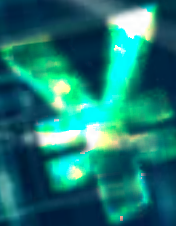




HONG KONG
ICT AWARDS
2021 香港資訊及
通訊科技獎

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

Call for Entries
參賽須知

Introduction of Leading Organiser 籌辦機構簡介

About 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.

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 2021. 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.

關於香港銀行學會

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。

FOLLOW HKIB TO STAY UPDATED 追蹤我們以獲得最新消息



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。

2021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八個大獎中甄選出「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 Hong Kong 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*

Prizes and Benefits for Winners 得獎者的獎勵

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 3 months free access to Lion Rock 72 (co-working space in InnoCentre) or co-working space in Hong Kong Science Park Incubation Centre for SMEs¹;
- to participate in investment matching activities of the Hong Kong Business Angel Network (HKBAN);
- to 3 months free access to Flexi Space in Cyberport Smart-Space for SMEs²; and
- to free participation in some large-scale local ICT events (e.g. International ICT Expo) for marketing exposure.

Further details and conditions are available at the website: www.hkictawards.hk

* Includes FinTech Security

** 包括金融科技安全

¹ HKSTP offers 1 free seat access to Lion Rock 72 in InnoCentre or co-working space in Hong Kong Science Park Incubation Centre for 3 months (assigned by HKSTP, subject to availability) to SMEs who are HKICT Awards 2021 Gold, Silver or Bronze award winners.

² Cyberport offers 1 free Flexi Space in Cyberport Smart-Space for 3 months to SMEs who are HKICT Awards 2021 Gold, Silver or Bronze award winners. The number of flexi-desk offered to ICT Winners is capped to 32. Given the quota, flexi-desk will be offered on a first-come-first-served basis and subject to the availability. Winner shall submit application to Cyberport for the offered flexi-desk on or before 31 Mar 2022 after the announcement of results in Nov 2021. Any submission after the deadline will become ineligible.

³ 香港科技園公司為榮獲「2021香港資訊及通訊科技獎」金 / 銀 / 銅獎的中小企業提供一個免費名額，使用創新中心內的初創協作基地「Lion Rock 72」或位於香港科學園培育中心的共享工作空間三個月(由香港科技園公司分配，視乎情況而定)。

⁴ 數碼港為榮獲「2021香港資訊及通訊科技獎」金 / 銀 / 銅獎的中小企業提供一個免費名額，使用數碼港共享工作空間Smart-Space內的靈活辦公桌三個月。共設32個名額，會以先到先得的方式安排。獎項公佈後，獲獎中小企業需於2022年3月31日或之前提交申請，逾時遞交的申請將不獲處理。

「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**

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

- 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；
- 免費使用創新中心內的初創協作基地「Lion Rock 72」或位於香港科學園培育中心的共享工作空間三個月（只限於中小企業）³；
- 參與香港天使投資脈絡舉辦的投資配對活動；
- 免費使用數碼港共享工作空間Smart-Space內的靈活辦公桌三個月(只限於中小企業)⁴；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。

詳情及細則可瀏覽網站：www.hkictawards.hk

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 Leading 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 Kong⁵ at the time of closing for entry enrolment.
 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 available⁶ in the market for at least 3 months or in live operation for at least 3 months at the time of closing for entry enrolment (please enclose proof – e.g. delivery note, invoice, public announcement, advertisement, internal announcement, etc.).
 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⁷。
 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. 除學生獎項類別外，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最少三個月/或開放予下載應用⁸或已經投入運作最少三個月（請附上證明 — 例如送貨單、發票、外發公告、廣告、內部通告等）。
 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。

⁵ "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. For the case of Student Innovation category, certification of Hong Kong resident status can be performed through certifying student status collectively by concerned educational institution.

⁶ 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.

