



Premier FinTech Awards Recognises Excellence and Achievement

金融科技獎表揚卓越成就

For the past 15 years, the Hong Kong ICT Awards have served as a prestigious platform for local information and communications technology (ICT) talents and enterprises to showcase their innovations and excellence. As part of the awards programme, the ICT FinTech Award is composed of three streams: Banking, Insurance and Capital Markets; Emerging Solutions; and Regulatory Technology and Risk Management (which includes Fintech Security). In this article, Banking Today takes a close look at the three Gold Award winners and discovers what made their ideas resonate not only with the judges, but with the market and their customers.

過去15年來，香港資訊及通訊科技獎一直是本地資訊及通訊科技精英及企業展現創意和卓越成果的知名平台。金融科技獎是其中一個獎項，設有三個組別，分別為銀行業務、保險及資本市場；新興解決方案；以及監管科技及風險管理（包括金融科技安全）。《今日銀行業》這篇文章詳細介紹三位金獎得主，探討其創新意念為何得到評判的共鳴，又能符合市場和客戶的需要。



With Fintech solutions at the heart of innovation in the banking and financial services industries, presented on 29 November, the Hong Kong ICT Awards 2021: FinTech Awards recognised initiatives and breakthrough solutions which have helped increase operational efficiencies, improve the customer experience and transform industry practices.

Commenting on the significance of the 2021 awards, Carrie LEUNG, Chief Executive Officer of HKIB noted how participation from disciplines across Hong Kong's expansive financial sector landscape demonstrates that Fintech is a top priority for many stakeholders to transform and digitise the financial industry. Ms LEUNG pointed out that, as the Leading Organiser of the Hong Kong ICT Awards for the sixth consecutive year, the HKIB is honoured to organise an event that makes a valuable contribution to the city's banking and financial industry, and ultimately helps to promote Hong Kong as Asia's Fintech hub. "From start-up innovations to corporate applications, the award programme encourages Fintech development through recognising talent and best practices in the industry," said Ms LEUNG who cites Hong Kong's Fintech success to the breadth and depth of the city's financial services industry and

金融科技方案，是銀行及金融服務業創新的核心。2021香港資訊及通訊科技獎的金融科技獎在11月29日頒發，表揚有助提高營運效率、提升客戶體驗和轉化業界做法的項目及創新方案。

談到2021年獎項的重要性，香港銀行學會行政總裁梁嘉麗女士表示，參賽者來自香港金融界的多個不同行業，顯示金融科技是許多持份者為金融業轉型和數碼化而須關注的首要項目。梁女士指出，香港銀行學會連續第六年擔任香港資訊及通訊科技獎的籌辦機構，很榮幸可參與其中，貢獻香港的銀行及金融業，最終幫助推動香港成為亞洲金融科技樞紐。她說：「金融科技獎透過表彰業內的人才和最佳實踐，鼓勵金融科技發展，包括初創企業的創新科技以至企業應用。」她認為，香港金融服務業的廣度及深度，以及創業文化，是香港金融科技成功的因素。市場對金融科技人才需求殷切，香港銀行學會正與香港金融管理局緊密合作，在2022年首季推出專業資歷架構下的金融科技新課程，目的是為業內人士提供較有系統和全面的培訓。

entrepreneurial culture. Amid increasing demand for Fintech talent, with the aim of providing more structured and holistic training programmes for industry practitioners, the HKIB is working closely with the Hong Kong Monetary Authority (HKMA) to launch a new Enhanced Competency Framework (ECF) on Fintech in the first quarter of 2022.

Dr Toa CHARM, Chief Judge of the FinTech Award and Associate Professor of Practice in Management, Business School, Chinese University of Hong Kong noted that the number of applications in this year's awards programme reached a record high. As an example, the number of applications in the RegTech and risk management stream tripled this year compared with last year's applications. "We had a wider variety of Fintech innovations this year, and the quality of their innovations was outstanding," Dr CHARM said. In addition to RegTech, InsurTech and WealthTech, innovations included making use of AI and blockchain to enhance the efficiency of internal operations and the effectiveness of management for financial institutions. "Our corporate leaders and entrepreneurs in Hong Kong have once again demonstrated their agile and innovative mindset and capabilities to solve the pain-points of their customers and their own companies," Dr CHARM added. "The outstanding performance of the participants in this year's Hong Kong ICT Awards: FinTech Award is without doubt an outstanding validation of Hong Kong Fintech achievements."

