



HONG KONG
ICT AWARDS
2020 香港資訊及
通訊科技獎

FinTech Award
金融科技獎



Leading
Organiser
籌辦機構



香港銀行學會
The Hong Kong Institute of Bankers

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| Hang Seng Bank Ltd. 恒生銀行有限公司 | BERI |
| OneDegree Global Ltd. | OneDegree Global |
| Certificate of Merit 優異證書 | |
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Hong Kong ICT Awards 2020: FinTech (Emerging Solutions) Award

2020香港資訊及通訊科技獎：金融科技（新興解決方案）獎

Gold Award 金獎

AQUMON (Magnum Research Ltd.) AQUMON
 AQUMON 弘量研究有限公司

Silver Award 銀獎

| | |
|---------------------------|---|
| gini | gini data enrichment gini 數據富集 |
| Infocast Ltd. 滙港資訊有限公司 | InvestPRO - Mobile Trading & Investment Application 滙港投資寶：一站式投資及財富管理應用程式 |

Certificate of Merit 優異證書

| | |
|--|--|
| iDDY Financial Technologies Ltd. 愛投金融科技有限公司 | iDDY - Your A.I. Personal Finance Buddy iDDY - 您的A.I.個人理財夥伴 |
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FinTech Award 金融科技獎



Background 背景

The Hong Kong ICT Awards aims at recognising and promoting outstanding information and communications technology (ICT) inventions and applications, thereby encouraging innovation and excellence among Hong Kong's ICT talent and enterprises in their constant pursuit of creative and better solutions to meet business and social needs.

The Hong Kong ICT Awards was established in 2006 with the collaborative efforts of the industry, academia and the Government. Steered by the Office of the Government Chief Information Officer, and organised by Hong Kong ICT industry associations and professional bodies, the Awards aims at building a locally espoused and internationally acclaimed brand of ICT awards.

There are eight categories under the Hong Kong ICT Awards 2020. There is one Grand Award in each category, and an "Award of the Year" is selected from the eight Grand Awards by the Grand Judging Panel.

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

通過業界、學術界和政府的共同努力，香港資訊及通訊科技獎於二零零六年成立。香港資訊及通訊科技獎由政府資訊科技總監辦公室策動，並由香港業界組織及專業團體主辦，目的是為香港建立一個廣受香港社會愛戴、並獲國際認同的資訊及通訊科技專業獎項。

2020香港資訊及通訊科技獎設有八個類別的獎項。每個類別均設有一個大獎，而最終評審委員會再從所有大獎中甄選出「全年大獎」。

FinTech Award 金融科技獎



Objective 目的

In encouraging the development of FinTech innovation and solutions (such as payment solutions, clearing and settlement systems, etc.) for enhancing operations and fostering new modes of business for the financial sector, the FinTech Award aims to develop 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 and Capital Markets
2. Emerging Solutions
3. Regulatory Technology and Risk Management*

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

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

「金融科技獎」分為以下三個組別：

1. 銀行業務、保險及資本市場
2. 新興解決方案
3. 監管科技及風險管理*

*Includes FinTech Security
包括金融科技安全

Message from Chief Executive Officer of Leading Organiser 籌辦機構行政總裁獻辭



Ms Carrie LEUNG

Chief Executive Officer,
The Hong Kong Institute of Bankers

梁嘉麗女士

香港銀行學會
行政總裁



香港銀行學會

The Hong Kong Institute of Bankers

The Hong Kong Institute of Bankers (HKIB) is excited and honoured to have been appointed, once again, as the Leading Organiser of the Hong Kong ICT Awards: FinTech Award for the fifth consecutive year. With the Hong Kong Government's proactive and supportive stance towards FinTech, Hong Kong has become one of the major FinTech hubs. This award further encourages FinTech development through recognising talents and best practices in the industry, from start-up innovations to corporate applications.

To keep pace with the accelerating advancement in the FinTech market, the Award Streams and Judging Criteria are reviewed and evaluated annually. This year, the Award features three streams: Banking, Insurance and Capital Markets; Emerging Solutions; and Regulatory Technology and Risk Management (which includes FinTech Security). The overwhelming number of applications received cross diverse disciplines and demonstrate once again that FinTech is a top priority for many stakeholders to transform and digitise the financial industry.

We are grateful to extend our deepest gratitude to our Supporting Organisations who have made the Award possible and successful. They include the Hong Kong Monetary Authority as our Lead Supporting Organisation, and other Supporting Organisations like CTgoodjobs, Communications Association of Hong Kong, Equal Opportunities Commission, FinTech Association of Hong Kong, Hong Kong Business Ethics Development Centre, Hong Kong Financial Services Development Council, Insurance Authority, Private Wealth Management Association, Securities and Futures Commission, Treasury Markets Association and the HKIB Council and Executive Committee members.

And of course, our wholehearted appreciation also goes to our team of judges and assessors, who bring technical expertise, real world practical experience and business knowhow. Special thanks to Dr Toa CHARM, our Chief Judge and Mr Dominic SIU, our Chief Assessor.

Last but not least, we would like to express our warmest congratulations to all the winners, as well as our sincere appreciation to all the applicants. We thank them for their enthusiastic and dedicated efforts in contributing to

promoting FinTech development in Hong Kong. We look forward to keeping our close collaborations with the Government, regulators, and other stakeholders with the shared goal of driving Hong Kong to sustain its position as a FinTech Hub in Asia.

香港銀行學會十分榮幸能連續五年成為香港資訊及通訊科技獎：金融科技獎的籌辦機構。香港政府持續支持及積極推動金融科技發展，令本港躍身成為主要的金融科技樞紐之一。此獎項通過表彰業內的人才和最佳實踐，包括初創企業的創新科技以至企業應用，進一步鼓勵了金融科技發展。

鑒於金融科技的迅速發展，評判及評審團隊每年均會審核獎項類別及評審標準。今屆獎項涵括三個組別：銀行業務、保險及資本市場；新興解決方案及；監管科技及風險管理（包括金融科技安全）。今年獎項報名反應熱烈，收到來自不同行業及領域的作品，並再次證明金融科技是許多持份者轉換及數碼化金融行業的首要議程。

2020香港資訊及通訊科技獎：金融科技獎得以成功順利舉行，實有賴各方的鼎力支持，其中包括一眾支持機構。在此，學會謹再次感謝我們的首席支持機構——香港金融管理局，以及其他支持機構，包括CTgoodjobs、香港通訊業聯會、平等機會委員會、香港金融科技協會、香港商業道德發展中心、香港金融發展局、保險業監管局、私人財富管理公會、證券及期貨事務監察委員會、財資市場公會及香港銀行學會議會和理事會成員。

當然，學會亦冀藉此機會衷心感謝一眾評判及評審的付出，在評審過程帶來技術專長、實務操作經驗和業務知識之交流。特別鳴謝首席評判湛家揚博士，以及首席評審員蕭建邦先生。

最後，本會再次熱烈地祝賀所有獲獎者，並與此感謝所有參賽者。感激他們為是次比賽所付出的努力和熱誠，為推動香港金融科技發展做出了重要貢獻。我們熱切期望來年能與政府、監管機構及其他單位建立更緊密的合作關係，共同推動實現香港維持成為亞洲金融科技樞紐的願景。

Message from Chief Judge 首席評判獻辭



Dr Toa CHARM

Associate Professor of Practice in Management, Business School, Chinese University of Hong Kong
Chairman, OpenCertHub

湛家揚博士

香港中文大學商學院管理學專業副教授
OpenCertHub主席

In the past year, I have seen the continuous effort from the FinTech ecosystem in Hong Kong to contribute to the growth of the financial services industry. Financial services incumbents have started embracing innovations and co-creating values with start-ups for their customers. Government departments and regulators continue to be very supportive to formulate new policies and funding schemes to support the industry. Incubators, accelerators and universities launched useful programmes to empower students, start-ups and practitioners on FinTech. These collaborative efforts in the past few years from the stakeholders on cultivating the FinTech ecosystem in Hong Kong have started paying off. Hong Kong is now one of the major FinTech hubs in the world and a few FinTech unicorns were born in Hong Kong.