⁷ 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。學生創新獎方面，香港居民身份可由相關學校以統一證明學生身份的方法代替。

⁸ 例如該資訊及通訊科技產品/服務項目已經投入在市場，該應用程式已被應用於公司內部的系統，以及該流程解決方案已於App Stores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 Leading 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行為的報酬或誘因，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，籌辦機構保留最終決定權，參賽者不得異議。

Award Streams 獎項組別

1. Banking, Insurance and Capital Markets

The Banking, Insurance and Capital Markets award stream recognises innovative products and services that help deliver existing financial services in a completely different way, improve financial inclusion, increase efficiency or improve the customer experience.

This stream is open to banking, insurance and other firms that take part in the capital markets. Usually, the solutions in this category are higher level, in a macro scope, and bring together multiple technologies to the offering.

2. Emerging Solutions

The Emerging Solutions award stream recognises the business, product and / or service that has demonstrated the most innovative and effective means of transforming the individual objectives of financial industry – namely savings, investing and financing.

This stream is open to applicants that offer specific solutions in a more focused manner or the introduction of never before offered products / services. One can think of the Banking, Insurance and Capital Markets award stream as a more macro award stream whereas this one is a more micro award stream, targeting one particular pain point for the firm or for the customer.

3. Regulatory Technology and Risk Management*

The Regulatory Technology and Risk Management award stream recognises the business, product and / or service that addresses issues that are important to the second and third lines of defense in a financial organisation. That is, the focus here is on governance and control as opposed to revenue generation. For revenue generation focused applications, the first two award streams are appropriate.

This stream is open to applicants that address risks such as regulatory compliance, financial crimes compliance, operational, financial, legal and fiduciary, IT, security (systems, data and physical) and tax. The solutions could also be used by regulatory bodies, human resources departments, internal audit departments, in addition to the risk functions.

1. 銀行業務、保險及資本市場

本獎項組別旨在表彰能夠為現今整體金融體系提供全新方案以改進普及金融，提高效率及提升客戶服務體驗的創新產品及/ 或服務。

本獎項組別歡迎涉及資本市場的銀行、保險公司或其他金融機構參與，尤以從宏觀角度切入並融合多種技術的解決方案更為適合。

2. 新興解決方案

本獎項旨在表彰為金融業的個人產品(如存款、投資和融資)提供最創新和有效的業務、產品及/ 或服務。

本獎項組別歡迎具針對性或嶄新的產品或服務參與。相對銀行業務，保險及資本市場獎項組別，本獎項組別從微觀角度切入，尤以為公司或客戶解決個別難題的解決方案更為適合。

3. 監管科技及風險管理**

本獎項旨在表彰為金融機構中的第二和第三道風險管理防線的業務、產品及/ 或服務的關鍵解決方案。此獎項聚焦於管治與監控，而非創造收益上。對於針對利潤收益的解決方案，建議可考慮參與另外兩組獎項組別。

本獎項組別歡迎在合規、金融詐騙監管、營運、融資、財務法律和信託、資訊科技、保安(即系統、數據和實體)及稅率的範圍上提出協助管理風險的解決方案參與。此方案除適用於風險管理部，亦可用於監管機構、合規部、人力資源部及內部審計部。

* Includes FinTech Security

** 包括金融科技安全

Judging Criteria 評審準則

1) FinTech (Banking, Insurance and Capital Markets) 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及創意	<ul style="list-style-type: none"> • 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); • Relevance and extensibility for the value of society; • Effective development and integration of available technological resources; • 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); • Uniqueness of its value proposition and overall originality; • 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); • Potentiality of revolutionising existing business modes in banking and insurance, and the capital market; low end or new market mode transformation potential; • Potentiality as technology enabler for banks or insures 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 • Potentiality of improving operational efficiency but not at the expense of service quality. 		25%

