



HONG KONG
ICT AWARDS
2025 香港資訊及
通訊科技獎

FinTech Award 金融科技獎



Organiser
主辦機構



數字政策辦公室
Digital Policy Office

Leading Organisation
籌辦機構



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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 of the Government of the Hong Kong Special Administrative Region of the People's Republic of China, 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 2025. 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), the "Best Use of AI" award winner is also selected in each of the eight categories to magnify and honour outstanding achievements in harnessing the power of AI in respective areas.

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



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中華人民共和國香港特別行政區政府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。

2025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，每個獎項類別都會選出一個「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。

「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。本獎項鼓勵探索新興技術，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 marks our second consecutive appointment by Digital Policy Office (DPO) as the Leading Organization of the FinTech Award. 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, we have continued to broaden the award categories to embrace more emerging players, particularly in areas such as virtual assets and, this year, with a renewed emphasis on AI—especially its smart applications across various industries. With the growing influence of AI and technology, corporate governance has become increasingly crucial, particularly in cybersecurity. This includes ensuring privacy, accuracy, 24/7 reliability, transparency, and maintaining frequent and timely communication with all stakeholders.

At the same time, with the Hong Kong financial market showing significant improvement, many private equity funds are now able to exit investments more easily and at better valuations. This has increased their appetite to invest in more award-winning companies. We hope that, through IFTA's ecosystem, we can help more participants and awardees accelerate their growth locally, within the Greater Bay Area, and internationally—potentially speeding up their journey to becoming unicorns.

We are delighted to report a strong number of applications this year, reflecting the continued vitality and creativity of the FinTech community. This success would not have been possible without the invaluable contributions of our Organising Committee, judges, assessors, and supporting

自創立以來，亞洲金融科技師學會（IFTA）一直致力於以最高的道德、教育及專業操守標準，加速金融科技人才的全球發展。我們始終以培育充滿活力的金融科技從業者生態系統為目標。今年，我們很榮幸第二度獲數字政策辦公室（DPO）委任為金融科技大獎的籌辦機構—這正是對我們在行業中承諾與專業能力的肯定。我衷心感謝政府對IFTA的信任，將籌辦這一權威獎項的重任交給我們。

作為籌辦機構，我們持續擴展獎項類別，以擁抱更多新興參與者，尤其是在虛擬資產等領域，並且今年更加強調對人工智能的關注—特別是在各行各業的智能應用。隨著人工智能與科技影響力日增，企業治理變得愈發關鍵，尤其是在網絡安全方面。這包括確保隱私保護、準確性、24/7可靠性、透明度，並與所有持份者保持頻繁且及時的溝通。

與此同時，隨著香港金融市場顯著向好，許多私募股權基金如今能夠更輕鬆地以更佳估值退出投資，這使他們更願意投資於更多獲獎公司。我們希望透過IFTA的生態系統，能幫助更多參與者和獲獎者加速在本地、大灣區乃至國際範圍內的成長，甚至加快他們成為獨角獸企業的進程。

我們欣喜地報告，今年收到的申請數量可觀，反映出金融科技界持續的活力與創造力。這份成果離不開籌委會、各位尊貴的評審與考核員，以及所有支持機構的寶貴貢獻。他們堅定的付出與專業能力是本次獎項成功的關鍵，我對他們的支持與協作深表感激。

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」。本計劃旨在匯聚過去十餘屆的優秀得獎者，構建一個促進協作與互助的活力生態圈。這不僅是一個交流網絡，更將發揮催化劑的作用，賦能香港的金融科技企業和新創企業，使其在區域與國際舞台上綻放異

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



organizations. Their unwavering commitment has been instrumental, and I am deeply grateful for their collaboration.

Looking ahead, we are launching an official "FinTech Award Alumni" network in collaboration with the government's ICT Awards. This initiative is designed to connect over a decade of past winners, creating a dynamic ecosystem that fosters collaboration and mutual support. More than networking, this community will serve as a catalyst to empower Hong Kong's FinTech ventures and startups to grow and shine on the regional and global stage, unlocking their collective potential. We envision this alumni evolving into a pivotal professional body that not only bridges dialogue with the government on policy but also actively collaborates to shape Hong Kong into a leading global FinTech hub.

Finally, I would like to congratulate all the winners and wish them continued success. My appreciation also goes to every participant for their dedication and innovative spirit. We look forward to seeing even more high-quality innovations in the editions to come.

彩。我們期待此校友網絡能發展成為關鍵的專業平台，不僅搭建與政府間的政策對話橋樑，更將積極協作，共同將香港塑造為領先全球的金融科技樞紐。

最後，我要祝賀所有獲獎者，並祝願他們持續成功，在行業中綻放光彩。同時也感謝所有參與者的投入與創新精神。我們期待在未來的評選中見到更多高質量的創新成果！



Message from Chief Judge 首席評判獻辭



Dr Raymond CHAN
Vice Chairman
Institute of Financial Technologists of Asia

陳穎峯博士
亞洲金融科技師學會
副主席

As the Chief Judge of the Hong Kong ICT Awards 2025 – FinTech Award, I am immensely proud to witness the continuous innovation and dynamic growth within Hong Kong's FinTech ecosystem. This year, we, the Institute of Financial Technologists of Asia (IFTA), are honored to continue to serve as the lead organiser. Under IFTA's stewardship, the Award has further solidified its reputation as a premier platform for recognising groundbreaking FinTech solutions that are shaping the future of finance.

The quality and diversity of submissions this year were truly exceptional, reflecting the maturation and expanding scope of Hong Kong's FinTech sector. We observed a significant emphasis on practical applications of Web3 technologies, artificial intelligence, and the tokenization of real-world assets (RWA), aligning perfectly with Hong Kong's strategic direction as a global hub for virtual assets and innovative finance.

The Grand Award was presented to Finloop Finance Technology Holding Limited for their "All-IN-ONE Virtual Asset (VA) Trading and RWA Solutions". This comprehensive platform stood out for its vision to seamlessly integrate the trading of virtual assets with real-world assets, offering a robust and user-friendly gateway for investors and showcasing significant potential to redefine digital asset management.

In the FinTech (Banking, Investment and Insurance) stream, the Gold Award was deservedly won by OLA Protocol Limited for "OLAXBT-AI & MCP Marketplace for Investment Analytics". Their solution impressed the panel with its innovative use of AI and a unique marketplace model to democratize access to sophisticated investment analytics, empowering a broader range of investors.

For the RegTech (Regulatory and Risk Management) stream, Slowmist Limited received the Gold Award for "MistTrack". This product demonstrates excellence in blockchain analytics, providing essential tools for enhancing security, ensuring compliance, and building trust within the digital

作為2025年香港資訊及通訊科技獎－金融科技獎的首席評判，本人無比自豪地見證香港金融科技生態系統持續的創新與活力。今年，我們亞洲金融科技師學會（IFTA）非常榮幸地繼續擔任籌辦機構。在IFTA的領導下，這個獎項進一步鞏固了作為表彰塑造金融未來、具開創性金融科技解決方案的頂尖平台之聲譽。

本年參賽作品的質素與多樣性確實出色，反映了香港金融科技領域的成熟與不斷擴闊的視野。我們注意到參賽作品高度重視Web3技術、人工智能及現實世界資產（RWA）代幣化的實際應用，這與香港作為虛擬資產和創新金融全球樞紐的策略方向完美契合。

金融科技大獎由星路科技有限公司的「All-IN-ONE Virtual Asset (VA) Trading and RWA Solutions」獲得。這個綜合平台將虛擬資產與現實世界資產交易無縫整合，願景脫穎而出，為投資者提供強大且易用的門戶，展現了重新定義數字資產管理的巨大潛力。

在金融科技（銀行，投資，及保險）組別，金獎殊榮由OLA Protocol Limited的「OLAXBT-AI & MCP Marketplace for Investment Analytics」奪得。他們的方案運用人工智能及獨特的市場模式，普及先進投資分析工具的使用，讓更廣泛的投資者受惠，令評審團印象深刻。

在監管科技（監管及風險管理）組別，慢霧科技公司的「MistTrack」榮獲金獎。這個產品在區塊鏈分析方面表現卓越，透過有效的風險管理，為提升數字資產生態系統的安全性、確保合規性及建立信任提供了必要的工具。

此外，金融科技最佳人工智能應用獎由INF Hong Kong Limited「Gen AI Investment Research and Sales Solution」獲得。今次的參賽作品展示了生成式人工智能的變革性應用，能顯著簡化投資研究及客戶互動流程，為金融服務領域的人工智能驅動效率樹立了新標準。

Message from Chief Judge 首席評判獻辭

asset ecosystem through effective risk management.

Furthermore, the FinTech Best Use of AI Award was awarded to INF Hong Kong Limited for their "Gen AI Investment Research and Sales Solution". This entry showcased a transformative application of generative AI, significantly streamlining investment research and client engagement processes, and setting a new benchmark for AI-driven efficiency in financial services.

I extend my deepest gratitude to all the participants, assessors, judges, working staff and organizing committee for their unwavering dedication, expertise, and valuable time. Their contributions are the cornerstone of this Award's success and prestige. The Hong Kong ICT Awards – FinTech Award remains committed to being a beacon of innovation, fostering talent, and accelerating the growth of a world-class FinTech industry in Hong Kong and beyond.

本人衷心感謝所有參賽者、評審員、評判、工作人員、籌備委員會努力的付出、專業的知識和寶貴的時間。他們的貢獻是這個獎項成功與聲譽的基石。香港資訊及通訊科技獎－金融科技獎將繼續致力成為創新的燈塔，培育人才，並加速香港乃至全球世界級金融科技行業的發展。

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

Chief Judge 首席評判



Dr Raymond CHAN 陳穎峯博士
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
Co-Chair
Hong Kong Digital Finance Association
香港數字金融協會
聯席會長

Judges 評判



Ms Candy CHAN 陳慧中女士
Assistant Commissioner (Project
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Digital Policy Office
The Government of the Hong Kong
Special Administrative Region
香港特別行政區政府
數字政策辦公室
助理數字政策專員(項目管理及網絡安全)



Dr Dorothy CHAU 周頌琪博士
Associate Professor of Practice
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Ms Ashley KHOO 丘培煥女士
Past President
CFA Society Hong Kong
香港特許金融分析師學會
前會長



Mr Raymond LAM 林焯豪先生
Chief Superintendent, CSTCB
Hong Kong Police Force
The Government of the Hong Kong
Special Administrative Region
香港特別行政區政府
香港警務處
網絡安全及科技罪案調查科總警司



Mr Dominic SIU 蕭建邦先生
General Manager, Head of Data
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Dah Sing Bank Limited
大新銀行有限公司
總經理及智能數據及數碼創新部主管



Mr Kenny TO 杜遠龍先生
Senior Vice President (Identity Management)
Tradelink Electronic Commerce Limited
貿易通電子貿易有限公司
高級副總裁(身份管理)

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

Judges 評判



Ms Juni YAN 殷玉萍女士
Independent Director of
the Board
Karin Technology Holdings
嘉靈集團
獨立董事



Mr Victor YIM 嚴滌宇先生
Head of FinTech
Hong Kong Cyberport Management
Company Limited
香港數碼港管理有限公司
金融科技總監

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 AU YEUNG 歐陽健男先生
Chief Executive Officer
Bybit Hong Kong
首席執行官

Deputy Chief Assessor 副首席評審員



Mr Samson LEE 李尚信先生
Founder & CEO
Coinstreet
高爾街集團
創始人及行政總裁

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 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
金融服務管理諮詢合伙人



Mr Sean LEE 李凱翔先生
Co-Founder
IDA
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Mr Marco LIM 林俊傑先生
Independent Non-executive Director
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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



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**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



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**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



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FinTech (RegTech: Regulatory and Risk Management) Award
Assessment Team
金融科技獎(監管科技：監管及風險管理) 評審小組



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Dr Jacob WAI 韋達人博士
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通達集團有限公司
董事總經理

**FinTech (RegTech: Regulatory and Risk Management) Award
Assessment Team**
金融科技獎(監管科技：監管及風險管理) 評審小組



Assessors 評審員



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Chief Compliance Officer
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首席合規官



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Chief Information Security Officer
PAO Bank Limited
首席信息安全官



Mr Joe ZHOU 周曉殷先生
Head of Distribution
Mantle Guard
商務總監

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 Awards 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 Awards 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.

