



HONG KONG  
ICT AWARDS  
2019 香港資訊及  
通訊科技獎

FinTech Award  
金融科技獎



Organiser  
籌辦機構



香港銀行學會  
The Hong Kong Institute of Bankers

Call for Entries 參賽須知

# FinTech Award 金融科技獎

## Introduction of Organiser 籌辦機構簡介

Established in 1963, The Hong Kong Institute of Bankers (HKIB) is a non-profit making and the only professional institution serving the local banking community. HKIB is set up for the objective of supporting the manpower development of the banking and financial services industry, through the provision of training and development programs as well as professional examinations in the Greater China region including Hong Kong, Mainland, Taiwan and Macau. For further details, please visit [www.hkib.org](http://www.hkib.org).

香港銀行學會於1963年創立，是香港唯一頒發銀行專業資格的非牟利組織。香港銀行學會致力為香港銀行及金融業服務，專注發展教育及專業考試及培訓工作。詳情請瀏覽[www.hkib.org](http://www.hkib.org)。

## Background 背景

The Hong Kong ICT (HKICT) 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 talents and enterprises in their constant pursuit of creative and better solutions to meet business and social needs.

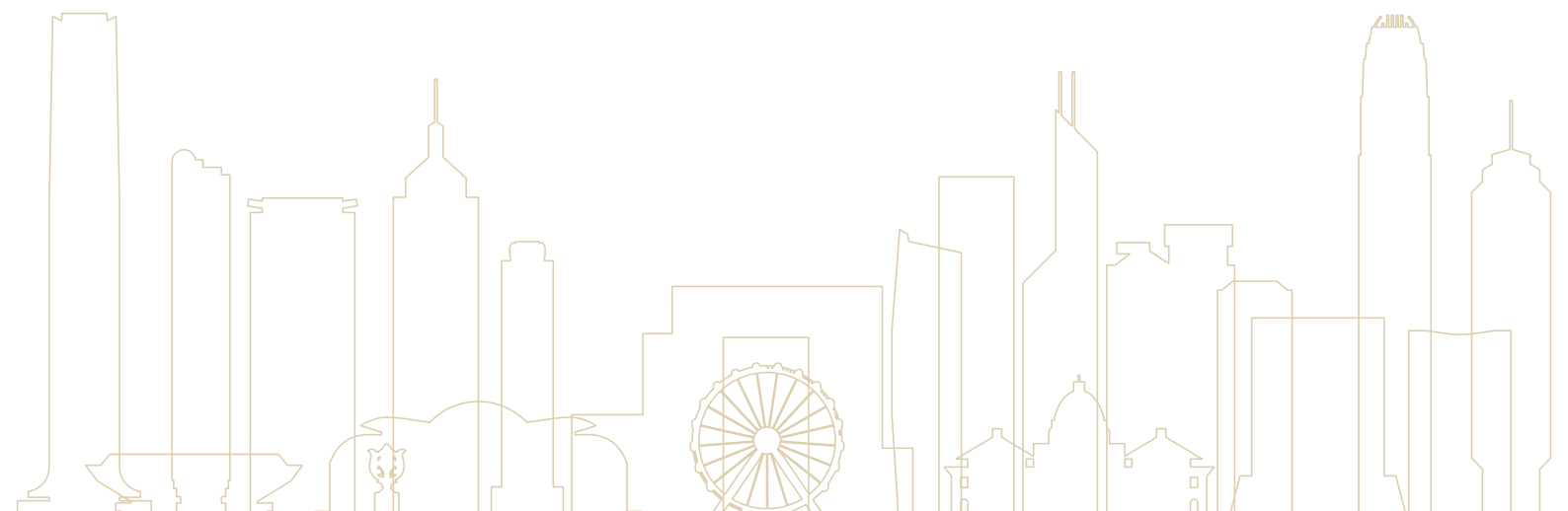
香港資訊及通訊科技獎旨在表揚及推廣優秀的資訊及通訊科技發明和應用，以鼓勵香港業界精英和企業不斷追求創新和卓越，謀求更佳和更具創意的方案，滿足企業的營運需要，造福社會。

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 2019. 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.

2019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所有大獎中甄選出「全年大獎」。





## Objective 目的

In encouraging the development of FinTech innovation and solutions (such as payment solutions, clearing and settlement systems, etc.) for enhancing operations and fostering new modes of business for the financial sector, the FinTech Award aims to develop HK into a financial technology hub.

The Financial sector includes banking, insurance, securities and trading, as well as fund and asset management. This FinTech Award would synergise, promote and recognise our FinTech community as a major player and force in the strategic development of Hong Kong as an innovative financial hub.

The FinTech Award is composed of three streams:

1. Banking, Insurance & Capital Market
2. Emerging Solution
3. RegTech, Risk Management and FinTech Security

「金融科技獎」旨在鼓勵開發金融科技方案（例如支付方案，結算系統等）以提升業務運作和培育金融界的嶄新業務模式，從而推動香港作為金融科技中心。

金融業涵蓋銀行、保險、證券交易以及基金和資產管理的不同範疇。是次金融科技獎將弘揚及表彰在金融科技上的主要及活躍分子。金融科技是香港作為創新金融中心的戰略發展。

「金融科技獎」分為以下三個組別：

1. 銀行業務，保險及資本市場
2. 新興解決方案
3. 監管科技，風險管理及金融科技安全

## Prizes and Benefits to Winners 優勝者的獎勵

The remarkable achievements of the Awards winners (Gold/Silver/Bronze) will be recognised by customers, organisations, the ICT industry practitioners and across the community. Winners will be entitled —

- to receive trophies (Gold/Silver/Bronze) of the Hong Kong ICT Awards;
- to display the official logo of the Hong Kong ICT Awards in their promotional materials;
- to participate in various promotional campaigns to publicise their achievements;
- to be supported for entering into other international awards and competitions;
- to a 3-month free access to Lion Rock 72 (co - working space in InnoCentre)<sup>1</sup>;
- to participate in investment matching activities of the Hong Kong Business Angel Network (HKBAN)<sup>2</sup>;
- to 3 months free access to Flexi Space in Cyberport Smart-Space<sup>3</sup>;
- to free participation in some large-scale local ICT events (e.g. International ICT Expo) for marketing exposure.