1) FinTech (Banking, Insurance and Capital Markets) 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)
<p>Functionality 功能</p>	<ul style="list-style-type: none"> • For front offices <ol style="list-style-type: none"> 1. Competence of improving liquidity / price discovery / best execution 2. Scope of market coverage and accessibility • For front to back offices <ol style="list-style-type: none"> 1. Improvement of efficiency, effectiveness / regulatory compliance / transparency 2. Adaptability to HK regulations (SFC HFT rules, dark pool rules, AML KYC, CDD, etc.) 3. Level of enablement and integration of trading / risk, finance functions (including op and settlement) / back office / Front to Back / M&A / Advisory / Research • Compliment or replace existing operator's solutions; • Understanding and addressing the operational requirements of the user(s); • Versatile in order to cater for operational efficiency and to provide a path for work re-engineering; • Improvement of efficiency and effectiveness; • Regulatory compliance / transparency; • Improving the outreach of financial services / revolutionising channel delivery / product offerings; • How pressing or painful are the market needs it is addressing? Is it a pain killer or vitamin? • Connectability / level of connectivity, e.g. via adoptable APIs; • Usability or compatibility to be omni-platform and allow for a stable and efficient operating environment; and • Scalability. 		<p>25%</p>

Judging Criteria 評審準則

1) FinTech (Banking, Insurance and Capital Markets) 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, Internal User Buy-in or Public Acceptance 市場潛力 / 表現, 內部或公眾接受程度	<ul style="list-style-type: none"> Innovative application and integration of newly proven technology; Adequate considerations paid to risk management, regulatory compliance, privacy and cyber security issues; Use of the software to significantly enhance productivity; Improved competitive edge in terms of efficiency and effectiveness; General improvement of competitive edge; Discovering an under-resourced sector or opening up a new service area; Level of acceptance by the market OR the potentiality of growth of market share in HK (extensible to neighboring economies); Scalability; and Modernness of Technology stacks. 	<ul style="list-style-type: none"> 創新應用和整合全新或經多方面驗證的科技； 對風險管理、合規、保密和網絡安全等問題有充分考慮； 使用該軟件後能夠大幅提高生產力； 在效率和效益方面能夠提升競爭力； 競爭力的提升； 發現資源不足的業務發展機遇或開拓新的服務範疇； 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）； 可擴展性；及 科技（軟件和編程語言）的現代性。 	25%
Benefits and Impact 裨益及影響	<ul style="list-style-type: none"> Cost savings and contribution to revenue in near & longer terms; What are the quantifiable benefits and costs? What are qualitative benefits and costs? Credit should be given to a company who can demonstrate the advantages its solution has over other alternatives Direct benefits to the target user sector; Near-term scalability; Does it have appropriate full accounting of the benefits and costs of delivering those benefits? Solution efficiency (by steps of execution of flow OR by financial metrics); and Risk-Benefit Assessment. 	<ul style="list-style-type: none"> 對節省成本和收入貢獻的短期和長期影響； 有哪些可以量化的裨益和成本？ 有哪些可以質化的裨益和成本？ 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； 對目標用戶群的直接裨益； 短期的可擴展性；及 有否恰當的記帳方法羅列裨益和實施成本？ 解決方案的效率（以執行流程的步驟或財務指標衡量）；及 風險利益評估。 	15%