Integrated verification tool reduces the need for paperwork

For Regtech startup Wizpresso, recipient of the FinTech Grand Award and Gold Award in the Regulatory Technology and Risk Management stream, recognition for its ground-breaking, AI-driven, Factify integrated verification tool highlights the importance of adopting advanced technology in capital markets. Providing a solution to the time-consuming task of conducting due diligence and verification, Factify enables bankers, legal practitioners and other relevant stakeholders to review and verify initial public offering (IPO) documents. As a former banking analyst, Calvin CHENG, founder and CEO of Wizpresso is familiar with the major pain-points of data crunching and modelling. "The Factify platform can analyse a 600-page prospectus and provide verification recommendations in a fraction of the time it can take when the process is done manually," he explained. Sponsors, issuers and lawyers can spend more than 250 hours verifying the 600-plus page prospectus, compiling information, citing the source of information and ensuring information disclosed in the filings and prospectus are accurate. "Factify can reduce the verification time by as much as 75%," he added.

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金融科技獎首席評判、香港中文大學商學院管理學專業副教授湛家揚博士指出，今年的獎項參賽者數目創歷屆新高，例如監管科技及風險管理組別的參賽者，便是去年的三倍。湛博士稱：「今年有更多種類的金融科技創新，素質極高。」除了監管科技、保險科技和財富管理科技外，創新意念還包括運用人工智能和區塊鏈，提升內部運作的效率，加強金融機構管理的效能。他補充：「香港的企業領袖和初創企業家再次展示他們靈活創新的心態和能力，為客戶和自己公司解決痛點。今年香港資訊及通訊科技獎的金融科技獎參賽者表現出色，無疑是香港金融科技成就的典範。」

綜合驗證工具減省人力

監管科技初創企業濃說科技是金融科技大獎和金融科技（監管科技及風險管理組別）金獎得主，其獲獎項目是創新的、以人工智能為本的濃說核實綜合驗證工具，突顯資本市場採用先進科技的重要性。盡職調查和審核工作相當耗時，濃說核實幫助銀行家、法律專業人員及其他相關持份者審查及驗證首次公開招股文件。濃說科技創始人兼首席執行官鄭嘉泓曾任銀行分析員，對處理數據及創建數據模型的主要痛點十分瞭解。他解釋：「濃說核實平台可在短時間內分析600頁的招股文件，並提供審核建議，比人手分析節省大量時間。」保薦人、上市發行人和律師審核600多頁的招股書、整理資料、引述資料來源、確認招股書和向監管機構提交的文件內的資料是否準確，所費時間超過250小時。他說：「有了濃說核實，驗證資料的時間可節省達75%。」



Explaining how Factly works, CHENG said users can upload the prospectus and automate the verification process, which eliminates the repetitive task of cross-referencing documents. Equipped with cutting-edge natural language processing (NLP) technology, the SaaS (software as a service) Factly platform augments each step of the verification process, from digitalising citations to recommending verification suggestions. “Our goal is to leverage NLP and deep learning to augment capital markets’ workflow and ultimately make the IPO process more efficient and transparent for issuers and regulators,” said CHENG. However, he noted, while banks and capital markets practitioners have been exploring tech solutions to speed up and transform existing workflows, the level of adoption is still in its infancy, “We see a lot of opportunities to leverage technology across all of workflow areas,” he said.

While the underlying technology took four years to develop, CHENG explained that Wizpresso is now at the stage where the company’s unique positioning addresses both data and automation needs. “Wizpresso has the applications and knowhow to fuse big data capabilities with robotic augmentation,” CHENG said. This means that Wizpresso’s verification tools are not simply a robotic automation platform that can extract and analyse unstructured information from a wide range of data sources, but an AI partner that can work seamlessly with banks and law firms in creating solutions that empower professionals by automating low-value tasks and freeing up time for more rewarding activities. CHENG said while winning the Grand and Gold FinTech awards is a great honour, it is a testament to the innovation and commitment

鄭嘉泓解釋濃說核實的運作方式，表示使用者可把招股書上傳至濃說核實工具，把驗證過程自動化，減少反覆對照不同文件的工作。這個SaaS（軟體即服務）平台運用尖端的自然語言處理技術，加強審查過程中每一個步驟的處理能力，包括把批註工作電子化，以及提出審核建議。鄭嘉泓表示：「我們的目的，是利用自然語言處理和深度學習技術，簡化資本市場的工作流程，最終令首次公開招股的過程更有效率，透明度更高，讓上市發行人和監管機構都能受惠。」然而他指出，儘管銀行和資本市場從業員一直尋求科技方案加快和改變目前的工作流程，這些方案的使用率仍不高。他說：「我們認為各個工序均可考慮運用科技協助。」

