

Annex B – About SFF FinTech Excellence Awards 2026

The SFF FinTech Excellence Awards 2026, jointly organised by the Monetary Authority of Singapore (MAS) and Singapore FinTech Association (SFA), and supported by PwC Singapore, recognise corporate entities and individual contributors whose initiatives have contributed significantly to the FinTech ecosystem and advanced innovation in financial services.

A total of eight winners will be selected under the six categories. All finalists were evaluated by an international panel comprising industry experts across multiple domains. The FinTech solutions by the Corporates awardees were judged based on five criteria: (i) impact; (ii) sustainability; (iii) practicality; (iv) interoperability; and (v) uniqueness and creativity. The Individual awardees (under the FinTech Mentor Award category) were judged separately based on the quality of the submissions covering their work and support within the Singapore FinTech ecosystem.

Corporates - Emerging FinTech Finalists

Company Name	Solution Name	Description of Solution
ContexQ	SarasW	SarasW is a cloud-native, graph-based risk intelligence platform that sits non-intrusively above an institution's existing systems. It brings together internal data like KYC files, payment logs and product holdings with external sources such as sanctions lists, corporate registries and adverse media into a single entity graph. Using a combination of Graph Neural Networks, Graph Transformers, XGBoost and community detection, it delivers real-time risk verdicts across fraud, AML, KYC/KYB and trade-based money laundering. Analysts work from an interactive Network Evidence Canvas, receiving sub-second Go/Hold/Investigate verdicts and auto-drafted Suspicious Transaction Reports that are generated in under 15 seconds.
Weav8	Weav8 ParametricCore™	Weav8 ParametricCore™ is an AI-native parametric insurance and finance platform that automates climate and supply chain risk underwriting. It combines real-time satellite imagery, IoT sensor feeds and hyper-local weather data to evaluate complex parametric triggers, processing terabytes of geospatial data

		in milliseconds using edge computing and lightweight neural networks. When a trigger is validated, smart contracts execute instant, trustless payouts in under 60 seconds. The platform has eliminated traditional claims friction, cutting operational overhead by 85% and protecting over S\$1.2B in agricultural and infrastructure assets across Asia. It won the ITC Asia 2026 Award from a pool of 3,000+ regional entrants.
Working Ants Inc	Sera	Sera is a stablecoin-native foreign exchange settlement layer that lets users, businesses and financial institutions exchange currencies directly onchain. By connecting regulated stablecoins through non-custodial liquidity infrastructure, transparent pricing and programmable settlement, it removes the need for multiple banks, intermediaries and USD conversion legs in cross-border transactions. Instead, Sera enables direct stablecoin-to-stablecoin FX conversion, starting with Asian and emerging-market currency corridors.
Yuanli Technology Singapore Pte. Ltd.	FinAuth: AI-powered eKYC and identity fraud prevention platform	FinAuth is an AI-powered global eKYC and identity fraud prevention platform built for the era of deepfakes, synthetic identities and injection attacks. Beyond standard document OCR and liveness detection, it evaluates identity risk across the person, device environment and verification process, defending against face swaps, replay attacks, camera hijacking and more. Its standout Visual Risk Detection turns face images into fraud intelligence by analysing surrounding context for high-risk environments, coerced verification and unusual patterns. Trained on terabytes of global facial data across diverse populations, it serves 1,000+ enterprise customers, processes billions of API calls and blocks over one million identity attacks monthly across 200+ countries.



Corporates - Financial Inclusivity Finalists

Company Name	Solution Name	Description of Solution
ANEXT Bank Pte Ltd	CreditNow: embedded digital lending for underserved MSMEs	CreditNow is ANEXT Bank's embedded, unsecured digital lending solution built to extend credit access to underserved micro and small businesses through the platforms they already use. Powered by a proprietary credit model using live transaction data as an alternative to traditional documentation, it delivers a 1-0-1 lending experience: 1 minute to apply, 0 wait time for assessment, 1 second to draw down. Approved customers access a revolving facility of up to S\$300,000 with tenures to 12 months. Currently live across four partner platforms reaching 17,000 merchants, CreditNow is expanding to 15+ platforms and a 100,000+ merchant base by end 2026.
Pilon Pte Ltd	Digital Anchored Supply Chain Financing Suite	Pilon flips traditional SME underwriting on its head. Instead of asking whether a supplier is creditworthy, it asks whether the invoice is payable by a creditworthy anchor. This single idea powers a suite of supply chain financing programmes. Supplier Financing integrates with the anchor's ERP to finance approved payables against the anchor's investment-grade risk, with suppliers drawing funds in one tap via mobile. PO Financing extends credit upstream before goods are delivered. Dealer and Retailer Financing serves distributors downstream. Green Financing routes suppliers meeting environmental criteria to preferential bank pricing. Every programme is deployed by a regulated bank, with Pilon acting as the origination, verification, pricing and disbursement layer.
Paymentology	Paymentology	Paymentology is a cloud-native issuer processing platform that helps financial institutions and FinTechs launch and scale card programmes for underserved populations globally. Supporting real-time transaction