Judging Criteria 評審準則

1) FinTech (Banking, Insurance and Capital Markets) 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 質量	<ul style="list-style-type: none"> General qualities of products and platforms <ol style="list-style-type: none"> Stability; reliability; sustainability; maintainability and durability Architecture robustness Compliance of data privacy and information security; and Ease of use and adoption. 	<ul style="list-style-type: none"> 產品和平台的基本質素 <ol style="list-style-type: none"> 穩定性、可靠性、可持續性、可維護性及耐用度 結構穩固及堅持度 遵守數據私隱和資訊安全；及 易於使用和應用。 	10%
Total 總和 :			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 創新及創意	<ul style="list-style-type: none"> • Applying the latest ICT breakthroughs to devise innovative and creative products and /or services for the financial industry in general; • 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); • 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; • Effective deployment and integration of available resources or technologies; and • Relevancy of the solution in a specific market such as Hong Kong. 		30%
Functionality 功能	<ul style="list-style-type: none"> • Revolutionising the payment and transaction sector by introducing a state-of-the-art solution that benefits both users and service providers; • Facilitating faster, easier and safer payments for customers; • Linking to blockchain technology and digital currencies; • Understanding and addressing the operational requirements of the user(s); • Versatile in order to cater for operational efficiency and to provide a path for work re-engineering; and • Demand for these functionalities in the market. 		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)
<p>Market Potential / Performance, Internal User Buy-in or Public Acceptance 市場潛力 / 表現, 內部或公眾接受程度</p>	<ul style="list-style-type: none"> • Demonstrating the ability to use the application software to significantly enhance risk mitigation, business competitiveness, and / or operational efficiency; • Creating early-adopter and / or first-mover advantages through the smart application of innovation and potentially revolutionary ICT solutions and tools. • Demonstrable functions and features; • Critical functional and by-feature comparison with comparable products; • System stability, reliability and user friendliness; • Innovative application and integration of new or proven technology; • Easy adoption in the real world enterprise environment; • Training / Enablement plan for the solution; • Helps to transform the industry; and • Easy to integrate with other systems through a RESTful API or open source architecture. 	<ul style="list-style-type: none"> • 展示軟件應用能力，以增強風險緩解、業務競爭力及 / 或操作效率； • 通過創新和突破的應用信息和通訊技術解決方案和工具，創造前期採用者和 / 或先驅優勢； • 展示功能和特性； • 重要功能和特性與同類產品的比較； • 系統穩定性、可靠性及用戶界面友善； • 創新應用和整合全新或經多方面驗證的科技； • 在實際企業環境中容易應用； • 解決方案的培訓和推動計劃； • 有助行業提升；及 • 易於與 RESTful API 或其他開源應用程序架構整合的功能。 	<p>25%</p>

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 裨益及影響	<ul style="list-style-type: none"> Remarkable contribution to revenue and / or cost savings for businesses; Potential improved business performance and competitive edge in terms of efficiency and effectiveness; Satisfying customer needs that were previously not possible to meet or had been unmet before the solution existed; Direct or indirect, immediate or potential benefits to the target customer segments and internal user groups; and Exhibiting the potential to progress and / or even transform the financial industry as a whole. 	<ul style="list-style-type: none"> 對業務之收入及 / 或節省成本方面作出卓越貢獻； 提升競爭力及在效率和效益上提升業務表現的潛力； 滿足以往無法或未能迎合的客戶需要； 為消費者群體及內部使用者帶來直接或間接、即時或潛在裨益；及 展示使整個金融行業獲得進程及 / 或帶來改變的潛能。 	10%
Quality 質量	<ul style="list-style-type: none"> Safe and sound implementation, operations and maintenance of the application system by means of specified resources and skillsets; 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; General qualities of products and platforms <ol style="list-style-type: none"> Stability; reliability; sustainability; maintainability and durability Architecture robustness Compliance of data privacy and information security; and Ease of use and adoption. 	<ul style="list-style-type: none"> 通過指定的資源和技能，安全可靠地實施，運行和維護應用系統； 具備質素及潛能，長遠地能逐步發展成金融行業中成熟的應用程序、產品或服務； 產品和平台的基本質素 <ol style="list-style-type: none"> 穩定性、可靠性、可持續性、可維護性及耐用度 結構穩固及堅持度 遵守數據私隱和資訊安全；及 易於使用和應用。 	10%
Total 總和：			100%

Judging Criteria 評審準則

3) FinTech (Regulatory Technology and Risk Management*) 金融科技 (監管科技及風險管理**)