鄭嘉泓表示，濃說科技背後的技术開發工作用了四年時間，但在現階段，公司的獨特優勢是在數據分析和自動化方面都能滿足客戶的需要。他說：「濃說科技有多種應用程序，具備相關知識，可結合大數據的處理能力和機械人功能。換句話說，濃說科技不僅提供驗證工具，以機械人自動化平台的方式，協助抽取和分析多個數據來源的非系統化訊息，更是可與銀行和律師行合作無間的人工智能夥伴，開發方案把低值工序自動化，讓專業人士有更多時間從事回報更佳的工作。鄭先生稱，很榮幸取得金融科技大獎和金獎，這肯定了濃說科技團隊的創意，和開發軟件的投入精神，讓客戶和香港的金融科技及金融業界得益。團隊中75%是數據科學家和軟件工程師。鄭先生說：「公司的使命和工作重點不變，現在只是個開始。」

of Wizpresso's "team", 75% of whom are data scientists and software engineers, to build software products that benefit clients and the Hong Kong Fintech and financial ecosystem. "Our focus and mission remain unchanged – this is just the beginning," said CHENG.

Impressed by the way Factify offers a unique Fintech service that helps bankers and lawyers with an effective solution to accelerate the process of reviewing and verifying IPO documents, the judges commented the solution offers significant scope and application potential to expand beyond the current usage to include compliance and regulatory reporting. Furthermore, the judges acknowledged how the award-winning locally-developed Regtech solution makes a valuable contribution in helping Hong Kong to maintain its position as the leading equities underwriting hub for the region.

Award winning solution helps to safeguard instant messaging communication

For LeapXpert, being awarded the FinTech Gold Award in the Regulatory Technology and Risk Management stream is validation of the company's ability to provide the highest level of information security and governance through its Federated Messaging Orchestration Platform (FMOP), which allows regulated organisations such as banks to embrace instant messaging (IM) apps and integrate them into their business-critical applications. The judging panel noted by offering a secure and centralised messaging platform, LeapXpert's FMOP resolves the compliance pain-points for banks. It also helps organisations to retain data and has potential to be implemented across a wide scope of applications in many sectors.

Established in Hong Kong in 2017, LeapXpert's solutions are currently being used by financial institutions globally, including five tier-one global banks, which have offices and operations in Hong Kong and across the world. "Our goal is to become the default platform for responsible business communication with popular instant messaging apps," said Chilip LAI, LeapXpert Director of Business Development & Channels. As a fledgling business, he added the ICT FinTech Gold Award provides an endorsement for LeapXpert's data and security achievements, especially as Hong Kong is recognised globally as a well-regulated financial centre.

LAI explained that FMOP resolves the information security and regulatory challenges the increasing use of IM apps such as WhatsApp, WeChat, Signal, Telegram and LINE pose

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香港銀行學會很榮幸可參與籌辦這項盛事，貢獻香港的銀行及金融業，最終幫助推動香港成為亞洲金融科技樞紐。”

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濃說核實提供獨特的金融科技服務，其方案實用有效，可協助銀行和律師加速審核和驗證首次公開招股文件。評判對此印象深刻，指出這方案的應用範圍大有可能比目前更廣泛，可擴展至合規和監管報告方面。此外，評判相信這個獲獎的本地開發監管科技方案，對香港保持其作為區內領先的股票承銷中心的地位大有幫助。

獲獎方案有助加強即時通訊保安

LeapXpert在金融科技(監管科技及風險管理組別)獲得金獎，證明該公司有能提供最高程度的資訊保安及管治；其聯合消息編排平台(FMOP)讓銀行等受監管機構能採用即時訊息傳遞應用程式，並與關鍵業務應用程序結合。評審委員會留意到，LeapXpert的FMOP提供安全和集中的訊息傳遞平台，解決銀行的合規痛點；也幫助機構保留數據，並且有潛力在多個界別作廣泛應用。