Despite these challenges, the endeavour of organising the Hong Kong ICT Awards, particularly the FinTech Award, is indeed worthwhile. As a teacher for the Master's programme

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。作為香港中文大學綠色金融科技碩士課程的教師，我之所以加入組織委員會，正是希望將教學實踐與行業推動相結合。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



in Green FinTech in Chinese University of Hong Kong, my involvement in the organising committee stems from a commitment to bridge academic instruction with industry advancement. 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. It is imperative that we adopt a pragmatic approach to advance this field, attracting new talent and fostering innovative ideas, with the aim of establishing Hong Kong not merely as a participant but as a global pioneer in FinTech. 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 Awards, 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. From educator to industry advocate, I firmly believe that only through the integration of industry and academia, the cultivation of new talent, and the embrace of innovation can Hong Kong distinguish itself in the global FinTech landscape, developing practical and world-leading solutions. 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。我們必須以更務實的態度推動這領域發展，吸引更多新血加入，匯聚創新思維，讓香港不僅是跟隨者，更要成為全球金融科技的先行者。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。從教育工作者到行業推動者，我深信唯有透過產學結合、培育新血、擁抱創新，香港才能在全球金融科技浪潮中脫穎而出，開創具實踐意義且領先世界的解決方案。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。

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



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

2025 is an important year for the FinTech development in Hong Kong. With the "FinTech 2025" strategy, the government put special focuses on regulatory enhancements for virtual assets, Central Bank Digital Currency (CBDC) projects, and promoting tech adoption across the banking and financial sector. Significant funding is also provided via schemes for green fintech, as well as incubators and platforms for talent and tech development.

Thanks to the unwavering support from Digital Policy Office (DPO) of Hong Kong Government, Cyberport, Hong Kong Science Technology Park, various universities as well as sponsors, we are very grateful to have another successful year of satisfactory application results. Please accept our greatest thank and deepest appreciation.

Hong Kong is one of the top cities for start-ups to rapidly scale-up, positioning itself as an breeding platform for FinTech companies and talents globally. We are so delighted to see that the Hong Kong Government is attracting FinTech companies through a multi-pronged approach that includes a clear virtual asset regulatory framework, substantial funding, talent development schemes, sandboxes for innovative testing, and integration with the Greater Bay Area (GBA). Being the organizer of Hong Kong ICT FinTech Award, we, the Institute of Financial Technologists of Asia (IFTA), are proud of our mission and tasks have been intensively promoting this event across various community builders, incubators and accelerators.

Nurturing the FinTech ecosystem for cross industries and encouraging various industry key players to participate are key tasks of our organizing committee in these recent years. 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, SDG/ESG application, regtech and cybersecurity. It is so encouraging that we are not only well supported by banks or sizeable financial institutions, but also SMEs and startups.

2025年對香港金融科技發展而言是至關重要的一年。在「金融科技2025」策略推動下，政府特別聚焦於虛擬資產監管架構的強化、央行數字貨幣項目，以及促進銀行與金融業界的科技應用。同時透過綠色金融科技計劃，以及人才與技術發展的孵化器與平台，投入了可觀的資金支持。

承蒙香港政府數字政策辦公室、數碼港、香港科學園、各大學院校及贊助機構的堅定支持，我們非常感激今年再次取得令人滿意的申請成果。請接受我們最誠摯的謝意與由衷感激。

香港作為初創企業快速擴張的頂尖城市之一，正將自身打造為全球金融科技企業與人才的培育平台。我們欣喜見證香港政府透過多管齊下的方針吸引金融科技企業，包括明晰的虛擬資產監管框架、充裕的資金支持、人才培育計劃、創新測試沙盒，以及與大灣區的融合發展。作為「香港資訊及通訊科技獎金科技獎」的主辦機構，亞洲金融科技師學會始終以推廣此項盛事為使命，積極與各社群建設者、孵化器及加速器攜手合作。

近年來，我們組委會的核心任務正是培育跨產業的金融科技生態圈，並鼓勵各行業關鍵參與者共襄盛舉。我們深刻認識到，金融科技的應用場景早已突破銀行與金融業的範疇。當下香港的獨特優勢在於其高度多元化的金融科技企業生態，涵蓋虛擬銀行、保險科技、資產管理、綠色金融科技、機器人理顧、區塊鏈、人工智能、數字資產、支付網關、SDG/ESG應用、監管科技與網絡安全等領域。令人振奮的是，我們不僅獲得銀行與大型金融機構支持，更匯聚了中小企業與初創團隊的蓬勃能量。

儘管香港已榮膺全球第三大國際金融與銀行中心，我們更應自豪於其定位為區域內Web3與數字資產樞紐。我們觀察到，在傳統金融、中心化金融與去中心化金融領域中，潛藏著眾多深耕新興科技的專業人才與極具創意的應用案例。毋庸置疑，香港資訊及通訊科技獎「金融科技獎」正是讓這些金融科技菁英綻放光芒、獲得認可的絕佳平台。

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

Whilst Hong Kong is crowned as the third largest international financial and banking center, we should be very proud to be 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 Award is an excellent platform to put our FinTech talents under the spotlight for recognition.

On behalf of the Organizing Committee, I would like to thank you everyone for your unwavering and generous support to Hong Kong ICT FinTech Award.

Once again, congratulations 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, empowering Hong Kong to be a FinTech leader in Asia!

我謹代表組委會，感謝各位對香港資訊及通訊科技獎「金融科技獎」的堅定支持與慷慨貢獻。

再次祝賀所有參賽者——無論是否獲獎，諸位無疑都是金融科技生態圈的中流砥柱，正攜手推動香港成為亞洲金融科技的領航者！

FinTech Grand Award

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

金融科技大獎

及 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) 金獎

FINLOOP FINANCE TECHNOLOGY HOLDING LIMITED

星路金融科技控股有限公司

(<https://www.finloop.hk>)

AII-IN-ONE VIRTUAL ASSET (VA) TRADING and RWA (REAL WORLD ASSET) SOLUTIONS

Finloop Finance Technology Holding Limited, along with its subsidiaries (collectively referred to as “Finloop”), is an AI-driven global one-stop Web5 (Web2+Web3) wealth technology platform that offers comprehensive wealth management products and technology solutions to various financial institutions. Its offerings include cash management, public funds and private funds, structured products, bonds, insurance, and virtual assets. Finloop is also one of the strategic enterprises of the Office for Attracting Strategic Enterprises (“OASES”) of the Government of Hong Kong Special Administrative Region since April 2025.

Finloop focuses on bridging traditional finance (Web2) with the emerging Web3 ecosystem, driving innovation in wealth management industry. In the Web2 sector, Finloop has launched “CashPro,” a pioneering instant liquidity management solution for both retail and institutional clients in

AII-IN-ONE 虛擬資產交易及 RWA 解決方案的平臺

星路金融科技控股有限公司及其子公司統稱「星路科技」，是AI驅動的全球一站式Web5財富科技平台，為各類金融機構提供全面的財富管理產品和科技解決方案，涵蓋現金管理、公募基金、私募基金、結構性產品、債券、保險及虛擬資產等全品類的財富管理產品。自2025年4月，星路科技亦成功位列香港特別行政區政府引進重點企業辦公室（「引進辦」或「OASES」）的重點企業夥伴之一。

星路科技致力於連接傳統金融（Web2）與新興Web3生態，開拓財富管理行業全新增長路徑。在Web2領域，星路科技已成功推出於香港市場領先、面向零售及機構客戶的即時流動性解決方案「利即達（CashPro）」，通過實現認購當日應計利息和支援按小時贖回方案，提升資金處理效率。



Hong Kong. By challenging traditional T+1 processing restrictions, “CashPro” enables same-day interest accrual for subscriptions and supports hourly redemptions, setting a new standard for efficiency.

As a FinTech pioneer in the Web3 era, Finloop also launched a platform of “All-in-one virtual asset (VA) trading and RWA (real world asset) solution”, powered by an AI-driven “Web5.0” technology. The platform is licensed by The Securities and Futures Commission (SFC) of Hong Kong for Type 1, 4, and 9 regulated activities, and is dedicated to providing comprehensive digital transformation support for financial institutions. Key features include TaaS (Tokenization as a Service) platform, AI KYP system, AI product radar, KYT booster, and in-kind virtual asset subscription and redemption system. The platform helps institutions substantially improve operational efficiency and reduce compliance costs. Leveraging this platform, Finloop has achieved several industry-leading breakthroughs, including becoming the first platform in Hong Kong to support multi-currency tokenized funds and developing Asia’s first comprehensive technical solution for “Hong Kong Stock Performance-Linked Token”.

By integrating AI, blockchain technology, and a robust compliance framework, Finloop is committed to strengthening Hong Kong’s position as an international FinTech hub and fostering a more transparent, resilient, and sustainable digital financial ecosystem.

作為Web3浪潮下的金融科技先驅，星路科技推出「All-IN-ONE虛擬資產交易及RWA解決方案的平臺」，基於人工智能與「Web5.0」技術架構驅動。本平台持有香港證監會第1、4及9類受規管活動牌照，為金融機構提供全面數碼轉型支援。該平台核心模組包括TaaS代幣化與資產管理、AI KYP（自動盡調）、AI產品雷達（提升篩選效率）、KYT Booster（主動式鏈上風控與反洗錢預警），以及實物申贖虛擬資產系統，賦能傳統機構為鏈上生態提供流動性。憑藉該平台，星路科技已實現多個行業內領先突破，包括成為香港首家支持多幣種代幣化基金上架的平台、打造亞洲首個「港股表現掛鉤代幣」全流程技術解決方案等。

透過整合人工智能、區塊鏈技術與合規框架，星路科技助力香港鞏固國際金融科技中心地位，並推動建設更具透明度、韌性及可持續性的數字金融生態體系。



Short Video
短視頻

| 領先的RWA系統生態



Comments from Judging Panel 評審委員會評語

FINLOOP Finance Technology Holding Limited - “All-IN-ONE VIRTUAL ASSET (VA) TRADING and RWA” platform - impressed the judging panel as an innovative and comprehensive solution for the rapidly advancing digital asset and real-world asset (RWA) markets. The platform distinguishes itself by seamlessly integrating regulated virtual asset trading with tokenized real-world assets, addressing both investor demand for diversification and the need of the industry for compliant, robust infrastructure.

The panel particularly commends the platform the strong emphasis of the platform on regulatory compliance, security, and transparency - critical elements in the evolving VA landscape. The use of advanced blockchain technology by FINLOOP to facilitate secure, efficient, and transparent transactions demonstrates technical sophistication, while the intuitive user experience lowers the entry barrier for both institutional and retail investors.

The judges also recognize the comprehensive offering of the platform, which includes support for a wide range of digital assets, real-world asset tokenization, and innovative features like on-chain KYC/AML, instant settlement, and cross-asset portfolio management. This integrated approach not only enhances liquidity for traditionally illiquid assets but also fosters a more inclusive investment environment.

FINLOOP's strong ecosystem partnerships and focus on interoperability further strengthen its industry impact further strengthen its industry impact. The panel appreciates the scalability and adaptability of the platform, positioning it as a future-ready solution for global digital asset markets.

Overall, the judging panel believes that the FINLOOP platform sets a new benchmark for professional-grade virtual asset trading and RWA integration in Hong Kong and the region. It is a deserving recipient of the Grand Award and Gold Award, and the panel looks forward to its continued growth and contribution to the FinTech landscape.

FINLOOP Finance Technology Holding Limited的「All-IN-ONE虛擬資產交易及現實資產（RWA）解決方案平臺」在本屆評審委員會中脫穎而出，被認為是虛擬資產及現實資產市場中極具創新性的綜合解決方案。該平台將受監管的虛擬資產交易與實物資產代幣化無縫結合，不僅滿足了投資者對多元化資產配置的需求，也為業界提供了一個合規穩健的數碼基礎設施。

評審團特別讚賞平台對合規性、安全性及透明度的重視，這些都是虛擬資產生態發展的關鍵要素。FINLOOP運用先進區塊鏈技術，實現安全、高效及透明的交易，展現出卓越的技術實力；同時，簡潔易用的界面設計降低了機構及零售投資者的參與門檻。

評審委員會亦肯定平台在產品覆蓋上的廣度，包括支援多元虛擬資產、現實資產代幣化，以及創新功能如鏈上KYC/AML、即時結算及跨資產投組管理。這種一體化方案不僅提升了本來缺乏流動性的資產的流通性，更推動了投資的普及化和包容性。

FINLOOP在生態圈合作及互操作性方面的著墨亦為業界帶來積極影響。評審團欣賞平台的可擴展性和適應性，讓其在全球數字資產市場中具備前瞻性和競爭力。

總括而言，評審委員會認為FINLOOP平台為香港及區域內專業級虛擬資產交易及RWA整合樹立了新標杆，實至名歸獲得本屆大獎及金獎。期待FINLOOP未來繼續推動金融科技產業的創新發展。



FinTech Best Use of AI Award and FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications) Silver Award

金融科技最佳人工智能應用獎 及 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

INF HONG KONG LIMITED

(<https://www.infly.hk>)

Gen AI Investment Research and Sales Solution

INF is an innovative company specialising in large-scale model technologies and their applications, dedicated to developing trustworthy vertical large models and creating artificial intelligence (AI)-native products and solutions that deeply align with industry needs. Its core team consists of overseas AI scientists and seasoned industry experts with extensive experience in large-scale internet industrialisation.

