



Annex C

FinTech Awards Finalists

Company Name	Solution Name	Description of Solution
AGDELTA Pte Ltd	Digital Wealth Platform (DWP)	AGDELTA’s digital wealth platform consists of 3 pillars – execution, compliance, and digital advisory.
AIDA Technologies Pte Ltd	Claims Expeditor - STP	AIDA's Claims Expeditor - STP is a high precision machine learning engine for medical insurance claims automation.
Asia Risk Transfer Solutions (ARTS)	Crop Risk Expert System (CRES)	Crop Risk Expert System (CRES) is a cloud-based risk analytics platform designed to address the challenges faced by risk professionals in analysing yield production data and pricing crop insurance premiums in India.
Attores Pte Ltd	Open Certificates	Attores enables the issuance of digital diplomas, certificates licenses, accreditation, badges, directly on the blockchain to secure the certificates and allow instant verification of authenticity.
BeamAndGo Pte Ltd	BeamAndGo	BeamAndGo is a FinTech and eCommerce Marketplace that connects overseas Filipino workers (OFWs) with merchants in the Philippines. With BeamAndGo, OFWs can take care of their families in the Philippines without having to remit cash.



Blocko	Lotte Card Blockchain-based Authentication	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.
CashShield	Vanguard	Vanguard is an identity management (IDM) solution that is powered by high frequency trading algorithms, combined with real time pattern recognition and passive biometric analytics to secure logins through real-time optimised decisions.
Citibank	Singapore Acquisition API	The Citi Global API Developer Portal enables developers and third-party players to rapidly connect with Citi to develop innovative client solutions.
First Data	First Data Universal Commerce Solution (uCom)	Universal Commerce is a personalized experience for enabling commerce from any device and empowers merchants to deliver services via an owned customized app. It includes order-ahead, pay at the pump, loyalty, gift cards, mobile wallets, and fraud management services.



Flywire	Flywire International Payment Solution	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.
FOMO Pay Pte Ltd	FOMO Pay App	FOMO Pay platform is the one-stop QRCode Payment Solution which enables merchants to accept a full suite of new payment methods including WeChat Pay, Alipay, NETSPay, and mVISA.
HDH Capital Management Pte Ltd	Mandelbrot Cue	Mandelbrot Cue (M-Cue) curates short audio clips of financial news and investment notes that are focused, relevant and impactful. It is an institutional quality platform where anyone from financial experts to novice traders can learn about, analyze, share and act upon with the greatest ease.
HedgeSPA Private Limited	HedgeSPA Core Investment Platform	HedgeSPA has two product lines: (1) Core investment platform, powered by Artificial Intelligence, Big Data and Cloud Computing. (2) Indices, with one example being the HedgeSPA Focused Asia Pacific Ex-Japan Index, which is performing consistently in excess of 10% annualized return on pure alpha.



<p>Hitpay Technologies Pte Ltd</p>	<p>HitPay Keyboard</p>	<p>HitPay Payment Keyboard facilitates instant and contextual payments within any communication or social app on a mobile operating system. Chat and pay within apps such as WhatsApp, WeChat, Line, Viber, Facebook Messenger, Gmail and more by using HitPay.</p>
<p>Instarem Pte Ltd</p>	<p>InstaReM Payment Solution</p>	<p>Instarem’s payment solution offers same day payments to individuals and companies in over 50 countries at the interbank rate. InstaReM is available in 41 countries globally including Singapore, Australia, HK, Canada, US, Europe, India and Malaysia</p>
<p>Mercer (Singapore) Pte Ltd</p>	<p>Jenneke Chatbot, an internal Chatbot, for Employee Health and Benefits Administration</p>	<p>Mercer's BenefitsAsia (BA2) is a platform that helps organisations manage workplace benefits (e.g. automation of benefits eligibility, elections and enrolment in health insurance). With Jenneke, complex scenarios are clarified within seconds enabling faster turn-around-time.</p>
<p>mobidoo</p>	<p>Sonic Payment Solution</p>	<p>Mobidoo provides SmartSound technology that allows existing payment infrastructure to be utilized enabling contactless payment without requiring extra hardware. Smart Sound was created to connect all devices in the world. The technology, smart sound, contains and transmits information or any content through inaudible sounds enabling connection of things such as POS and smartphones.</p>



O2O Technologies Pte Ltd	Kristal.AI	The Kirstal.AI uses Machine Learning (Neural Network) based algorithms to gauge user profiles and match them with appropriate investments. The objective is to deliver intelligent online advisory to every client irrespective of the amount being invested.
Planar Investments Pte Ltd	WeInvest Digital Wealth Solutions	WeInvest Digital Wealth Platform enables Banks, Asset Managers and Brokerages to offer their clients, an unbiased, low-cost and personalised Investment journey and options. End Investors can invest towards their financial goals or towards globally curated Themes and Investment strategies.
PortfolioQuest	PortfolioQuest	PortfolioQuest is a simulation-based virtual training environment that is configurable for every level across all functional areas of consumer, retail and P2P lending. Competitions, leaderboards, and progress metrics provide feedback on players' financial success and drive learning engagement.
Signzy	Remote Digital Current Account Opening for SMEs	Signzy uses Artificial Intelligence (AI) and data verification APIs to process the opening of corporate current accounts in real-time.
Silent Eight Pte Ltd	Silent Eight	Silent Eight reduces the volume of false positive alerts in the AML transaction monitoring process.



Singapore Life Pte Ltd	Digital Insurance	Singapore Life provides a fully digital purchasing experience for retail customers, enabling them to purchase and own a life insurance policy in a matter of minutes. The customer-centric digital solution aims to fill a gap in the market, catering to customers who are looking for adequate protection with minimal complexity - either on their own, or through an advisor.
SingX Pte Ltd	SingX	SingX offers a cheaper, faster and more convenient solution to make cross-border payments.
Spark Systems Pte Ltd	Spark FX	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.
Symphony Communication Services Singapore Pte Ltd	Symphony	Symphony is the cloud-based messaging and collaboration platform that connects markets, organizations and individuals securely.
The Association of Banks in Singapore	PayNow	PayNow is an enhanced funds transfer service that lets customers of 7 participating banks to send and receive Singapore Dollar funds almost instantly from one bank to another through FAST just by using the recipient's mobile number or Singapore NRIC/FIN.
United Overseas Bank	Telco Insights POC	UOB Business Banking partnered with DataSpark, a wholly-owned subsidiary of Singtel, to evaluate the use of Telco data as an early default indicator for its lending portfolio.



VoxSmart Pte Ltd	Mobile Compliance and Surveillance	VSmart™ enables organisations to fully comply with mandatory regulations in EMEA, APAC and NA. VSmart™ protects organisations and 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.
Weeshing Inc.	Weeshing	Weeshing allows fans to take the driver's seat by investing in shows they want to see with artists they want to know. Fans lending money expect a return on investment and a VIP experience at the show, including perks like front row seats, access to soundchecks, and meet-and-greets with the band.