilization of resources to help in this tough fight against the epidemic. With modern cloud technology, Co-Op is developed and can be modified quickly and can adjust its cloud resources along the epidemic situation to save operating costs. It can be deployed within very short time to support the new "Mobilisation Protocol" of the government whenever needed.



香港海關

以民為本·應民之急:「營健通」社區隔離設施協作平台

本港在第五波疫情肆虐期間,短期內大幅增設社區隔離設施(即方艙)以應對疫情,海關臨危受命管理當時最大的元朗潭尾方艙,如何有效聯繫隔離人士(即營友)及分散的工作人員成為一大挑戰。針對痛點,海關僅用一星期自主研發便民易用的「營健通」社區隔離設施協作平台,這是一個無紙化的一站式「共營・康健・互通」資訊科技平台,能以免接觸方式無縫聯繫及提高營運效率。營友能簡單地以智能裝置辦理入營登記、取得即時資訊、點選膳食和提出生活所需等。啟用兩星期後,海關更將「營健通」擴充至可供所有方艙使用、提升功能為營友帶來關愛體驗、簡化流程、強化各方艙協作及通訊效率,實踐政府「以民為本而創新」的理念。

「營健通」至今已處理逾百萬宗營友的需求,現時仍不斷提升功能。除深受營友歡迎,保安局亦將之擴展於本港所有方艙,充分運用數據,連繫各部門人力及資源以共同抗疫。「營健通」亦充分利用雲平台技術,加速開發及修正的效率,及因應疫情調配資源,以更符合成本效益,亦能快速重啟服務,支援「公務員緊急動員機制」以應對未來緊急情況。

Comments from Judging Panel 評審委員會評語

An agile development that has never been seen in Government projects which took 7 days to deploy and another 7 days to enhance according to operation needs. No coding tool was employed in the development. It is planned to deploy to other isolation sites.

在政府項目中從未見過的如此敏捷的開發,只需要7天的部署及根據運營需要進行7天的增強。開發中沒有使用編碼工具。這項目亦計 劃部署到其他隔離點。

Smart Business (Solution for Business and Public Sector Enterprise) Certificate of Merit

商業方案(商業及公營機構)優異證書

Hong Kong Police Force e-154 App



Preparing and taking of witness statement are one of the typical daily work of Investigating Officers (IOs), in particular those serving at crime investigation team. For supervisory officers, ensuring a good quality witness statement is of paramount for successful prosecutions in the subsequent future.

At present, IOs of District Investigation Teams (DITs) are spending a considerable amount of worktime in preparing witness statement in written format for criminal investigations and court proceedings. In view of the advancing in technology in recent years, the Hong Kong Police Force has developed a native mobile application called "e-154" App on June 1, 2021, leveraging on a speech-recognition-engine to provide a much more efficient mean to take witness statement.

IOs can utilize speech-to-text, handwriting or keyboard or any combination of the three key functions to compile a witness statement anywhere. For greater mobility, IOs of DITs may also carry with them a portable color printer for off-site printings. It becomes more convenient for members of public now have a choice.

"e-154" App provides HKID check digit verification and automatic age calculation to enhance efficiency. IOs attach photos to the witness statement as Annex for easy reference. "e-154" App also allows real-time sharing of the contents of the witness statement to their supervisory officers, for any rectification and comments.

During the process of taking witness statement, the contents will be auto-saved to the Hong Kong Police Force's centralized servers every 30s. IOs may also choose to save the contents manually.

An updated version of e-154 App rolled out in June 2022 with additional functions such as Global Positioning System (GPS), map drawing, Optical Character Recognition (OCR), integration of secure camera application and offline mode app usage in order to better serve IOs and members of the public.

香港警務處 電子口供應用程式

錄取證人口供是調查人員 (IO) 的日常工作。對於監管人員而言,確保提供精確的證人口供對於日後成功檢控至關重要。目前,區刑事調查隊 (DITs) 的IO花費大量工作時間為刑事調查和法庭訴訟準備書面證人口供。鑑於近年科技進步,香港警務處於 2021 年 6 月 1 日開發了一款名為"e154"的移動應用程序,利用語音識別引擎提供更有效的工具作錄取口供。IO 可以利用語音轉文本、手寫或鍵盤或這三個功能在任何地方錄取證人口供。為了提高移動性,IO 還可以隨身攜帶一台便攜式彩色打印機。e154提供香港身份證檢查數位校驗及自動計算年齡,提升效率。IO 亦可將照片作為附件附在證人陳述中,方便參考。e154允許將證人口供的內容實時分享給他們的監管人員,以便進行監管。在取證過程中,每30秒會將內容自動保存到香港警務處的中央服務器。e154的更新版本於 2022 年 6 月推出,增加了離線模式、全球定位系統(GPS)、地圖繪製、光學字符識別 (OCR)等,集成了安全相機應用程序,以更好地服務IO 和市民。