The AI large language model of INF integrates with neuro-symbolic reasoning technology, effectively addressing hallucination issues while significantly enhancing model reliability. This technological advancement empowers vertical domains such as financial industry, transforming generative AI into a transformative productivity tool that drives industrial innovation.

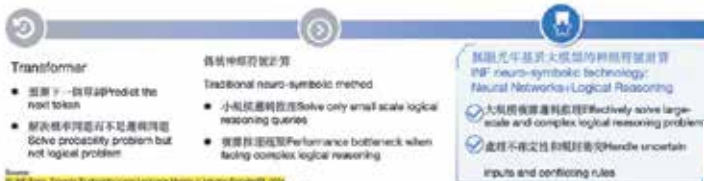
無限光年（INF）是一間專注於大模型技術及應用的創新公司，致力研發垂直領域可信大模型，打造深度契合行業需求的人工智能（AI）原生產品與解決方案。公司核心團隊由具備互聯網大規模產業化豐富經驗的海外AI科學家及資深行業專家組成。

無限光年的AI大模型融合大語言模型與神經符號推理技術，能有效解決幻覺問題，顯著提升模型可信度，為金融服務等垂直領域提供支援，使生成式AI轉化為驅動產業變革的新質生產力工具。

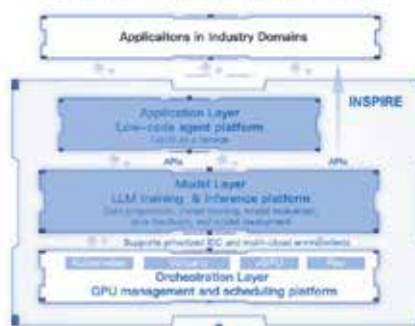
特色可信AI技術：神經符號計算

Unique Trustworthy Neuro-symbolic Technology

- 融合符號主義和連接主義的技術框架 Integrate the merits of symbolism and connectionism in AI
- 不僅預測下一個單詞，更執行複雜邏輯推理任務 Not only predicts the next token, but also carries out complex logical reasoning tasks
- 有效緩解幻覺現象，提供可靠可控的結果 Alleviates hallucinations and delivers reliable, controllable results



AI Infra (INSPIRE): From Cloud to GenAI



INF full-stack Cloud-to-GenAI architecture offers customers fine-grained resource allocation, enabling fine-tuning and cost-effective pre-training based on our proprietary foundation models, vertical models, and third-party open-source models, as well as the development and deployment of Agent applications

Comments from Judging Panel 評審委員會評語

The “Gen AI Investment Research and Sales Solution” by INF Hong Kong Limited impressed the judging panel with its innovative use of generative AI to transform the investment research and sales process. The solution distinguishes itself by automating the collection, analysis, and synthesis of vast volumes of financial data, delivering real-time, personalized insights for both sales teams and end investors.

The panel particularly commends the natural language processing capabilities of the system, which enable users to interact with complex data and generate high-quality research reports, market commentaries, and investment recommendations through simple conversational prompts. This not only enhances productivity and accuracy, but also democratizes access to advanced analytics.

A key highlight is the ability of the platform to integrate multiple data sources—including market news, company filings, macroeconomic indicators and client portfolios—while leveraging AI-powered sentiment analysis and predictive modeling. This empowers investment professionals to anticipate market trends and respond proactively to client needs.

The judging panel is especially impressed by the responsible AI design, with clear attention to model transparency, compliance, and data privacy. The modularity and scalability of the solution make it suitable for deployment across a range of financial institutions.

Overall, the entry by INF Hong Kong Limited sets a new standard for AI-driven investment research and sales enablement. The panel recognizes its significant potential to enhance decision-making, client engagement, and operational efficiency, and congratulates the team for winning both the Silver Award and Best Use of AI in FinTech.



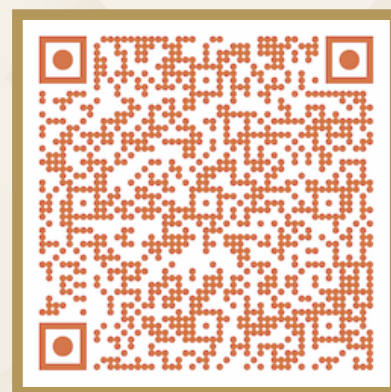
INF Hong Kong Limited的「Gen AI Investment Research and Sales Solution」在評審委員會中展現出以生成式人工智能革新投資研究及銷售流程的強大潛力。該方案自動化收集、分析及整合大量金融數據，為銷售團隊及終端投資者提供實時、個性化的洞察。

評審團特別讚賞系統的自然語言處理能力，讓用戶能以簡單對話方式與複雜數據互動，自動生成高質素的研究報告、市場評論及投資建議，大大提升了生產力和準確性，同時推動高階分析的普及化。

平台能融合多元數據來源，包括市場新聞、公司公告、宏觀經濟指標及客戶組合，並利用AI驅動的情緒分析及預測模型，協助投資專業人士前瞻市場走勢，及時響應客戶需求，是方案的一大亮點。

評審委員會特別欣賞該方案在負責任AI設計上的表現，注重模型透明度、合規性及數據私隱。產品高度模組化和可擴展性，適合各類金融機構推廣應用。

整體而言，INF Hong Kong Limited的參賽作品為AI驅動的投資研究與銷售賦能樹立了新標準。評審團認同其在提升決策能力、客戶互動及營運效率上的重大潛力，恭賀團隊榮獲本屆銀獎及最佳人工智能應用獎。



Short Video
短視頻

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

CipherInsight Limited / The Hong Kong University of Science and Technology

密察科技有限公司 / 香港科技大學

(<https://www.cipherinsight.co/>)

High-performance, Privacy-enhancing, Data-intensive Programming Infrastructure

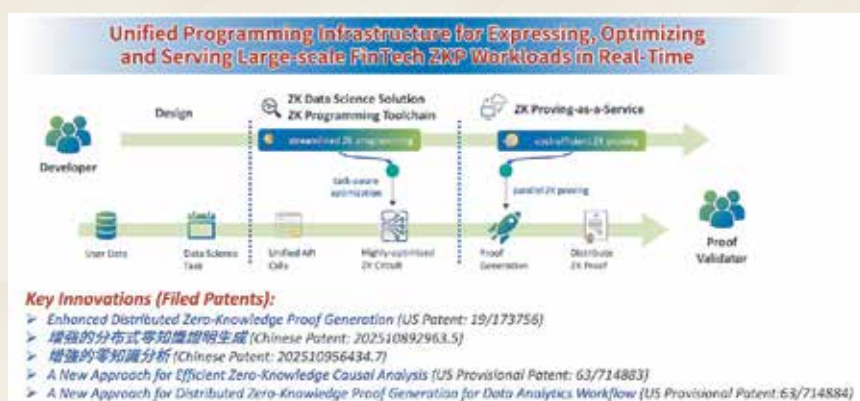
The High-performance, Privacy-enhancing, Data-intensive Programming Infrastructure project pioneers a new paradigm for secure and verifiable data analytics. In modern FinTech, organizations face a persistent tension between leveraging large-scale data and protecting privacy. Our project resolves this conflict by introducing a zero-knowledge programming infrastructure that enables computation on encrypted data—allowing banks, insurers, and regulators to analyze sensitive information such as fraud patterns, credit risk, or compliance metrics without ever revealing the raw data. At its core, the system combines user-friendly programming tools (e.g., Python APIs) with advanced cryptographic techniques such as zero-knowledge proofs and secure multi-party computation. The compiler automatically transforms ordinary data-science workflows—neural networks, graph analytics, or causal inference—into optimized zero-knowledge circuits that generate cryptographic proofs of correctness. This makes privacy-preserving analytics as simple as writing standard Python code.

Our innovation lies in bridging the gap between usability and cryptographic assurance. Unlike existing solutions limited to simple arithmetic, our system supports complex, high-throughput workloads while maintaining rigorous privacy and verifiability guarantees. The result is a scalable infrastructure that turns compliance and security requirements into opportunities for trustworthy innovation.

高效能、私隱強化、數據密集型程式基礎設施

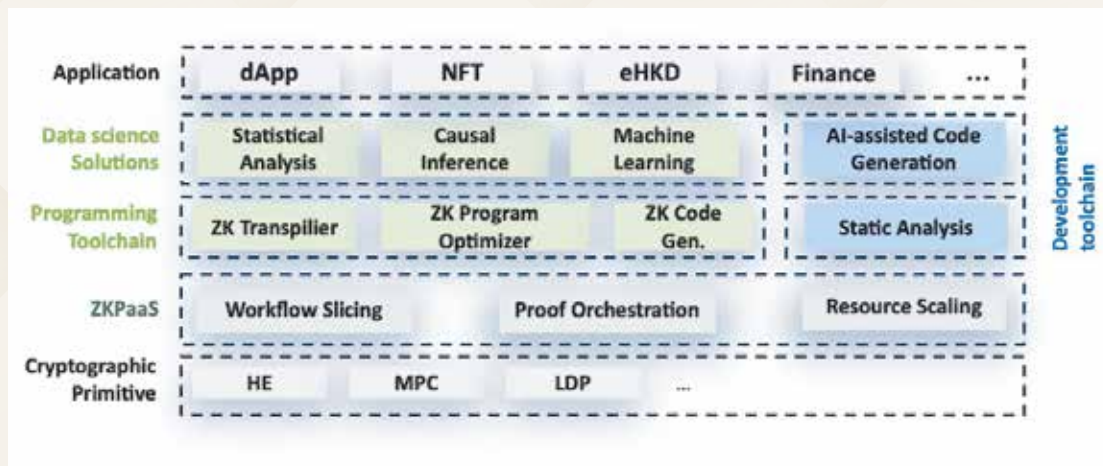
「高效能、私隱強化、數據密集型程式基礎設施」項目開創了一種安全且可驗證的數據分析新範式。在現代金融科技領域，機構在利用大規模數據與保障私隱之間長期面臨矛盾。本項目通過引入零知識程式基礎設施，徹底化解這一衝突，使機構能夠在加密數據上直接進行計算，讓銀行、保險公司及監管機構在不暴露原始資料的前提下，分析包括欺詐模式、信貸風險及合規指標等敏感信息。系統的核心創新在於結合易用的編程介面（例如Python API）與先進密碼學技術。編譯器能自動將常見的數據科學工作流程—例如神經網絡、圖分析或因果推斷—轉換為經優化的零知識電路，並生成可驗證的加密證明。這使得開發者能以撰寫普通Python代碼的方式，實現隱私保護的分析運算。

本項目的突破性創新在於彌合「可用性」與「密碼安全性」之間的鴻溝。與現有僅支援簡單運算的方案不同，本系統可處理高複雜度、高通量的工作負載，同時維持嚴格的私隱與可驗證性保證。最終，我們構建了一個可擴展的基礎設施，將合規與安全要求轉化為可信創新新契機。



The platform has demonstrated real-world success through deployment at leading institutions, where it facilitates cross-border data collaboration between Hong Kong and Guangzhou under strict privacy regulations. By enabling computation without exposure, it helps institutions comply with global standards like GDPR and the Personal Information Protection Law of the People's Republic of China. The impact is both technological and societal: it reduces legal and reputational risks, accelerates innovation, and builds public trust. Backed by support from the ITC TSSSU scheme, and with early industry interest from hardware partners such as Ingonyama, the project is on a clear path toward commercialization. Ultimately, this infrastructure redefines privacy not as a constraint—but as a foundation for the next generation of secure, intelligent, and responsible FinTech applications.

該平台已在多家領先機構成功部署，支援香港與廣州間的跨境數據協作，並完全符合嚴格的私隱監管要求。通過在「無資料暴露」的前提下實現運算，系統幫助企業遵守包括歐盟《一般資料保護條例》（GDPR）及《中華人民共和國個人信息保護法》在內的全球標準。本項目的影響兼具技術性與社會性：它降低法律與聲譽風險，加速創新步伐，並提升公眾信任度。在創新科技署TSSSU計劃的支持及零知識硬件企業Ingonyama的早期產業關注下，項目正邁向商業化應用的明確道路。最終，本基礎設施將「私隱」重新定義為新一代安全、智能、可信金融科技應用的根基。



Short Video
短視頻

Comments from Judging Panel 評審委員會評語

The “High-performance, Privacy-enhancing, Data-intensive Programming Infrastructure” by CipherInsight Limited and The Hong Kong University of Science and Technology demonstrate impressive innovation in addressing one of the most urgent challenges in data-driven economy: enabling advanced analytics and regulatory compliance while preserving data privacy.