The outstanding performance of the participants in this year's Hong Kong ICT Awards: FinTech Award are no doubt a live demonstration of Hong Kong FinTech's achievement. The Judging Panel was deeply impressed by the quality of the entries received from financial services institutes, start-ups and research institutes. It is my honour to be the Chief Judge of the Hong Kong ICT Awards 2020 - FinTech Award. The Award is an excellent platform to recognise local FinTech talent and encourage them to innovate more for the financial services industry.

Thanks to Office of the Government Chief Information Officer and The Hong Kong Institute of Bankers for organising the Hong Kong ICT Awards 2020 - FinTech Award. My heartfelt thanks to our dedicated assessors and judges for providing their expertise and valuable advice to make the success of this Award possible. I would also like to congratulate all the participants and winners on their achievements. The Hong Kong ICT Awards: FinTech Award will continue to be one of the major platforms to recognise and encourage FinTech talent in Hong Kong.

在過去的一年裡，我看到香港金融科技生態圈各成員不斷努力，為金融服務業的發展作出貢獻。越來越多的金融服務企業開始接受創新，並與初創企業合作，共同創造價值給予客戶。政府部門和監管機構繼續制訂創新政策及資助計劃，以支援業界。同時，孵化器、加速器和大學推出了多種方案，對學生、初創和從業人員進行金融科技培訓。過去數年，大家在發展香港金融科技生態圈的努力，已開始取得回報及令人非常鼓舞。香港現已成為世界主要的金融科技中心之一，而一些金融科技的獨角獸已經在香港誕生。

今年2020香港資訊及通訊科技獎：金融科技獎的參賽者表現出色，無疑是香港金融科技成就的典範。評審委員會對金融服務機構、初創企業和研究機構的參賽項目水平印象深刻。我很榮幸成為2020香港資訊及通訊科技獎：金融科技獎的首席評判。本獎項是一個表揚本地金融科技人才的絕佳平台，並鼓勵他們為金融服務業作出更多創新。

感謝政府資訊科技總監辦公室和香港銀行學會，舉辦2020香港資訊及通訊科技獎：金融科技獎。我還衷心感謝我們盡心盡力的各位評判和評審付出他們的專業知識和寶貴建議，促使本獎項能成功舉辦。我還要對所有與會者及獲獎者表示祝賀。香港資訊及通訊科技獎：金融科技獎將繼續成為表揚及鼓勵香港金融科技人才的主要平台之一。

Hong Kong ICT Awards 2020 : FinTech Award Judging Panel 2020 香港資訊及通訊科技獎：金融科技獎評審委員會

Chief Judge 首席評判



Dr Toa CHARM 湛家揚博士
Associate Professor of Practice in Management
Business School, Chinese University of Hong Kong
Chairman, OpenCertHub
香港中文大學商學院管理學專業副教授
OpenCertHub主席

Deputy Chief Judge 助理首席評判



Ir Stephen LAU, JP 劉嘉敏工程師, JP
Secretary General (Honorary)
Hong Kong Computer Society
香港電腦學會
秘書長 (名譽)

Deputy Chief Judge 助理首席評判



Mr Michael LEUNG, MH 梁建文先生, MH
Group Chief Executive Officer
BOA International Financial Group
亞銀國際金融集團
集團行政總裁

Judges 評判



Mr Herman CHENG 鄭維章先生
Head of Digital Banking
Hang Seng Bank, Ltd.
恒生銀行
數碼銀行主管



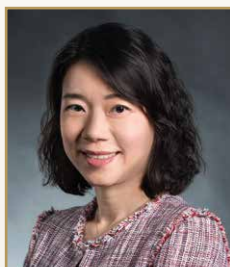
Mr Howard LAU 劉英豪先生
Head of Information Technology Department
The Bank of East Asia, Ltd.
東亞銀行
資訊科技部主管



Mr Matthew NG 吳銘豐先生
Senior Vice President, Head of Digital Program
Management, Institutional Banking Group
DBS Bank (Hong Kong) Ltd.
星展銀行 (香港) 有限公司
企業及機構銀行高級副總裁



Professor Kar Yan TAM 譚嘉因教授
Dean, School of Business and Management
Hong Kong University of Science & Technology
香港科技大學
工商管理學院院長



Ms Jada Cho Nam TSE 謝組南女士
General Manager, E-Banking Services Department
Bank of Communications (Hong Kong) Ltd.
交通銀行 (香港) 有限公司
電子銀行服務部總經理



Dr C.K. WONG 黃仲翹博士
Chairman and Co-founder
iASPEC Technologies and Services
永泰信息技術有限公司
主席及創辦人



Ir Peter YEUNG 楊天寵工程師
Head of Electronics & ICT Clusters
Hong Kong Science and Technology Parks Corporation
香港科技園公司
電子、信息及通訊科技群組高級總監

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

Hong Kong ICT Awards 2020 : FinTech Award Assessment Team 2020 香港資訊及通訊科技獎：金融科技獎評審小組

Chief Assessor 首席評審員



Mr Dominic SIU 蕭建邦先生
Director, Digital
Prudential Hong Kong Ltd.
保誠保險有限公司
數碼總監

Deputy Chief Assessor 助理首席評審員 Assessors 評審員



Mr Jacob WAI 韋達人先生
Director, APAC
Fitch Learning
惠譽
總監，亞太區



Mr August CHAN 陳兆祥先生
Regional SVP, Head of Information
Technology - Asia Pacific
Lockton Companies (Hong Kong) Ltd.
諾德保險經紀有限公司
亞太區資訊科技部負責人



Mr Barry CHAN 陳耀文先生
Partner, Financial Services Sector,
IBM Services
IBM China/Hong Kong Ltd.
國際商業機器公司
全球企業諮詢服務部合夥人



Mr Raymond CHAN 陳穎峯先生
Managing Director
9F International Holdings
玖富國際
董事總經理



**Ms Kit Ming Veronica FUNG
馮潔鳴女士**
Board Member
Fintech Association of Hong Kong
香港金融科技協會
董事會成員



Mrs Rosie HAMPSON
Executive Director
Goldman Sachs (Asia) L.L.C.



Mr Felix KAN 簡培欽先生
Partner, Cybersecurity & Privacy
PwC
羅兵咸永道會計師事務所
網絡安全及私隱保護服務合夥人



Ms Eva KWOK 郭儀雅女士
Partner
Deloitte China
德勤中國
企業風險管理服務合夥人



Ms Helen KWOK 郭善芬女士
AIA
友邦保險



Mr Victor LAW 羅少輝先生
General Manager - Cyber Security,
Greater China Region
DXC Technology
大中華地區資訊安全業務總經理



Mr Luke MA 馬國鈞先生
Partner, Risk Advisory, Cyber
Deloitte Advisory (Hong Kong) Ltd.
德勤諮詢(香港)有限公司
網絡安全風險諮詢合夥人



Dr Paul SIN 冼君行博士
Consulting Partner & FinTech Leader
Deloitte China
德勤中國
金融科技諮詢服務合夥人



Mr Victor YIM 嚴滌宇先生
Head of Fraud and Identity Solution
Transunion
環聯
產品總監



Mr Simon YOUNG 楊冠熹先生
Chief Compliance Officer, Overseas
Ping An Group
中國平安保險(集團)股份有限公司
海外業務合規總監



Ms Fanny YUEN 阮潔明女士
Managing Director, Financial Services
Accenture Company Ltd.
埃森哲
金融服務事業部董事總經理

