

Annex A – Top winners of each category

ABS Global FinTech Award	
Winner	Blocko
Name of solution	Lotte Card Blockchain-based Authentication
Short caption	Blockchain platform with enhanced functionality
Description	Blocko set up a blockchain-based biometric log-in and payment authorization system for Lotte Card which is one of the largest credit card companies in Korea. A biometric authentication method was implemented so that users' fingerprints could be used as authentication in logging in and conducting transactions through the Lotte nationwide mobile application.
Quote	Blockchain technology is not just a hype or technical buzzword, and we've successfully proven its utility in the local market as the frontrunner in enterprise blockchain solutions. We are now planning on actively engaging with the global community to guide enterprises through a practical adoption of effective blockchain solutions.
Attributed to	Won-Beom Kim, CEO

MAS FinTech Awards (Singapore Open)	
Winner	Flywire
Name of solution	Flywire International Payment Solution
Short caption	International payments made easy
Description	Flywire is a leading provider of international payment solutions, connecting businesses and institutions with their customers on six continents. Introduced six years ago as a way for international students to pay their tuition for studies abroad, Flywire is now used by over 1,400 organizations across 20 countries around the world.

MAS FinTech Awards (Singapore Open)	
Quote	It's a huge honor to be recognized in this way among so many great companies in Singapore. We hope this will connect us to more Singaporean businesses, educational institution and health care providers to help support their growth. We also hope to build more awareness to attract local talent to help us grow the Flywire business here in Singapore and throughout the APAC region
Attributed to	Andrew Ong, MD, APAC

MAS FinTech Awards (Singapore SME)	
Winner	AGDELTA
Name of solution	Digital Wealth Platform (DWP)
Short caption	Digital Advisory. Compliance. Best Execution
Description	AGDELTA's digital wealth platform consists of 3 pillars – execution, compliance, and digital advisory.
Quote	It is truly both an amazing and a very humbling experience to be recognized for this award. AGDelta's journey in breaking new barriers in the Digital Wealth space since the financial crisis has been nothing short of phenomenal. We have crossed 1.5 trillion USD in transactional turnover in our investments platform in over 15 countries , formed the largest regional B2B industry investments platform with leading global banks, resolved complex regulatory compliance challenges and used Artificial intelligence/machine learning technologies to fuel our new digital advisory solutions for banks, licensed wealth advisors, and their clients. I would like to thank the MAS, the distinguished panel of judges, our valued customers, investors, partners and the super team we have at AGDelta for contributing to this major industry recognition. Thank you.
Attributed to	Andrew Au, CEO

MAS FinTech Awards (Singapore SME)	
MAS FinTech Awards (Singapore Founder)	
Winner	Spark Systems Pte Ltd
Name of solution	Spark FX
Short caption	Cutting Edge Technology on FX Marketplace
Description	Spark uses the latest technology to improve the user experience in trading and execution. Through a stable, fast, and resilient platform, Spark also provides analytics to the user to capitalise their liquidity and trading history.
Quote	I am deeply honoured and humbled to receive this award. Especially in the face of the quality of the competition present here. The companies here are amongst the best in Asia and the world! It tempting to think it's just because Spark is a good company but in reality we are here thanks to the whole ecosystem in Singapore! The regulator MAS, the VCs, the willingness of investors to back projects and the many mentors who freely share their invaluable experience and insights. Our win here will importantly open doors and bring new and exciting opportunities to our door step.
Attributed to	Joo Seng Wong, Founder and CEO