The judging panel is particularly impressed by the technical strength of the entry, especially its patented enhancements for distributed zero-knowledge proof (ZKP) generation and efficient, privacy-preserving causal analysis. The hybrid programming model and unified API design of the solution significantly lower the barrier for developers to implement data science tasks with strong privacy guarantees.

By enabling secure, verifiable analytics across distributed and even untrusted data sources, the platform opens the door for new collaboration models in sectors such as banking, auditing, and regulatory compliance. The panel also notes the strong performance metrics, including reduced code size, improved developer usability, and scalability to large datasets without accuracy loss.

While the technology is still at a relatively early stage of ecosystem adoption, the judging panel recognizes its groundbreaking potential to shape the future of privacy-enhancing technologies in financial services and beyond.

Overall, CipherInsight Limited and HKUST are commended for their technical excellence and vision. The entry is a deserving recipient of the Bronze Award, and the panel encourages the team to continue advancing this important work.

密察科技有限公司與香港科技大學合作研發的「高性能、增強隱私、數據密集型編程基礎設施」方案，針對當今數據驅動經濟中最迫切的挑戰——在保障隱私的同時實現高效數據分析與合規審計——展現出卓越創新思維。

評審團特別欣賞該方案於分布式零知識證明（ZKP）生成與高效隱私因果分析方面的專利技術創新。其混合編程模型及統一API設計，大大降低開發者落實數據科學與隱私保護的門檻。

方案能夠在分布式甚至不完全信任的數據源之間實現安全且可驗證的分析，為銀行、審計和監管等行業開闢了嶄新的協作模式。評審團亦肯定其出色的性能指標，包括縮短代碼量、優化開發體驗，以及在大數據集下無損準確度的良好擴展能力。

儘管該技術在生態圈廣泛應用仍處於初步階段，評審團認同其對金融服務及更廣泛領域未來隱私增強技術的顛覆性潛力。

綜合而言，密察科技有限公司及香港科技大學憑藉其技術實力與前瞻視野，實至名歸獲得銅獎。評審團鼓勵團隊繼續推動此項重要創新發展。

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

WEBANK TECHNOLOGY SERVICES LIMITED 微眾科技有限公司

(<https://www.webank.com/en/technologyService/business/technologySub>)

SHENZHEN-HONG KONG CROSS-BOUNDARY DATA VALIDATION PLATFORM

Launched in Hong Kong in June 2024, WeBank Technology Services leverages cutting-edge FinTech capabilities and digital finance best practices from WeBank to deliver superior digital banking and infrastructure solutions to digital banks, financial institutions, government agencies, and industry partners worldwide.

The Shenzhen-Hong Kong Cross-Boundary Data Validation Platform (DVP) was officially launched in May 2024 under the guidance of the Hong Kong Monetary Authority, the Shenzhen Municipal Cyberspace Administration, the Hong Kong and Macao Affairs Office of the Shenzhen Municipal People's Government, the Shenzhen Municipal Financial Regulatory Bureau, the Authority of Qianhai Shenzhen-Hong Kong Modern Service Industry Cooperation Zone of Shenzhen, the Shenzhen Branch of the People's Bank of China, and the Shenzhen Regulatory Bureau of National Financial Regulatory Administration. This next-generation cross-boundary data infrastructure was jointly built by China (Qianhai) Internet Exchange and Shenzhen Credit Service Co. Limited as the Shenzhen platform operators, WeBank Technology Services as Hong Kong platform operator, and WeBank as the overall solution design and technical support entity.

The platform, developed on the open-source underlying blockchain FISCO BCOS and the Distributed Data Transfer Protocol (DDTP), utilizes the inherent advantages of

深港跨境數據驗證平臺

微眾科技有限公司（簡稱「微眾科技」）成立於2024年6月，為微眾銀行在港設立的全資子公司。微眾科技依託微眾銀行領先的金融科技能力，立足香港，堅持科技輸出，為全球客戶提供數字金融與數字基建解決方案。

深港跨境數據驗證平台於2024年5月，在香港金融管理局、深圳市互聯網信息辦公室、深圳市人民政府港澳事務辦公室、深圳市地方金融管理局、深圳市前海管理局、中國人民銀行深圳市分行、國家金融監督管理總局深圳監管局等部門的共同指導下正式上線試行。該平台由國家(深圳·前海)新型互聯網交換中心與深圳徵信服務有限公司作為深圳側營運方，微眾科技作為香港側營運方，微眾銀行作為總體方案設計及技術支持方共同構建。

平台基於區塊鏈底層平台飛梭鏈（FISCO BCOS）和分佈式數據傳輸協議（DDTP）開發，憑藉區塊鏈不可篡改且可追溯的技術優勢，通過哈希值驗證，實現用戶自主跨境傳輸數據的可信認證，促進數據要素的安全、合規及高效流通。



blockchain technology tamper proof and traceability features, to achieve trusted validation of cross-boundary user data through hash value verification process. Hence, the DVP promotes compliant, safe and efficient circulation of data elements.

Since June 2024, the DVP has already launched 9 business scenarios ranging from individual & enterprise credit report verifications to university admission letter verification, and so on, connecting over 10 entities. As an example, Fusion Bank has already approved over HKD 100 million in loans for Hong Kong affiliates of GBA SMEs by leveraging DVP for cross-boundary verification of credit information. ICBC Asia has used DVP to improve financial services offering for newly arrived HK residents from Chinese Mainland, by facilitating their credit status verification. In September, the Shenzhen branch of Agricultural Bank of China, in collaboration with BaiHang Credit and TransUnion HK, completed the first cross-boundary verification of the credit reports of HK residents based on the DVP, fast-tracking loan issuance to HK residents who live and work in the Chinese Mainland.

Comments from Judging Panel 評審委員會評語

The judging panel recognizes the “Shenzhen-Hong Kong Cross-Boundary Data Validation Platform” by WeBank Technology Services Limited as a pioneering initiative addressing a critical need for secure, efficient, and compliant cross-boundary data exchange between Mainland China and Hong Kong. The platform leverages distributed data transfer protocols and blockchain technology to deliver a robust, consent-based data verification service, ensuring data authenticity and privacy protection throughout the process. The panel is particularly impressed by the technical architecture of the platform, which utilizes “data fingerprints” (hash values) instead of storing original documents, thereby minimizing data leakage risks and aligning with stringent regulatory requirements on both sides of the boundary. The modular cooperation models of the solution — including direct API integration, CDI channel compatibility, and agent-based verification — demonstrate strong adaptability to a wide range of business and financial scenarios.

The user-centric design of the platform offers a seamless and fully online experience for individuals and institutions, simplifying complex processes such as cross-boundary KYC, asset verification, and academic credential authentication. Its scalability and openness further enable the expansion of trusted digital verification services across multiple sectors, supporting broader integration within the Greater Bay Area and beyond.

Overall, the judging panel commends WeBank Technology Services Limited for their technical innovation, industry collaboration, and positive impact on cross-boundary digital trust. The entry is a deserving recipient of the Certificate of Merit, and the panel looks forward to its continued evolution and adoption in the region.

自上線以來，平台已覆蓋個人信用報告認證、企業信用報告認證、高校錄取通知書核實等9大應用場景，連接超10家機構。香港富融銀行接入平台至今，已通過平台為大灣區小微企的香港分支機構批出貸款總額超1億港元；工銀亞洲則由25年7月起，透過平台核實個人借款人的信用狀況，以滿足內地新港人的金融需求。25年9月，中國農業銀行深圳市分行聯同百信徵信與香港環聯，基於平台完成首筆香港居民信用報告的跨境核實，便捷地為在內地生活工作的香港居民提供貸款服務。



評審委員會肯定微眾科技服務有限公司的「深港跨境數據驗證平臺」在促進內地與香港之間安全、高效且合規的數據流通方面的創新貢獻。該平臺以分佈式數據傳輸協議和區塊鏈技術為基礎，提供以用戶授權為核心的數據驗證服務，確保數據真實性及隱私保護。

評審團特別欣賞平台的技術架構，採用「數據指紋」（哈希值）進行驗證，而非儲存原始文件，最大限度降低數據洩漏風險，並滿足兩地嚴格的監管合規要求。方案設計靈活，支持直連API、CDI通道及代理模式等多元合作方式，適應不同的業務及金融場景。

平台以用戶為中心，實現全線上自助流程，簡化了跨境KYC、資產驗證、學歷認證等複雜操作。其可擴展性和開放性，亦推動可信數據驗證服務向大灣區及更多領域延伸。

總體而言，評審委員會讚揚微眾科技服務有限公司於跨境數字信任建設上的技術創新和行業協作。該作品實至名歸獲得優異證書，並期待平台未來在區域內持續深化及廣泛應用。



Short Video
短視頻

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

金融科技 (金融科技：銀行，投資，及保險) 金獎

OLA PROTOCOL LIMITED

(<https://www.olaxbt.xyz/>)

OLAXBT - AI, MCP Marketplace & Data Layer for Investment Analytics

The OLAXBT-AI MCP Marketplace and Data Layer for Investment Analytics represents a next-generation decentralized intelligence infrastructure that transforms raw blockchain and market data into AI-ready insights. The project began with a simple but powerful mission: to accelerate crypto financial research and decision-making by eliminating the bottleneck of fragmented, inconsistent, and hard-to-use data sources.

The current Web3 ecosystem depends on data that is multi-dimensional—spanning on-chain transactions, market prices, sentiment, and macro indicators—but these inputs are often scattered across incompatible formats. OLAXBT addresses this through a unified Data Layer that pre-processes, normalizes, and aligns information from both on-chain and off-chain APIs into standardized, model-ready factors. Within minutes, users can access eight structured categories—from technical indicators to behavioral analytics—each engineered for precision, speed and scalability.

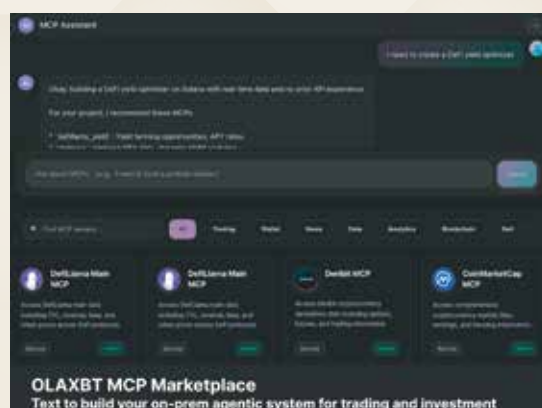
The intelligence core of the system applies automated machine-learning (AutoML) pipelines and reinforcement optimization (RL) to continuously monitor factor drift and relevance. By recalibrating signal weights in real time, OLAXBT keeps its datasets accurate and predictive even as crypto market regimes shift. Meanwhile, zero-knowledge proofs (ZK) and fully homomorphic encryption (FHE) anchor data privacy and traceability, ensuring every computation

OLAXBT-AI、MCP交易市場與投資分析資料層是一項引領去中心化金融智能化的創新技術，它結合了人工智慧代理（AI Agents）、模型-上下文協議（MCP Marketplace）以及預處理資料層（Data Layer），為Web3金融研究、量化交易與預測市場帶來全新的效率與透明度。

專案核心針對加密市場中「資料碎片化、時效性不足、難以驗證」的痛點，建立一個可自動生成、即時更新的高可信資料基礎。資料層透過鏈上與鏈下整合技術，將價格指標、區塊鏈活躍度、情緒分析、KOL行為數據及宏觀經濟資訊統一標準化，劃分為八大可直接使用的關鍵因子類別，並以原子級資料精度支援策略開發與模型訓練。

人工智慧是OLAXBT的驅動核心。自動機器學習（AutoM）與強化學習（RL）4持續監測因子表現，自主調整權重以保持預測準確與市場即時性。這一結構形成高速的「信號回饋迴路」，讓加密市場中的資訊流轉更快、更可靠，實現Speed-to-Signal的量化優勢。

在MCP交易市場中，資料層與AI代理緊密結合，形成自我增益的開放生態。開發者可構建並上架專屬代理；交易者可即時接入低延遲資料流與自動策略；分析師則可透過智慧合約驗證模型效果。零知識證明（ZK）與全同態加密（FHE）保障資料與演算的隱私與可追溯性，讓每次操作都擁有鏈上可審計的透明度。



remains secure and verifiable on-chain. Technically, OLAXBT Data Layer integrates seamlessly with decentralized-AI frameworks such as Model-Context-Protocol marketplaces and autonomous agents. Developers can query and deploy models instantly; traders can plug into quant-ready factors; analysts can back-test hypotheses with production-grade data throughput. For prediction-market platforms, the verified dataset of the layer provides a transparent foundation for outcome modeling and liquidity intelligence.