香港資訊及通訊科技獎金 / 銀 / 銅得獎者的卓越成就備受賞識，包括客戶、機構、業界人士、以至整個社會。得獎者均獲：

- 授予金 / 銀 / 銅獎之獎座；
- 授權在宣傳物品上展示香港資訊及通訊科技獎的標誌；
- 安排於不同類型的推廣活動中宣傳其得獎項目；
- 協助參加其他國際獎項和比賽；
- 免費使用創新中心協作基地「Lion Rock 72」三個月<sup>4</sup>；
- 參與香港天使投資脈絡舉辦的投資配對活動<sup>5</sup>；
- 免費使用數碼港共享工作空間Smart-Space三個月<sup>6</sup>；及
- 免費參與本地大型資訊及通訊科技活動（如「國際資訊科技博覽」）以拓展商機。

詳情及細則請參閱網站：[www.hkictawards.hk](http://www.hkictawards.hk)

Further details and conditions are available at the website:  
[www.hkictawards.hk](http://www.hkictawards.hk)

<sup>1</sup> HKSTP offers 1 free seat access to Lion Rock 72 in InnoCentre for 3 months to SMEs who are HKICTA 2019 Gold, Silver or Bronze award winners

<sup>2</sup> Hong Kong ICT Awards-a Strategic Partner in HKBAN

<sup>3</sup> Cyberport offers 1 free Flexi Space in Cyberport Smart-Space for 3 months to SMEs who are HKICTA 2019 Gold, Silver or Bronze award winners

<sup>4</sup> 香港科技園提供一個免費名額使用創新中心協作基地「Lion Rock 72」三個月予「2019香港資訊及通訊科技獎」中小企的金 / 銀 / 銅得獎者。

<sup>5</sup> 香港資訊及通訊科技獎合作夥伴 — 香港天使投資脈絡

<sup>6</sup> 數碼港提供一個免費名額使用數碼港共享工作空間Smart-Space內的靈活辦公桌三個月予「2019香港資訊及通訊科技獎」中小企的金 / 銀 / 銅得獎者。

## General Eligibility Requirements 一般參賽資格

1. The applicant must have the intellectual property right and/or legitimate right over the ICT product/service mentioned in the application. The applicant shall disclose disputes any place over the world over intellectual property right about the applicant's ICT product/service, if any, for the Organiser to consider eligibility of the application.
  2. The application must be submitted by locally (Hong Kong) registered entities (please enclose Company/Business Registration proof) or residents in Hong Kong<sup>7</sup> at the time of closing for entry enrollment.
  3. A significant part of the innovation, design, research and development (R&D) of the mentioned ICT product/service must come from resources in Hong Kong. The applicant should demonstrate significant value-add by the Hong Kong resources contributing to the success of the ICT product/service in the target market.
  4. With the exception of the Student Innovation category, the submitted product/service must have been available<sup>8</sup> in the market or in live operation for at least 3 months at the time of closing for entry enrollment (please enclose proof).
  5. The same application is only allowed to be submitted to a maximum of ONE award stream among all the Categories. Any application found to have entered into more than one award stream will be disqualified.
  6. Winning entries of the Gold/Silver/Bronze award in previous years of the HKICT Awards can enter the Awards again only if there is significant change or enhancement in the product/service, or for a new award category.
1. 參賽者必須擁有參賽項目所述資訊及通訊科技產品/服務的知識產權及/或合法權益。有關資訊及通訊科技產品/服務如在世界任何地方發生知識產權的爭議，參賽者必須披露，供籌辦機構考慮其參賽資格。
  2. 參賽者必須在截止報名時為香港註冊公司(請附上公司/商業登記證明)、機構或香港居民<sup>9</sup>。
  3. 參賽的資訊及通訊科技產品/服務項目在創新、設計和研究發展方面的重要部分必須源自香港。參賽者須展示香港資源為其資訊及通訊科技產品/服務帶來顯著增值，促使有關項目在目標市場取得成功。
  4. 除學生的獎項類別/組別外，參賽的資訊及通訊科技產品/服務項目必須在截止報名日期前已經在市場上公开发售/或開放予下載應用<sup>10</sup>或已經投入運作最少三個月(請附上證明)。
  5. 同一參賽項目只可參加各獎項類別的其中一個獎項組別。任何項目如被發現報名參加多於一個獎項組別，將被取消資格。
  6. 過往香港資訊及通訊科技獎金、銀、銅得獎項目的產品/服務，必須已作出重大修改或優化，或參加另一個獎項類別，方可再次參賽。

<sup>7</sup> "Residents in Hong Kong", in the context of HKICT Awards, include both permanent and non-permanent residents. If an entry is submitted by more than one person, at least half of the members of the group must be Hong Kong resident.

<sup>8</sup> Examples are applications and products already in the market, application systems deployed internally in a company, and mobile solutions available at App stores. For startup companies competing for ICT Startup Award, prototypes appear only on kickstarter or similar platforms are NOT considered as available in the market.

<sup>9</sup> 在香港資訊及通訊科技獎的準則下，「香港居民」包括永久居民和非永久居民。如參賽項目由多於一人的組織申請，該參賽組織至少有一半成員必須是香港居民。

<sup>10</sup> 例如該資訊及通訊科技產品/服務項目已經投入於市場，該應用程式已被應用於公司內部的系統，以及該流動解決方案已於App Store可供下載。對於競逐資訊科技初創企業獎的初創公司，如其原型樣辦只在kickstarter或類似平台上出現將不會被視為已投入於市場。

## Rules and Regulations

### 參賽規則

1. Applicants are advised to be aware of the best practice and case-based experience as promulgated by the Office of Privacy Commissioner for Personal Data.
  2. Applicants are reminded that any person who, without the permission of Steering Committee of Hong Kong ICT Awards, offers an advantage to parties involved in the Awards as a reward or inducement for doing any act or showing favour in relation to the Awards commits an offence of the Prevention of Bribery Ordinance (Cap. 201).
  3. To avoid conflicts of interest and the perception as such, applications for the Awards from sponsors will not be accepted.
  4. In case of any dispute, the decision of the organiser will be final and binding on all parties concerned.
1. 參賽者需留意由私隱專員公署所制訂的最佳行事方式指引及個案經驗。
  2. 參賽者須注意，根據《防止賄賂條例》(香港法例第 201 章)，任何人士如未經香港資訊及通訊科技獎督導委員會許可，向任何參與該獎項事務的工作人員提供任何利益，作為該工作人員作出任何以其工作身分而作的作為的報酬或誘因，或作為與申請該獎時給予任何優待或提供任何協助的報酬或誘因，即屬違法。
  3. 為避免利益衝突或任何有關利益衝突的嫌疑，香港資訊及通訊科技獎贊助商的參賽申請將不會被接納。
  4. 如有任何爭議，主辦單位保留最終決定權，參賽者不得異議。

## Award Streams

### 獎項組別

#### 1. Banking, Insurance & Capital Market

This award stream recognises banking, insurance, and capital market software solutions that bring valuable innovation to increase efficiency when processing compensation payments, managing existing infrastructures or monitoring loans.

This stream is open to banking and financial companies and institutions, particularly in the system fields that involve banking and insurance, and the capital market.

#### 2. Emerging Solutions

This award stream recognises the business, product and/or service that has demonstrated the most innovative and effective method(s) of transformation by introducing an innovative solution that benefits both users and service providers.

This stream is open to companies or institutions particularly in the fields of e-Commerce, m-Commerce, contactless, mPos and mobile wallet providers.

#### 3. RegTech, Risk Management and FinTech Security

This award stream recognises solutions that effectively and efficiently address and/or manage aspects in the financial services sector, including regulatory and financial risk management; compliance with regulations, customer protection; and preventing cybercrime and protecting the assets of organisations and/or customers.

This stream is open to companies or institutions that aim to serve financial institutions and/or regulatory bodies, utilising technologies such as cloud computing and big data for the sharing of information, FinTech Security, cyber security/anti-fraud.