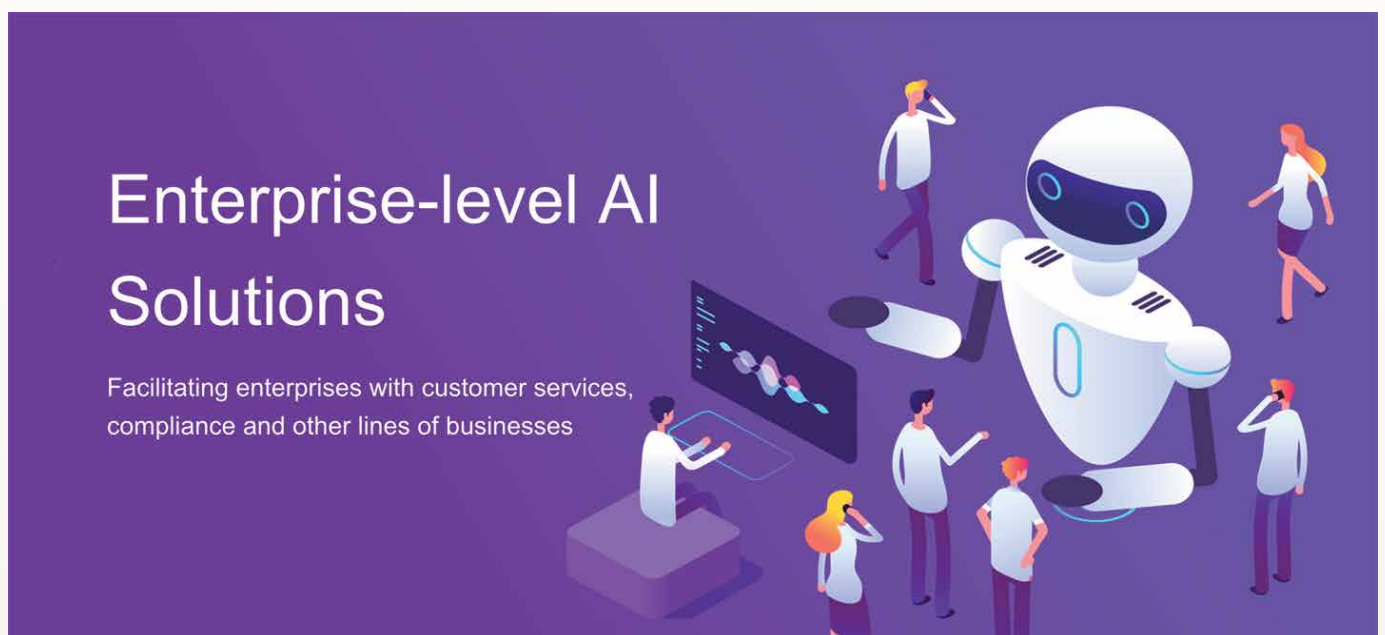
(Listed in alphabetical order by last name)
(按英文姓氏的順序列出)

FinTech Grand Award and FinTech (Regulatory Technology and Risk Management) Gold Award

金融科技大獎 及 金融科技（監管科技及風險管理）金獎

Fano Labs Ltd. 有光集團有限公司

Callinter, an Artificial Intelligence Compliance Assurance System 人工智能語音分析系統



Applying advanced AI technologies, Fano Labs has developed a smart Speech Analytics System, Callinter, for their customers in the finance sector. Callinter can greatly enhance capability in general management, risk management and business development of banks, insurance companies and regulatory bodies. It supports dialects, multiple/mixed languages and minority languages (e.g. English, Mandarin, Cantonese, Thai, Bahasa, Singlish, etc.).

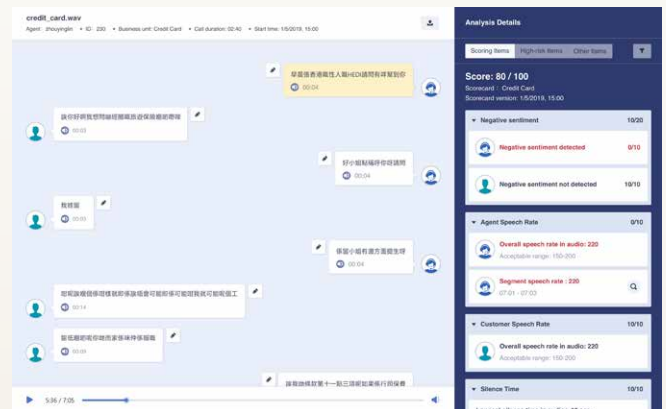
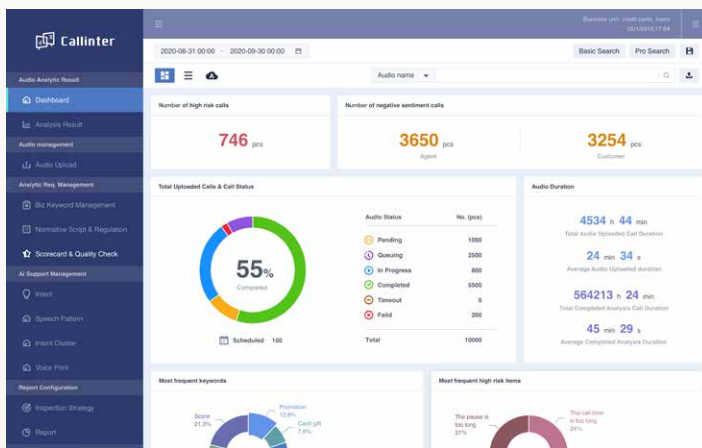
With the technologies of Speech Recognition and Speaker Diarization, Callinter converts calls into graphs and texts to make it easy for viewing and monitoring. Under the “Call Viewer” of it, users can view contents clearly along with speech patterns and high-risk dialogues detected in calls.

利用人工智能技術，有光科技為其金融行業客戶研發了智能語音分析系統Callinter。這個系統可以令銀行、保險公司及監管機構顯著提升企業管理能力，加強風險管控，促進業務發展。Callinter能處理方言、混合語言以及少數族裔語言，其中包括英語、普通話、廣東話、泰語等。

通過語音識別和話者分離技術，Callinter可以將通話內容轉化為圖像和文字，令管理者可以輕易查看並監管客戶服務。在「通話器」功能中，用戶可以快速查看通話內容，檢查通話中出現的語言模式，以及可能存在風險的對話內容。

In the customer service world, especially in the financial sector, service quality assurance and regulatory compliance are crucial as they are related directly to risks of compliance failure, lawsuits and huge fines, etc. Callinter helps in ensuring compliance by analysing calls in full, transcribing all calls into texts and highlighting any problematic and/or compliance issues for easier tracking, immediate handling and training. It not only benefits customer services, but also business development.

對金融行業的客戶服務來說，確保服務質量以及合規非常重要，否則可能會導致違規，訴訟或罰款。Callinter能夠對所有客服電話進行全面分析，找出不合規的內容，從而進行追蹤，糾正及內部培訓。此產品不僅可以改善服務質素，亦可提升業務發展水平。



Comments from Judging Panel 評審委員會評語

Fano Labs specialises in speech, natural language processing (NLP) and big data technologies to help companies servicing their customers. A veteran of the HKICT Awards, having won the Grand Award of Smart Business in 2018, Fano came back this year with a new service called Callinter to join the Hong Kong ICT Awards 2020 - FinTech Award. Callinter is a regtech compliance tool that accurately detects non-compliant sales procedures by taking voice recordings in languages such as Cantonese, Bahasa and Thai, and transcribing into English text using NLP. Callinter stood out as it is able to handle mixed languages that depend on tonality (Canto/English) with a high degree of accuracy. This reduces the risk of huge fines, lawsuits and other compliance issues.