What distinguishes OLAXBT is its focus on production readiness: users no longer need to spend weeks cleansing data or building pipelines. They simply review the available factors, connect through API or smart contract, and activate their strategies with confidence that every variable is validated, auditable, and up to date.

Whether for quantitative trading, DeFi optimization, or research automation, OLAXBT Data Layer delivers the one element every decision in crypto needs—data you can verify, trust, and use with ease.

Comments from Judging Panel 評審委員會評語

The “OLAXBT-AI & MCP Marketplace for Investment Analytics” of OLA Protocol Limited stands out as a groundbreaking platform that redefines digital asset investment analytics and execution in the Web3 era. The judging panel is particularly impressed by the seamless integration of advanced AI-powered trading agents, modular market intelligence, and a network of interoperable MCP servers, which together create a highly composable and scalable investment ecosystem.

The multi-chain compatibility of the solution—including support for EVM, Solana, and Sui—greatly expands accessibility and unlocks cross-chain opportunities for both individual and institutional users. The agent-to-agent communication protocol, incentive mechanisms, and standardized execution layer of the platform address longstanding pain points in DeFi and digital asset trading, such as fragmented infrastructure and lack of composability.

The panel also recognizes the user-centric design, which enables automated quant trading, real-time sentiment analytics, and customizable AI-managed vaults—all accessible through an intuitive interface. The business model, leveraging subscription, API, and performance-based fees, demonstrates strong market viability and a clear strategy for sustainable growth.

With its innovative approach to combining AI, blockchain interoperability, and financial engineering, OLAXBT sets a new benchmark for the FinTech industry. The judging panel congratulates OLA Protocol Limited on winning the Gold Award and looks forward to seeing its continued impact on Hong Kong and the global digital finance landscape.

與傳統服務相比，OLAXBT以「生產就緒（Production-Ready）」為最大差異化優勢。使用者無需再花費時間清理資料或搭建管道，只需檢視所需因子，透過API或智慧合約即可立即啟動策略與代理。此系統特別適用於DeFi及預測市場，協助用戶以可信的AI信號提前洞察趨勢、控制風險並提升收益。

憑藉AI演算、資料可信度與代理自動化的深度融合，OLAXBT-AI、MCP交易市場與投資分析資料層正在重新定義開發者、交易者與研究者如何「以可驗可用的資料」，自信構建下一代加密金融應用。



Short Video
短視頻

OLA Protocol Limited的「OLAXBT-AI、MCP交易市場與投資分析資料層」在數字資產投資分析與執行方面開創新局，為Web3時代金融科技帶來突破。評審委員會特別嘉許其將高階AI交易代理、模組化市場情報和互通MCP伺服器網絡無縫整合，構建出極具組合性和可擴展性的投資生態系統。

方案具備多鏈兼容性（包括EVM、Solana、Sui等），大大提升了用戶接觸範圍，並釋放了跨鏈投資與分析的新潛力。平台的代理間通訊協議、激勵機制及標準化執行層，有效解決了DeFi和數字資產交易中基礎設施分散、組合性不足等長期痛點。

評審團亦高度評價其以用戶為本的設計，讓自動化量化交易、實時市場情緒分析及AI管理投資金庫等功能，均可透過直觀介面輕鬆實現。其結合訂閱、API及績效分成的多元業務模式，展現出強勁的市場可行性及可持續發展策略。

OLAXBT以創新思維結合AI、區塊鏈互操作性與金融工程，為金融科技行業樹立新標竿。評審委員會恭賀OLA Protocol Limited榮獲金獎，並期待其持續推動香港乃至全球數字金融的發展。



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

金融科技 (金融科技：銀行，投資，及保險) 銀獎

BANK OF CHINA (HONG KONG) LIMITED 中國銀行（香港）有限公司
(<https://www.bochk.com>)

Agentic AI-Powered Frontline GPT

At Bank of China (Hong Kong), we are committed to driving innovation and shaping the future of banking. With a customer-centric approach, we are actively advancing financial inclusion, fostering sustainable growth, and creating greater value for our customers and the community.

We adopt an agile and collaborative approach to accelerate digital transformation and elevate service delivery, ensuring that banking becomes more convenient, efficient, and accessible. By harnessing the power of Generative AI, we are redefining frontline services and digital engagement to deliver smarter, more personalized experiences, while reinforcing our commitment to excellence and technological leadership.

GenA.I. “4A Strategy” Framework

Under our “4A Strategy” framework, GenA.I. is being integrated comprehensively across the bank:

Agentic: Reshaping collaboration between humans and machines to enhance workforce efficiency.

Adaptive: Keeping pace with technological advancement and business growth while responding flexibly to diverse and changing customer needs.

Amplify: Integrating with big data platforms and AI model factory to strengthen marketing performance.

Accelerate: Fostering ecosystem partnerships to fast-track innovations from research and development to market deployment.

Agentic AI-Powered Frontline GPT

Frontline GPT is an interactive assistant developed jointly by branch operations, compliance, and product teams. It is designed to effectively address challenges such as complex product specifications, compliance in sales processes, and fragmented customer data, thereby significantly reducing repetitive tasks.

Agentic AI驅動智能前線GPT助手

中銀香港一直致力推動創新，引領銀行業發展。本着「以客為本」理念，我行積極推動普惠金融及可持續發展，為客戶及社會創造更大價值。

我行採用敏捷開發、業技協作模式，加快數碼化轉型，提升服務質素，讓銀行服務更便捷及高效。同時，我們運用生成式人工智能，重塑前線服務及數碼互動體驗，為客戶帶來更智能、更個人化金融服務體驗，進一步彰顯我行在專業服務及科技領域方面的堅持與承諾。

生成式人工智能「4A戰略」框架

我們在「4A戰略」主軸驅動下，生成式人工智能實現全域應用：

Agentic（人機協作）：重塑人機協作模式，提升員工效率

Adaptive（決策中樞）：支撐前沿技術與業務發展同步，靈活應對客戶多變需求

Amplify（效能躍升）：融合數據中台及人工智能模型工廠，強化營銷效能

Accelerate（全速迭代）：推動創新從實驗室快速邁向市場，促進生態協同



Previously, frontline staff had to navigate multiple interfaces to locate necessary information. Now, through simple inquiries, they can obtain integrated responses in real time from the knowledge base. This initiative aims to transform the role of our sales colleagues from information seekers to value creators, enabling them to provide professional and precise service information tailored to customer needs. It effectively shortens response times, enhances colleagues' confidence and efficiency in handling complex customer inquiries, and fully demonstrates our customer-centric approach.

Shaping the Future of Banking

Bank of China (Hong Kong) remains at the forefront of responsible GenA.I. innovation, dedicated to providing pioneering, dynamic and highly empowering banking services that set new benchmarks for the industry.

Comments from Judging Panel 評審委員會評語

The “Agentic AI-Powered Frontline GPT” of Bank of China (Hong Kong) Limited stands out for its innovative integration of advanced generative AI into frontline banking operations, delivering immediate, accurate, and compliant knowledge support to staff. The judging panel is particularly impressed by how the solution consolidates fragmented internal rules, product information, and client data, leveraging domain-specific model tuning and rigorous multi-stage validation to enhance frontline efficiency, compliance, and customer service.

The unified knowledge management, natural language query capabilities, and robust process of the solution for continuous model fine-tuning address key pain points of information silos and frequent updates. Its layered security design, answer auditing, and user feedback mechanisms ensure the accuracy and compliance of AI responses while enabling ongoing improvement based on real user experience.

Moreover, the user-centric interface of the system—featuring scenario selection, interaction tracking, and feedback collection—enables frontline staff to focus on high-value tasks and drives overall operational efficiency. The judging panel believes this project demonstrates significant potential for AI-powered knowledge management in finance and sets a new benchmark for intelligent digital transformation in the industry.

In summary, “Agentic AI-Powered Frontline GPT” by Bank of China (Hong Kong) Limited exemplifies both innovation and practical impact, making it a truly deserving Silver Award winner. The judging panel looks forward to its continued advancement and industry leadership.

人工智能代理，驅動「前線GPT」

「前線GPT」為本行與分行營運、合規管控及產品管理團隊協同開發的雙向式大語言模型，旨在有效解決產品細則繁多、合規銷售及客戶資料分散的問題，顯著減少重複性工作。過往前線員工需通過多個介面尋找資訊，現時只需透過簡單提問，便能即時從知識庫獲得整合回應。我們期望轉變銷售同事角色，由資訊搜尋者蛻變為價值創造者，專業且精準地為客戶提供切合需求的服務資訊，有效縮短回覆時間，提升同事處理複雜客戶查詢的信心與效率，全面體現以客戶為中心的經營理念。

共創銀行新未來

中銀香港引領負責任生成式人工智能創新，致力於前膽、貼心、及高效的銀行服務。



Short Video
短視頻

中國銀行（香港）有限公司的「Agentic AI驅動智能前線GPT助手」有效結合先進生成式人工智能與銀行前線業務場景，為前線同事提供即時、準確且合規的知識支援。評審團特別欣賞方案如何以高效的資料整合、專業領域模型調優及多輪驗證流程，顯著提升前線查詢效率、合規把關能力，以及客戶服務質素。

方案創新地將內部規章制度、產品細則及客戶資料等分散數據進行統一整合，並以智能問答系統支援自然語言查詢，協助前線快速獲取所需資訊，減少因內容分散、更新頻繁所帶來的困難。多層次安全設計、答案審核及持續優化機制，確保AI回覆的準確性與合規性，並可根據用戶意見反饋持續調優。

此外，系統設計貼合銀行實際操作流程，提供查詢範疇選擇、用戶互動記錄及反饋收集等功能，助力銀行前線人員專注於高附加值工作，提升整體運營效率。評審委員會認為該項目不僅展現了AI賦能前線知識管理的巨大潛力，也為金融業界數碼轉型樹立新典範。

綜合以上所述，中國銀行（香港）有限公司的「Agentic AI-Powered Frontline GPT」充分體現出創新應用與落地成效，實至名歸榮獲銀獎。評審團期待其持續優化並推動行業前沿發展。

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

金融科技 (金融科技：銀行，投資，及保險) 銀獎

MAGNUM RESEARCH LIMITED 弘量研究有限公司

(<https://www.aqumon.com/en/>)

INVESTEASE.AI

Founded in 2016 by financial expert Mr. Kelvin Lei and mathematician Dr. Don Huang, Magnum Research Limited, operating under its brand AQUMON, is dedicated to revolutionizing wealth management through cutting-edge technology. Backed by a distinguished team of experts in science and deep tech, AQUMON has earned international regulatory recognition. Since its inception, the company has achieved significant milestones, proudly serving leading global financial institutions, including AIA, Sun Life, Invesco, ICBC (Asia), and others, with its advanced, tech-driven wealth management solutions.

InvestEase.ai, a game-changing platform developed by AQUMON, is designed to make wealth management accessible and effective for everyone, designed to make wealth management accessible and effective for everyone. Powered by advanced AI, it analyzes over 9,000 funds and ETFs, delivering clear insights to help both new and seasoned investors make confident decisions. From quick fund scans to detailed performance reviews, risk evaluations, and market updates, InvestEase streamlines the entire process.

The platform provides instant, customizable reports that you can download in various formats, covering fund performance, risk factors, manager backgrounds, and market trends. AQUMON proprietary algorithms rank funds by asset class, region, or risk level, making it easy to identify top-performing options. In addition, the platform utilizes proprietary algorithms to analyze economic data and offer short to mid-term asset performance forecasts, empowering investors with forward-looking insights. InvestEase goes

好易投

由金融專家Kelvin Lei先生及數學家Don Huang博士於2016年共同創立的弘量研究，以其全資擁有並經營的品牌「AQUMON」專注透過尖端科技革新財富管理。在傑出的科技團隊支持下，「AQUMON」已獲得國際監管認可。自成立以來，公司取得了多項重大成就，並為AIA、Sun Life、Invesco、工商銀行（亞洲）等全球領先金融機構提供先進的科技驅動財富管理解決方案。

InvestEase.ai是「AQUMON」推出的顛覆性平台，旨在讓財富管理變得人人可及且高效實用。它藉助先進AI技術，分析超過9,000隻基金和ETF，為新手和資深投資者提供洞察，幫助決策。從快速基金掃描到績效評估、風險分析以及市場動態更新，整個流程一氣呵成。

平台能即時生成可自定義報告，涵蓋基金表現、風險要素、管理人背景以及市場趨勢。「AQUMON」的專有演算法會按資產類別、地區或風險等級對基金進行排名，或與同類進行對比，讓使用者更輕鬆找出表現優異的選項。此外，平台利用專有演算法分析經濟數據，提供短期至中期的資產表現預測，為投資人帶來前瞻性指導。InvestEase也深入剖析基金，評估超過20項因素，如基金增長、管理人經驗、公司穩定性，以及費用比率或股息歷史等關鍵指標，並根據股票或債券等不同基金類型進行調整。



deeper with comprehensive analysis, evaluating over 20 factors such as fund growth, manager experience, company stability, and key metrics like expense ratios or dividend history, tailored to specific fund types like equities or bonds. It also offers peer comparisons, rating funds from exceptional to underperforming, so you can quickly spot the best choices.

