



Annex B

Global FinTech Hackcelerator Finalists

| Category | Team Name | Location | Description of Solution |
|-----------------|-------------|-----------|---|
| Customer-Facing | ERNIT | Denmark | ERNIT is the world's first smart piggy bank. It empowers children with essential lifelong skills by connecting a piggy bank to an app with a real-time bank account. The system makes digital money tangible by letting children set goals, do chores and follow their long-term progress. |
| | Moxtra | India | Moxtra delivers a mobile-first, embeddable cloud collaboration service that lets people and businesses collaborate the way they want to – simply, securely and flexibly, in real-time or anytime, from anywhere. Moxtra’s solution revolutionises the delivery of Relationship and Wealth Management Services and Digital Customer Services, and aims to redefine customer engagement and user experience in the banking and financial services industry. |
| | PayKey | Israel | PayKey enables banks to provide their users with instantaneous peer-to-peer payment options just when they are needed most – while they are engaged in social interactions. Initiating a payment transaction right from the social messaging app keeps the payment experience intuitive, contextual, and simple, without needing to share details of the recipient’s bank account. |
| | Smartfolios | Singapore | Investsmart’s Smartfolios B2B digital advisory and investment platform creates tailor-made investment solutions to fit the specific needs of brokers, banks, wealth managers and financial advisors. It offers a wide range of portfolios from asset allocation to thematic and quant investment models, with an aim of delivering enhanced risk-return investment solutions. |



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| | SnapCheck, Inc. | USA | SnapCheck is on a mission to eliminate paper checks. SnapCheck’s blockchain-enabled Digital Checking Platform lets users send highly-secure digital checks instantly, directly from their mobile/online banking account or their preferred accounting software. SnapCheck combines the strength and security of electronic payments with the ubiquity of checks to save costs, speed settlement, and eliminate fraud. |
| Financial Inclusion | AID:Tech | UK | AID:Tech focuses on the delivery of entitlements via digital identity, such as welfare, aid, remittances and donations. By marrying access with identity in a transparent manner, AID:Tech’s platforms empower the world’s currently underserved through social and financial inclusion. |
| | Alternative Circle | Kenya | Alternative Circle’s micro lending mobile application helps individuals who do not have a credit history to obtain loans. It delivers loans to the user’s mobile money account and the back-end of the application is a credit-rating algorithm called B.E.E (Business Evaluation Engine). It looks at over 2000 data points, including local Credit Reference Bureau (CRB) data and behavioral data. |
| | ConfirmU | Israel | ConfirmU is a data analytics startup whose mission is to help lenders score people with no credit history or a thin file. Its credit scoring solution is based on conversational UI/Chatbot, payment history, potential employment opportunities, and geolocation history. Its value proposition to lenders is to increase their customer base, achieve accurate results, offer the ability to cross sell other products like credit cards and deposits, and detect fraud. |



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| | ftcash | India | ftcash aims to empower micro-merchants and small businesses with the power of digital payments and loans, by only using a bank account and a feature phone. It aggregates all payment methods including credit/debit cards, net banking, mobile wallets, UPI to create an open platform for merchants to initiate digital payments in less than 5 minutes. Additionally, ftcash creates unique and proprietary transactional data which can be leveraged to provide institutional finance to these merchants. |
| | MyCash Online | Malaysia | MyCash Online is an e-Marketplace designed for unbanked migrants across Asia. It creates a link between unbanked migrants and their home country by solving their trust, communication and payment problems. MyCash Online is offering easy, secure and convenient online services to the migrant workers, who do not have access to online banking or credit cards. Using the mobile app, they can purchase different products and services online without using a bank or credit card. |
| RegTech | Apiax | Switzerland | Apiax transforms complex financial regulations into digital compliance rules which are constantly up-to-date and verified. The rules are accessible via an app or can be integrated directly into banking processes through an easy-to-use API. Its cutting-edge technology provides legal and compliance teams with full visibility and control over compliance rules and is based on a lean and high performance architecture, enriched with machine-learning practices. |



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| | Dathena Science | Singapore | Dathena Science aims to develop a new solution based on revolutionary artificial intelligence technology to address KYC/AML challenges. Using the analysis on a broad data set provided by their first product, Dathena99, and external AML/KYC data, the solution will provide detailed information on the profile and relationships of individuals and companies. Their unique graph visualisation interface will allow a deep dive into complex information, enabling a more efficient compliance promotion and risk response. |
| | Solus Connect | Malaysia | Solus is a provider of next generation, multi-factor authentication software that seamlessly integrates biometric security solutions across multiple platforms. Solus is operating system and device-agnostic, and reduces the reliance on physical assets like CAP readers and dongles to improve security. Solus is also developing adaptive machine-learning behavioural tools that will utilise user's device behavior to detect and predict fraudulent behavior beyond the core biometric authentication product. |
| | Trunomi | USA | Trunomi unlocks the power of customer data using consent and data rights. Trunomi's platform is an enabler of the evolving personal information economy for a more flexible, transparent, empowered and customer-driven world. It provides customer consent and data rights management technology which enables businesses to request, receive and capture customer consent to the use of their personal data. |



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| | VoxSmart | UK | VoxSmart's patented Mobile Compliance and Surveillance solution, VSmart, closes compliance risk and gaps which APAC Financial Institutions faced over corporate mobile devices for past centuries due to technology limitations. VSmart protects the organisation and its employees from fraud, and the associated risk of liability and heavy financial penalties by recording and securely storing mobile voice and data relating to financial transactions. |
| General | Kyckr | Ireland | Kyckr has created a global network providing unique real-time access to over 80 million legal entities, from over 190 business registers in 88 countries, guaranteeing the veracity of data and providing the building blocks to ensure AML/CTF compliance. Kyckr has developed automation to allow the real-time use of this data to reduce manual processing, reduce costs and increase regulatory compliance. |
| | Lingua Custodia | France | Lingua Custodia is dedicated to applying machine learning to financial translations and developing customised and smart machine translation engines exclusively for financial documents. Its ambition is to help financial institutions to use their linguistic data more efficiently so that they can spend less time and money in translation and communicate rapidly and effectively with their clients whatever their native language may be. |
| | Privé Services | Hong Kong | Privé Services provides a completely integrated, modular, and comprehensive wealth and asset management platform powered by a proprietary bionic advisory engine. Its modular-based approach allows Privé to meet the diverse needs of financial intermediaries and advisors to grow their assets more efficiently, while concurrently reducing costs through technological solutions. |



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| | Roameeo | Australia | Mercurien is an innovator in mobility telematics in insurtech. Its product, Roameeo, is a personalised motor insurance product offering 'Pay How You Drive' policies based on data derived from a black box or smartphone app. Roameeo addresses the cost and consumer privacy issues that are common barriers to entry for insurers looking into telematics for auto insurance. |
| | SQREEM | Singapore | SQREEM is an artificial intelligence platform that utilizes autonomous, self-assembling, deep learning algorithms to exploit open source digital footprints and patterns across the cyber domain and mobile device spectrum. It maps all aspects of human behaviour, intent, outlook, influence, and decision, and can identify patterns and relationships in massive unstructured and structured data sets. |