有光科技專門研究語音、自然語言處理技術以及大數據科技，幫助企業為其客戶提供服務。有光科技曾榮獲「香港資訊及通訊科技獎」，於2018年贏得「商業方案大獎」。今年，有光科技憑藉其全新服務Callinter參加2020香港資訊及通訊科技獎：金融科技獎。Callinter是一項金融監管科技，可以通過錄製不同語言，包括廣東話、印尼語和泰語等的語音記錄，並使用自然語言處理技術將語音內容轉化為英語內容，來準確檢測不合規的銷售程序。Callinter能脫穎而出，全因為它能夠以高準繩度處理以音調作分辨的混合語言（廣東話/英語）。這大大降低了巨額罰款、訴訟和其他合規性問題的風險。

FinTech (Regulatory Technology and Risk Management) Silver Award

金融科技（監管科技及風險管理）銀獎

Know Your Customer Ltd.

Know Your Customer Digital Onboarding Solutions

Established in 2015, Know Your Customer empowers compliance teams to digitise their entire KYC, KYB and client onboarding process in a more effective and efficient way.

Through their intuitive compliance platform and range of customer-facing tools, compliance teams can centralise the four pillars of client onboarding – document collection, data extraction & assessment, on-going monitoring, and reporting – for a more seamless and secure KYC process, reducing manual tasks by up to 85%.

Their solutions include official document retrieval from 40+ company registries around the world and utilise Optical Character Recognition, Machine Learning and Artificial Intelligence to authenticate and process documents digitally.



Comments from Judging Panel

評審委員會評語

With remote onboarding becoming more widely acceptable by regulators this service provider has expanded on the reach of their product suite. The rise in digital banks in HK as well as digital offerings of traditional banks aiming to reach underbanked segments like SMEs, sole proprietors and youth, raises compliance concerns. Know Your Customer's digital solutions now reach more countries, covering individual as well as corporate customers, offering a highly secure service with a good user interface.



Know Your Customer 於2015年成立。致力為法規部門在KYC、KYB及顧客開戶等範疇提供更有效及快捷的數碼解決方案。

透過使用簡便的平台及工具，用戶可將顧客開戶的四大元素（文件收集，資料抽取和評核，持續監察及報告）統一。這樣能使整個KYC過程更順暢及安全，並可將需要人手處理的業務減少達85%。

他們的解決方案包括提供官方文件（涵蓋40個以上世界各地的公司註冊機），應用光學文字辨識、機械學習及人工智能等技術，以數碼化的方式驗證及處理文件。

隨著遠程開立賬戶變得越來越受監管機構所接受，此服務供應商已擴大了其產品套件的覆蓋範圍。香港數碼銀行的興起，以及旨在覆蓋中小企業，個體經營者和青少年等資金不足的細分市場的傳統銀行的數碼產品，引起了人們對合規性的擔憂。Know Your Customer的數碼解決方案現在遍及更多國家並涵蓋個人和企業客戶，提供具有良好用戶界面及高度安全的服務。

FinTech (Regulatory Technology and Risk Management) Silver Award

金融科技（監管科技及風險管理）銀獎

Wizpresso 濃說

Wizpresso Search

Wizpresso Search is a market intelligence platform that enables financial and legal professionals to find insights from unstructured data in seconds. Their platform, underpinned by cutting edge NLP and visual recognition technology, organizes and extracts valuable information from thousands of sources. Their clients can utilize the built-in collaboration tools to analyze, extract, and share insights with their teams. They also offer integration and quantitative insights services to empower their clients in automating business decisions in real-time.

Their clients range from global investment banks and law firms to local SME enterprises. Early adopters of their platform include Credit Suisse and Deacons. Wizpresso is an alumnus of Cyberport's Incubation Programme and is recognized as an outstanding artificial intelligence company by ETNet's Fintech Awards 2019 and IFTA's Fintech Awards 2020.

Wizpresso Search是一個市場情報智能平台，可讓金融及法律專業人士在幾秒內從非結構化數據中尋找見解。他們的平台以尖端的自然語言處理技術（NLP）及視覺識別技術為基礎，從幾千個來源中整理和提取有價值的資訊。透過平台內置的協助工具，他們的客戶可以與其團隊分析、提取和分享見解。另外為客戶能實時將業務決策自動化，他們亦提供整合和見解定量分析等服務。

他們的客戶群涵蓋環球投資銀行、律師事務所及本地中小型企業，當中早期採用者包括瑞士信貸銀行和的近律師行。Wizpresso 是數碼港培育計劃的畢業生，並獲得 ETNet 金融科技大獎 2019 和 IFTA 金融科技成就大獎 2020，被認為傑出的人工智能公司。

Comments from Judging Panel

評審委員會評語

A start-up headed by a former Investment Banking whiz demonstrated the market potential of this service with Investment Banking customers. They turn unstructured data into structured data, the new currency for banks wanting to make their research more efficient and be able to gather information from sources not usually assessable previously.



由前投資銀行專家領導的一家初創企業向投資銀行客戶展示了該服務的市場潛力。他們將非結構化數據轉換為結構化數據，這對於銀行來說無疑是一種新的貨幣，有助他們提高研究效率並能夠從通常以前無法評估的來源中收集信息。

FinTech (Regulatory Technology and Risk Management) Certificate of Merit

金融科技（監管科技及風險管理）優異證書

Datago Technology Ltd. 數行者科技有限公司

Text Analytics Platform for Chinese Capital Market 中國證券市場文本大數據量化平台

Datago Technology Limited is a professional FinTech company which focuses on providing Chinese text data analytics in finance. Datago aims to leverage big data and artificial intelligence technologies to mine quantitative and easy-to-use structured data from large-scale text data that is related to the capital market in mainland China and Hong Kong, such as news, reports and social media posts.

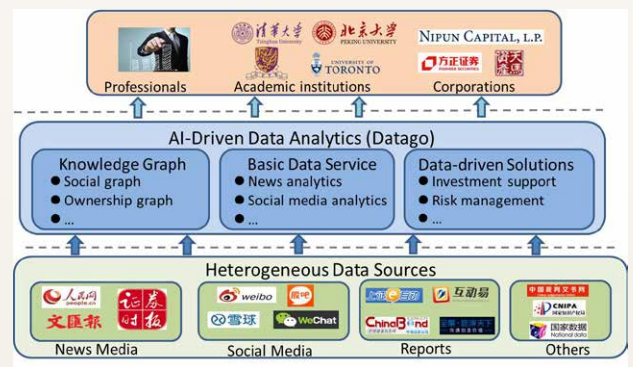
Based on the accurate and real-time quantitative financial data analytics service provided by Datago, Datago's clients are able to easily and systematically incorporate public information in their working flow of developing trading strategies and risk management, in order to enhance returns, reduce risk.

Datago's clients include the hedge funds, security brokers, and research institutions all over the world such as mainland China, HK, US and Canada. The research institutions include but not limited to Tsinghua University, Peking University,

Chinese University of HK, University of Toronto. The institutional clients include but not limited to Fangzheng Security, Nipun Capital and Lighthouse Asset Management.

數行者科技有限公司，是一家專注於中文文本大數據分析服務的金融科技企業。公司運用自主研發的人工智慧與大數據技術，將與大中華區資本市場相關的新聞、社交評論，研究報告等海量文本資訊處理為量化易用的結構化資料。客戶可藉此輕鬆系統地將海量資訊集成到他們的交易決策和風險管理工作中，從而提升交易收益和降低風險。

公司客戶包括中國內地、香港、加拿大及美國等全球市場中的投資基金，例如美國的Nipun Capital，券商和研究機構，例如清華大學和多倫多大學等。



Comments from Judging Panel 評審委員會評語

Taking alternative text data and turning it into actionable information is this company's goal. With an artificial intelligence-driven text analytics engine fed by big data doing the heavy lifting, Datago is able to mine quantitative and easy-to-use structured data for financial services companies. The focus is on Chinese websites so far.