LeapXpert於2017年在香港成立，其方案現獲全球各地的金融機構採用，包括五家在香港和世界各地設有辦事處和經營業務的一級環球銀行。LeapXpert業務拓展及銷售渠道總監Chilip LAI說：「我們的目標，是要讓FMOP成為各機構與流行即時通訊應用程序作負責任的業務溝通時首選使用的平台。」他又稱，LeapXpert尚在起步階段，資訊及通訊科技獎的金融科技金獎肯定了LeapXpert在數據處理及保安方面的成就；香港是全球公認監管制度良好的金融中心，這個獎項的意義尤其重大。



when they are used for communication between banks and their customers. Simply put, LAI said, LeapXpert's FMOP allows organisations that operate in a regulated environment to use one protocol without switching to different platforms to securely communicate with customers on the messaging app of their choice. He also points out that not being able to use common IM apps, which can help to enhance the customer experience, financial organisations can have a difficult time appearing relevant to their clientele. For example, in the same way banking customers increasingly depend on apps to transfer money and pay bills, they expect to converse with their banks and financial institutions via WeChat, WhatsApp or another IM service. Furthermore, critical real-time customer insights can be derived from these previously unavailable messaging conversations from positive feedback of new products to complaints about customer service.

However, the data IM conversations generate is subject to a range of regulations and compliance requirements with violations resulting in hefty fines, which a number of financial institutions have discovered to their cost. "Banks need to know where data sits and who has access to it; they also need the ability to track and report conversations and data exchanges," LAI said. FMOP does this and more. For instance, monitoring and record keeping of electronic "chat" communications are kept securely in the company's system for future audit or other legal and compliance purposes. The FMOP system also protects users from malicious attachments and files, which have escalated as criminals target the financial sector as more people in the financial environment work from home or remotely.

LAI解釋，即時通訊應用程序如WhatsApp、微信、Signal、Telegram及LINE等獲得廣泛使用，假如用作銀行與客戶之間的通訊，便衍生資訊保安和監管方面的問題；LeapXpert的FMOP能應付這方面的挑戰。簡言之，FMOP讓受規管的機構使用一套網絡規則，無須切換至不同平台，便可與客戶以客戶所選的通訊應用程序安全地溝通。他又指出，常用的即時通訊應用程序有助提升用戶體驗，若不能使用這些程序，金融機構便顯得與客戶格格不入。例如越來越多銀行客戶使用應用程序轉帳和付款，他們便也會期望可透過微信、WhatsApp或其他即時通訊服務與銀行和金融機構溝通。此外，這些前所未有的通話訊息，也可即時提供重要的客戶資訊，例如對新產品的正面反應，以至對客戶服務的不滿。

然而，即時通訊產生的數據，須符合多方面的規管和合規要求，若違反相關要求，便須繳付大額罰款，一些金融機構為此付出沉重代價。LAI表示：「銀行需要知道數據的貯存位置、誰人有權查閱；也需要有能力追蹤和報告曾進行的通話和數據交換。」FMOP能做這些工作，還有其他作用，例如監察和保留電子「談話」紀錄，把紀錄妥善保存在公司系統內，以供日後審核之用，或作其他法律及合規用途。金融服務界從業員越來越多在家工作或遙距工作，罪犯因而乘虛而入，以金融服務界為犯案對象；FMOP系統可保障使用者避免收到惡意附件及檔案。



All in-one app streamlines medical insurance claims process

Utilising blockchain technology to provide clients with seamless and automatic insurance claim and medical consultation experiences secured start-up firm MediConCen the Gold Award in the Banking, Insurance and Capital Markets stream. MediConCen Seamless Medical Claim System all-in-one app provides a seamless claim experience for insurers, medical networks, doctors and customers alike. Established in 2018, MediConCen has been placed in the top 10 on Forbes Asia 100 to watch list.

William YEUNG, MediConCen co-founder and CEO said the company provides an all-in-one solution covering clinic sign-up, consultation workflow, claims management and prevention and detection of fraudulent claims. “Instead of medical professionals and insurers relying on paper documentation to process medical records, and customers struggling to make claims, the MediConCen mobile app supports speedy claim settlement and payments of medical bills,” YEUNG explained that, through the use of Blockchain technology, medical networks and insurers are able to enhance the overall operation efficiency. A prime example includes enabling authorised doctors to gain access to a patient’s insurance policy, including its coverage, by scanning the QR code generated by MediConCen’s mobile app on the patient’s smartphone. To protect personal data and medical records, information and data is tokenised. “The data will not reveal the identities of users,” YEUNG said.