		processing across 68 countries, it integrates with local payment rails including BancNet, Mada, M-Pesa and Jaywan to bring digital financial services to previously excluded communities. By removing infrastructure barriers and enabling digital-first onboarding, it makes card issuance economically viable for high-volume, low-value transactions serving unbanked and underbanked individuals across Asia Pacific, Africa and Latin America.
Payoneer Singapore Private Limited	Payoneer (or Payoneer Global Financial Platform)	A global financial platform built for underserved SMBs, enabling them to transact and grow across borders through a single integrated stack. Businesses can send and receive payments globally, hold and manage multiple currencies, access working capital, and manage accounts receivable and payable, all within one secure, compliant platform spanning more than 190 countries and territories.
TenPay Global Pte Ltd	TenPay Go: AI-Powered Cross-Border Payment Interoperability Platform	TenPay Global addresses the challenge international visitors face when their home payment methods and languages don't travel with them. Its "Easy Pay with Your Home Wallet" solution, built on China's national Cross-border Interconnection Payment Gateway, connects international mobile wallets directly to hundreds of millions of Weixin Pay merchants. AI is applied across QR-code recognition, transaction security and multilingual support to bridge differences in technical standards and payment habits. Its app, TenPay Go, lets visitors pay with familiar methods like international bank cards and Apple Pay, and navigate everyday life through AI translation interpreting context from speech, text or camera across dining, transport and shopping.



Corporates - Regulatory Leader Finalists

Company Name	Solution Name	Description of Solution
AISG E-Commerce Private Limited (formerly known as "ALIPAY SINGAPORE E-COMMERCE PRIVATE LIMITED")	Project ICY	Ant International's Project ICY is an AI-native AML investigations platform that reconstructs the entire suspicious transaction workflow, from intelligent triage to automated STR generation. Powered by QORA, a multi-agent orchestration architecture, it operates across three tiers: an autonomous L1 Model Agent that handles well-defined alerts with source-linked conclusions, an L2 Investigation Copilot that augments human-led investigations with evidence assembly and network analysis, and an STR Report Agent that auto-drafts fully cited, validated regulatory reports. Key differentiators include three-layer hallucination detection, end-to-end audit trails, AI Security Docker governance, closed-loop self-optimisation and modular multi-agent architecture, transforming AML from human-dependent to machine-led, human-governed operations.
AML Watcher	AML Watcher Compliance Screening and Monitoring Platform	AML Watcher is a compliance screening and monitoring platform that helps regulated institutions meet AML obligations without the false positive burden that makes most screening programmes costly. It screens individuals, entities, vessels, aircraft and crypto wallets against sanctions, PEP, watchlist and adverse media data from 100,000+ proprietary sources updated every 15 minutes. Its AI layer, TruRisk, separates genuine matches from name coincidences using unique identifiers and contextual risk indicators, returning an auditable justification for every decision rather than an unexplained flag. Screening, ongoing monitoring, transaction monitoring and case management are all supported within a single audited workflow.



FinregE	FinregE Regulatory Operating System (FinregE ROS)	FinregE ROS is the world's first end-to-end Regulatory Operating System that fully automates the compliance value chain. It combines AI-powered horizon scanning, digital rulebooks, regulatory obligations mapping, policy-to-controls linkage and compliance monitoring workflows in a single unified system. Its AI regulatory expert, RIG (Regulatory Insights Generator), lets users converse with regulations, get instant summaries, map obligations and generate compliance action plans. Processing over 3 million regulatory data points across banking, insurance, payments, capital markets and crypto assets, it covers multiple jurisdictions and regulatory domains in one platform.
MetaComp Pte. Ltd	StableX Network	MetaComp is a Singapore-headquartered, MAS-licensed Major Payment Institution building an interoperable financial platform for global payments. Its StableX Network, launched November 2025, enables institutions and businesses to move, convert and manage capital across fiat and stablecoin rails within a single compliant Web2.5 architecture. When SWIFT is not viable, stablecoins step in as an alternative, eliminating the need for separate providers for fiat settlement, stablecoin settlement and treasury management. Compliance and risk frameworks are built into every product line from the outset, accessible via AI agents, app, web or API. *Products and services relating to securities and capital market products are offered solely by Alpha Ladder Finance Pte. Ltd.