Comments from Judging Panel 評審委員會評語

An e-form application which structures the data to be captured on the Statement report. This is a digital transformation of paper-based front-line operations in the HKPF. Half of the investigators are equipped with digital mobile devices (tablets and printers) to carry out Statement report. Case visibility and tracking are greatly improved without the dependency on paper-based filing and retrieval.

這電子表格用於構建在口供表所獲得的數據。這是香港警務處前線紙張運作的數字化轉型。一半的調查人員配備了數碼移動設備(平板電腦和打印機)來進行口供表。無需再依賴紙張文件歸檔和檢索,案件的可見性和追踪得到了極大改善。

Smart Business (Emerging Technologies) Gold Award 商業方案(新興技術)金獎

XenseTech Limited XenseSpace BIM-MR for Construction



XenseSpace is an integrated solution utilizing MR technology to visualize Building Information Modelling (BIM) for improving project coordination, productivity, and safety. XenseSpace can overlay synthetic content on the real working environment and allows interaction between the BIM model and physical world. Users can have first person perspective to view and interact with the BIM model.

XenseSpace is useful to different shareholders throughout the project, including project planning and construction period. In term of project planning, by enabling 1:1 on-site projection of BIM content, safety team would have more details of the working place far before start working, so to have a better safety planning. Also, with the revolutionary BIM-MR solution, on-site discussion becomes more concrete and effective, thus better coordination between shareholders. During the construction period, XenseSpace helps enhance efficiency, site workers can directly check whether the hidden elements in the environment would hinder their work or need adjustment before they start. Besides, users can compare BIM model to as-built site for inspection via XenseSpace.

XenseTech Limited XenseSpace 用於建築行業 BIM-混合實境方案



XenseSpace 利用 MR 技術可視化建築信息模型 (BIM),令工程的協調、生產力和安全表現都能有所提升。XenseSpace把建築模型疊加於真實的環境中,使BIM模型與工地現場相結合,並呈現於使用者眼前。該方案允許用戶以第一人稱視角在真實與虛擬二合為一的環境內進行交互。

XenseSpace 的優勢貫穿整個項目,包括項目規劃及建設期,項目中的不同人員皆能受惠於這項技術。在項目規劃方面,通過BIM建築信息的1:1現場投影,安全團隊得以在工作開始前掌握更多的項目及工地細節,從而能夠更好地進行安全規劃。另外,借助革命性的 BIM-MR 解決方案,團隊的現場討論會更加具體和順暢,加強項目成員之間的協作和溝通。在施工期內,XenseSpace有助於提高工作效率,現場工作人員可以檢查環境中是否存在會影響項目進展的隱藏管道、設備等,並且做出相應調整。除此之外,用戶還可以運用XenseSpace 比較BIM 模型與竣工現場作檢查。

Comments from Judging Panel 評審委員會評語

This entry demonstrates good use of existing technologies (e.g. MR, BIM) on new application (i.e. construction design and monitoring) and how MR can add value to BIM (and users) by bringing a 1:1 BIM model to "live" in the actual environment of construction sites, rather than reviewing the BIM model on a monitor.

參賽公司展示了在新應用程序 (即施工設計和監控) 中充分利用現有技術 (例如 MR、BIM), 以及 MR 如何通過將 1:1 BIM 模型 "上線"來為 BIM (和用戶) 增加價值在建築工地的實際環境中, 而不是只在監視器上查看 BIM 模型。

Smart Business (Emerging Technologies) Silver Award 商業方案(新興技術)銀獎

Hong Kong Applied Science and Technology Research Institute Company Limited 4K2K AR/VR Compatible Head-Mounted Display (HMD) with Sensing