採用替代文本數據並將其轉化為可行的信息為該公司的目標。借助由大數據提供的人工智能驅動的文本分析引擎來完成繁重的工作，Datago能夠為金融服務公司挖掘定量且易於使用的結構化數據。到目前為止主力於中文網站上使用。

FinTech (Banking, Insurance and Capital Markets) Gold Award

金融科技（銀行業務、保險及資本市場）金獎

The Hong Kong Federation of Insurers 香港保險業聯會

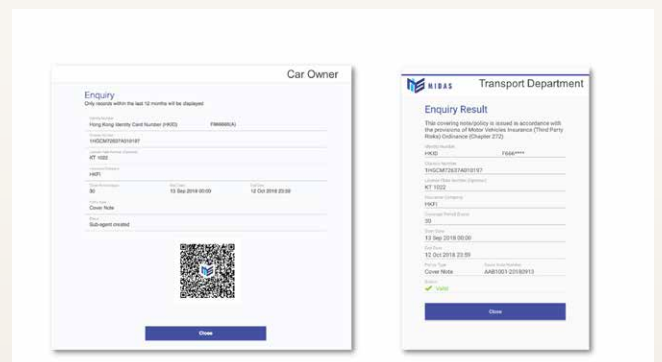
Motor Insurance DLT-based Authentication System (MIDAS) 車保e-Check

MIDAS, aka Motor Insurance DLT-based Authentication System, is Asia's first industry-wide blockchain solution in production for motor insurance providing a real-time, immutable, and privacy-preserving mechanism for motor insurance authentication. Embracing the privacy by design principle, MIDAS is a platform of trust built among stakeholders – insurers, intermediaries, regulator, government agency, law enforcement body and insuring public, and a classic case of Public-Private Partnership.

Car owners can use specific QR codes generated by MIDAS and have their motor insurance authenticated at all four Licensing Offices of the Transport Department. It addresses the perennial problem of fake motor policies and helps protect the right of all road users.

「車保e-Check」為亞洲首個保險業界應用區塊鏈技術的汽車保單認證系統，以實時且不可逆轉的方式驗證汽車保單真偽，同時保障個人資料私隱。「車保e-Check」亦是各持分者，包括：保險公司、中介人、監管機構、政府組織、執法部門及投保大眾，建構的互信平台，是公私營合作的典範。

車主現在可以使用由「車保e-Check」提供的特定二維碼，在運輸署四個牌照事務處確認汽車臨時保單/保單的真偽，不單杜絕了偽造車保的問題，亦保障所有道路使用者的權益。



Comments from Judging Panel 評審委員會評語

Unlike the other award winners this was a government and industry partnership providing a blockchain solution to authenticate the insurance policy while protecting client's privacy. Although the problem addressed is car insurance, the service can also be scalable to cover other forms of insurance as well.

與其他得獎者不同，這是一個政府和行業合作的夥伴關係，並提供了一種區塊鏈解決方案，可在認證保單的同時亦保護客戶的隱私。儘管所提到的解決方案與汽車保險相關，但該服務也可以擴展為涵蓋其他形式的保險。

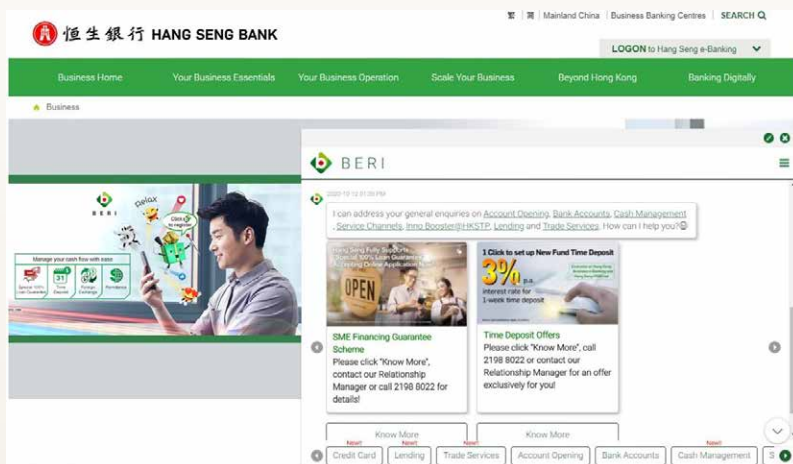
FinTech (Banking, Insurance and Capital Markets) Silver Award

金融科技（銀行業務、保險及資本市場）銀獎

Hang Seng Bank Ltd. 恒生銀行有限公司 BERI

Hang Seng Business Virtual Assistant BERI provide a refreshing eBanking experience to Hang Seng Business customers. With the Artificial Intelligence and Natural Language Process technology incorporated in BERI, BERI could interact with customer via dialogue and answer customer enquiry 7/24 on deposit, account services, cash management, trade services and service channels. BERI also supports real time account summary enquiry and real time FX spot trade. Since the launch, BERI has handled more than 190,000 enquiries from customers. BERI popularity has been proven on providing convenient banking experience to Hang Seng Business customers.

恒生商業智能助理BERI，提供一個全新的網上銀行體驗，透過人工智能及自然語言處理技術，以對話形式與客戶互動，全天候24小時隨時隨地為客戶解答存款、綜合戶口、商業現金管理、貿易服務和服務網絡等產品及服務的查詢。BERI亦能夠支援即時查閱戶口總覽查詢或透過BERI買賣外匯。BERI自推出以來，錄得超過19萬個有關對恒生商業銀行服務的查詢，足證BERI廣受支持，為恒生商業銀行客戶帶來更方便快捷的服務體驗。



Comments from Judging Panel 評審委員會評語

Not Siri but BERI. Beyond a mere chatbot, BERI is positioned as a virtual assistant to help customers with foreign exchange translation, order watch as well as providing advisory services whilst anticipating the needs of customers. The focus here is on user experience rather than the technology stack used.

不是Siri，而是BERI。不單只是聊天機器人，BERI還定位為虛擬助手，可以幫助客戶進行外匯換算、訂單監視以及提供諮詢服務，同時還能預測客戶的需求。聚焦重點於用戶體驗，而不是所使用的技術棧。

FinTech (Banking, Insurance and Capital Markets) Silver Award

金融科技（銀行業務、保險及資本市場）銀獎

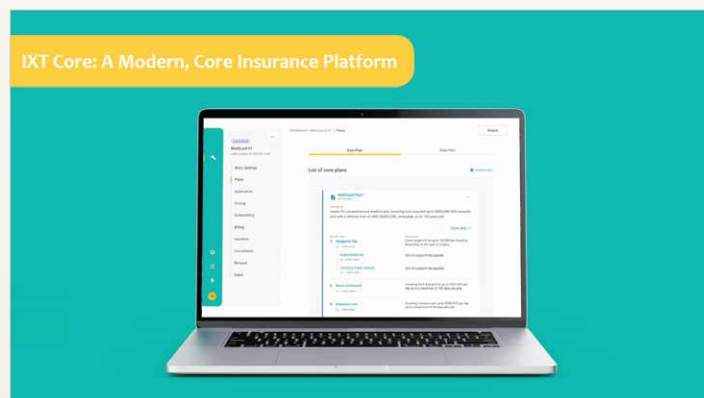
OneDegree Global Ltd.

OneDegree Global

OneDegree Global is an insurance technology company that works with insurers and other industry leaders across Asia to facilitate digital transformation in the sector and deliver brand-new user experiences to match expectations of the modern-day customer.

IXT Core is OneDegree Global's enterprise-grade core insurance platform, enabling insurers to drastically increase operational efficiency and better cater to their customers' needs. Using IXT, insurers can respond swiftly to the ever-changing market by building and launching new products in a matter of days. The scalable, flexible platform also provides instant underwriting and claim management, facilitating a fast and convenient online experience for customers.

The company is ISO 27001 certified, demonstrating its commitment to the best data security practices and to protect information of OneDegree Global's partners and clients.



Comments from Judging Panel 評審委員會評語

This year's Fintech Awards had many insurance offerings following last year's Grand Award winner which was also insurance focused. In contrast to some of the others that tackled selling insurance products, OneDegree is a full service digital insurance provider with very quick turnaround for claims and underwriting. The demo video shown was also very compelling.