Corporates - Sustainable Innovator Finalists

Company Name	Solution Name	Description of Solution
Climescape Private Limited (operating as Climes)	Climes (Carbon-OS and the Climate Finance Engine)	Climes is carbon compliance infrastructure for enterprises, delivered across two layers. Carbon-OS ingests operational, supply chain and product data to produce audit-grade Scope 1, 2 and 3 emissions figures traceable to source documents, mapped onto frameworks with legal deadlines including BRSR Core, CBAM, PCAF, SBTi, India's Carbon Credit Trading Scheme and ISO 14067. The Climate Finance Engine turns verified reductions into carbon credits and connects transition projects to capital. For financial institutions, it calculates financed and avoided emissions across loan and investment books using PCAF attribution. A free Carbon X-Ray diagnostic lets any enterprise assess its exposure before committing.
Copecto GmbH	TIMBERCARD®	TIMBERCARD® is a premium payment card that replaces conventional plastic with FSC-certified wood and paper, combining a distinctive natural appearance with certified payment functionality. It supports Visa and Mastercard applications, EMV chip technology, contactless NFC and dual-interface functionality, remaining fully compatible with established card issuing and personalisation processes. The wooden surface can be customised through laser engraving and colour printing, giving banks the ability to create differentiated designs. Designed as a commercially deployable alternative to conventional card materials, TIMBERCARD® keeps the underlying payment experience familiar to both issuers and cardholders while changing the material.
ESGSAT	ESGSAT Orbit™	ESGSAT Orbit™ is an AI-driven ESG verification and sustainable finance platform designed to eliminate corporate greenwashing. It fuses high-resolution multi-spectral satellite imagery with IoT telemetry to provide physics-based,



		real-time monitoring of environmental metrics, automatically mapping and verifying Scope 3 supply chain emissions, deforestation risks, water stress and methane leaks across Tier-1 to Tier-3 suppliers. Orbit™ translates geospatial intelligence into standardised regulatory formats including ISSB (IFRS S2), TCFD and the MAS Singapore-Asia Taxonomy. Integrating directly with corporate ERPs and bank loan management systems via API, it automates verification for Sustainability-Linked Loans and Green Bonds, transforming ESG self-reporting into auditable financial science.
Kubix Digital Asset Co., Ltd. (Thailand)	KUBIX Green Digital Asset Platform - Building Trusted Digital Infrastructure for Sustainable Finance	The KUBIX Carbon Credit Tokenisation Platform is Thailand's first blockchain-enabled environmental asset ecosystem developed under the Bank of Thailand's (BoT) Regulatory Sandbox. Orchestrated by Kubix Digital Asset Co., Ltd. (an SEC-licensed ICO portal under the KASIKORNBANK Financial Conglomerate), this "beyond-banking" utility tokenises Thailand-Voluntary Emission Reduction (T-VER) credits onto the enterprise-grade, EVM-compatible Quarix Blockchain. Developed in a multi-stakeholder framework alongside Orbix Technology, the Thailand Greenhouse Gas Management Organization (TGO), and the Mae Fah Luang Foundation under Royal Patronage, the solution digitizes the full lifecycle of high-integrity environmental assets from forest conservation initiatives into fractionalised digital investment tokens.