#### 1. 銀行業務，保險及資本市場

本獎項組別旨在表彰針對銀行、保險和資本市場在處理款項，貸款，及/或管理現有基礎設施時能夠提高效率而設的創新解決軟件方案。

本獎項組別歡迎涉及銀行和保險的系統及/或資本市場的金融公司和機構參與。

#### 2. 新興解決方案

本獎項組別旨在表彰創新和有效的業務、產品和/或服務，例如通過引入創新解決方案來改變支付模式，有利於用戶和服務提供商。

本獎項組別歡迎提供電子商務，流動商務，非接觸式，mPos和提供移動錢包的公司或機構參與。

#### 3. 監管科技，風險管理及金融科技安全

本獎項組別旨在表彰能夠有效和高效率地解決和/或管理金融服務領域在監管、財務風險管理；合規；客戶保護；和防止網絡犯罪，保護銀行及金融機構和客戶資產的解決方案。

本獎項組別歡迎利用雲端計算和大數據等技術為金融機構和/或監管機構提供服務，或從事金融科技安全，網絡安全/反欺詐的公司或機構參與。



## Judging Criteria 評審準則

### 1) FinTech (Banking, Insurance & Capital Market) 金融科技 (銀行業務, 保險及資本市場)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述	Weighting (In %) 比重(百分比)
Innovation and Creativity in ICT 資訊及通訊科技創新和創意	<ul style="list-style-type: none"> <li>Showing innovation and creativity through effective use of ICT, thereby creating new business models, opening new opportunities and setting new trends (e.g. first of its kind in Hong Kong, in the region or the world);</li> <li>Relevance and extensibility for the value of society;</li> <li>Effective development and integration of available technological resources;</li> <li>Credit should be given to a company with a sound, executable and proven business model, in which ICT is a key enabler (e.g. some e-Commerce companies);</li> <li>Uniqueness of its value proposition and overall originality;</li> <li>Genuine value-clear creation of opportunity which would not exist without it (e.g. customer experience, savings and efficiency or even a new “business” altogether);</li> <li>Potentiality of revolutionising existing business modes in banking and insurance, and the capital market; low end or new market mode transformation potential;</li> <li>Potentiality as technology enabler for banks or insurers or financial institutions to provide innovative new services and improve the customer experience, i.e. helping the industry to provide higher value-added services; and</li> <li>Potentiality of improving operational efficiency but not at the expense of service quality.</li> </ul>	25%

• 通過資訊及通訊科技展示創新和創意，引領新趨勢(例如作為香港、區內或全球首例)；

• 社會價值及需要的相關度和延伸價值；

• 高效開發及整合現有資源和科技；

• 企業能夠以資訊及通訊科技驅動健全、運作性高及具良好往績的商業模式，應給予較高度的嘉許(例如一些電子商貿公司)；

• 價值定位的獨特性及原創性；

• 創造原本不存在的機遇(例如顧客體驗、節省資源，提升效益，甚至一個全新的業務)；

• 有潛力激發目前銀行和保險業、資本市場商業模式的動力以及低端或新興市場；

• 有潛力作為科技驅動者，使銀行或保險公司能提供創新服務和提升顧客體驗，例如幫助業界提供高附加值的服務；及

• 在不影響服務質素的前提下提升營運效率的潛力。

## Judging Criteria 評審準則

### 1) FinTech (Banking, Insurance & Capital Market) 金融科技 (銀行業務, 保險及資本市場)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)	
Functionalities 功能	<ul style="list-style-type: none"> <li>• For front offices               <ol style="list-style-type: none"> <li>1. Competence of improving liquidity / price discovery / best execution</li> <li>2. Scope of market coverage and accessibility</li> </ol> </li> <li>• For front to back offices               <ol style="list-style-type: none"> <li>1. Improvement of efficiency, effectiveness / regulatory compliance / transparency</li> <li>2. Adaptability to HK regulations (SFC HFT rules, dark pool rules, AML KYC, CDD, etc.)</li> <li>3. Level of enablement and integration of trading / risk, finance functions (including op and settlement) / back office / Front to Back / M&amp;A / Advisory / Research</li> </ol> </li> <li>• Compliment or replace existing operator's solutions;</li> <li>• Understanding and addressing the operational requirements of the user(s);</li> <li>• Versatile in order to cater for operational efficiency and to provide a path for work re-engineering;</li> <li>• Improvement of efficiency and effectiveness;</li> <li>• Regulatory compliance / transparency;</li> <li>• Improving the outreach of financial services / revolutionising channel delivery / product offerings</li> <li>• How pressing or painful are the market needs it is addressing? Is it a pain killer or vitamin?</li> <li>• Connectability / level of connectivity, e.g. via adoptable APIs;</li> <li>• Usability or compatibility to be omni-platform and allow for a stable and efficient operating environment; and</li> <li>• Scalability.</li> </ul>	<ul style="list-style-type: none"> <li>• 對前台部門               <ol style="list-style-type: none"> <li>1. 改善流通量及相容度 / 價格發現 / 最佳執行的能力</li> <li>2. 市場覆蓋範圍和容易接觸程度</li> </ol> </li> <li>• 前台至後勤部門               <ol style="list-style-type: none"> <li>1. 提升效率、效益 / 合規性 / 透明度</li> <li>2. 香港法規的應用程度(證監會高頻交易條例, 「黑池」條例, 反洗錢、認識你的客戶及客戶盡職審查等條例)</li> <li>3. 對交易 / 風險、財務功能(包括營運及結算) / 後勤部門 / 前台到後勤 / 併購 / 諮詢 / 研究等的驅動和整合能力</li> </ol> </li> <li>• 補足或替代現行的運作方案的能力;</li> <li>• 了解和回應用戶對運作的要求;</li> <li>• 具有迎合營運效益需求的多種功能, 能提供工作程序重新構造的可行途徑;</li> <li>• 提升效能和效益;</li> <li>• 合規度 / 透明度;</li> <li>• 擴大金融服務的影響力 / 改革營銷渠道及交付方式 / 產品種類;</li> <li>• 能否解決急切的市場需求或長期困擾市場發展的難題?</li> <li>• 連接度, 如應用程序接口(API)的連接度;</li> <li>• 於全平台環境中的應用度和相容度; 及</li> <li>• 可擴展性。</li> </ul>	25%



