

## **ANNEX**

### **About the FinTech Awards**

The MAS FinTech Awards, supported by PwC Singapore, recognise innovative FinTech solutions that have been implemented to address the two global challenges. The FinTech Awards are open to FinTech firms, financial institutions, and solution providers worldwide.

The FinTech Awards recognises innovative FinTech solutions that have been implemented by FinTech companies, financial institutions and technology companies.

Up to 12 winners will be selected under four categories - Singapore Founder<sup>1</sup>, ASEAN FinTech<sup>2</sup>, Singapore Financial Institution<sup>3</sup> and Global<sup>4</sup> by an international panel comprising industry experts across multiple domains. All finalists will be evaluated on four criteria: (i) Impact, (ii) Practicality, (iii) Interoperability, and (iv) Uniqueness and Creativity.

The MAS FinTech Awards as well as the MAS Global FinTech Hackcelerator form the MAS Global FinTech Innovation Challenge. The S\$1.75 million MAS Global FinTech Innovation Challenge seeks to identify and recognise ground-breaking solutions that can enable the financial sector to respond to two pressing global challenges of today – COVID-19 and climate change.

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<sup>1</sup> Singapore-based SMEs with at least one Singapore Citizen / Permanent Resident founder. The term 'founder' is defined as an individual who was instrumental in setting up the SME. There is no need for majority share-ownership. The SME must have a physical office registered in Singapore, and the solution must have been implemented/deployed in any part of the world in the past 3 years.

<sup>2</sup> ASEAN-based FinTech company, with its core business and solution related to the financial industry. The company need not be regulated by any regulatory body. The company must have a physical office registered in ASEAN, and the solution must have been implemented/deployed in at least one ASEAN country in the past 3 years.

<sup>3</sup> Singapore-based financial institution of any size, that must be a regulated entity in Singapore. The solution must have been implemented in at least one ASEAN country in the past 3 years and the Singapore office must have contributed to the implementation or deployment of the FinTech solution.

<sup>4</sup> The FinTech solution must have been implemented in any part of the world in the past 3 years.

### 40 Finalists of FinTech Awards

Company Name	Solution Name	Description of Company and Solution
AIZEN Global Co., Inc.	ABACUS / Credit Card Payment Fraud Detection System with Deep Learning	AIZEN implemented a dynamic Deep Learning Fraud Detection System for a credit card company with on-demand model switching and retraining, to better reflect new and fast-changing fraud channels, patterns, and techniques in a more scalable and sustainable way, amid the outbreak of COVID-19.
Aspire FT Pte Ltd	Aspire: 1st Neobank for Business in Southeast Asia	The Aspire Business Account provides SMEs with easy, fast, and transparent access to financial services. Opening an account is free and done fully digitally. The account comes with a virtual Visa Card, cash flow analytics and expense management tools, and access to a credit line to support small business owners with a full cash flow management solution.
AwanTunai, Windy Hill Pte Ltd	AwanTunai digitising supply chain transaction data	AwanTunai is a closed loop payment system with distribution financing for the offline Fast-Moving Consumer Goods (FMCG) and staple food supply chain in Indonesia. Partnering with wholesalers, AwanTunai serves unbanked micro SMEs in Indonesia with inventory ordering, digital payments, and low-cost inventory purchase financing.
Banco Bilbao Vizcaya Argentaria, S.A.	BBVA Digital-linked Financing (D-Loan) to Olam International	BBVA's "D-Loans" are a new financing solution wherein borrowers are given financial incentive via a "digital interest margin grid" to improve their own digitalisation performance and that of members of their ecosystem, from small farmers to large buyers. In April 2019, Olam secured through BBVA Singapore the world's first D-Loan.
CACHE Private Limited	CACHE Gold Token	CACHE tokenises gold into CACHE Gold Tokens (CGT) and facilitates the redemption of tokens for gold. Each CGT is backed by 1 gram of investment-grade gold stored in global vaults. The ecosystem reduces the need for dealers to ship gold internationally as they can easily redeem gold available in countries where they need gold.

