Fintech / Compliance

HKIB The Hong Kong Institute of Bankers | CERTIFIED BANKER

ASCEND Advancing Future Banking Capabilities

Technology and Data | Soft Skills | Banking Knowledge

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

Programme Code: THRFT00P26112

10 November 2026 (Tuesday)
7:00pm – 10:00pm

3 HOURS

HKIB CPD | SFC CPT | PWMA OPT

Target Audiences

1. **Banking Practitioners;**
2. **Relationship Managers, Compliance Officer, IT Professionals and Operations Staff;**
3. **HKIB Professional Qualification Holders (eligible for CPD Core Hours):**

CCOP(GC) CCOP(IIC) ACOP CAMLP AAMLP CCRP(CL) CCRP(CPM) ACRP CRWP ARWP CPFinT(M) CPFinT (S-AIBD) CPFinT (S-OBAPI) CPFinT (S-DLT) CPFinT (S-RT) CPFinT(A) CORP AORP ACSP

Programme Outline

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

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.

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.

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.

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.

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

(The programme features real-life case studies, equipping participants with valuable industry insights.)

Speaker Introduction

The speaker is the former Chief Executive of a licensed SVF, 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 (CAMLP), 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).

Programme Delivery

Virtual Classroom (Zoom)
Cantonese

FLEX LEARNING

Application DEADLINE

3 November 2026 (Tuesday)

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