Metaverse is the next generation of the internet, wherein Head Mounted Display performs as the human interface to connect the user between real-world and virtual space. As the HMD will create a virtual information layer between the end-user and the external real world, the user can directly align the provided information with the external corresponding object to enable a more intuitive and immediate understanding. The displayed image quality, security level and human-machine interaction are three key factors for the measurement of the success of HMD. Benefitting from ASTRI's patent-protected display and sensing technology, ASTRI has successfully developed AR/VR Compatible Head-Mounted Display(HMD) with unparalleled image display quality, biometric-based secure data protection, eye gaze tracking and gesture understanding enabled natural user human-machine interface. ASTRI's solution utilized the world's first true 4K resolution LCoS micro-display (Liquid Crystal on Silicon) with high precision optics system to produce the real dual 4K image in crisp details, vivid colours, and stunning visuals. To meet the deep immersive experience of metaverse application, the solution can produce a large field of view (70 degrees in diagonal) virtual image in front of human eyes, ready for both AR/VR applications.



香港應用科技研究院有限公司 具有感測功能的4K2K AR/VR 兼容頭戴式顯示器 (HMD)

元宇宙被定義為下一代的互聯網,而頭戴式顯示器則成為連接現實世界和虛擬空間之間的人機交互窗口。由於頭戴式顯示器將在終端用戶和外部現實世界之間創建一個虛擬信息層,用戶可以直接將提供的信息與外部環境對齊,從而更直觀的進行信息整合和理解。顯示的圖像質量、安全級別和人機交互是衡量頭戴式顯示器成功與否的三個關鍵因素。受益於應科院受專利保護的顯示和傳感技術,應科院已成功開發出 AR/VR 兼容的頭戴式顯示器,其具有無與倫比的圖像顯示質量、基於生物特徵的安全數據保護以及通過眼睛注視跟踪和手勢理解實現的自然使用人機界面。應科院的解決方案採用世界上第一個真正的 4K 分辨率 LCoS 微型顯示器(矽上液晶)和高精度光學系統,可表現出具有清晰細節、鮮豔色彩和令人驚嘆的視覺效果的真正雙 4K 圖像。為滿足元宇宙應用的沉浸式體驗,該解決方案可在人眼面前產生大視場(對角線70度)虛擬圖像,為AR/VR的多種應用做好準備。

Comments from Judging Panel 評審委員會評語

This entry demonstrates good emerging technology elements in respect of its optical solution (e.g., 4K resolution per side of view, AR/VR compatibility), which are supported by a number of US patents. Market potential is good in the light of the development of metaverse and e-training opportunities, which will be benefited from having high-resolution, immersive experience.

參賽公司展示了其光學解決方案(例如,每側 4K 分辨率、AR/VR 兼容性)方面良好的新興技術元素,這些元素得到了許多美國專利的支持。鑑於元宇宙和電子培訓機會的發展,市場潛力良好,這將受益於高分辨率及沉浸式的體驗。

Smart Business (Emerging Technologies) Silver Award 商業方案(新興技術)銀獎

R2C2 Limited R2C2 ARC



R2C2 ARC system (AI-ROBOT-COLLABORATION) is a universal robot control and management platform. The ARC system connects to robots from different manufacturers, providing a seamless experience in robot automation. Users can teleoperate robots, collect visual and sensor data, assign automated robot tasks, deploy AI applications and manage robots' performance and ROI (Return on Investment) with an intuitive user interface.

R2C2 ARC system supports outdoor robots, including quadrupedal (four-legged robots), drones, underwater robots, and unmanned ground vehicles, which makes the R2C2 ARC system an all-rounded robotic platform for construction and inspection industries. R2C2 ARC system also supports indoor service robots such as delivery, cleansing, and patrol robots. The R2C2 robot API makes it easy to integrate robots with any workflow management applications and platform.

R2C2 ARC system has been deployed in construction sites, remote geoengineering work sites, public transportation systems, commercial and residential premises to perform patrol, inspection, and predictive maintenance. R2C2 ARC has a rapidly growing application ecosystem in AI inspection and workflow integration. We bring cutting-edge AI solutions and enterprise tools to robot applications.