Innovation: End-to-end connectivity

Our end-to-end, scalable insurance platform for servicing customers and business users



OneDegree Global 是一間提供保險科技的科技公司，與亞洲的保險業及其他行業先驅均有合作，引領他們迎戰數碼轉型，使其客戶享受全新的保險體驗。

OneDegree Global 團隊建立企業級保險核心系統 IXT Core，協助保險公司大幅提升企業營運效益，並迅速推出創新產品與服務，快速回應現今瞬息萬變的市場需求。IXT Core 具可擴充性及充分彈性，提供即時核保及索償管理，支持保險公司之客戶無論何時何地均可輕鬆查閱保單內容、下載保單資訊與查詢索償情況，享受快捷及簡單的網上保險體驗。

OneDegree Global 已獨立獲得 ISO 27001 認證，以證其團隊致力達到最佳數據保安標準，保障合作企業與客戶的資訊安全。

繼上年憑保險相關產品贏得大獎後，今年金融科技獎再出現眾多保險產品報名。與其他一些涉及銷售保險產品的公司相比，OneDegree 是一間提供全方位服務的數碼保險供應商，其理賠和承保均非常快速。顯示的演示影片也非常引人注目。

FinTech (Banking, Insurance and Capital Markets) Certificate of Merit

金融科技（銀行業務、保險及資本市場）優異證書

BeeFintech Company Ltd.

Life-Booking Insurance System

BeeFintech's CRM SaaS is HK's first end-to-end cloud solution designed for insurance intermediaries, with productivity tools that automate critical business processes using the latest AI & RPA technologies.

Insurance brokers & agents can produce multi-policy proposals for their clients in minutes instead of hours and reconciles commission statements from insurers to multi-hierarchical sales channels in minutes instead of weeks, together bringing game-changing efficiencies to the industry.

BeeFintech is founded by serial entrepreneurs with backgrounds in insurance, healthcare, banking and IT, and is a member of HKSTP 'Incu-tech' Programme since 2018.

BeeFintech是全港首家針對香港保險中介業務設計，提供全套私有化雲部署解決方案，致力於用最前沿的AI科技手段解決香港保險中介公司從客戶開拓、保單管理到備金結算等全部流程。

中介可通移動端於幾分鐘內生成合規化專屬計劃書，通過智能識別保險公司對賬單實現多層級備金發放，獲得顛覆性的效率提升。

創始團隊由香港資深保險、醫療、投資銀行及互聯網科技專才組成，均有多年成功創業經驗，並於2018年成為香港科技園Incu-Tech夥伴公司。



The image displays two promotional panels for BeeFintech. The left panel, titled 'Insurance-Tailored CRM SaaS Solution', is divided into two sections: 'Backoffice Support System' showing a dashboard with various charts and data points, and 'Sales-Based CRM Tools' showing mobile app interfaces. The right panel, titled 'Solutions' Main Features', lists four key features: 'Independent Cloud Deployment', 'Auto-Generate Insurance Proposals', 'Bank-Grade Database', and 'HK's Only Commission Reconciliation Solution for Brokers'. To the right of this panel is a diagram titled 'Life-Booking Insurance System-SaaS Tools' showing the interaction between 'Sales' (via Mobile App and Web Platform) and 'Clients' (via Wechat/WhatsApp) through 'Insurance Brokers'.

Comments from Judging Panel

評審委員會評語

BeeFintech targets insurance brokers who wish to digitalise to address communication issues between client, salesman, brokers and insurers. Proposals are generated faster and investment advisory provides many options to customers. The contestant was let down somewhat by a nervous presenter, though they still managed to overcome larger organisations that had slicker communicators, due to their use of AI and cloud technology providing a functional solution.

BeeFintech的目標客戶是希望進行數碼化處理以解決客戶、銷售人員、經紀和保險公司之間溝通問題的保險經紀。項目讓計劃書生成速度更快，投資諮詢亦為客戶提供許多選擇。雖然參加者因演講緊張而影響了比賽表現，但他們使用AI和雲技術提供的功能性解決方案仍然勝過溝通能力較弱的大型企業。

FinTech (Emerging Solutions) Gold Award 金融科技 (新興解決方案) 金獎

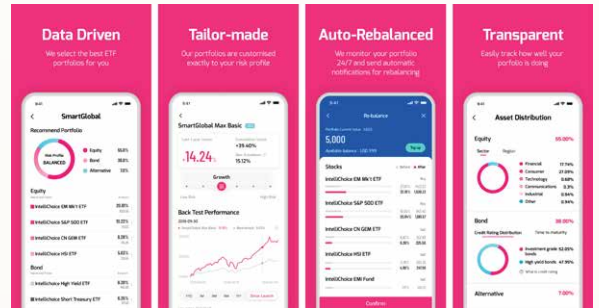
AQUMON (Magnum Research Ltd.)

AQUMON 弘量研究有限公司

AQUMON

AQUMON aims to simplify yet bring intelligent investment and wealth management services to both financial institutions and retail investors. With the help of AQUMON's algorithm-based technology, AQUMON can automatically help clients select the best risk-adjusted investments, systematically maximize their portfolio's diversification and offer long-term stable performance to clients.

AQUMON has partnered with 70+ well-known financial institutions ranging from large-sized banks, fund management companies and securities firms. AQUMON's mobile app, serving retail investors, was launched in 2018 and allows retail investors to invest in an automated, tailor-made and cost effective manner into a portfolio of diversified exchange traded funds.



通過金融、算法和科技三方面的結合，AQUMON為機構和個人客戶提供智能和專業的財富管理服務。成立至今，AQUMON已和70多間金融機構合作，提供智能投資顧問系統，幫助他們以更低成本向客戶提供財富管理服務，從而擴大市場份額。

在個人用戶方面，AQUMON運用演算法推薦適合客人風險程度的投資組合，並在手機應用程式中，客戶可快速下單、得到自動調倉提示等。智能投資顧問服務為客人帶來科學精準又省時間的投資組合。最低投資金額僅為 1,000 美元。



Comments from Judging Panel 評審委員會評語

A robo-advisory business for wealth management needs. They can offer average returns at much cheaper cost. AQUMON demonstrated strong market potential and a slick mobile app.

一項滿足財富管理需求的機器人諮詢業務。他們可以提供更便宜的平均回報。AQUMON展示了強大的市場潛力和出色的移動應用程式。

FinTech (Emerging Solutions) Silver Award

金融科技（新興解決方案）銀獎

gini

gini data enrichment

gini 數據富集

gini's machine learning enrichment engine cleans, structures and enriches transaction data in real time, prepping it to power AI technology so banks can build faster, cheaper and more personalised customer experiences.

Each transaction is matched to a recognisable merchant name, logo, category and location, plus descriptive tags.

This not only gives banks valuable information on consumer spending, it also helps customers understand their own transactions, reducing queries and chargeback costs by up to 40%.

Their technology achieves more coverage at a faster speed than any other provider. They deploy on any cloud via AWS and on premise.

gini的數據富集引擎能夠實時整理和豐富交易數據，並透過人工智能技術，幫助銀行為顧客提供更快和更實惠的個人化體驗。

系統的每一項交易可會配對至可識別的商戶名稱、標誌、類別、地址和不同標籤。

這不但為銀行提供關於顧客支出的資料，還可讓顧客更了解個人交易，因而減少高達40%的查詢和退款成本。

相對其他供應商，gini透過AWS和其他個人或組織軟件可在任何雲端平台上操作，能夠快速地涵蓋更廣泛的範圍。

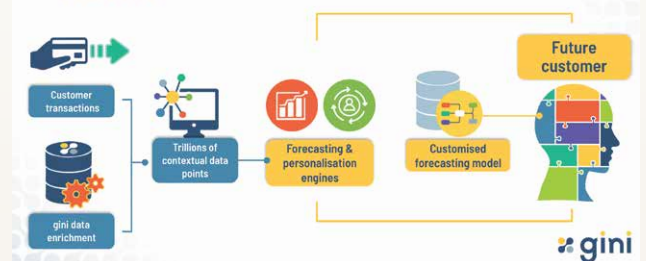
Comments from Judging Panel 評審委員會評語

The HKICT Awards: FinTech Awards has categories for macro solutions and micro solutions. gini truly represented the nature of this Emerging Solutions category of the FinTech Awards. It doesn't try to be a solution for everything but just focusing on one problem – to help users manage their personal finances by identifying transactions in their bank statements in a meaningful way – and solving it.

gini's machine learning enrichment engine



Build a 360° view of individual customers – at scale



香港資訊及通訊科技獎：金融科技獎可劃分為宏觀解決方案和微觀解決方案兩類。gini確實代表了金融科技獎—新興解決方案類別的性質。它不嘗試解決所有問題，而只是專注於一個問題—通過以有意義的方式識別銀行賬單中的交易來幫助用戶管理其個人財務並加以處理。

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

Infocast Ltd.