<p>Camillion Capital Pte Ltd</p>	<p>Camillion – Democratising and Personalising Sustainable Investments</p>	<p>Camillion is an investment management Software as a Service (SaaS) provider. Camillion empowers investors to personalise sustainable and responsible investment and thematic strategies via a social media chatbot and on their platform. Their automated order routing, portfolio monitoring and rebalancing makes investing seamless.</p>
<p>Celusion Technologies Private Limited</p>	<p>Unified Account Opening (UAO)</p>	<p>UAO is a platform to digitally onboard customers with one smart form and instantly activate their accounts for banking, stock trading, loans, or insurance. Some central features like automation in due-diligence, hassle-free customer experience, and stakeholder collaboration, empower financial enterprises to onboard and transact within a day.</p>
<p>CIMB Bank Berhad, Singapore Branch</p>	<p>CIMB EVA Chatbot</p>	<p>CIMB EVA Chatbot is designed to help business owners with their queries on COVID-19 financial schemes offered by CIMB Bank. CIMB is the first bank in Singapore to have developed a chatbot specifically for business owners seeking financial relief. EVA also comes with a repayment calculator.</p>
<p>Covalent Capital Pte Ltd</p>	<p>Order Manager and Allocation System (OMAS)</p>	<p>Covalent Capital’s OMAS is a full life cycle new bond issuance management tool that integrates both information and execution processes, accessible to all debt market professionals via cloud-based delivery, and seeks to be a one-stop shop for the lifecycle of any new bond deal.</p>
<p>DBS Bank</p>	<p>Credit Architecture Programme – Credit eMemo</p>	<p>DBS’ Credit eMemo digitised the manual credit process of the Institutional Banking Group’s Credit Origination Journey and automated credit approval workflow, simultaneously eliminating numerous physical touchpoints – a key improvement amidst the COVID-19 pandemic, as it enabled users to continue with their tasks while practicing social distancing.</p>

Deutsche Bank	Symphony WeChat and WhatsApp CONNECT	Deutsche Bank's adoption of Symphony WeChat and WhatsApp CONNECT, as game-changing client-connectivity solutions, enabled a seamless digital client experience for circa 3 billion users who are now able to securely and compliantly communicate with Deutsche Bank through their preferred social messaging platforms.
Diligence Vault Corp	DiligenceVault	DiligenceVault offers a cloud-based digital due diligence ecosystem that connects asset managers and investors through a secure platform to digitise and manage the due diligence process. The key value proposition of DV is digitalising the due diligence process: making diligence data readily available, improving efficiency, collaboration, transparency and data security.
ET2C Company Nigeria	eTrash2Cash Green Wallet	eTrash2Cash helps low-income people EARN and SAVE cash incentives from their "trash", which is hitherto disposed of improperly in society. The low-income demographics are able to make savings with "trash" but withdraw "cash", accessible anywhere, anytime like a mobile bank, ensuring financial protection and inclusion for the low-income groups.
Finbots AI Solutions Pte Ltd	ZScore : AI-driven Credit Scorecard System	ZScore is a full-scale AI-driven Credit Scorecard System for lending institutions that spans the entire credit lifecycle – Application, Behaviour and Collections. Equipped with an intuitive user interface, ZScore features advanced machine learning algorithms that utilise historical data to automatically build, validate, and deploy real-time, high-performing risk models.
finChat Technology Pte Ltd	Wealth Chat	finChat captures all interactions on various platforms (text, voice, video, docs, images, etc) for data-retention compliance and deriving actionable insights, as clients increasingly prefer engaging bankers/advisors via popular social messaging platforms in lieu of telephony, emails, SMS and physical mail.

FlexM Pte Ltd.	Agrani Remit App powered by FlexM's Fintech-as-a-Service solution	FlexM enabled Agrani Exchange, a 100% subsidiary of Agrani Bank, to seamlessly digitalise their remittance business from a complete brick-and-mortar model to a digital remittance business. Their own brand digital mobile app now provides digital on-boarding, biometric login, digital top-up options, digital remittance, multilingual chat support and more.
Hashstacs Pte Ltd	Trident Platform – End to End Bond Lifecycle in a Box	The Trident platform is a bond lifecycle management platform for financial institutions. It has been utilised by a variety of capital market participants (investment banks, brokers, custodians, exchanges) to simplify complex global markets processes of conventional and green bonds, bringing great efficiencies and new market opportunities.
Helicap Pte Ltd	Helicap Credit Analytics Platform	Helicap's Credit Analytics Platform provides transparent credit and impact insights into alternative lenders' loan portfolios at a granular level, by processing large volumes of raw and unstructured loan data within seconds. This enables effective investment due diligence, monitoring and risk management in the alternative lending space.
Hitpay Payment Solutions Pte Ltd	PayNow QR e-commerce checkouts for online SMEs	HitPay is an omni-channel digital payments platform for small business owners in Singapore. HitPay's PayNow QR e-commerce checkouts have increased accessibility and affordability for PayNow acceptance on e-commerce platforms, allowing online SMEs to save on payment processing fees and significantly improve cashflow management for SMEs with fast payouts.
Industrial and Commercial Bank of China Limited (ICBC)	Agricultural Crossborder Trade Assistance Platform	The "Agricultural Cross-border Trade Assistance Platform" is a product based on ICBC's e-commerce platform and oriented towards Chinese farmers and the procurers from Singapore. It displays agricultural products online, provides training, big data analysis, and financial services. It also acts as an integrated ecosystem for cross-border export of agricultural products.