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 創新及創意	<ul style="list-style-type: none"> Regulatory compliance automation platform to interpret regulatory requirements and risk management, including upcoming changes; Predictive Analytics to forecast firm-specific operational and regulatory risks; Robo-advisor using sophisticated algorithms to provide clients with automated advice without human interaction; Solutions oriented to behavioural profiling and behavioural driven risks to indicate potential misconduct and map out company culture; and Using analytical tools to intelligently mine existing “big data” for multiple purposes. 	<ul style="list-style-type: none"> 使用監管合規自動化平台來詮釋監管要求和風險管理，包括預期變化； 預測分析以預測企業特定的運營和監管風險； 使用複雜算法的機械顧問為客戶提供自動化諮詢，而無需真人互動； 以行為分析和行為風險為主的解決方案，以指出潛在的不當行為並制訂公司文化；及 使用分析工具去發掘現有的“大數據”，應用於多個用途。 	25%

* Includes FinTech Security

**包括金融科技安全

Judging Criteria 評審準則

3) FinTech (Regulatory Technology and Risk Management*) 金融科技 (監管科技及風險管理**)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述	Weighting (In %) 比重 (百分比)
Functionality 功能	<ul style="list-style-type: none"> 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; Providing the most innovative, functional and effective method of detecting or preventing cybercrime or fraud; 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; 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; Technology analyses the root causes of previous regulatory breaches and predicts potential risk areas and disruptive events within financial markets; 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; Building a converged regulatory risk and controls management framework; and Allow controls and risk frameworks to be linked seamlessly. 	25%

* Includes FinTech Security

**包括金融科技安全

Judging Criteria 評審準則

3) FinTech (Regulatory Technology and Risk Management*) 金融科技 (監管科技及風險管理**)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Market Potential / Performance, Internal User Buy-in or Public Acceptance 市場潛力 / 表現，內部或公眾接受程度	<ul style="list-style-type: none"> Adequate consideration paid to risk management and regulatory requirements, data privacy, cyber security, etc.; Drive down costs and improve efficiency by automation of compliance protocols and reporting to enable strategic business focus; Solutions developed are compatible with wider risk management frameworks and regulatory requirements; and Utilise sustainable and scalable solutions, allowing for flexibility and growth as business needs change. 	<ul style="list-style-type: none"> 具備對風險管理及監管規定、數據保密及網絡安全等因素的充分考慮； 通過合規協議和報告自動化降低成本並提高效率，以實現戰略性業務重點； 開發的解決方案與廣泛的風險管理框架和監管要求相適應；及 隨著業務需求的變化，利用可持續和可擴展的解決方案，實現靈活性和增長。 	20%
Benefits and Impact 裨益及影響	<ul style="list-style-type: none"> Protect the financial health of institutions and prevent disruption of market agility and integrity; Improve the ability to assess regulatory overlaps by standardising interpretations of rules and enhanced timeline management; Meet regulatory-driven data activities and support submissions to the authorities; Provide greater confidence in meeting organisational governance, transparency and proactive reporting requirements of risks and compliance; and Drive positive customer experiences and customer protection. 	<ul style="list-style-type: none"> 保護機構的財務健康，防止市場敏捷性和誠信受到破壞； 通過規則詮釋標準化和改進時間表管理，提高評估監管重疊的能力； 滿足監管驅動的數據活動及支援監管提交報告； 更有信心滿足組織治理，透明度和積極主動的風險和合規報告要求；及 推動積極的客戶體驗和客戶保護。 	20%

* Includes FinTech Security

**包括金融科技安全

Judging Criteria 評審準則

3) FinTech (Regulatory Technology and Risk Management*) 金融科技 (監管科技及風險管理**)