滙港資訊有限公司

InvestPRO - Mobile Trading & Investment Application

滙港投資寶：一站式投資及財富管理應用程式

Infocast InvestPRO is a next-generation consolidated investment and wealth management mobile application. InvestPRO can be white-labelled by financial institutions to provide their investor clients with a high-quality on-the-go trading and portfolio management service at their fingertips. The application's deployment can also be tailored to suit the company's branding preferences or functional requirements.

InvestPRO's delivers an easy-to-use, fully-featured experience for investors. Encompassing a user-friendly interface, intelligent content feeds and capable trading, InvestPRO provides the ultimate on-the-go trading experience. As a core component of a brokerage's service, InvestPRO's software architecture and hardware infrastructure are built to exceed industry regulations and benchmarks.

滙港資訊「滙港投資寶InvestPRO」是新一代的綜合投資和財富管理手機應用程式。銀行和證券商等金融機構，均可透過InvestPRO為其客戶隨時隨地提供高質量的投資服務，也可以根據公司需求提供定制服務。

InvestPRO結合了易於操作的智能界面、實時內容和實用交易功能。滙港資訊利用多年的行業經驗，創造高績效和高安全性的核心組件，使系統軟件和硬件符合監管要求並超過所有行業基準，從而在競爭中領先一步。



Comments from Judging Panel 評審委員會評語

Infocast markets InvestPro as the ultimate mobile platform for investors' trading. The contestant impressed the judges with their highly flexible application as well as the underlying technology stack.

Infocast將InvestPro視為投資者交易的終極移動平台。參賽者以其高度靈活的應用程序和底層技術棧給評委們留下了深刻的印象。

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

iDDY Financial Technologies Ltd.

愛投金融科技有限公司

iDDY - Your A.I. Personal Finance Buddy

iDDY – 您的A.I.個人理財夥伴

Founded in 2018 by a team of passionate entrepreneurs with a diversified background of financial markets, big data and A.I. software development, iDDY strives to develop proprietary applications with the latest A.I. and chatbot technologies to deliver the most useful financial insights and alerts to stock investors in Hong Kong.

iDDY fully understands Hong Kong Style mixed Cantonese and English slangs, with self-developed proprietary AI NLP (Natural Language Processing) system.

iDDY.ai is currently available in web-based and App-based messengers. The chatbot service is integrated with social media, financial service institute and finance media channel.



Comments from Judging Panel 評審委員會評語

iDDY is a virtual trading assistant solution developed by a small company using natural language processing and AI technologies. iDDY stood out from its competitors as it is able to decipher difficult Cantonese/English slang.

iDDY.AI於2018年成立，經過一年多的研發後推出成果，為香港股民提供個人化的投資分析和智能通知。他們希望iDDY將來可以成為每位散戶專屬的投資Buddy，除了以「貼地」的語調提供個人化投資資訊，更會在像忠誠的朋友一樣，在有需要時發出「嚴正」的提醒，如止賺、止蝕等，確保用戶保持紀律地作出投資決定。

支援廣東話語音和鍵盤輸入由香港人研發的iDDY深明白香港股民的需要，支援：

「買乜嘢股票好」

「騰訊嘅分析」

「走勢強嘅股票」

「價量齊升嘅股票」

「PE大個20同埋市值高過100億嘅藍籌」等語音和鍵盤輸入。

iDDY是由一家小型公司使用自然語言處理和AI技術所開發的虛擬交易助手解決方案。iDDY能夠破譯困難的粵語/英語俚語，因此在一眾競爭者中脫穎而出。

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

Pecutus Technologies Ltd.

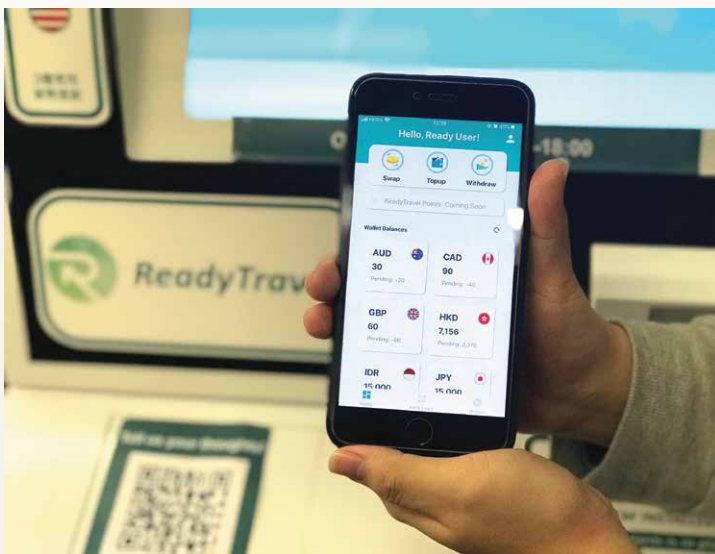
彼易科技有限公司

ReadyTravel Smart FX Platform

ReadyTravel by Pecutus Technologies Ltd. strives to be a financially inclusive institution that mobilises travellers to explore the world. They are rethinking how retail banking and travel money management can take on a new, and more efficient form to deliver the services. They offer travel money management services such as a financial entry point to the millennials, bringing elements of banking into travel-related verticals to better attract youthful and targeted clients for banks. ReadyTravel.io crafts digital applications and physical fully automated store-fronts to showcase how banking can be part of the fun travelling experience.

彼易科技ReadyApp以創新科技改變旅行資金管理方式，協助人們解決旅行前、中、後的外幣苦惱，令旅行者輕鬆出行。彼易結合專利的人工智能技術、手機程式和智能提存兌換機，搭建金融平台實現旅者們人與人之間的外幣互換。技術能夠驗證多達80種貨幣，亦實現現金和數碼貨幣的兌換，更幫助未被傳統銀行服務的人群。

透過人工智能運算推斷，系統自動配對需要相應貨幣的用戶，讓旅客透過一次性及多方P2P交易與其他用戶以「親友價」交換各種外幣。



Comments from Judging Panel 評審委員會評語

The sharing ecosystem proposed by Uber, Airbnb and others has come to our Fintech Awards in the form of excess foreign currencies from our travels. How do inbound travellers swap small quantities of excess cash with outbound travellers? This company is probably hard hit in two ways - by the lack of travellers resulting from the pandemic and by the direction of society moving towards a cash-less one. How they can pivot will determine their survival.

本屆金融科技獎出現如Uber、Airbnb和其他公司所提出的共享生態系統，並以旅行剩餘外幣的形式贏得獎項。入境旅客如何與出境旅客交換少量多餘的現金？該公司現正可能受到兩種方式的重創—由於疫症導致旅客人數減少，以及社會以無現金方式發展的方向。他們如何轉型將影響他們的生存。

Introduction of Leading Organiser 籌辦機構簡介



香港銀行學會
The Hong Kong Institute of Bankers

The Hong Kong Institute of Bankers (HKIB) has been serving the local banking community in the provision of professional training and certification services since 1963. HKIB is the first not-for-profit institution in Hong Kong to issue banking qualifications and was appointed by the Education Bureau as a Professional Qualifications Assessment Agency in August 2020. With an objective to maintain and further develop the territory's status as an international financial centre, the Institute works with the support of banks, regulators, financial institutions, academic institutions and various professional bodies to provide local banking practitioners with professional training and development opportunities. In view of the changing landscape of the banking and financial services industry in Hong Kong and mainland China, as well as on a global scale, the importance of continuing to enhance the standards of professional development has gained increased attention. The HKIB endeavours to provide and enhance its training and development products in order to equip its members with essential knowledge and skills that meet the industry's needs.