KASKO Ltd.	KASKO	KASKO provides InsurTech as a service, enabling insurers to set up digital insurance schemes and distribute them through any and all channels in as little as 4-8 weeks for typically €30,000-€60,000. KASKO is used by more than 30 insurers on more than 100 products in 8 countries with more than 260k policies bound over the platform.
KoinWorks, Lunaria Annu Holding Pte Ltd	KoinWorks Super Financial App	KoinWorks offers multiple financial products for personal and business, where users can manage both assets and liabilities under one single platform, bringing accessible and affordable financial services to everyone.
MerchantSuite, Premier Technologies Pty Ltd	The COVID-19 Business Continuity Package	A combination of solutions designed to “pandemic-proof” businesses by equipping them to do the following: 1. Observe social distancing by using zero-contact payments, online stores and digital forms. 2. Support struggling customers by offering customisable hardship plans. 3. Generate demand and revenue by sending customers timely notifications with payment links.
Natixis	Natixis Green Weighting Factor	Natixis Green Weighting Factor is a ground-breaking solution embedded in the bank’s IT system, designed to incentivise the financing of environmentally friendly loans at all levels within the bank. It does so by systematically linking analytical capital allocation to the degree of climate and environmental performance.
NXTBK, Inc.	Nextbank Cloud 'Bank-in-a-box'	Nextbank’s fully digital, cloud-based, AI-driven 'Bank-in-a-box' solution includes: Cloud Core Banking, Web & Mobile Internet Banking, Mobile Branchless & Agency Banking and AI-powered Credit Scoring. Over the last 2.5 years, Nextbank’s solution has helped banks in Southeast Asian develop into modern financial institutions that started offering digital money services and, through automation, significantly decreased the unbanked population.

Nium Pte Ltd	Remittance as a Service the Shopify for Fintechs	Nium's RaaS platform makes it more accessible for financial institutions and large enterprises to become providers of payment services on their own digital platforms. With a one-time integration that includes regulatory licenses and tech assets, the platform enables businesses to customise their front-end and go live in a just a few weeks.
NTUC Income Insurance Co-operative Limited	Milesurance UBI (Usage based insurance)	Anchoring with Carro's subscription service as the first Milesurance customer, Income launched Singapore's first truly usage-based motor insurance. It leverages telematics technology and data analytics to lower the costs of driving in Singapore through its pay-as-you-drive model, meaning the less you drive, the less you'll pay. 4G-equipped vehicular telematics tracks a driver's behaviour and usage in order to charge the real value of insurance incurred. A motor insurance that charges based on exact distance travelled, down to the kilometre.
Oversea-Chinese Banking Corporation Limited	HealthPass by OCBC	HealthPass by OCBC helps consumers with accessibility and affordability of healthcare services. HealthPass helps ensure users do not put off doctor visits, with a large panel of doctors available via teleconsultation and in-clinic consultations. Complemented with a suite of wellness offerings so that users can actively take charge of their health.
Oromico Pte Ltd	Orovault Business	Orovault is an easy-to-use and versatile Intelligent Process Automation (IPA) platform that helps businesses drive operational efficiencies by taking the robot out of the human. Orovault uses artificial intelligence to automate the onerous yet non-value-added processes, from data management to document management.
S&P Global Inc.	S&P Global ESG Solutions	The Corporate Sustainability Assessment (CSA) combines S&P's proprietary methodology and unique expertise to power the S&P Global ESG Scores and Corporate Benchmarking activities which helps stakeholders make informed investment decisions in light of COVID-19 and climate change.

<p>Stellapps Technologies Private Limited</p>	<p>mooPay</p>	<p>Stellapps' mooPay fintech platform brings financial products including loan and insurance to smallholder dairy farmers of India and optimises the cost of doing operations in rural India for financial service providers. Loans worth INR 10 million and direct farmer payments of INR 100 million have been disbursed through mooPay solutions.</p>
<p>Swiss Reinsurance Company Ltd. Beijing Branch</p>	<p>SRAIRMP (Swiss Re Agriculture Insurance Risk Management Platform)</p>	<p>SRAIRMP is the agriculture insurance risk management platform that enables smart and automatic insurance product design and agricultural risk monitoring by leveraging machine learning technics and multi-sources weather, remote sensing and crop data. It provides one stop risk management platform for insurance company, farmer, and government.</p>
<p>The Bank of New York Mellon Corporation</p>	<p>Changing the Way Institutional Investors Manage, Monitor &amp; Analyse ESG Factors across their Portfolio</p>	<p>To manage, monitor and analyse exposure to ESG and important sustainability metrics at the total fund level. This is an extension of BNY Mellon's Global Risk Solutions Exposure and Structural analysis product and provides easy access to simplified, but comprehensive information about how a portfolio is scoring against key ESG and key sustainability metrics.</p>
<p>The Global Mangrove Trust Pte Ltd</p>	<p>Global Reforestation Objective Virement Ecosystem (GROVE)</p>	<p>GROVE is a technology solution that helps small-scale mangrove restoration projects access peer-to-peer financing. Using blockchain smart contracts, satellite remote imaging, machine learning, and mobile solutions, GROVE creates a public registry, financial transparency, low-cost carbon estimation, and impact reporting for donors and investors.</p>
<p>The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch</p>	<p>Sustainable Liquidity Solutions - Cash Flow Forecasting and Green Deposits</p>	<p>HSBC's Liquidity Management Portal is a digital platform that provides clients with enhanced visibility and control of cash and liquidity structures, combined with analytical charts and graphs to help them better manage and deploy liquidity, spot cash trends and assess risks.</p>