## Judging Criteria 評審準則

### 1) FinTech (Banking, Insurance & Capital Market) 金融科技 (銀行業務, 保險及資本市場)

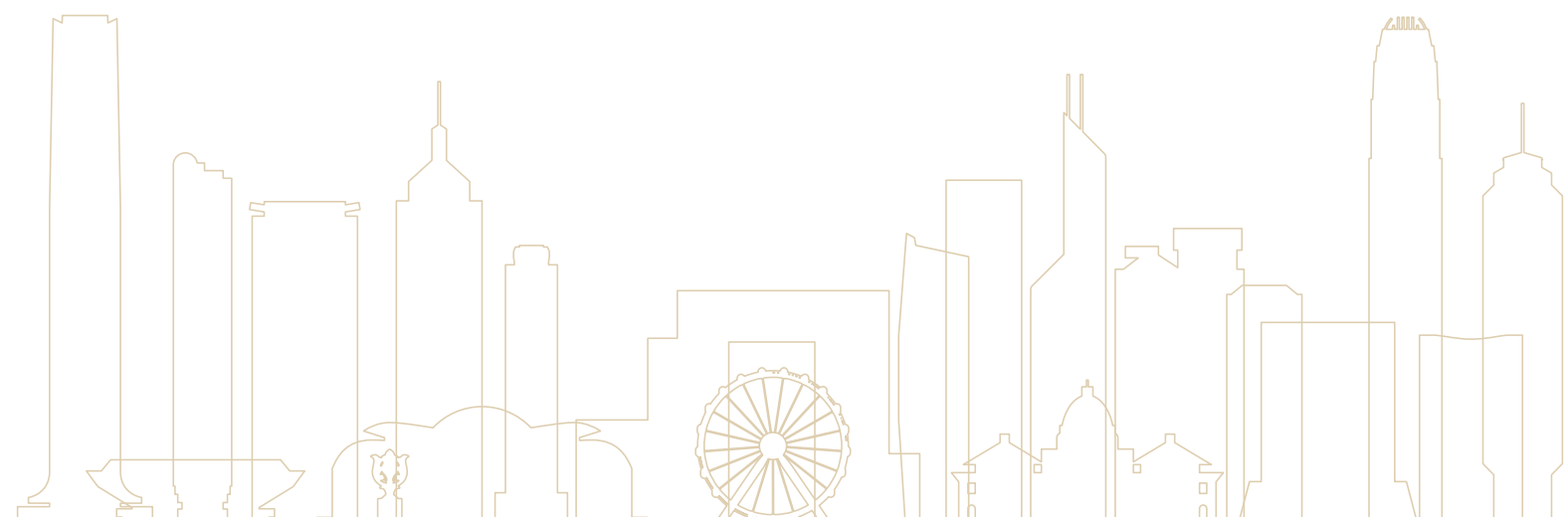
Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述		Weighting (In %) 比重(百分比)
Market Potential / Performance 市場潛力 / 表現	<ul style="list-style-type: none"> <li>Innovative application and integration of newly proven technology;</li> <li>Adequate considerations paid to risk management, regulatory compliance, privacy and cyber security issues;</li> <li>Use of the software to significantly enhance productivity;</li> <li>Improved competitive edge in terms of efficiency and effectiveness;</li> <li>General improvement of competitive edge;</li> <li>Discovering an under-resourced sector or opening up a new service area;</li> <li>Level of acceptance by the market OR the potentiality of growth of market share in HK (extensible to neighboring economies);</li> <li>Scalability; and</li> <li>Modernness of Technology stacks.</li> </ul>	<ul style="list-style-type: none"> <li>創新應用和整合全新或經多方面驗證的科技；</li> <li>對風險管理、合規、保密和網絡安全等問題有充分考慮；</li> <li>使用該軟件後能夠大幅提高生產力；</li> <li>在效率和效益方面能夠提升競爭力；</li> <li>競爭力的提升；</li> <li>發現資源不足的業務發展機遇或開拓新的服務範疇；</li> <li>市場接受程度或香港市場佔有率的增長潛力(延伸至鄰近經濟體的潛力)；</li> <li>可擴展性；及</li> <li>科技(軟件和編程語言)的現代性。</li> </ul>	25%
Benefits and Impact 裨益和影響力	<ul style="list-style-type: none"> <li>Cost savings and contribution to revenue in near &amp; longer terms;</li> <li>What are the quantifiable benefits and costs?</li> <li>What are qualitative benefits and costs?</li> <li>Credit should be given to a company who can demonstrate the advantages its solution has over other alternatives</li> <li>Direct benefits to the target user sector;</li> <li>Near-term scalability;</li> <li>Does it have appropriate full accounting of the benefits and costs of delivering those benefits?</li> <li>Solution efficiency (by steps of execution of flow OR by financial metrics); and</li> <li>Risk -Benefit Assessment.</li> </ul>	<ul style="list-style-type: none"> <li>對節省成本和收入貢獻的短期和長期影響；</li> <li>有哪些可以量化的裨益和成本？</li> <li>有哪些可以質化的裨益和成本？</li> <li>可展示其解決方案比其他方案優勝的公司應獲得更高度的認可；</li> <li>對目標用戶群的直接裨益；</li> <li>短期的可擴展性；</li> <li>有否恰當的記帳方法羅列裨益和實施成本？</li> <li>解決方案的效率(以執行流程的步驟或財務指標衡量)；及</li> <li>風險利益評估。</li> </ul>	15%



## Judging Criteria 評審準則

### 1) FinTech (Banking, Insurance & Capital Market) 金融科技 (銀行業務, 保險及資本市場)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)
Quality 品質	<ul style="list-style-type: none"> <li>General qualities of products and platforms;               <ul style="list-style-type: none"> <li>- Stability; reliability; sustainability; maintainability and durability</li> <li>- Architecture robustness</li> </ul> </li> <li>Compliance of data privacy and information security; and</li> <li>Ease of use and adoption.</li> </ul> <ul style="list-style-type: none"> <li>產品和平台的基本質素：               <ul style="list-style-type: none"> <li>- 穩定性、可靠性、持久性、保養難度及耐用度</li> <li>- 結構穩固及堅韌度</li> </ul> </li> <li>符合數據保密和資訊安全法規；及</li> <li>易於使用和應用。</li> </ul>	10%
<b>TOTAL 總和：</b>		100%



## Judging Criteria 評審準則

### 2) FinTech (Emerging Solutions) 金融科技 (新興解決方案)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)	
Innovation and Creativity in ICT 資訊及通訊科技 創新和創意	<ul style="list-style-type: none"> <li>Applying the latest ICT breakthroughs to devise innovative and creative products and/or services for the financial industry in general;</li> <li>Showing innovation and creativity through the use of ICT, trend setting (e.g. first of its kind in Hong Kong, the region, or the world);</li> <li>Addressing the needs and wants of financial institutions with noticeably different approaches and/or methods with a view to exceed customer expectations and leapfrog ahead of competitors;</li> <li>Effective deployment and integration of available resources or technologies; and</li> <li>Relevancy of the solution in a specific market such as Hong Kong.</li> </ul>	<ul style="list-style-type: none"> <li>應用信息和通訊技術之突破，發明創新及具創意的產品及 / 或服務予整個金融行業；</li> <li>通過資訊及通訊科技展示創新和創意，引領新趨勢（例如作為香港，區內或全球首例）；</li> <li>創立有別於現行方案之新方案及 / 或方法，以超越顧客期望及超越對手為目標，以應對金融機構之需要及需求；</li> <li>高效部署及整合現有資源和科技；及</li> <li>有關方案應用於特定市場(如香港)的相關性。</li> </ul>	30%
Functionalities 功能	<ul style="list-style-type: none"> <li>Revolutionising the payment and transaction sector by introducing a state-of-the-art solution that benefits both users and service providers;</li> <li>Facilitating faster, easier and safer payments for customers;</li> <li>Linking to blockchain technology and digital currencies;</li> <li>Understanding and addressing the operational requirements of the user(s);</li> <li>Versatile in order to cater for operational efficiency and to provide a path for work re-engineering; and</li> <li>Demand for these functionalities in the market.</li> </ul>	<ul style="list-style-type: none"> <li>引入先進的支付及交易解決方案，為用家及服務供應者帶來好處；</li> <li>為客戶提供更快，輕鬆及安全的支付方法；</li> <li>與區塊鏈技術及電子貨幣的聯繫；</li> <li>了解和回應用戶對運作的要求；</li> <li>具有迎合營運效益需求的多種功能，能提供工作程序重新構造的可行途徑；及</li> <li>市場對有關功能的需求。</li> </ul>	25%