Corporates - Thematic (AI Champion) Finalists

Company Name	Solution Name	Description of Solution
boltttech	AI-enabled insurance distribution platform	Boltttech is an AI-native insurtech that has embedded predictive, generative and agentic AI across its entire insurance value chain, built around six pillars: Agentic Commerce,

		Intelligent Servicing, Data and Decision Intelligence, Autonomous Operations, AI-led Product Development and AI Ways of Working. AI powers claims automation, customer retention, experience via its AWS-built GenAI Factory, and employee productivity through Microsoft 365 Copilot. Beyond automation, bolttech is shifting insurance from protection to prevention through partnerships with LG Electronics for real-time industrial risk detection, VyrD for climate and parametric risk, and global cyber protection solutions combining insurance with continuous threat monitoring and risk mitigation.
Igloo	AI Claims	AI Claims handles the full claims process for embedded and digital insurance through a conversational chat interface. Customers submit claims on their phone, where AI works through the incident, verifies documents against the policy and screens for fraud, closing most cases with a decision within the same conversation. Remaining cases are passed to a claims officer with documentation already prepared. The solution is live across Indonesia, Malaysia, the Philippines and Thailand, covering fifteen partner-product deployments across wallet fraud protection, gadget cover, transport delay, food safety and agricultural produce.
LinqAlpha, Inc.	LinqAlpha	LinqAlpha is a multi-agent AI system for institutional investment research built across three layers. The data layer converts fragmented public, licensed and internal records into trusted financial data covering 50,000+ securities across 79 markets. The context layer governs institution and user-specific context with tenant isolation, RBAC/ABAC entitlements and full auditability. The compute layer uses an orchestrator agent to dispatch specialist agents across financials, regulatory analysis, filings, transcripts and internal documents, synthesising results into

		reports and dashboards. Teams access it via LinqAlpha Terminal for no-code use or LinqAlpha API/MCP for building proprietary AI systems, with every answer carrying source-level citations.
Longbridge AI Technologies Pte Ltd	Longbridge AI	LongbridgeAI rebuilds retail investing around AI as a foundation, closing the gap between individual and institutional investors in markets like Singapore and Hong Kong where adult investing participation exceeds 50%. Its core investment loop covers Catalyst, Signal, Plan and Review, with every decision remaining human-approved. Four interoperable products deliver this: Longbridge App replaces traditional interfaces with a Language User Interface where investors describe what they want in plain language. LongbridgeAI is the underlying agent infrastructure built specifically for investing. Longbridge Skill extends capabilities into third-party assistants like ChatGPT and Claude via 125+ purpose-built skills. Longbridge Agent Platform is an open marketplace of investment methodologies with four governance layers.

Individual - FinTech Mentor Finalists

Name	Company & Position	Description of Finalists
Carney Mak	FXHB Asset Management Pte Ltd, Partner	Carney was nominated for his people-centred mentorship across multiple programmes, including the Blockchain Guardians Programme for undergraduates exploring Web3, the Pay-It-Forward Lounge at Singapore FinTech Festival, and the Global FinTech Hackcelerator. What distinguishes him is his deeply personal approach: taking time to understand each mentee's context, aspirations and challenges before offering thoughtful, in-depth guidance. Even while navigating his own personal and professional challenges, Carney has remained consistently



		present and reliable for his mentees, making a meaningful difference to both emerging talent and early-stage founders alike.
Daniel Han	BNP Paribas, Head of Digital (CoE)	Daniel was nominated for his practical, human-centred mentorship of participants in the Global FinTech Hackcelerator. As Head of Digital, Centre of Excellence at BNP Paribas Wealth Management, he brings strategic digital expertise to help teams navigate ambiguity and sharpen their ideas under tight competition timelines. In 2024, he mentored a team that went on to win the Hackcelerator, guiding them in translating an ambitious concept into a credible, market-ready solution. Beyond the solution itself, Daniel focused on building each team member's confidence, communication and cohesion.
Naveed Weldon	FlexM, CEO	Naveed was nominated for his hands-on, long-term approach to mentoring that goes well beyond periodic reviews. He stays closely involved during critical moments, guiding individuals through challenges while gradually expanding their ownership as confidence grows. Two team members exemplify this: one grew from compliance lead to Chief Operating Officer, leading FlexM's MAS Major Payment Institution licence application and being recognised as Compliance Innovator of the Year. Another progressed from sales leadership to Chief Commercial Officer, now leading FlexM's APAC commercial operations across multiple markets.
Ragunandhan Senthil Kumar	Bank-Genie Pte. Limited, CTO	Ragu was nominated for his deliberate commitment to sourcing talent from rural districts across India, bringing in around 25 individuals who had strong ability but limited professional exposure. Rather than classroom training, he closes the gap through real client work alongside senior engineers, direct design reviews and a blame-free culture. The results are visible: those he mentored now lead bank deployments across Asia and Africa, having



		travelled a significant distance from where they started.
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Judging Panel - Finalists' Selection