索特機械人有限公司 R2C2人工智能機械人協作系統



R2C2 ARC系統(人工智能機械人協作平台)是一個通用的機械人控制和管理平台。ARC系統連接到來自不同製造商的機械人,提供機械人自動化的無縫體驗。用戶可以透過直觀的用戶界面遠程操作機械人,收集視覺和傳感器數據,分配自動化機械人任務,使用人工智能應用程序以及管理機械人的性能和ROI(投資回報率)。R2C2 ARC系統支援戶外機械人,包括四足機械人(機械狗),無人機、水底機械人、自動化地面車輛等。R2C2 ARC系統成為建築和巡檢行業的全方位機械人平台。R2C2 ARC系統同時支援室內服務機械人,如送貨、清洗、巡邏機械人等。R2C2的機械人API可以輕鬆地把機械人與任何工作流程管理應用程序同平台集成。

R2C2 ARC系統現已於地盤,偏遠工程工地,公共交通系統,商業同住宅場所中,以進行巡邏,檢查和預測性維護。R2C2 ARC在人工智能檢測和工作流程整合方面擁有快速增長的應用程式生態系統。我們把尖端的人工智能解決方案和企業工具引入機械人的應用。

Comments from Judging Panel 評審委員會評語

This entry demonstrates good emerging technology elements in terms of its an integrated robot/drone management platform for different brands/types so that they can work in a coordinated and managed manner, and ensure effective collection and sharing of data from robots/drones to maximise performance.

參賽公司展示了良好的新興技術元素,其針對不同品牌/類型的機器人/無人機集成管理平台,使它們能夠以協調和管理的方式工作,並確保有效收集和共享機器人/無人機的數據,以最大限度地提高性能.

Smart Business (Emerging Technologies) Certificate of Merit 商業方案(新興技術)優異證書

SmartMore Corporation Limited Smore ViMO Industrial Platform



SMore ViMo industrial platform is an end-to-end smart visual inspection platform providing a toolset that can support and elevate the entire manufacturing process.

The system conducts data learning, training, and testing for complex scenarios throughout the production line, including material tracking, defect locating, product quantity counting, multiclass appearance defect detection, etc.

Based on SmartMore's leading deep learning capabilities, the platform has been applied to over 1,000 industrial application scenarios. With the platform, model training can be implemented and quickly deployed without needing to code or any domain expertise in computer vision, greatly lowering the threshold for adoption to realise Smart Manufacturing.

The platform has a number of built-in systems, including a data management system (Vi-Data), solution design system (Vi-Studio), operating environment (Vi-Lab) and online inference system (Vi-Engine). All of these systems work in tandem to create a platform where production and operational standards can be automated, facilitating the transition into Smart Manufacturing.

思謀集團有限公司 Smore ViMo 工業平台

SMore ViMo 工業平台是一款端到端的全流程工業智能化通用型平台,可為工業製造全流程提供全棧式智能能力。

基於思謀科技領先的深度學習能力,SMore ViMo搭載超過1000個細分行業場景的智能化生產模型,內嵌算法增強等工具超過50种。通過SMore ViMo全過程無需專業算法人員參與即可快速實現模型訓練全過程,生成可靠的滿足客戶需求的算法模型;僅需簡單操作,即可快速實現算法調用,大大降低了製造業對智能應用的使用門檻,為工業智能化提供強大的普惠智能化能力。

SMore ViMo工業平台由多個系統組件構成,包含Vi-Data數據管理系統、Vi-Studio方案設計系統、Vi-Lab運行系統、Vi-Engine在線推理系統等,可針對製造業複雜且零散的需求,提供數據管理、數據標註、方案設計、模型訓練、模型運行、方案管理等一系列全流程智能化服務,打造工業生產標準的智能化交付體系,為製造業數字化、智能化轉型提供強大助力。



Comments from Judging Panel 評審委員會評語

This entry demonstrates efficient use of AI to address the "bottle-neck" of a production process (i.e., final QA and checking) through building up a set of Foundation Models (for different industry applications and scenarios) that allows (i) fast development of new models; and (ii) a reasonable accuracy with just a small number of training data (photos).

參賽公司展示了通過建立一組基礎模型(針對不同的行業應用和場景),有效地使用人工智能來解決生產過程的"瓶頸"(即最終的品質保證和檢查),從而允許(i)快速開發新模型;(ii)只需少量訓練數據(照片)即可獲得合理的準確度。

Smart Business (Solution for SME) Gold Award 商業方案(中小企業)金獎

Bank of China (Hong Kong) Limited ERP Cloud Services - Accounting Cloud



"ERP Cloud Services - Accounting Cloud" is our bank's brand-new value-added banking service to break through the scope of traditional banking services. We are the first bank to provide one-stop cloud financial accounting service by integrating it into Corporate Internet Banking Platform (iGTB). Our goal of providing the services is to resolve the pain points faced by SMEs regarding processing of financial and accounting work, reducing operating time and costs.