## Judging Criteria 評審準則

### 2) FinTech (Emerging Solutions) 金融科技 (新興解決方案)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)
Market Potential / Performance 市場潛力 / 表現	<ul style="list-style-type: none"> <li>• Demonstrating the ability to use the application software to significantly enhance risk mitigation, business competitiveness, and/or operational efficiency;</li> <li>• Creating early-adopter and/or first-mover advantages through the smart application of innovation and potentially revolutionary ICT solutions and tools.</li> <li>• Demonstrable functions and features;</li> <li>• Critical functional and by-feature comparison with comparable products;</li> <li>• System stability, reliability and user friendliness;</li> <li>• Innovative application and integration of new or proven technology;</li> <li>• Easy adoption in the real world enterprise environment;</li> <li>• Training / Enablement plan for the solution;</li> <li>• Helps to transform the industry; and</li> <li>• Easy to integrate with other systems through a RESTful API or open source architecture.</li> </ul>	25%





## Judging Criteria 評審準則

### 2) FinTech (Emerging Solutions) 金融科技 (新興解決方案)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)
Benefits and Impact 裨益和影響力	<ul style="list-style-type: none"> <li>Remarkable contribution to revenue and / or cost savings for businesses;</li> <li>Potential improved business performance and competitive edge in terms of efficiency and effectiveness;</li> <li>Satisfying customer needs that were previously not possible to meet or had been unmet before the solution existed;</li> <li>Direct or indirect, immediate or potential benefits to the target customer segments and internal user groups; and</li> <li>Exhibiting the potential to progress and / or even transform the financial industry as a whole.</li> </ul>	10%
Quality 品質	<ul style="list-style-type: none"> <li>Safe and sound implementation, operations and maintenance of the application system by means of specified resources and skillsets;</li> <li>Having the quality and hence prospect to evolve into a fully-fledged application, product or service for financial institutions to excel and succeed in the long term;</li> <li>General qualities of products and platforms; <ul style="list-style-type: none"> <li>- Stability; reliability; sustainability; maintainability and durability</li> <li>- Architecture robustness</li> </ul> </li> <li>Compliance of data privacy and information security; and</li> <li>Ease of use and adoption.</li> </ul>	10%
<b>TOTAL 總和 :</b>		100%



## Judging Criteria 評審準則

### 3) FinTech (RegTech, Risk Management and FinTech Security) 金融科技 (監管科技, 風險管理及金融科技安全)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述	Weighting (In %) 比重(百分比)
Innovation and Creativity in ICT 資訊及通訊科技 創新和創意	<ul style="list-style-type: none"> <li>Regulatory compliance automation platform to interpret regulatory requirements and risk management, including upcoming changes;</li> <li>Predictive Analytics to forecast firm-specific operational and regulatory risks;</li> <li>Robo-advisor using sophisticated algorithms to provide clients with automated advice without human interaction;</li> <li>Solutions oriented to behavioural profiling and behavioural driven risks to indicate potential misconduct and map out company culture; and</li> <li>Using analytical tools to intelligently mine existing “big data” for multiple purposes.</li> </ul>	25%



## Judging Criteria 評審準則

### 3) FinTech (RegTech, Risk Management and FinTech Security) 金融科技 (監管科技, 風險管理及金融科技安全)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述	Weighting (In %) 比重(百分比)
Functionalities 功能	<ul style="list-style-type: none"> <li>Understanding and addressing a certain business, cybercrime, operations risk, and other specific requirements of the financial industry, for either external customer servicing or internal business development;</li> <li>Providing the most innovative, functional and effective method of detecting or preventing cybercrime or fraud;</li> <li>Real-time and system-embedded compliance and risk evaluation tools that allow for more pre-emptive and proactive risk management through automation of the approach to the collection, assessment and presentation of data;</li> <li>Fraud prevention solutions that monitor transactions in real time to identify gaps, issues and trends in financial crime and reduce the risk and associated cost of the loss of funds due to fraud;</li> <li>Technology analyses the root causes of previous regulatory breaches and predicts potential risk areas and disruptive events within financial markets;</li> <li>Demonstrate agility for regulatory information to be analysed in various ways, including scenario analytics and horizon scanning for new regulations, and ETL (Extract, Transfer, Load) technologies, helping firms to proactively identify risks and issues;</li> <li>Building a converged regulatory risk and controls management framework; and</li> <li>Allow controls and risk frameworks to be linked seamlessly.</li> </ul>	25%

- 了解和回應與金融行業有關的商務、網絡罪案、操作風險及其他特定要求，以助對外顧客服務或對內業務發展；

- 提供創新、實用的及有效的偵測或防止網絡罪案或詐騙的方案；

- 實時和系統嵌入的合規性和風險評估工具，通過自動化採集，評估和呈現數據的方法，實現更先進的和主動的風險管理；

- 以實時監控交易的欺詐預防解決方案，以辨認金融罪行的缺口，問題和趨勢，並減少由於欺詐而導致的資金損失的風險和相關成本；

- 以技術分析過往監管違規的根本原因，並預測金融市場中的潛在風險領域和顛覆性事件；

- 展示對監管信息的敏捷性，包括情景分析和新規定的前景掃描，以及 ETL (提取，轉移，加載) 技術，幫助企業主動識別風險和問題；

- 建立融合監管風險和控制管理框架；和

- 控制和風險框架能無縫連接。



### 3) FinTech (RegTech, Risk Management and FinTech Security) 金融科技 (監管科技, 風險管理及金融科技安全)

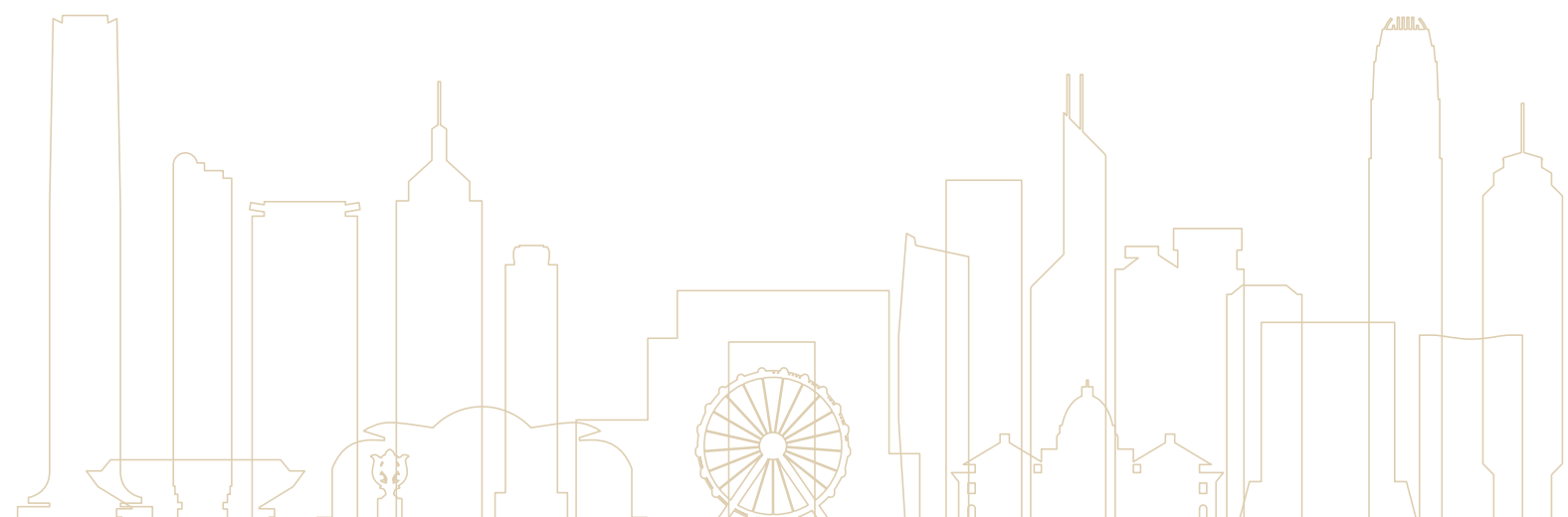
Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)
Market Potential / Performance 市場潛力 / 表現	<ul style="list-style-type: none"> <li>• Adequate consideration paid to risk management and regulatory requirements, data privacy, cyber security, etc.;</li> <li>• Drive down costs and improve efficiency by automation of compliance protocols and reporting to enable strategic business focus;</li> <li>• Solutions developed are compatible with wider risk management frameworks and regulatory requirements; and</li> <li>• Utilise sustainable and scalable solutions, allowing for flexibility and growth as business needs change.</li> </ul>	20%
Benefits and Impact 裨益和影響力	<ul style="list-style-type: none"> <li>• Protect the financial health of institutions and prevent disruption of market agility and integrity;</li> <li>• Improve the ability to assess regulatory overlaps by standardising interpretations of rules and enhanced timeline management;</li> <li>• Meet regulatory-driven data activities and support submissions to the authorities;</li> <li>• Provide greater confidence in meeting organisational governance, transparency and proactive reporting requirements of risks and compliance; and</li> <li>• Drive positive customer experiences and customer protection.</li> </ul>	20%