Created to tackle the overwhelm of complex data, InvestEase features an intuitive interface that simplifies investing for all users. Its innovative virtual character creation adds an engaging, approachable touch, making it easier for beginners to start their investment journey. Whether you are exploring global equities, fixed income, or other assets, InvestEase delivers actionable insights backed by the proven technology of AQUUMON. In a rapidly evolving wealth management landscape, InvestEase empowers investors with professional-grade tools in a clear, user-friendly way, fostering smarter, more confident investing.

Comments from Judging Panel
評審委員會評語

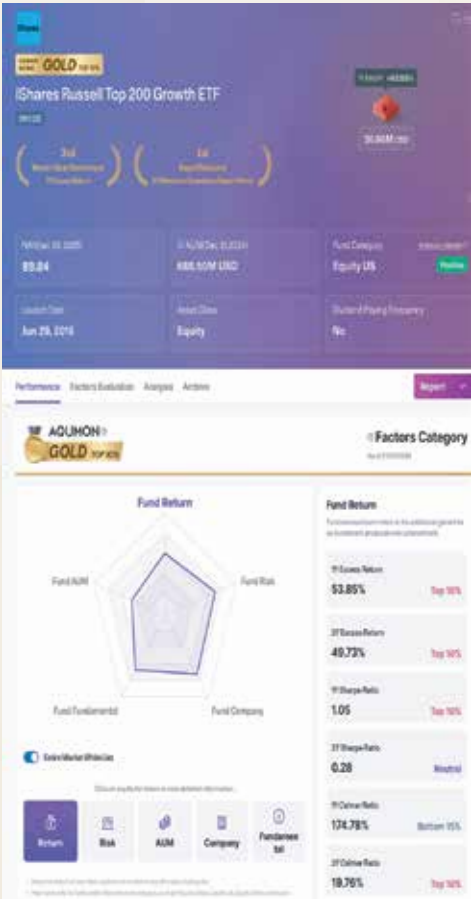
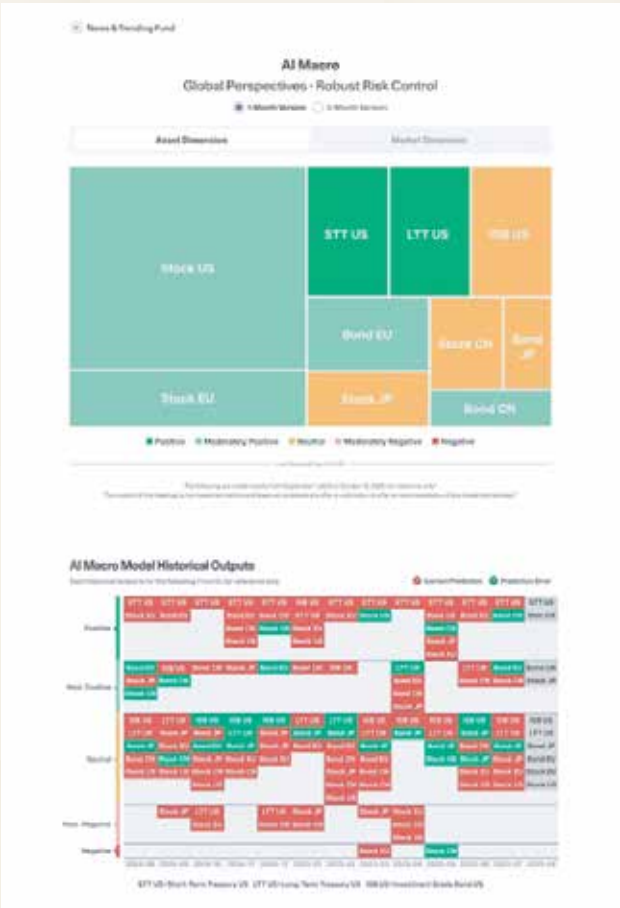
To stand out in a crowded field, it might be beneficial for the pitch to shift its focus from simply presenting the product to highlighting its technological superiority. Since judges often look for innovative applications of technology, a strong comparison could be a helpful and convincing way to demonstrate why the solution is a definitive leader.

為了解決複雜資料的困擾，InvestEase設計直觀的介面，讓所有用戶都能輕鬆上手。其創新的虛擬角色創建增添了趣味性和親切感，幫助初學者更順利開啟投資之旅。不論是探索權益、固定收益或其他資產，InvestEase都提供基於AQUUMON成熟技術的實用見解。在財富管理快速演變的當下，InvestEase以清晰易用的方式，將專業級工具帶給投資者，推動更智能、更有自信的投資實踐。



Short Video
短視頻

要想在競爭激烈的領域脫穎而出，方案設計應該將重點從簡單的產品展示轉移到突出其技術優勢。由於評審通常關注的是技術的創新應用，因此強有力的對比可以有效且令人信服地展現該解決方案為何是絕對的領導者。



FinTech (FinTech: Banking, Investment and Insurance) Certificate of Merit 金融科技(金融科技：銀行，投資，及保險) 優異證書

LIANLIAN INTERNATIONAL COMPANY LIMITED 連連國際支付有限公司
(<https://www.lianlianglobal.com>)

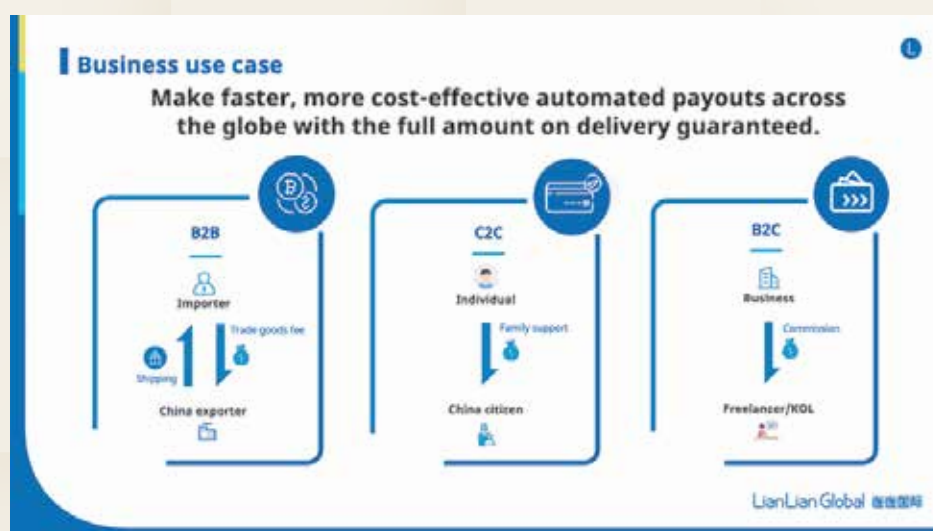
LIANLIAN GLOBAL PAYOUT SERVICE

LianLian Global is a leading financial technology company dedicated to simplifying cross-border payments and financial services for businesses and individuals involved in international trade. Through its flagship LianLian Global Payout Service (LGPS), the company provides seamless, efficient, and secure payment solutions. By leveraging local payment rails, LGPS enables users to settle transactions in their local currency while receiving funds in the currency of their choice, streamlining payment processes and reducing the complexities of currency conversions. With support for B2B, B2C, C2B, and C2C transactions, LGPS addresses the diverse needs of financial institutions operating across multiple countries.

LGPS is designed to overcome the challenges of remitting funds globally, particularly in regions with stringent currency control measures. By simplifying and accelerating the payment process, it facilitates smoother transactions for various financial entities. Key features include global payout capabilities tailored for Financial Institutions (FIs), Non-Bank Financial Institutions (NBFIs), and Virtual Banks, ensuring broad applicability across diverse financial sectors. The service introduces unique innovations such as escrow payments, which provide a secure transaction method by

連連國際是一家領先的金融科技公司，致力於為從事國際貿易的企業和個人簡化跨境支付和金融服務。透過其旗艦服務—LGPS，公司提供無縫、高效且安全的支付解決方案。LGPS利用本地支付網絡，使用戶能夠以本地貨幣結算交易，同時以所需貨幣接收資金，從而簡化支付流程並減少貨幣兌換的複雜性。LGPS支援B2B、B2C、C2B和C2C交易，滿足跨國金融機構的多樣化需求。

LGPS旨在解決全球資金匯款的挑戰，尤其是在有嚴格外匯管制的地區。透過簡化與加速支付流程，LGPS為各類金融實體提供了更順暢的交易體驗。其核心功能包括為金融機構（FIs）、非銀行金融機構（NBFIs）和虛擬銀行量身定制的全球支付能力，確保廣泛適用於不同的金融領域。LGPS還引入了獨特的創新功能，如託管支付（Escrow Payment），透過在滿足特定條件之前暫時託管資金，提供安全且值得信賴的國際交易方式。此外，閉環支付至中國功能使得直接匯款至中國更有效率且可控，有效應對區域內外匯管制的複雜性。這些特性使連連國際支付服務在全球匯款市場中脫穎而出，專注於滿足金融機構對高效跨境支付解決方案的特定需求。



holding funds until specific conditions are met, enhancing security and trust in international transactions. Additionally, the Closed Loop Payment to China enables efficient and controlled remittances directly to China, effectively navigating the complexities of regional currency controls. These features position the LianLian Global Payout Service as a distinctive and innovative solution in the global remittance market, addressing the specific needs of financial institutions seeking efficient cross-border payment solutions.

LGPS also leverages AI to enhance KYC and onboarding processes through advanced technologies such as face recognition and deepfake/scam detection. Our machine learning tools assist in building a robust compliance and detection framework, ensuring thorough and efficient risk management. Additionally, we are integrated with three KYC/KYT screening tools (LN, WC, DJ) for transaction screening, enabling cross-checking to improve accuracy and reliability. To further strengthen risk monitoring, we have developed a proprietary transaction monitoring tool designed to detect and mitigate potential risks effectively.

LianLian Global stands out as a trusted partner for financial institutions and businesses worldwide, delivering innovative, secure, and efficient cross-border payment solutions that drive growth and simplify international trade.



Comments from Judging Panel 評審委員會評語

For a compelling pitch it would be beneficial to provide a more in-depth elaboration on its technical innovation. Highlighting how Lianlian's platform can benefit the broader FinTech ecosystem in Hong Kong will be essential. By providing robust, secure, and efficient cross-border payment infrastructure, Lianlian can empower local startups and SMEs to expand globally, thereby fostering a more dynamic and internationally competitive market.

Furthermore, its presence and advanced technology can attract more FinTech talent and investment to the city, solidifying Hong Kong's position as a leading global FinTech hub. Detailing any collaborations with local universities, incubation programs, or industry partners would further demonstrate a tangible commitment to nurturing the local ecosystem and driving collective growth.

LGPS also utilizes artificial intelligence technology to optimize KYC (know your customer) and user registration processes. Through facial recognition, deepfake/scam detection, and fraud detection, LGPS enhances risk identification capabilities. Our machine learning tools help build a strong compliance and risk detection framework, ensuring comprehensive and efficient risk management. Additionally, LGPS is integrated with three major KYC/KYT screening tools (LN, WC, DJ) for transaction screening, supporting cross-checking to improve accuracy and reliability. To further strengthen risk monitoring, LianLian Global also developed a proprietary transaction monitoring tool designed to detect and mitigate potential risks effectively.

LianLian Global leverages innovative, secure, and efficient cross-border payment solutions, becoming a trusted partner for global financial institutions and businesses, providing support and simplifying transaction processes.



Short Video
短視頻

To make the proposal more attractive, it is beneficial to provide a more in-depth elaboration on its technical innovation. Highlighting how Lianlian's platform can benefit the broader FinTech ecosystem in Hong Kong will be essential. By providing robust, secure, and efficient cross-border payment infrastructure, Lianlian can empower local startups and SMEs to expand globally, thereby fostering a more dynamic and internationally competitive market.

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FinTech (RegTech: Regulatory and Risk Management) Gold Award

金融科技 (監管科技：監管及風險管理) 金獎

SLOWMIST LIMITED

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

MistTrack

About SlowMist

Founded in January 2018, SlowMist is a threat intelligence firm specializing in blockchain ecosystem security. Through our integrated "Threat Discovery to Threat Defense" solutions, we serve top global projects and over 1,000 commercial clients. MistTrack, our flagship product, is an anti-money laundering tracking system that leverages on-chain analytics to trace illicit crypto funds.