Official website: <https://www.hkib.org/>

LinkedIn:
<https://hk.linkedin.com/company/the-hong-kong-institute-of-bankers>

Responsible Team includes:

Ms Carrie LEUNG

Chief Executive Officer

Mr Philip KAM

General Manager – Institute Development

Ms Cherry CHAN

Assistant General Manager - Marketing, Membership and Events

Ms Camay YIP

Project and Event Manager

Mr Tindoe SHEK

Assistant Project and Event Manager

Ms Kaylie LEUNG

Officer - Marketing, Membership and Events

Enquiry 查詢

Tel : (852) 2153 7800
Fax : (852) 2544 9946
Email : fintechaward@hkib.org
Website : <http://www.hkib.org>

從1963年開始，香港銀行學會便為香港本地銀行業提供教育和培訓服務。香港銀行學會亦是香港首間頒發銀行專業資格的非牟利專業培訓機構，並於2020年8月獲教育局委任成為香港資歷架構認可的「專業資歷評估機構」。為了鞏固和發展國際金融中心地位，香港銀行學會與多間銀行、監管機構、金融企業、學術機構和專業機構合作，致力為本地銀行從業員提供專業培訓和發展機遇。鑑於香港和中國內地甚至全球的銀行與金融服務業市場不斷變化，持續提升專業發展水準的重要性受到越來越多關注。香港銀行學會不斷積極提供和優化其培訓和人才發展內容，令會員能具備行業要求的知識和技巧。

官方網址：<https://www.hkib.org>

領英網址：

<https://hk.linkedin.com/company/the-hong-kong-institute-of-bankers>



專責團隊包括：

梁嘉麗女士

行政總裁

甘志堅先生

總經理 — 企業發展

陳雪瑩小姐

助理總經理 — 市務傳訊、會員事務及活動策劃

葉敏然小姐

項目及活動策劃經理

石善銘先生

助理項目及活動策劃經理

梁錦英小姐

市務傳訊、會員事務及活動策劃主任

電話：(852) 2153 7800
傳真：(852) 2544 9946
電郵：fintechaward@hkib.org
網址：<http://www.hkib.org>

Acknowledgement 鳴謝

Judging Panel 評審委員會

Chief Judge

Dr Toa CHARM

Associate Professor of Practice in Management
Business School, Chinese University of Hong Kong
Chairman
OpenCertHub

Deputy Chief Judge

Ir Stephen LAU, JP

Secretary General (Honorary)
Hong Kong Computer Society

Mr Michael LEUNG, MH

Group Chief Executive Officer
BOA International Financial Group

Judges

Mr Herman CHENG

Head of Digital Banking
Hang Seng Bank, Ltd.

Mr Howard LAU

Head of Information Technology Department
The Bank of East Asia, Ltd.

Mr Matthew NG

Senior Vice President, Head of Digital Program Management, Institutional Banking Group
DBS Bank (Hong Kong) Ltd.

Professor Kar Yan TAM

Dean, School of Business and Management
Hong Kong University of Science & Technology

Ms Jada Cho Nam TSE

General Manager, E-Banking Services Department
Bank of Communications (Hong Kong) Ltd.

Dr C.K. WONG

Chairman and Co-founder
iASPEC Technologies and Services

Ir Peter YEUNG

Head of Electronics & ICT Clusters
Hong Kong Science and Technology Parks Corporation

首席評判

湛家揚博士

香港中文大學商學院
管理學專業副教授
OpenCertHub
主席

助理首席評判

劉嘉敏工程師, JP

香港電腦學會
秘書長 (名譽)

梁建文先生, MH

亞銀國際金融集團
集團行政總裁

評判

鄭維章先生

恒生銀行
數碼銀行主管

劉英豪先生

東亞銀行
資訊科技部主管

吳銘豐先生

星展銀行 (香港) 有限公司
企業及機構銀行高級副總裁

譚嘉因教授

香港科技大學
工商管理學院院長

謝組南女士

交通銀行 (香港) 有限公司
電子銀行服務部總經理

黃仲翹博士

永泰信息技術有限公司
主席及創辦人

楊天寵工程師

香港科技園公司
電子、信息及通訊科技群組高級總監

Assessment Team 評審小組

Chief Assessor

Mr Dominic SIU
Director, Digital
Prudential Hong Kong Ltd.

Deputy Chief Assessor

Mr Jacob WAI
Director, APAC
Fitch Learning

Assessors

Mr August CHAN
Regional SVP, Head of Information Technology - Asia Pacific
Lockton Companies (Hong Kong) Ltd.

Mr Barry CHAN
Partner, Financial Services Sector, IBM Services
IBM China/Hong Kong Ltd.

Mr Raymond CHAN
Managing Director
9F International Holdings

Ms Kit Ming Veronica FUNG
Board Member
Fintech Association of Hong Kong

Mrs Rosie HAMPSON
Executive Director
Goldman Sachs (Asia) L.L.C.

Mr Felix KAN
Partner, Cybersecurity & Privacy
PwC

Ms Eva KWOK
Partner
Deloitte China

Ms Helen KWOK
AIA

Mr Victor LAW
General Manager - Cyber Security, Greater China Region
DXC Technology

Mr Luke MA
Partner, Risk Advisory, Cyber
Deloitte Advisory (Hong Kong) Ltd.

Dr Paul SIN
Consulting Partner & FinTech Leader
Deloitte China

Mr Victor YIM
Head of Fraud and Identity Solution
Transunion

Mr Simon YOUNG
Chief Compliance Officer, Overseas
Ping An Group

Ms Fanny YUEN
Managing Director, Financial Services
Accenture Company Ltd.

首席評審員

蕭建邦先生
保誠保險有限公司
數碼總監

助理首席評審員

韋達人先生
惠譽
總監，亞太區

評審員

陳兆祥先生
諾德保險經紀有限公司
亞太區資訊科技部負責人

陳耀文先生
國際商業機器公司
全球企業諮詢服務部合夥人

陳穎峯先生
玖富國際
董事總經理

馮潔鳴女士
香港金融科技協會
董事會成員

Mrs Rosie HAMPSON
Executive Director
Goldman Sachs (Asia) L.L.C.

簡培欽先生
羅兵咸永道會計師事務所
網絡安全及私隱保護服務合夥人

郭儀雅女士
德勤中國
企業風險管理服務合夥人

郭善芬女士
友邦保險

羅少輝先生
大中華地區資訊安全業務總經理
DXC Technology

馬國鈞先生
德勤諮詢（香港）有限公司
網絡安全風險諮詢合夥人

冼君行博士
德勤中國
金融科技諮詢服務合夥人

嚴滌宇先生
環聯
產品總監

楊冠熹先生
中國平安保險（集團）股份有限公司
海外業務合規總監

阮潔明女士
埃森哲
金融服務事業部董事總經理



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香港特別行政區政府 政府資訊科技總監辦公室

Leading
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The Hong Kong Institute of Bankers
香港銀行學會

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Hong Kong Science and
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Innovation and
Technology Commission
創新科技署



Invest Hong Kong
投資推廣署

Lead
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Organisation
首席支持機構



HONG KONG MONETARY AUTHORITY
香港金融管理局

Supporting
Organisations
支持機構



平等機會委員會
EQUAL OPPORTUNITIES COMMISSION



Supporting
Media
支持媒體



Organisations listed in alphabetical order