In response to the accounting needs of SMEs, the "ERP Cloud Services - Accounting Cloud" provides financial accounting management, receivables and payables account management, bank reconciliation management, fixed asset management and the integration of iGTB NET for reconciliation and payment done at the same time. Our Bank's positioning of the service is based on the result of comprehensive market research, and the target to cater SMEs financial accounting needs. To promote inclusive financing, we offer free accounting service to SMEs which help them to improve their financial and accounting management efficiency. In the meantime, SMEs can process their transactions and accounting works through our Corporate Internet Banking Platform in a safer and more reliable manner. Moreover, our bank would have timely enhancement on our service according to customer feedback and market development. It is a dynamic process as we will continuously provide better services and improve experience for our customers.

中國銀行(香港)有限公司 「ERP雲服務-雲會計」

"ERP雲服務-雲會計"是本行提供全新的銀行增值服務,本服務突破傳統範疇,與企業網銀平台(iGTB)高度融合,我行為首家提供「一站式雲端財務會計管理服務」的銀行,提供多元數字化銀行服務,針對中小企業處理財務會計事務痛點,為用戶節省營運時間和成本。

因應中小企業對財務會計的需要,本服務提供全面財務會計管理功能,包括財務會計管理、應收應付管理、銀行對賬管理、固定資產管理及可直接透過企業網銀平台(iGTB)同步進行對賬及支付,記賬支付"1 TAKE 過"。本服務是通過市場調研,定位服務廣大中小企業對會計財務管理的需求。為促進普惠金融,本行向中小企業免費提供"ERP雲服務-雲會計"服務,協助中小企業提升財務管理水平,同時中小企業透過企業網銀平台(iGTB)一併處理交易和會計記賬,更安全可靠。為做好服務,已設專責團隊收集客戶訊息及跟進個案,並定時檢討及適時優化,持續提升服務水平及客戶體驗。



Comments from Judging Panel

評審委員會評語

It is a free of charge min-ERP solution. Although it is not an innovated solution, there are need for this kind of practical for SME in HK. The key killing function for this solution is the integration with the BOCHK online banking. It is good for SME to have automation solution.

這是一個免費的小型ERP解決方案。雖然這不是一個創新的解決方案,但對於香港的中小企業來說,這種實用的解決方案是需要的。該解決方案的關鍵殺戮功能是與中國銀行(香港)網上銀行的集成。自動化解決方案對中小企業來說的確是一件好事。

Smart Business (Solution for SME) Gold Award 商業方案(中小企業)金獎

YOOV Internet Technology (HK) Limited YOOV PLUS No-Code Development Platform

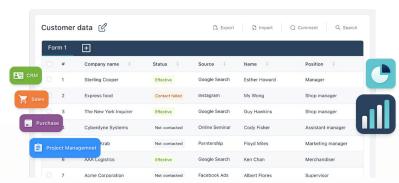
YOOV

YOOV PLUS is a No-Code Development Platform to let businesses build customized systems for digitalized operations as they might have limited costs and IT talents. Users can simply drag and drop to create applications and automated workflow without any programming knowledge. Various ready-made modules like CRM, Sales & Purchases, and Project Management can also be customized.

Here are the key features of YOOV PLUS:

- Form Building create public forms and table relations with different widgets using drag-and-drop
- Workflow Automation create automated workflow like notifications, reminders, conversions between records
- Data Visualization generate reports for useful insights to make accurate business decisions
- Shareable Record provide third-party with a shareable link to view or edit information to facilitate processes like collecting required documents and checking status
- Print Template customize ready to print templates like quotations, invoices and receipts which can be converted into different format as well

In YOOV PLUS, the only limitation is your imagination. In fact, it can do anything you can imagine on top of the above functions. Thanks to its no-code and drag-and-drop features, it can help to create applications, systems, even surveys and forms. YOOV hopes to assist businesses of all industries and sizes in their digital transformation journey with this highly adaptable and user-friendly platform.



