

Institutional Stablecoins: Architecture, Risk, and the Hong Kong Regulatory Framework

Programme Code: THGFT00P26022

26 Feb 2026 (Thursday)
12:00nn – 2:00pm

**HKIB ECF SFC
CPD CPD CPT**

Programme Outline

To equip banking professionals with a structural understanding of stablecoin infrastructure (The 5-Layer Stack) and the specific operational challenges of complying with Hong Kong's "Verified Holder" regime.

Session 1: The Strategic Context

- The Shift: Moving from Correspondent Banking to Digital Settlement
- The Value Proposition: 24/7 atomic settlement vs. legacy friction
- Core Concept: Stablecoins as settlement instruments, not speculative assets.

Session 2: Infrastructure Foundation – Layers 1 & 2

- Layer 1 (The Rails): Public Blockchains (Ethereum/Solana) and Key Management risks.
- Layer 2 (The Asset): Reserve integrity, custody models, and liquidity management.

Session 3: Operationalising the Stack – Layers 3, 4 & 5

- Layer 3 (Orchestration): The Travel Rule - Attaching originator/beneficiary data to blockchain transactions.
- Layer 4 (Product): Commercial strategies and "Multi-rail" routing.
- Layer 5 (Experience): On/Off-ramps and Merchant Settlement workflows.

Session 4: The Hong Kong Compliance Challenge

- The Mandate: HKMA's requirement for "Verified Holders" (no anonymous access)
- The Conflict: The "Omnibus Wallet" problem—how Centralised Exchanges obscure individual user data from Issuers.
- The Risk: The visibility gap between on-chain assets and off-chain identities.

Session 5: The Solution Framework

- Legal Framework: Leveraging Third-Party Reliance (HK AML Ordinance / FATF Rec 17)
- Technical Controls: Whitelisting wallet addresses and permissioned smart contracts.
- Future State: How Hong Kong is building a "Clean Ecosystem" for institutional finance

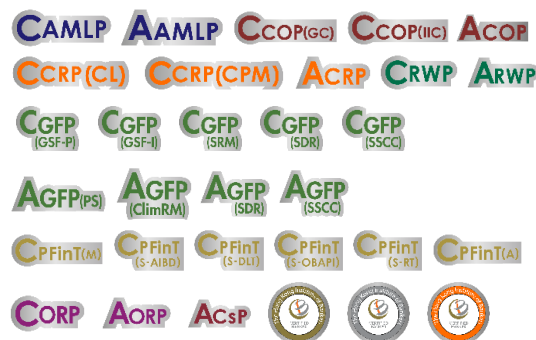
Speaker Introduction

The speaker currently serving as the Chief Executive of RD Wallet (SVF0016) and a Board Director of RD ezLink, this professional holds significant expertise in financial services. With a background in financial crime compliance and executive leadership, they bring a wealth of experience from various banking and regulatory roles.

Certified Anti-Money Laundering Specialist (CAMS), Certified AML Professional (CAMLPA), Fellow of the Hong Kong Securities and Investment Institute (FHKSI), and Master degrees in Law (LLM, CUHK), Banking (MSc, CityU), and Asian Studies (MA, HKU); Bachelor degrees in Public & Social Administration (BA(Hons), CityU) and Law (LLB, MMU, UK).

Target Audiences

1. Banking Practitioners;
2. Relationship Managers, Compliance Officers, Risk Managers and IT Professionals.;
3. HKIB Professional Qualification Holders :



Programme Delivery

Virtual Classroom (Zoom)

Cantonese

Application DEADLINE

19 February 2026 (Thursday)



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