## Judging Criteria 評審準則

### 3) FinTech (RegTech, Risk Management and FinTech Security) 金融科技 (監管科技, 風險管理及金融科技安全)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳 述	Weighting (In %) 比重(百分比)
Quality 品質	<ul style="list-style-type: none"> <li>Evidence of customer/ user satisfaction for regulatory technology requirements and risk management, anti-fraud/ cyber security results, and positive recommendations from financial institutions;</li> <li>Safe and sound implementation, operations and maintenance of the application system by means of specified resources and skillsets;</li> <li>Having the quality and hence prospect to evolve into a fully-fledged application, product or service for financial institutions to excel and succeed in the long term;</li> <li>General qualities of products and platforms;               <ul style="list-style-type: none"> <li>- Stability; reliability; sustainability; maintainability and durability</li> <li>- Architecture robustness</li> </ul> </li> <li>Compliance of data privacy and information security; and</li> <li>Ease of use and adoption.</li> </ul>	10%
<b>TOTAL 總和 :</b>		100%



## Assessment Process 評審過程

The application assessment process will have four stages, beginning with the announcement of the Hong Kong ICT Awards through various channels. The announcement of winners will be in the format of an award presentation ceremony scheduled for March 2019.

### 1. Preliminary Screening

An assessment team will conduct preliminary screening of the submissions of the applicants to verify their eligibility and to assess them according to a defined screening scorecard and the algorithm.

### 2. Presentation by Applicants

Short-listed applicants will be invited to make an oral presentation on their submission to the assessment team and to supply additional information in a question and answer session. The assessors, who are practitioners in the Banking & Financial Services industry and the IT industry, will further verify the information provided by the entrants. Upon considering the assessment results by the assessors after the presentations, the assessment team will further shortlist the applicants for on-site assessments.

### 3. On-Site Inspection (if applicable)

Visit(s) may be made to inspect the application in a typical working environment. The applicant will be responsible for demonstrating the application in operation. The assessors will also interview the users on site.

### 4. Final Judging

The assessment team will prepare an overall summary report with comprehensive information to enable the selection of the final short-listed entrants for the Judging Panel which is formed by industry experts and chaired by a recognised industry leader. The panel of judges will select the best entrants to be awarded the Gold, Silver, Bronze Awards and the Certificates of Merit for the above classifications. The Panel of Judges will also select the “FinTech Grand Award” winner who will then be nominated to compete for the “Award of the Year”.

During the course of evaluation, assessors may require access to relevant information in the applicant’s possession and access to the applicant’s premises. The applicant will be notified in advance if such access is required. Any information supplied by the applicant for the purpose of the Hong Kong ICT Awards 2019 will be treated as confidential, and will not be released by the Leading Organiser and related parties without the applicant’s permission.

評審過程分為4個階段，由香港資訊及通訊科技獎主辦機構透過不同途徑發佈，並透過2019年3月舉辦的頒獎典禮宣佈得獎名單。

#### 1. 初步評審

評審小組將按評分卡及計算標準評估參賽者／機構提交作品是否符合資格，並進行初步評審。

#### 2. 口頭表述

入圍參賽者／機構將被邀請與評審小組進行面談，口頭表述其遞交作品及於問答環節提供更多資訊。評審小組由銀行和金融服務及科技資訊行業從業員組成。評審委員將進一步核實入圍參賽者／機構所提供的資訊。經評審委員選出之作品將進入實地評估評審。

#### 3. 實地考察(如適用)

評審小組將就參賽作品進行工作環境審查。參賽者須負責示範其方案運作過程。評審人員亦會對用家進行面談。

#### 4. 終選

評審小組將提供總結報告予主辦單位，並將終選作品的詳細資料提交予評審委員會。評審委員會由行業專才組成，並由受認可行業領導者主持。評審委員會將選出各組別之金、銀、銅獎及優異獎。評審委員會亦將同時選出「最佳金融科技獎」參賽者／機構，以提名角逐「全年大獎」。

評審期間，評審人員或會索取參賽者持有的資料及作現場參觀，若有這方面的需要，參賽者將預先獲得通知。參賽者就2019香港資訊及通訊科技獎所提供的資料將獲保密處理，未獲參賽者的同意，籌辦機構及有關機構不會發表有關的資料。





## Application Procedures 報名方法

1. All submitted information should be in typewriting in English, supplemented with Chinese if needed.
  2. The following documents should be submitted to The Hong Kong Institute of Bankers by 12:00 noon on 18 January 2019:
    - a) one hard copy of completed original application form with attachments or supplementary information (if any).
    - b) soft copy of the completed application form and all attachments or supplementary information via e-mail to [fintechaward@hkib.org](mailto:fintechaward@hkib.org); and
    - c) HKID/BR/CR copy of the entrant, where applicable.
1. 參賽者必須以英文填寫報名表，如有需要可以中文補充。
  2. 參賽者須將以下文件於2019年1月18日正午十二時前交至香港銀行學會：
    - a) 已填妥的報名表正本及其他附加資料一份；
    - b) 已填妥的報名表及其他附加資料電郵至 [fintechaward@hkib.org](mailto:fintechaward@hkib.org)；及
    - c) 參賽者的香港身份證副本/公司或團體註冊證明副本。

## Timetable 時間表

Official call for entries	2018.11.23
Deadline for enrolment	2019.01.18
Adjudication	2019.01.30 – 2019.03.05
Categories' Awards Presentation Ceremonies	Late March - 2019.04.04
Awards Presentation Ceremony	2019.04.04

There will be a Participants' Briefing **short after** the closing of the application submission. Areas of attention for applicants will be highlighted in the Briefing. **Past Judges / Assessors and winner** will be invited to share their views and experiences.