優科互聯網科技(香港)有限公司 YDDV PLUS 無程式碼系統開發平台

YOOV PLUS 是一個無程式碼系統開發平台,可讓企業即使欠缺預算及 IT 人員亦能創建專屬的數碼業務系統。企業用戶無需任何編程知識,只需拖放即可創建應用程式和自動化工作流程。除此之外,用戶亦可選用平台內的預設模組如客戶關係管理、銷售及採購、項目管理等,再作進一步客製化。

以下是 YOOV PLUS 的主要功能:

- 自訂表單 利用拖放形式創建具有不同功能欄位的表格
- 自動化流程 創建自動化工作流程,如通知、提醒、表格之間的轉換
- •圖像化數據 活用圖表製作清晰易明的數據報告,追蹤企業的最新狀況,以做出精準的業務決策
- 共享記錄 向第三方提供共享鏈接以查看或編輯信息,追蹤記錄狀態以及加快收集所需文件等流程
- 自訂列印格式 自訂各類列印格式,如報價單、發票和收據等,亦可輕鬆轉換成不同格式

YOOV PLUS 唯一的限制是您的想像力,YOOV PLUS 平台全無限制,用戶可利用上述功能於平台上輕鬆創建應用程式、系統、問卷及表格等。YOOV 希望透過高度靈活及易於操作的 YOOV PLUS 無程式系統開發平台,助不同行業及規模之企業成功實踐數碼轉型。

Comments from Judging Panel 評審委員會評語

It is a good SME solution with other API integration with other solutions. This solution has proven customer base.

這是一個很好的中小企解決方案,可以將其他 API 與其他解決方案集成。該解決方案亦已得到驗證的客戶群。

Smart Business (Solution for SME) Bronze Award 商業方案(中小企業)銅獎

Binery Limited Binery Core



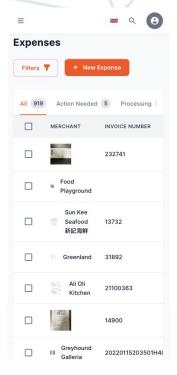
Binery Core lies at the heart of our technology-driven solution to provide a real-time and seamless bookkeeping experience.

As the engine that facilitates the automation process involving capturing, automating, and scaling data, Binery Core plays an important role in helping businesses simplify the way they manage their day-to-day expense management tasks.

There are three main areas which Binery Core operates in:

- (1) Extraction, Classification, and Validation
- Our OCR (Optical Character Recognition) system captures unstructured data from various sources (invoices, receipts, and more) and transforms it into structured, machine-readable data.
- (2) Document Processing Workflows
- Think of Binery Core as a set-and-forget engine. Its machine learning capabilities self-learns from every document processed, improving with every user interaction and builds a deep understanding of the documents with the data embedded within it.
- (3) Data Analysis
- The RPA (Robotic Process Automation) and AI technology within Binery Core can extract key details from the data including date, invoice number, company name, and even line items to be sent to the user's connected accounting software database.

Binery Core reduces and removes the need for manual data entry, freeing up valuable time and resources for businesses and organizations to make faster, better-informed business decisions.



Binery Core 致力協助商業客戶提供實時、無縫的會計入帳體驗。

無論在紀錄日常費用,還是進行數據處理,Binery Core的引擎以提供自動化系統作為為客戶簡化會計管理的解決方案。我們涉及三個主要業務:

一• 擷取數據

我們的OCR (Optical Character Recognition 光學字符識別)系統能準確地從各種發票、收據中進行文字識別。即使為非結構化資訊,我們的引擎亦能將其轉換成可讀的資料,以作進一步數據處理。

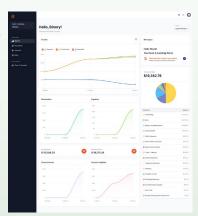
二·文件處理流程

我們的引擎支援機械學習,讓機械「自主學習」以增強處理單據的演算法。當輸入的數據越來越多,機械能從既有的數據中找出規律及建立深入理解,運算出更準確的分析。

三 · 數據分析

在進行資料提取過程後,我們以RPA (Robotic Process Automation 機械人流程自動化)及AI (Artificial Intelligence人工智能)科技將數據進行分類,例如公司名稱、交易日期,甚至單行項目等。資料分類完成後會被即時送到客戶連接的會計軟件數據庫,讓其審查或作其他運用。

Binery Core減少手動數據輸入的需要,提高繁瑣與重覆工作的效率以及準確度,讓商業客戶騰出 寶貴的時間及資源發展核心業務,做出更快、更明智的業務決策。



Comments from Judging Panel 評審委員會評語

It is a receipt capture solution with analysis function. It can help the SME to speed up the process and reduce the manpower.