“香港的企業領袖和初創企業家再次展示他們靈活創新的心態和能力，為客戶和自己公司解決痛點。”

一站式應用程式簡化醫療保險索償流程

初創企業醫結有限公司憑着以區塊鏈技術為受保人提供創新自動化保險索賠和應診體驗，獲得金融科技（銀行業務、保險及資本市場組別）金獎。醫結全自動醫療索賠系統為保險公司、醫療集團、醫生和病人提供全自動的保險索償體驗。醫結成立於2018年，位列福布斯亞洲一百排行榜的首十名。

醫結聯合創始人兼首席執行官楊慶業表示，醫結提供一站式方案，處理診所登記、診症流程、索償管理、防止及偵測詐騙等工作。「醫療人員及保險公司不必再以紙張處理醫療紀錄，病人也不必再經歷繁複的索賠程序。醫結流動應用程式可快速處理索賠及付帳流程。」他解釋，透過使用區塊鏈技術，醫療集團和保險公司可提升整體運作效率。例如獲授權的醫生掃描病人智能電話上由醫結流動應用程式編配的二維

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Our corporate leaders and entrepreneurs in
Hong Kong have once again demonstrated
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customers and their own companies.”

Commenting on MediConCen, the judging panel noted the company has a good understanding of the pain-points in the market and provides customer-centric service that leads to successful solutions. The judging panel also noted that MediConCen has a clear roadmap for on-going application development, which not only has the potential to further revamp the local insurance market, but can also be scaled up, expand into, and serve other markets. A 10-year veteran of the insurance industry before he became a technology entrepreneur, YEUNG said he was motivated to establish Asia's first “blockchain-based medical ecosystem”, to help to change some of the causes of dissatisfaction and inefficiencies associated with the process of making medical insurance claims. “We are not there yet,” he said, “but we are making progress,” explaining that MediConCen would continue to push the boundaries of technology and applying the latest technologies to deliver a strong and lasting impact for its clients and the wider insurance industry.

In addition to benefiting from Hong Kong's dynamic and supportive Fintech environment, YEUNG said MediConCen's strength lies in its workforce, which leverages a mix of home-grown Hong Kong talent that combines domain knowledge, understanding of regulations and technical knowhow. He also acknowledged how Hong Kong's clear and supportive regulatory system serves as a useful guideline for exploring and developing Fintech concepts and solutions.

As well as partnering with insurance firm Blue Cross (Asia-Pacific) to launch blockchain-backed solutions, MediConCen's blockchain network has connected more than 1,000 doctors and Chinese medicine practitioners. With most of the major international insurance companies operating in Hong Kong, YEUNG views the city as a platform to support MediConCen's goal to expand its business regionally and internationally. “By building relationships with international insurance firms across the region, we can focus on building cross-border networks to support their global practices,” he noted. **BT**

碼,便可取閱病人的保險單,得悉其保障範圍。為保障個人資料及醫療紀錄,資料數據均以符號作為標記。楊慶業稱:「數據不會顯示使用者的身分。」

評審委員會認為,公司妥善掌握市場痛點,提供服務時以客戶為中心,這有助其解決方案取得成功。評審委員會亦得悉醫結為持續開發應用程序制定了清晰的路線圖,不僅有進一步改造本地保險市場的潛力,而且亦可擴大規模,擴展至服務其他市場。在創設科技企業前,楊慶業曾任職保險業10年,經驗豐富,有志設立亞洲首個「以區塊鏈為本的醫療系統」,以改變導致醫療索償過程欠缺效率及引起不滿的一些原因。他說:「我們還沒有達到目標,但已有進展。」他解釋,醫結將繼續在科技領域探索,利用最新科技為客戶以至整個保險業帶來重大而長遠的改變。

楊慶業表示,醫結除受惠於香港金融科技的蓬勃發展和友善環境外,本身也人才濟濟,主要是香港土生土長的精英,具備網域、法規和技術等多方面的知識。香港的法規也很清晰,支持金融科技發展,為金融科技概念及方案的探索和開發提供有用的指引。

醫結夥拍保險公司藍十字(亞太區)推出以區塊鏈為本的方案,其區塊鏈網絡聯繫了逾1,000名醫生和中醫師。大部分大型跨國保險公司均有在香港營運,楊慶業認為香港是很好的平台,有助醫結在亞太區及國際地區拓展業務。他說:「藉着與區內的跨國保險公司建立關係,我們可集中建立跨境網絡,支援他們的環球業務。」 **BT**

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