接受報名	2018.11.23
截止報名	2019.01.18
評審	2019.01.30 – 2019.03.05
各獎項類別頒獎典禮	2019年3月下旬至4月4日
頒獎典禮	2019.04.04

緊接截止報名，大會會馬上舉辦參賽單位簡報會，為參賽者摘要介紹需要注意的地方，亦會邀請過往的評委及獲獎單位分享心得和經驗。

## Enquiries 查詢

Contact Person : Mr Philip KAM / Ms Winky CHAN

Tel : 2153 7886 / 2190 7077

Fax : 2682 0218

Email : [fintechaward@hkib.org](mailto:fintechaward@hkib.org)

Address : 3/F Guangdong Investment Tower,  
148 Connaught Road Central, Hong Kong

Website : <http://www.hkib.org>

聯絡人：甘志堅先生 / 陳思穎小姐

電話：2153 7886 / 2190 7077

傳真：2682 0218

電郵： [fintechaward@hkib.org](mailto:fintechaward@hkib.org)

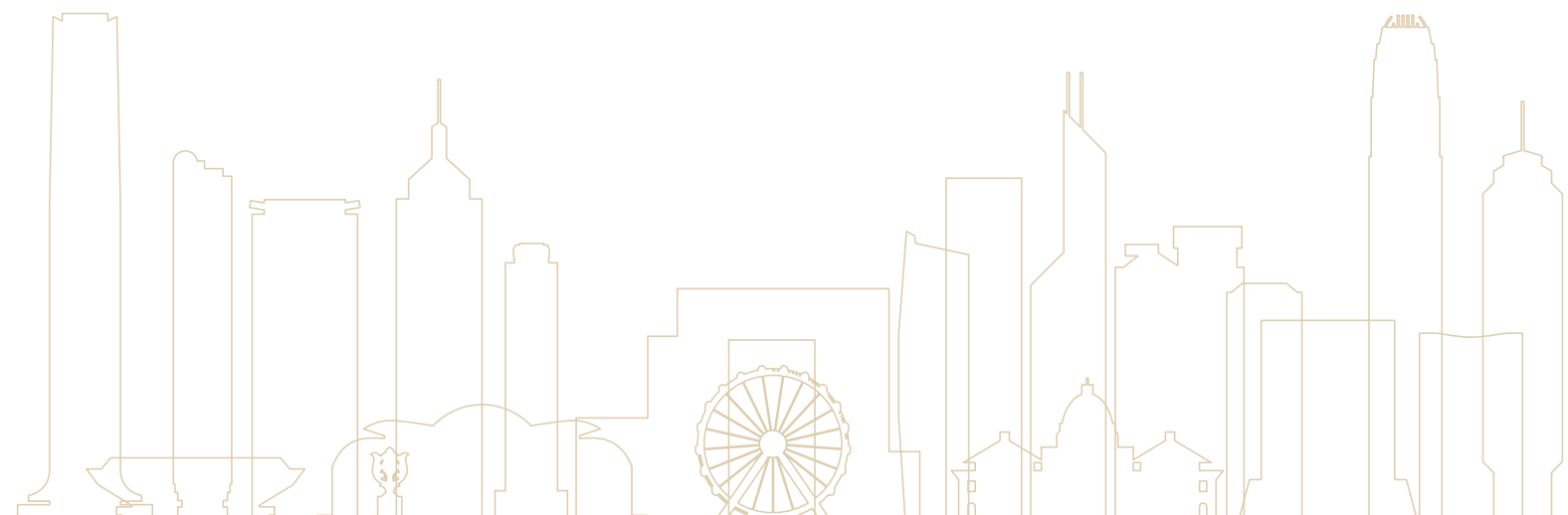
地址：香港上環干諾道中148號粵海投資大廈3樓

網址：<http://www.hkib.org>

## Past Winners 去屆獎項得主

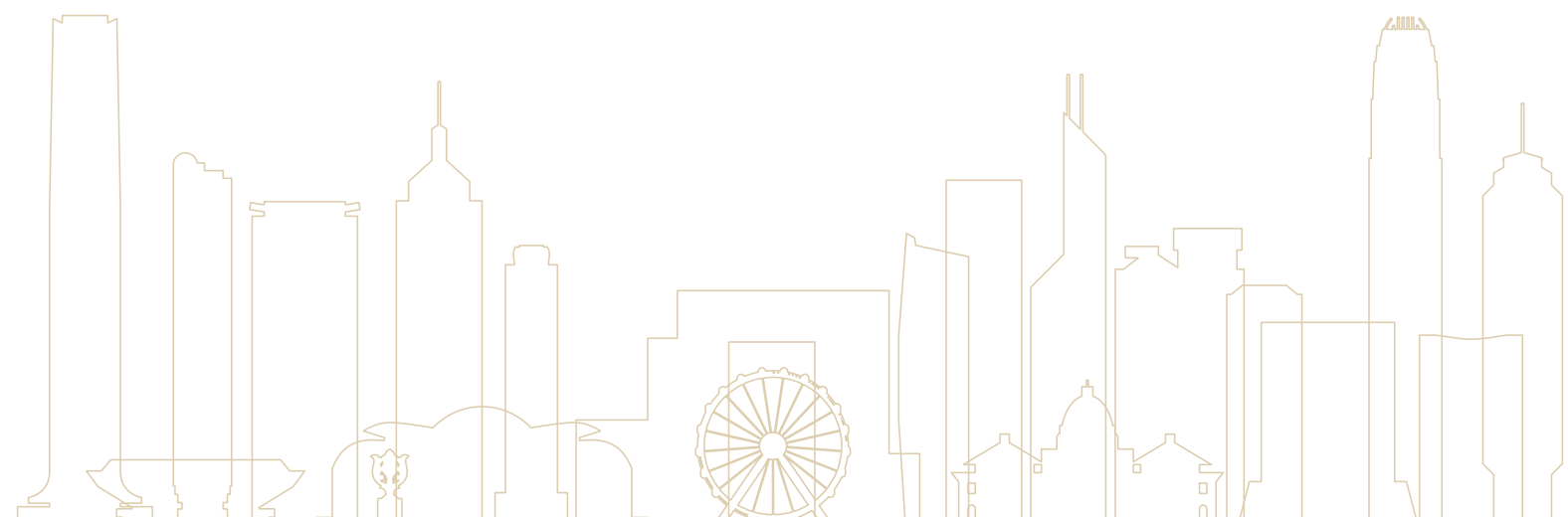
### HONG KONG ICT AWARDS 2016 2016 香港資訊及通訊科技獎

Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
<b>Best FinTech Grand Award</b> 最佳金融科技大獎	The Bank of East Asia, Ltd. 東亞銀行有限公司	Digital Branch 智能數碼分行
<b>Best FinTech (Banking and Insurance)</b> 最佳金融科技 (銀行與保險)		
<b>Gold</b> 金獎	The Bank of East Asia, Ltd. 東亞銀行有限公司	Digital Branch 智能數碼分行
<b>Silver</b> 銀獎	EAB Systems (Hong Kong) Ltd. 東蒲(香港)有限公司	121 System 點對點銷售系統
<b>Merit</b> 優異證書	UBS AG 瑞士銀行	UBS Wealth Management app 瑞銀財富管理
<b>Merit</b> 優異證書	Yintran Group Holdings Ltd. 銀傳集團	Yintran - The Money Transfer Network 銀傳支付、收款平台
<b>Best FinTech (Emerging Solutions)</b> 最佳金融科技 (新興解決方案)		
<b>Gold</b> 金獎	Lattice Ltd. Lattice有限公司	Lattice Elegant Portfolio Discovery (EPD) Decision-Support Platform Lattice優美投資組合發掘(EPD) 決策輔助平台
<b>Bronze</b> 銅獎	Cherrypicks Ltd. 創奇思有限公司	appsdollar - Redeem your joyous rewards appsdollar - 換您所想
<b>Merit</b> 優異證書	China CITIC Bank International Ltd. 中信銀行(國際)有限公司	WeChat Pay Travel Insurance plus Touch Balance 「WeChat Pay旅遊保險」及指紋查賬



## Past Winners 去屆獎項得主

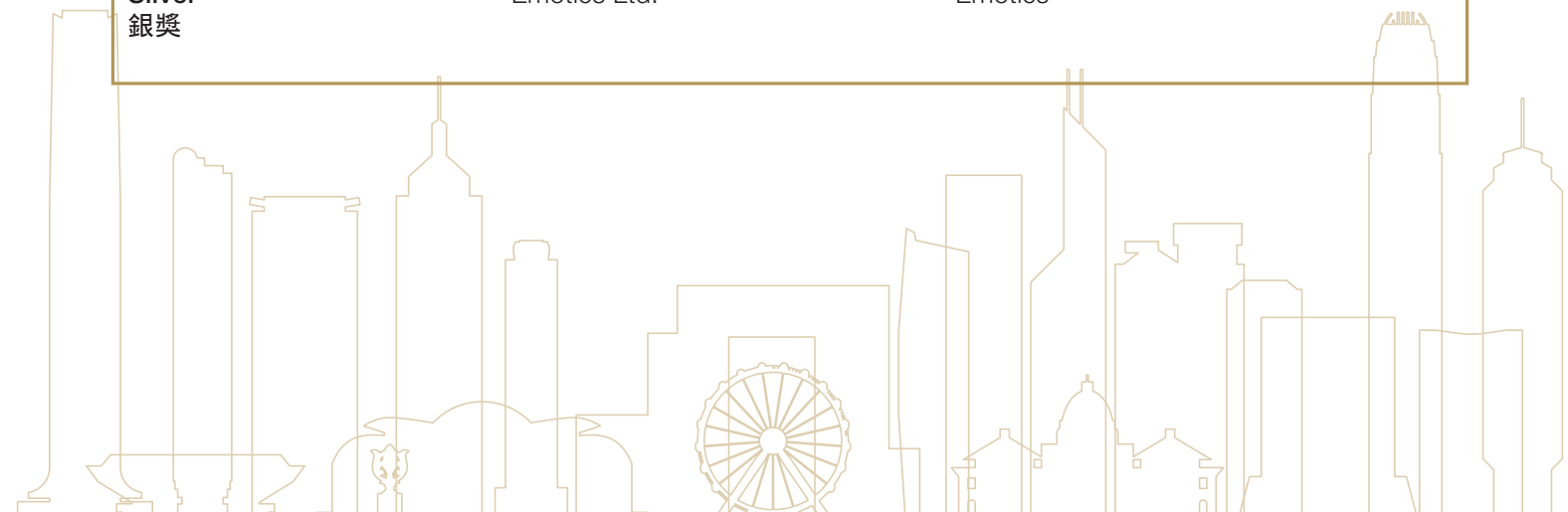
HONG KONG ICT AWARDS 2017 2017 香港資訊及通訊科技獎		
Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
<b>Best FinTech Grand Award</b> 最佳金融科技大獎	FWD Life Insurance Company (Bermuda) Limited 富衛人壽保險(百慕達)有限公司	FWD Drivamatics 富衛智駕
<b>Best FinTech (Banking, Insurance &amp; Capital Market)</b> 最佳金融科技(銀行業務、保險及資本市場)		
<b>Gold</b> 金獎	FWD Life Insurance Company (Bermuda) Limited 富衛人壽保險(百慕達)有限公司	FWD Drivamatics 富衛智駕
<b>Silver</b> 銀獎	Seasonalife Limited	Seasonalife
<b>Bronze</b> 銅獎	Prive Services Limited 磐維科技股份有限公司	Privé Managers Privé Managers
<b>Merit</b> 優異證書	Axisoft (Asia Pacific) Limited 緯泓軟件(亞太區)有限公司	DASH DASH
<b>Best FinTech (Emerging Solution / Payment Innovation)</b> 最佳金融科技(新興解決方案 / 創新支付方案)		
<b>Gold</b> 金獎	Bank of China (Hong Kong) 中國銀行(香港)	Use of Blockchain for Mortgage Property Valuation Process 區塊鏈應用 - 按揭估價流程
<b>Silver</b> 銀獎	Neat Limited	Neat
<b>Bronze</b> 銅獎	Clare.AI Limited Clare.AI Limited	Clare.AI 金融智能聊天機器人



## Past Winners 去屆獎項得主

### HONG KONG ICT AWARDS 2018 2018 香港資訊及通訊科技獎

Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
<b>FinTech Grand Award</b> 最佳金融科技大獎	The Hongkong and Shanghai Banking Corporation Ltd. 香港上海滙豐銀行有限公司	PayMe PayMe
<b>FinTech (Banking, Insurance &amp; Capital Market)</b> 最佳金融科技 (銀行業務、保險及資本市場)		
<b>Gold</b> 金獎	AGDelta Ltd. AGDelta Ltd.	Digital Wealth Platform 智能財富平台(智富台)
<b>Silver</b> 銀獎	Prive Services Ltd.	Prive Managers
<b>Merit</b> 優異證書	10Life Group Ltd. 10Life Group Ltd.	10Life Insurance Decoder 10Life 保險解碼器
<b>Merit</b> 優異證書	HedgeSPA Ltd. 恒運財富有限公司	HedgeSPA Core Investment Platform 恒運財富核心投資平台
<b>FinTech (Emerging Solutions &amp; FinTech Security)</b> 最佳金融科技 (新興解決方案及金融科技安全)		
<b>Gold</b> 金獎	The Hongkong and Shanghai Banking Corporation Ltd. 香港上海滙豐銀行有限公司	PayMe PayMe
<b>Silver</b> 銀獎	APrivacy Ltd.	APrivacy Secure Messaging
<b>Merit</b> 優異證書	Advanced Security Technology and Research Laboratory Company Ltd. 香港訊息安全技術研發中心有限公司	Trustline Threat Intelligence Platform Trustline Threat Intelligence Platform
<b>FinTech (RegTech &amp; Risk Management)</b> 最佳金融科技 (監管科技及風險管理)		
<b>Gold</b> 金獎	Austreme International Ltd. Austreme International Ltd.	Transaction Laundering Detection 非法電商支付活動監察
<b>Silver</b> 銀獎	Emotics Ltd.	Emotics





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Innovation and Technology Commission  
創新科技署



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香港金融管理局

Supporting Organisations  
支持機構



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EQUAL OPPORTUNITIES COMMISSION



FINANCIAL SERVICES DEVELOPMENT COUNCIL  
香港金融發展局



香港商業道德發展中心  
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