Challenges in Web3 Compliance

The cryptocurrency landscape faces growing AML complexities. While blockchain transactions are transparent, real-world investigations encounter obstacles including intricate fund paths, cross-chain transactions, mixer obfuscation, and non-KYC cashouts. These challenges render traditional tracking methods insufficient for modern regulatory and law enforcement needs.

Core Capabilities

MistTrack offers comprehensive solutions through six key functions: The AML Risk Score evaluates addresses based on risky entities, suspicious transaction history, and hacker events. Address Profile Analysis provides an overview of all historical data for target addresses. Address Labels support identification of 1,000+ entities including exchanges, DEXs, cross-chain bridges, mixers, and MEV bots. Counterparty Analysis examines transaction relationships between addresses. Fund Investigation tools enable detailed tracing of illicit flows. OpenAPI integration allows seamless connection with existing compliance systems.

公司簡介

慢霧科技成立於2018年1月，是一家專注於區塊鏈生態安全的威脅情報公司。透過「從威脅發現到威脅防禦的一體化解決方案」，我們服務全球眾多頂尖及知名項目，商業客戶超過上千家。MistTrack作為核心產品，是利用鏈上分析技術追蹤加密犯罪資金的反洗錢系統。

Web3合規挑戰

加密貨幣領域面臨日益複雜的反洗錢難題。儘管區塊鏈交易公開透明，實際調查中仍存在多重障礙：資金路徑錯綜複雜、跨鏈交易頻繁、混幣器干擾、以及非KYC交易所變現等問題，使得傳統追蹤手段難以滿足現代監管和執法需求。

核心功能

MistTrack提供六大核心功能：AML風險評分基於實體歸屬、交易歷史和黑客事件地址進行評估。地址畫像分析可概覽目標地址的所有歷史數據。地址標籤支持識別1000+地址實體，包括交易所/DEX/跨鏈橋/混幣器/MEV機器人及曾使用過的錢包應用。交易對手分析可檢測地址間的關聯交易。資金追蹤調查工具能還原完整的資金流向。OpenAPI則提供與現有合規系統的無縫對接。



Competitive Advantages

The industry leadership of MistTrack is supported by its extensive data coverage: over 400 million labeled addresses, including 90 million high-risk flags spanning sanctions lists, darknet markets, and hacked funds. This robust database, combined with global threat intelligence sources, has earned recognition from international authorities.

Community Impact

The effectiveness of the platform is demonstrated through tangible results: In Q2 2025 alone, MistTrack processed 429 victim tracing requests, assisted in freezing/recovering \$11.95 million in stolen funds, and now serves over 100,000 registered users. Our biannual AML research reports have been cited by UNSC, U.S. Treasury, SEC, and other regulatory bodies.

競爭優勢

MistTrack的市場領先地位建立在全面的數據基礎上：超過4億個標註地址，其中9000萬被標記為高風險，涵蓋制裁名單、暗網市場和被盜資金等類別。結合全球威脅情報來源，該系統已獲得國際權威機構的廣泛認可。

社區影響

平台的實際成效通過具體數據得以體現：在2025年第二季度，MistTrack處理了429份被盜表單，協助凍結/追回1195萬美元資金，目前擁有超過10萬註冊用戶。我們每半年發布的反洗錢研究報告更獲得聯合國安理會、美國財政部、美國證交會等機構的引用。



Short Video
短視頻

Comments from Judging Panel 評審委員會評語

The pitch from SlowMist for MiskTrack effectively highlights its value in addressing critical on-chain AML and fraud detection challenges. It clearly communicates the strengths of the solution—advanced analytics, real-time monitoring, and impact on compliance and trust—making a compelling case for its relevance in the blockchain and fintech space.

However, to strengthen the pitch further, SlowMist could focus on simplifying technical jargon to appeal to non-technical stakeholders, such as regulators and executives. Incorporating more relatable analogies, concise storytelling, and clear differentiation from competitors would enhance engagement. Including specific, quantified outcomes in the pitch—like reduced investigation time or increased detection accuracy—would make the impact more tangible.

SlowMist的MiskTrack方案有效地凸顯了其在解決關鍵的鏈上反洗錢和詐欺偵測挑戰方面的價值。方案清楚地展現了該解決方案的優勢——先進的分析技術、即時監控以及對合規性和信任度的提升，有力地證明了其在區塊鏈和金融科技領域的應用價值。

然而，為了進一步強化方案，SlowMist可以專注於簡化技術術語，以吸引非技術利益相關者，例如監管機構和高階主管。加入更通俗易懂的類比、簡潔的敘事以及與競爭對手的明確差異化，將有助於提升參與。在方案中加入具體的量化成果——例如縮短調查時間或提高檢測準確率——將使效果更加直觀。

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

THE HONGKONG & SHANGHAI BANKING CORP LIMITED 香港上海滙豐銀行
(<https://www.hsbc.com.hk>)

SmartNet - Network Intelligence for Financial Crime Risk Detection

At HSBC Hong Kong, we prioritize customer safety and maintaining the integrity of the global financial system. As the first line of defense against financial crimes such as money laundering and fraud, our Data Analytics team has developed AI-driven solutions for identifying and neutralizing threats proactively. Key to our defense is an AI-powered early detection model that analyzes data and behavioral patterns during the customer onboarding process. This model assigns dynamic risk scores to each new customer, helping us differentiate between legitimate users and potential illicit actors from the start.

Enhancing this effort is SmartNet, our innovative web-based network visualization tool. SmartNet extends insights from our early detection model and aids in financial crime risk management by visually mapping customer relationships. When a customer is flagged as high-risk, SmartNet reveals their network, including transactions, digital footprints, and connections within HSBC and beyond. This visualization turns raw data into actionable insights, allowing investigators to confirm suspicions and dismantle criminal networks before they cause harm.

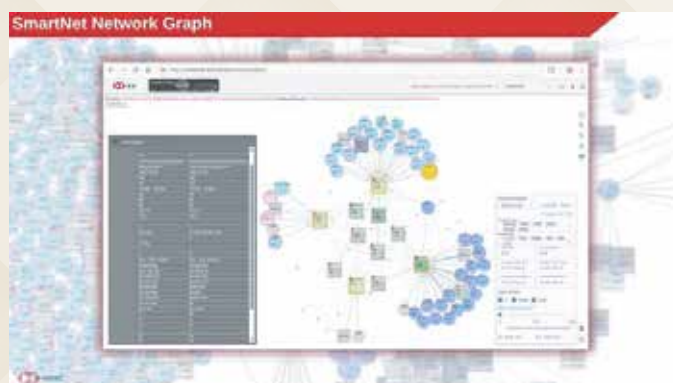
This integrated approach has been crucial to our financial crime risk management strategy, reducing investigation times and improving decision-making accuracy. The synergy between our AI model and SmartNet helps uncover hidden

滙豐銀行深知保護客戶和維護全球金融體系的完整性至關重要。我們是應對金融犯罪的第一道防線，從複雜的洗錢到普遍的詐騙。我們的數據分析團隊開發了一系列由人工智能驅動的解決方案，主動識別並消除威脅。

我們的多層防禦以人工智能驅動的早期偵測模型為核心，於客戶開戶時捕捉關鍵訊號，利用機器學習技術分析數據點和行為模式，為新客戶分配動態風險評分，區分合法用戶與潛在非法參與者。

此外，我們的創新網絡可視化工具SmartNet，擴展了早期偵測模型的洞察力，增強金融犯罪風險管理。當客戶被標記為高風險時，SmartNet會展示其完整的關聯網絡，幫助調查人員識別和分析複雜關係，主動瓦解新興犯罪網絡。

這種可視化技術將原始數據轉化為可操作洞察，讓用戶能偵測金融罪行模式。工具的直觀介面支持互動探索，使技術和非技術用戶均可使用。這一整合方法在滙豐的金融犯罪風險管理中起到關鍵作用，將調查時間從數天縮短至數小時，提高決策速度和準確性。通過無縫協同運作，我們的人工智能早期偵測模型和SmartNet協助銀行揭露了傳統方法可能忽略的隱藏關係，加強了監管合規性並保護了金融生態系統。



relationships and strengthens regulatory compliance. Looking forward, our Data Analytics team will enhance these tools with advanced AI for predictive analytics and graph database technologies, reinforcing our commitment to customer protection and financial integrity.



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展望未來，匯豐將通過先進的人工智能技術增強SmartNet及平台實現預測分析和異常偵測，並利用圖形數據庫技術提高可擴展性，重申其保護客戶和維護金融世界完整性的承諾。



Short Video
短視頻

Comments from Judging Panel 評審委員會評語

The pitch of HSBC for "Early AML Detection & SmartNet" at the HKICT Awards was sharp, confident, and highly effective. The team opened with a clear problem—rising money mule fraud and inefficient legacy AML systems—and introduced their AI-powered solution with precision: real-time risk scoring and SmartNet, a network analytics tool that uncovers hidden links between accounts.

Their delivery was professional and well-paced, with clean visuals and strong data—like detecting risk within minutes of onboarding and cutting investigation time by 9x.

One small improvement could be adding a brief real-world case to humanize the impact. Overall, the team has demonstrated exceptional poise, deep expertise, and impressive pitch agility—making it one of the strongest performances in the Fintech category.

匯豐銀行在香港資訊及通訊科技獎中展示的「Early AML Detection & SmartNet」的提案，既尖銳又自信，效果顯著。團隊以清晰的問題開場——日益上升的洗錢犯罪及低效的舊有AML系統，並精確地介紹了他們的人工智慧驅動解決方案：實時風險評分和SmartNet，一種揭示帳戶之間隱藏聯繫的網絡分析工具。

他們的表達專業且節奏良好，視覺效果清晰，數據強勁——例如，在入職幾分鐘內就能檢測風險，並將調查時間縮短九倍。

一個小的改進建議是加入一個簡短的真实案例，以人性化影響。總體而言，團隊展現了卓越的沉著、自深厚的專業知識以及令人印象深刻的提案敏捷性，成為金融科技類別中最強的表現之一。

FinTech (RegTech: Regulatory and Risk Management) Certificate of Merit

金融科技(監管科技：監管及風險管理) 優異證書

FILL EASY LIMITED 填鴨有限公司

(<https://www.fill-easy.com/>)

GovVerify - Access Verified Data

Fill Easy Limited is a Hong Kong-based RegTech company transforming how financial institutions manage KYC, KYB, and AML compliance. We believe that the future of compliance lies in leveraging government-sourced data to shift liabilities back to the governments themselves. Our core solutions, GovVerify and CorpVerify, provide secure, streamlined access to official government data globally, with exclusive licenses for China, Hong Kong, Singapore, the UAE, and the EU.

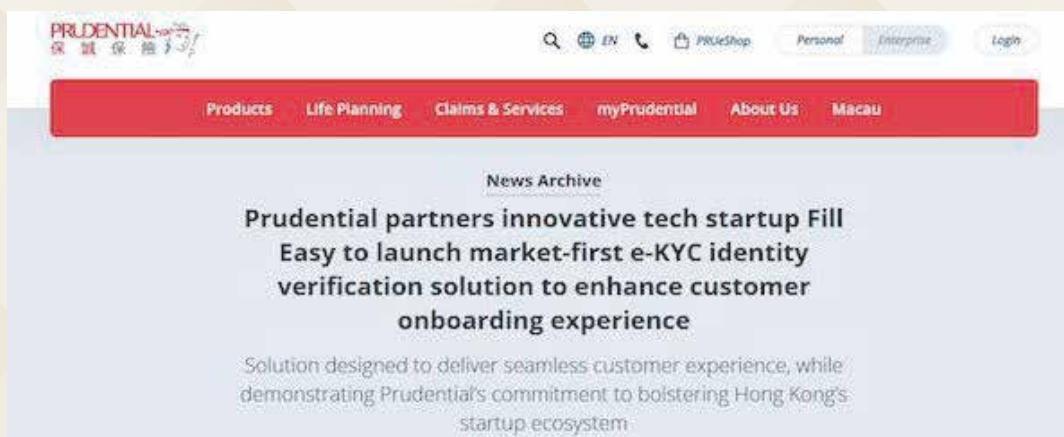
GovVerify allows institutions to offload KYC/AML risk by accessing authentic government records (IDs, watchlists, credit reports, criminal records) from Chinese Mainland and overseas. This not only enhances user experiences by streamlining processes but also eliminates the need for institutions to assume compliance liability. CorpVerify complements this by providing instant retrieval of original company registry data directly from government sources in under five minutes, eliminating reliance on client-submitted information.