此項目是具有分析功能的收據擷取解決方案,可以幫助中小企業加快流程並減少人力。

Smart Business (Solution for SME) Certificate of Merit 商業方案(中小企業)優異證書



Parami Co Limited

An Innovative Al-powered 020 Chat-Commerce Sales & Marketing Decision Intelligence Robotic Solution for SME / Retailers

MegaCHAT is the world's FIRST "Sales-Chatbotization" automation platform for SMEs and retailers. It facilitates sales & marketing activities in SmartBOTs. It allows merchants to sell and market through different social media channels like webpage, Facebook, WhatsApp for online and robots & Kiosks for offline.

MegaCHAT has built-in customer services, sales activities, and marketing promotion functions where merchant can manage their products, prices, inventory, orders and customers through the centralized platform 24/7 hustle free.

With this FIRST-of-Its-Kinds automated business platform, SMEs & Retailers can easily subscribe various SalesBOTs or MarBOTs to engage their customers, increase leads & conversion rates, boost sales, or expand markets with the same standard of services quality any time anywhere.



拍拉美有限公司

面向中小企業及零售商的創新人工智能O2O商務銷售和營銷決策 聊天智能解決方案

MegaCHAT 是世界上第一個面向中小企業和零售商的"銷售聊天機器人"平台。

它促進了聊天機器人中的銷售和營銷活動。它允許商家通過不同的社交媒體渠道進行銷售和營銷,例如網頁、Facebook、Whatsapp和實體kiosk。

它內置了銷售和營銷功能,商家通過集中平台管理他們的產品、價格、庫存、訂單和客戶。

借助該平台,您可以擁有客戶客服 BOT、銷售和營銷 BOT,它們可以幫助您促進銷售、拓展市場、增加潛在客戶和轉化率。

Comments from Judging Panel 評審委員會評語

It is a good and proven AI solution for SME. Parami has some successful customers to show their solution can assist the business performance.

對於中小企業來說,這是一個很好且經過驗證的人工智能解決方案。Parami 有一些成功的客戶展示他們的解決方案可以幫助業務績效。

Smart Business (Solution for SME) Certificate of Merit 商業方案(中小企業)優異證書



The Hongkong and Shanghai Banking Corporation Limited Trade as a Service (TaaS) for e-Marketplace Merchant Finance

"Trade-as-a-service" (TaaS) is a digital project, offering trade finance in an innovative manner to Small to Medium Enterprises (SME) customers through their operating ecosystem. Instead of offering trade finance solution through conventional bank channels, we are collaborating with platforms to offer seamless customer experience through their preferred channels, using Big Data and Application Programming Interface (API) technologies.

The API retrieves and analyses the Big Data from the platform in a very efficient and quick manner. Through data exchange (e.g. turnover, types of goods, industry benchmarks), the bank's intelligence could be improved by integrating internal and external data. For example, the bank is able to make financing decision in trade finance transactions handling / monitoring more seamlessly, evaluate business performance and enhance our credit decision. This service also enables a paperless solution from customer perspective while allowing the bank to conduct the transactional control on trade activity. With these interactions, the bank can optimise customer satisfaction with improved response times, while maximising operational capabilities and improving handling procedures.

香港上海滙豐銀行 貿易融資即服務-電商商家融資

「貿易融資即服務」(TaaS)是一個數碼項目,旨在為中小型企業 (SME) 客戶透過其運營生態系統以創新的方式提供貿易融資。我們並不是通過傳統的銀行渠道提供貿易融資解決方案,而是與平台合作,通過使用大數據和應用程序編程接口 (API) 技術,在客戶喜歡的渠道中提供無縫的客戶體驗。



應用程序編程接口(API)以非常高效和快速的方式從平台檢索和分析大數據。通過數據交換(如營業額、商品種類、行業基準等),可以結合內部和外部數據以提高銀行的智能,使銀行在貿易融資交易處理/監控中能夠更無縫地做出融資決策,評估業務績效並提高我們的信用決定。我們銀行的貿易融資即服務,亦可以從客戶的角度實現無紙化解決方案,同時允許銀行對貿易活動進行交易控制。通過這些數碼連接,銀行可以通過縮短回覆時間來優化客戶滿意度,同時大大提高營運能力並改進處理程序。

Comments from Judging Panel 評審委員會評語

It is a new SME financing solution and provides easy way for SME to get funding.

這是一種新的中小企業融資解決方案,為中小企業獲得資金提供了便捷的途徑。

Note 備忘



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Note 備忘





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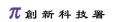


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