Judging Criteria 評審準則	Elaboration of Evaluation Guidelines 詳述		Weighting (In %) 比重 (百分比)
Quality 質量	<ul style="list-style-type: none"> Evidence of customer / user satisfaction for regulatory technology requirements and risk management, anti-fraud / cyber security results, and positive recommendations from financial institutions; Safe and sound implementation, operations and maintenance of the application system by means of specified resources and skillsets; 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; General qualities of products and platforms <ol style="list-style-type: none"> Stability; reliability; sustainability; maintainability and durability Architecture robustness Compliance of data privacy and information security; and Ease of use and adoption. 	<ul style="list-style-type: none"> 客戶 / 用戶對監管技術要求，風險管理，反欺詐 / 網絡安全結果滿意度的證據，以及金融機構的正面推薦； 通過指定的資源和技能，安全可靠地實施，運行和維護應用系統； 具備質素及潛能，長遠地能逐步發展成金融行業中成熟的應用程序、產品或服務； 產品和平台的基本質素 <ol style="list-style-type: none"> 穩定性、可靠性、可持續性、可維護性及耐用度 結構穩固及堅持度 遵守數據私隱和資訊安全；及 易於使用和應用。 	10%
Total 總和 :			100%

* Includes FinTech Security

**包括金融科技安全

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 November 2021.

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".

In 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 2021 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籌辦機構透過不同途徑發佈，並透過2021年11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籌辦機構，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、銅獎及優異證書。評審委員會亦將同時選出「金融科技大獎」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2021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 16 July 2021:
 - 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; and
 - c) HKID/BR/CR copy of the entrant, where applicable.
1. 參賽者必須以英文及電腦打稿填寫報名表，如有需要可以中文補充。
 2. 參賽者須將以下文件於2021年7月16日中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；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	2021.04.23
Deadline for Enrolment	2021.07.16
Adjudication	2021.08.04 – 2021.10.07
Categories' Awards Presentation Ceremonies	2021.11.15 – 2021.11.23
Awards Presentation Ceremony (Tentative)	2021.11.23

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	2021.04.23
截止報名	2021.07.16
評審	2021.08.04 — 2021.10.07
各獎項類別頒獎典禮	2021.11.15 — 2021.11.23
頒獎典禮 (暫定)	2021.11.23

截止報名後，大會隨即會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

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Past Winners
去屆獎項得主

Hong Kong ICT Awards 2020 : FinTech Award
2020 香港資訊及通訊科技獎 : 金融科技獎

Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
FinTech Grand Award 金融科技大獎	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
FinTech (Banking, Insurance and Capital Markets) Award 金融科技 (銀行業務、保險及資本市場) 獎		
Gold 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
Silver 銀獎	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	BeeFintech Company Ltd.	Life-Booking Insurance System
FinTech (Emerging Solutions) Award 金融科技 (新興解決方案) 獎		
Gold 金獎	AQUMON (Magnum Research Ltd.) AQUMON 弘量研究有限公司	AQUMON
Silver 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
	Pecutus Technologies Ltd. 彼易科技有限公司	ReadyTravel Smart FX Platform
FinTech (Regulatory Technology and Risk Management) Award 金融科技 (監管科技及風險管理) 獎		
Gold 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
Silver 銀獎	Know Your Customer Ltd.	Know Your Customer Digital Onboarding Solutions
	Wizpresso 濃說	Wizpresso Search
Certificate of Merit 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