Our solutions are critical for financial institutions (banks, FinTech, investment firms) with exposure to Mainland China retail or corporate customers, especially those expanding into the Greater Bay Area (GBA) or broader Greater China region. By integrating our real-time, verified data, clients can overcome challenges such as elevated credit default rates, heightened KYC/AML compliance risks, and reduced customer conversion due to slow onboarding.

填鴨有限公司是一家總部位於香港的監管科技公司，致力於徹底改變金融機構管理了解客戶（KYC）、了解業務（KYB）和反洗錢（AML）合規的方式。我們堅信，合規的未來在於利用政府數據，將相關責任轉回政府本身。我們的核心解決方案GovVerify和CorpVerify提供安全、簡化的全球官方政府數據訪問，並獨家獲得中國大陸、香港、新加坡、阿聯酋和歐盟的許可。

GovVerify允許機構通過訪問來自中國大陸及海外的真實政府記錄（身份證件、觀察名單、信用報告、犯罪記錄）來減輕KYC/AML風險。這不僅通過簡化流程提升了用戶體驗，也消除了機構承擔合規責任的需求。CorpVerify則補充了這一點，它可以在五分鐘內直接從政府來源即時檢索原始公司註冊數據，從而無需依賴客戶提交的信息。

我們的解決方案對於那些與中國大陸零售或企業客戶有業務往來、並計劃擴展到大灣區（GBA）或更廣泛大中華區的金融機構（銀行、金融科技公司、投資公司）至關重要。通過整合我們實時、經過驗證的數據，客戶可以克服諸如信用違約率升高、KYC/AML合規風險增加以及因緩慢的入職流程而導致客戶轉化率降低等挑戰。



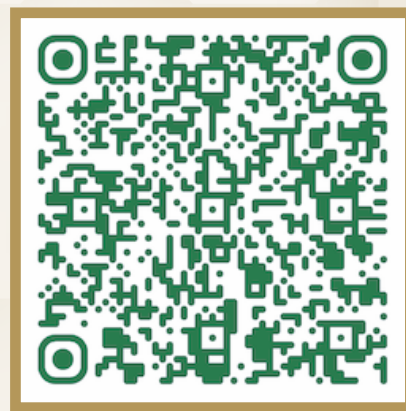
Specific beneficiaries include Compliance and Risk Managers who gain comprehensive data for accurate checks and fraud detection; Onboarding and Operations Teams who achieve faster onboarding and improved user satisfaction; Credit and Lending Officers who make informed decisions, lowering default rates; and C-Suite Executives who facilitate compliant, data-driven expansion into new markets.

Our applications span retail and corporate account opening, HNW onboarding, loan and wealth management, insurance, and cross-border payments. We proudly serve key clients such as Prudential, Syfe, Chocolate, Indian International Insurance, and other leading Fortune 500 companies. We also possess the unique ability to transmit PII and sensitive data from Chinese Mainland to Hong Kong, facilitating seamless cross-border operations.



具體的受益者包括：合規和風險經理，他們獲得全面的數據以進行精確檢查和欺詐檢測；入職和運營團隊，他們實現更快的入職和更高的用戶滿意度；信貸和貸款官員，他們做出明智的決策，降低違約率；以及高層管理人員，他們促進合規、數據驅動的新市場擴張。

我們的應用涵蓋零售和企業開戶、高淨值客戶（HNW）入職、貸款和財富管理、保險以及跨境支付。我們很榮幸能為保誠、Syfe、Chocolate、Indian International Insurance以及其他領先的財富500強企業提供服務。我們還擁有將中國大陸的個人身份信息（PII）和敏感數據傳輸到香港的獨特權利和能力，從而促進無縫的跨境運營。



Short Video
短視頻

Comments from Judging Panel 評審委員會評語

It was a concise, well-structured pitch that effectively highlighted the innovation, compliance, and real-world value of your government-validated identity solutions—deserving recognition.

Suggestion: Lean into the GBA/APAC onboarding focus (per the core offering of your platform) and expand with a clear roadmap to scale globally. Leverage existing credibility: reference partnerships with Hong Kong government bodies (e.g., Immigration Department, Housing Authority) and enterprise clients as proof of scalability, then outline steps like replicating regulatory compliance frameworks in new markets or extending Open Banking integrations beyond Hong Kong. This will strengthen the case as a future-ready global solution. Looking forward to seeing them next year!

這是一個簡潔且結構良好的提案，有效強調了您經政府認可的身份解決方案的創新性、合規性和實際價值，值得獲得認可。

建議：專注於大灣區/亞太地區的入職重點（根據您平台的核心產品），並擴展清晰的全球擴展路線圖。利用現有的信譽：引用與香港政府機構（例如入境事務處、房屋署）及企業客戶的合作夥伴關係作為擴展性的證明，然後概述複製新市場的合規框架或將開放銀行整合延伸到香港以外的步驟。這將加強作為未來準備的全球解決方案的案例。期待明年見到他們！

FinTech (RegTech: Regulatory and Risk Management) Certificate of Merit

金融科技 (監管科技：監管及風險管理) 優異證書

Ultipa Hong Kong Limited

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

ULTIPA FINANCIAL SERVICE APPLICATIONS (UFSA)

Project Ideas

Ultipa Hong Kong Limited developed Ultipa UFSA (Graph-powered Financial Services Applications), an innovative FinTech & RegTech solution that transforms data silos into connected knowledge graphs. UFSA redefines enterprise decision-making by delivering real-time, white-box explainable analytics built on graph computing. It represents a new paradigm of eXplainable and Augmented Intelligence (XAI)—where data is analyzed through relationships, not tables.

Solutions to Specific Problems

Modern financial institutions suffer from fragmented data, slow reporting, and opaque AI models. UFSA solves these challenges by:

- Unifying disconnected datasets into a high-dimensional graph model
- Providing real-time risk, liquidity, and fraud analytics with millisecond latency
- Eliminating “black-box” AI through transparent graph-based reasoning
- Reducing total cost of ownership by up to 75%, while boosting accuracy by 50%.

For example, a global bank replaced its Oracle ALM and cash-flow engines with the graph computing core of UFSA, achieving 1,000× speed gain and 70% cost reduction, while maintaining regulatory-grade explainability. In another deployment, UFSA powered real-time fraud detection at 10,000 QPS with <30 ms latency — 500× faster than Apache Spark while cutting energy use by 75%.



項目構想

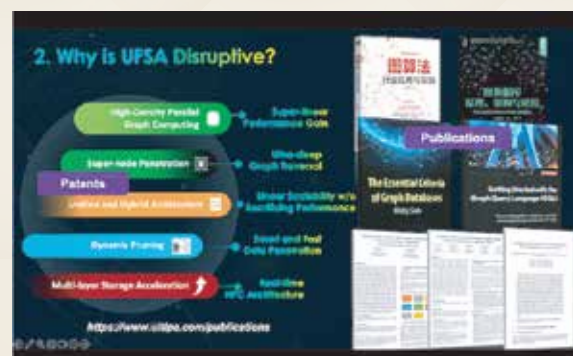
Ultipa香港有限公司研發的UFSA（圖譜化金融服務應用），是一款結合FinTech與RegTech的創新方案，透過圖譜計算將分散數據轉化為可解釋的知識網絡。UFSA以即時、白盒、可視化的分析能力，重新定義企業決策模式，開創了可解釋與增強智慧（XAI）的新範式。

解決的問題

當前金融機構普遍面臨數據孤島、報告延遲與AI黑盒問題。UFSA透過以下方式徹底改善：

- 將異構數據整合為高維關聯圖譜
- 提供毫秒級延遲的即時風險、流動性與詐欺分析
- 以圖譜推理取代不透明的AI模型
- 在提升準確率50%的同時，降低TCO達75%

例如，一家國際銀行以UFSA取代其Oracle現金流引擎與ALM系統，實現1000倍速度提升與70%成本節省；另一案例中，UFSA用於即時詐欺偵測，達到10,000筆/秒吞吐、低於30毫秒延遲，性能較Apache Spark提升500倍、能耗降低75%。



Technology Applications

At its core, UFSA runs on the Ultipa Graph Database, a cloud-native HTAP (DB + Analytics) platform supporting OLTP, OLAP, and graph algorithms over massive data volumes. It features:

- Real-time data ingestion and visualization, turning complex transactions into intuitive graphs
- Graph algorithms and GQL models for risk attribution, liquidity analysis, and cyber threat mapping
- Energy-efficient architecture delivering >13× speed-up over NVIDIA GPU and ~75% lower carbon footprint.

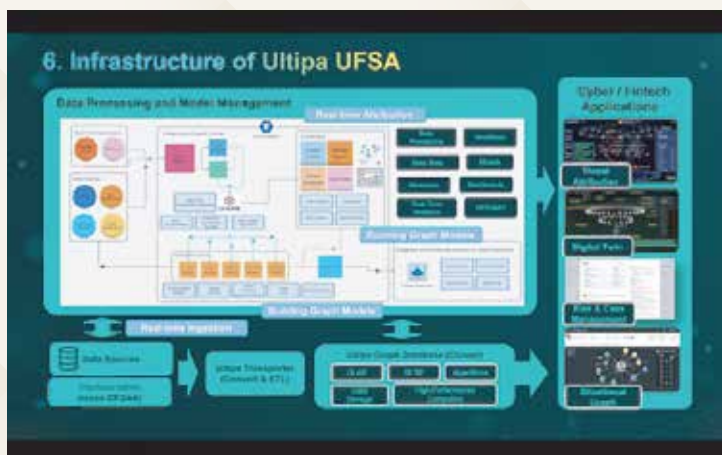
The UFSA of Ultipa demonstrates how graph computing empowers AI to be transparent, trustworthy, and sustainable — a pioneering example of Graph XAI bridging human judgment and machine intelligence for the financial sector.

技術應用

UFSA建構於Ultipa圖譜資料庫之上，屬於雲原生HTAP（交易+分析）架構，支援OLTP、OLAP與多種圖算法。其特點包括：

- 即時資料擷取與可視化，直觀呈現交易網絡；
- 以GQL模型執行風險歸因、流動性分析與網絡安全監控；
- 高能效設計，相較GPU加速13倍以上、碳排放降低75%。

UFSA示範了圖譜計算如何讓AI更透明、更可信、更永續，是圖譜XAI落地於金融產業的開創性實例。



Short Video
短視頻

Comments from Judging Panel 評審委員會評語

To make a stronger pitch, emphasize the unique value, credibility, and proven impact of the project clearly and convincingly. While this deep tech project offers impressive innovations, conveying all its advantages quickly to judges is challenging.

To enhance the demo and maximize impact, we recommend incorporating more tangible evidence and concrete success cases. Demonstrate measurable results, user testimonials, or pilot outcomes that clearly showcase real-world value and scalability. This will build credibility, make the benefits of the technology unmistakable, and significantly strengthen confidence among the judges in the potential of the project.

為了讓提案更具說服力，請清楚且有力地強調專案的獨特價值、可信度與已驗證的影響力。儘管這項深科技計畫具備令人印象深刻的創新，但要在短時間內向評審完整傳達所有優勢仍具挑戰。

為了增強演示效果並最大限度地發揮影響力，我們建議納入更多具體證據與實際成功案例。展示可量化的成果、使用者見證或試點結果，清楚展現其實際價值和可擴展性。如此將建立高度可信度，使技術效益無可置疑，並顯著增強評審對專案潛力的信心。

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 Chinese Mainland, 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。



Facebook



Instagram



LinkedIn

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Acknowledgement 鳴謝

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Founder & Chairman
Institute of Financial Technologists of Asia

Vice Chairman

Mr Alex HUNG, MH

Founding Chairman
Hong Kong New Emerging Technology Education
Association

Dr Albert YIP

Convener, WealthTech Committee and
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Member

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Vice Chairman

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Deputy Chief Judge

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Hong Kong Digital Finance Association

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Digital Policy Office

The Government of the Hong Kong Special
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Ms Ashley KHOO

Past President

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Chief Superintendent, CSTCB

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The Government of the Hong Kong
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Mr Kenny TO

Senior Vice President (Identity Management)

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副主席

副首席評判

陳家豪先生

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丘培煥女士

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蕭建邦先生

大新銀行有限公司

總經理及智能數據及數碼創新部主管

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貿易通電子貿易有限公司

高級副總裁 (身份管理)

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評判

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嘉靈集團
獨立董事

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金融科技總監

Acknowledgement 鳴謝

Hong Kong ICT Awards 2025: FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

2025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)

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Hong Kong ICT Awards 2025: FinTech (Emerging Solutions: Virtual Assets, Payment, Blockchain and AI applications)

2025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)

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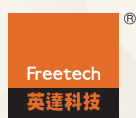
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