Triterras Fintech Pte Ltd	Kratos	Kratos is a commodity trading and trade finance platform that connects and enables commodity traders to trade and source capital from lenders directly online. It provides solutions for all dependencies – importers, exporters, traders, lenders, insurers and shippers – through its modules.
Uncharted Partners Global Ltd	Uncharted Cloud	Uncharted Cloud is a Software as a Service (SaaS) insurance platform powering innovative underwriting and distribution.
Validus Capital Pte Ltd	Validus Credit and Customer Monitoring System (CCAAT)	Validus' CCAAT is a proprietary credit and customer monitoring tool developed to proactively identify SMEs' need for financing, and those who require review or attention to enable Credit teams to take action.
vCargo Cloud Pte Ltd	Trade Finance Application Platform (TFAP)	TFAP is a unified multi-bank portal that provides traders with a simplified solution to submit all their trade finance applications digitally 24/7 and to track them in real-time. By leveraging the secure data repository on the Networked Trade Platform, the portal intelligently auto-populates form fields, reducing errors from manual entries and paperwork.
ZA Tech Global (Singapore) Pte Ltd	SNACK by NTUC Income	ZA Tech has partnered with NTUC Income to launch the first innovative insurance proposition using its robust technology to redefine insurance landscape in Singapore by making it the most affordable, accessible and seamless product.

**Judging Panel for the Selection of 40 FinTech Awards Finalists**

<b>Full Name</b>	<b>Title</b>	<b>Organisation</b>
Kevin Lim	Managing Partner of 1823 Ventures, SVP, Group Strategy of UOB	1823 Ventures and UOB
Euan Stirling	Head of Stewardship and ESG Investment	Aberdeen Standard Investments
Guilhem Vincens	Head of Change and Innovation APAC	ABN AMRO
Prashant Agarwal	Head, Digital Marketing	AIA
Tomasz Kurczyk	Digital Transformation Director	AXA
Jo Van de Velde	MD, Head of Group Strategy and Product Expansion	Euroclear
Varun Mittal	Associate Partner, ASEAN Account Coverage Leader, Global Emerging Markets FinTech Leader	EY
Vinnie Lauria	Managing Partner	Golden Gate Ventures
Lee WeiSheng	Industry Head, Financial Services	Google
Abhijit Gupta	Managing Director	JP Morgan
Tobias Puehse	Vice President, Innovation	Mastercard
Jerry Tso	Head of Singapore Development Center and Director of Software Development	Paypal Innovation Lab
Andrew Taggart	Partner, Financial Services Leader, SEA Consulting	PwC
Stuart Brown	Managing Director, Head of Cross-Propositions	REFINITIV
Masja Zandbergen	Global Head of ESG Integration	Robeco
Hannah Simons	Head of Sustainability Strategy	Schroders
Tong Hsien Hui	Head of Venture Investing	SGInnovate
Yannick Even	Head of Digital & Smart Analytics APAC	Swiss Re
Desmond Kuek	APAC Lead for Sustainable Finance and Divisional Vice-Chairman, Wealth Management	UBS
Tasneen Padiath	Head of Digital Accounts & FinTech	Visa

### **Awards Finalists at Deal Fridays**

<b>Friday, 6 November 2020</b>	
3.00pm – 5.00pm	Deal Friday for Awards Finalists

### **Awards Presentation and Pitching Sessions at SFF x SWITCH**

#### Presentation of Awards to FinTech Awards Winners<sup>5</sup>

<b>Thursday, 10 December 2020</b>	
6.00pm – 8.00pm	Winners of Singapore Founder, ASEAN FinTech, Singapore Financial Institution and Global Awards categories

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<sup>5</sup> Schedule of Presentation of Awards to FinTech Awards winners is subject to change, please check [www.fintechfestival.sg/fintech-awards](http://www.fintechfestival.sg/fintech-awards) for the latest updates.