Full Name	Title	Organisation
Amit Anand	Founding Partner & Managing Director	Jungle Ventures
Brian Thung	Managing Partner, ASEAN Financial Services	EY
Chan Yip Pang	Executive Director	Vertex Ventures Southeast Asia & India
Cornelia Andersson	Head of With Intelligence	With Intelligence (S&P Global)
Dong Shou	Co-Founder & Chairman	Advance AI
Eric Barbier	CEO & Founder	TripleA
Fernn Lim	Group Head, Strategy, Commercial Management and Risk	Prudential
Frank Desvignes	General Partner	True Global Ventures
Gautam Mukharya	Chief Risk Officer, Environmental/Climate Risk & Innovation	HSBC
Helena Zhang	Director	Asian Institute of Digital Finance (AIDF)
Ho Kok Yong	Partner	Deloitte
Holly Wong	Senior Vice President, FinTech Product and Innovation	BNY
Hukendan Arumugam	Senior Manager, Financial Services Assurance – Digital Innovation Garage	PwC
James Tan	Managing Partner	Quest Ventures
Jeff Lin	Partner	iGlobe Partners
Jerry Tso	Senior Director, Head of Singapore Development Center	PayPal
Kabir Khanna	General Manager	Experian
Kar Leong Tew	Innovation Manager	Schroders
Keith Carter	Partner	KDA Capabilities
Kelvin Wong	Chief Sustainability Officer	DBS
Kohei Ueda	Head of Digital Transformation, Global Transaction Banking	Mizuho
Kuo-Yi Lim	Co-Founder and Managing Partner	Monk's Hill Ventures
Lawrence Chan	Group CEO	NETS
Lee Zhu Kuang	Managing Director, Head of Innovation Group	UOB

Patrick Lim	CEO	Action Community for Entrepreneurship (ACE)
Pavel Vyhnalek	Operating Partner	Peak XV Partners
Prashant Agarwal	Senior Partner	Deep Growth Labs
Ravindra Kumar	Chief Information Officer	Maybank
Shu Ning Lim	Partner, Financial Services Assurance – Banking and Capital Markets	PwC
Shue Heng Yip	Managing Director, Head of Asia Digital Strategy	MUFG
Wai Kit Chan	Head of In Person Payment Solutions	LIA
Yannick Even	Asia Head of BI & Analytics	bolttech Insurance
Yogesh Sangle	EVP, Global Marketing and APAC Sales	Nium
Yung Han Oei	Senior Manager, Financial Services Assurance - Campaigns	PwC

Sponsors of 'FinTech Gives Back' Initiative

Company Name	Company Description
Finmo	Finmo is a global FinTech company providing a Treasury Operating System that helps businesses manage cash, treasury and cross-border financial operations. Its platform connects data across bank accounts, accounting platforms, ERP systems and other financial tools to provide real-time financial visibility and control. Finmo also enables global payments, liquidity optimisation and foreign exchange risk management through a single platform. Backed by PayPal Ventures, Citi Ventures and Quona Capital, Finmo serves enterprises and FinTechs globally and holds licences in major markets across Asia-Pacific, the Middle East, Europe and North America.
Ripple	Ripple is a provider of enterprise blockchain solutions that support payments, custody, liquidity and treasury management across traditional and digital finance. Its platform enables financial institutions to move, store, exchange and manage value through a single infrastructure. Built on the XRP Ledger and powered by XRP and Ripple USD (RLUSD), Ripple's solutions are designed to support compliant and scalable financial services. Founded in 2012, Ripple works with financial institutions, regulators and policymakers globally to support the development and adoption of blockchain-based financial infrastructure.