Past Winners
去屆獎項得主

Hong Kong ICT Awards 2019 : FinTech Award
2019 香港資訊及通訊科技獎 : 金融科技獎

Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
FinTech Grand Award 金融科技大獎	CoverGo Limited	CoverGo
FinTech (Banking, Insurance & Capital Market) Award 金融科技(銀行業務、保險及資本市場)獎		
Gold 金獎	CoverGo Limited	CoverGo
Silver 銀獎	Bank of China (Hong Kong) Limited 中國銀行(香港)有限公司	Cheque Processing Automation by Artificial Intelligence 人工智能提升票據自動化項目
Bronze 銅獎	Dah Sing Bank, Limited 大新銀行有限公司	e-Express Credit Card Application & Credit Card Cross-border Electronic Toll Payment 「e直通遙距申請」服務及信用卡跨境電子道路支付
Certificate of Merit 優異證書	AIA International Limited 友邦保險(國際)有限公司	AIA Digital Ecosystem AIA 數碼生態系統
FinTech (Emerging Solution) Award 金融科技(新興解決方案)獎		
Silver 銀獎	Bitex Limited 比特港有限公司	Bitex Intelligent Financial Technology 比特港一智選財經資訊洞察股票投資
	HKT Payment Limited	HKT Merchant Services All-in-one Payment Solutions
Bronze 銅獎	AssetOnChain Technology Limited 智信鏈金融科技有限公司	EverCarat 恆鑽
FinTech (RegTech, Risk Management & FinTech Security) Award 金融科技(監管科技、風險管理及金融科技安全)獎		
Silver 銀獎	Farseer Limited 洞視科技有限公司	Farseer 洞視
Certificate of Merit 優異證書	Know Your Customer Tess Asia Limited 騰世亞洲有限公司	Know Your Customer Trade Based Money Laundering System 貿易型洗錢活動監察系統

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

Past Winners
去屆獎項得主

Hong Kong ICT Awards 2017 : FinTech Award
2017 香港資訊及通訊科技獎 : 金融科技獎

Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
Best FinTech Grand Award 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
Best FinTech (Banking, Insurance & Capital Market) Award 最佳金融科技(銀行業務、保險及資本市場)獎		
Gold 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
Silver 銀獎	Seasonalife Limited	Seasonalife
Bronze 銅獎	Prive Services Limited 磐維科技股份有限公司	Privé Managers
Certificate of Merit 優異證書	Axisoft (Asia Pacific) Limited 緯泓軟件(亞太區)有限公司	DASH
Best FinTech (Emerging Solution / Payment Innovation) Award 最佳金融科技(新興解決方案 / 創新支付方案)獎		
Gold 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
Silver 銀獎	Neat Limited	Neat
Bronze 銅獎	Clare.AI Limited	Clare.AI 金融智能聊天機器人

Hong Kong ICT Awards 2016 : FinTech Award
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Award 獎項	Name of Applicant 得獎機構	Title of Entry 得獎作品
Best FinTech Grand Award 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
Best FinTech (Banking and Insurance) Award 最佳金融科技(銀行與保險)獎		
Gold 金獎	The Bank of East Asia, Ltd. 東亞銀行有限公司	Digital Branch 智能數碼分行
Silver 銀獎	EAB Systems (Hong Kong) Ltd. 東蒲(香港)有限公司	121 System 點對點銷售系統
Certificate of Merit 優異證書	UBS AG 瑞士銀行	UBS Wealth Management app 瑞銀財富管理
	Yintran Group Holdings Ltd. 銀傳集團	Yintran - The Money Transfer Network 銀傳支付、收款平台
Best FinTech (Emerging Solutions) Award 最佳金融科技(新興解決方案)獎		
Gold 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
Bronze 銅獎	Cherrypicks Ltd. 創奇思有限公司	appsdollar - Redeem your joyous rewards appsdollar - 換您所想
Certificate of Merit 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



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ICT AWARDS
2021 香港資訊及
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Office of the Government Chief Information Officer
The Government of the Hong Kong Special Administrative Region
香港特別行政區政府 政府資訊科技總監辦公室

Leading
Organiser
籌辦機構



香港銀行學會

The Hong Kong Institute of Bankers

Awards
Supporting
Organisations
大會支持機構



Hong Kong Applied Science and
Technology Research Institute
Company Limited
香港應用科技研究院有限公司



Hong Kong Cyberport
Management Company Limited
香港數碼港管理有限公司



Hong Kong Science and
Technology Parks Corporation
香港科技園公司



Hong Kong
Trade Development Council
香港貿易發展局



Innovation and
Technology Commission
創新科技署



Invest Hong Kong
投資推廣署

Lead
Supporting
Organisation
首席支持機構



HONG KONG MONETARY AUTHORITY
香港金融管理局

Supporting
Organisations
支持機構



Organisations listed in alphabetical order