HeyMax	HeyMax is a Singapore-based loyalty and travel rewards platform that helps consumers turn everyday spending into travel rewards. Users earn Max Miles through purchases at more than 500 merchant partners and can redeem them across over 30 airline, hotel and rewards programmes, or exchange them for gift cards. Designed to provide flexibility for travellers, Max Miles do not expire and carry no fees. HeyMax aims to make travel more accessible and rewarding through its rewards ecosystem and is backed by investors including January Capital, Monk's Hill Ventures, Tenity, Ascend Angels and XA Network.
Aspire	Aspire is a Singapore-founded FinTech company providing an integrated financial management platform for businesses. Its solutions support international payments, treasury, expense management, payables and receivables through a single account. Aspire has served more than 50,000 businesses globally and has facilitated over US\$25 billion in payments across more than 30 countries. With over 600 employees across nine countries, Aspire supports businesses operating across multiple markets. The company has raised more than US\$300 million from investors including Sequoia, Lightspeed, Y Combinator and PayPal, and has been recognised by CB Insights and CNBC as one of the world's leading FinTech companies.
dtcpay	dtcpay is a Singapore-headquartered digital payments company regulated by the Monetary Authority of Singapore and licensed as a Major Payment Institution. The company provides digital payment solutions that integrate stablecoin capabilities with traditional financial systems, enabling more seamless cross-border transactions. dtcpay is building a globally licensed payment network, supported by regulatory approvals across Singapore, Luxembourg, Hong Kong, Australia, the United States and Canada. Through its payment infrastructure, dtcpay aims to bridge digital assets and traditional finance, helping businesses and consumers access more efficient and scalable payment solutions.
Experian	Experian is a global data and technology company that provides solutions in data analytics, credit services, fraud prevention, digital marketing and decisioning. The company helps businesses and organisations improve risk management, customer engagement and operational efficiency across sectors including financial services, healthcare, automotive, insurance and agrifinance. Experian also supports consumers in managing and achieving their financial goals. Operating in 33 countries with a workforce of over 25,000 employees, Experian is a FTSE 100-listed company headquartered in

	Dublin, Ireland and continues to invest in data, analytics and technology innovation.
LexisNexis Risk Solutions	LexisNexis® Risk Solutions is a global provider of data, analytics and technology solutions that help businesses and government organisations assess risk, improve decision-making and enhance operational outcomes. Its solutions support a range of use cases, including fraud prevention, identity verification, compliance and risk management across multiple industries. Headquartered in Atlanta, Georgia, the company operates globally and is part of RELX, an international provider of information-based analytics and decision tools for professional and business customers. Through its data-driven capabilities, LexisNexis Risk Solutions helps organisations make more informed and efficient decisions.
Sumsub	Sumsub is a global verification and compliance platform that provides identity verification, business verification and ongoing monitoring solutions to help organisations manage compliance and fraud risks. Its no-code platform is designed to adapt to evolving regulatory requirements and risk environments, supporting scalable customer onboarding and risk management processes. Sumsub serves more than 4,000 clients across industries and is used by organisations including Bitpanda, Wirex, Bybit and Vodafone. Recognised by industry analysts including Gartner, Forrester and IDC, Sumsub combines verification, compliance and fraud prevention capabilities within a unified platform.
Syfe	Syfe is a digital wealth platform that provides investment, cash management and brokerage solutions through a single platform. Serving more than 400,000 users across Asia Pacific, Syfe helps individuals manage and grow their wealth through diversified proprietary portfolios and financial products tailored to different investment needs. The company is licensed and operates in Singapore, Hong Kong and Australia, and partners with global asset managers including J.P. Morgan Asset Management, BlackRock and PIMCO. Founded in Singapore, Syfe focuses on making wealth management more accessible, affordable and convenient for retail investors across the region.
Width	WIDTH is a Singapore-headquartered compliance and risk intelligence platform that helps regulated businesses manage financial crime and compliance risks across the customer lifecycle. Its platform integrates customer and business due diligence, transaction monitoring, fraud detection, case management, AI-assisted reviews and regulatory reporting into a single auditable system. Serving more than 500 institutions across banking, FinTech, insurance, digital

	assets and professional services, WIDTH operates in 180 jurisdictions. With offices in Singapore, Hong Kong and Beijing, the company is recognised by FinCrimeTech50 and Chartis FCC50 and partners with several industry and technology associations across the region.
YouTrip	YouTrip is a Singapore-founded multi-currency payments platform that provides digital wallet and payment solutions for consumers and businesses across Asia Pacific. Through its consumer platform, YouTrip, and business offering, YouBiz, the company enables users to make cross-border payments and manage spending across multiple currencies. Processing more than US\$15 billion in annual payment value, YouTrip serves millions of users in the region. The company has raised over US\$110 million from investors including Lightspeed Venture Partners and has been recognised by organisations such as the World Economic Forum, CNBC and LinkedIn for its innovation and growth in digital financial services.