

ANNEX B – About SFF Global FinTech Awards 2021

The Global FinTech Awards, powered by PwC Singapore, recognises innovative FinTech solutions by FinTech companies, financial institutions, and technology companies, as well as individuals and companies whose initiatives have contributed significantly to the FinTech ecosystem. The [SFF Global FinTech Awards 2021](#) brings together the FinTech Awards previously presented separately by MAS and SFA.

For the 2021 FinTech Awards under the MAS, a total of 40 finalists will be contesting for four categories of the FinTech Awards, shortlisted by a panel of industry judges from 190 submissions. The Awards winners will be announced on 11 November 2021 at the Singapore FinTech Festival.

The theme for this year’s Awards is “Emerging from a pandemic, the road to recovery.” The Awards seeks to recognise ground-breaking FinTech initiatives which have helped create new growth opportunities, transform industry practices, and promoted financial inclusion amid the challenging circumstances.

The four award categories are:

- Singapore FinTech (Singapore Founder)
- ASEAN FinTech
- Singapore Financial Institution
- Global

The winners will be selected by a panel of judges comprising international experts across multiple domains. All finalists will be evaluated on 4 criteria: (i) Impact, (ii) Practicality, (iii) Interoperability, and (iv) Uniqueness and Creativity.

The Awards will be hosted on API Exchange (APIX¹), a cloud-based innovation platform which allows firms to source for FinTech solutions for specific focus areas and for these solutions to be curated, contextualised, and validated.

¹ APIX (www.apixplatform.com) is a flagship product of the ASEAN Financial Innovation Network (AFIN), a not-for-profit entity formed by MAS, the International Finance Corporation and the ASEAN Bankers Association. Its objective is to support financial innovation and inclusion around the world.



SFF Global FinTech Awards Finalists (MAS Categories)

Company Name	Solution Name	Description of Solution
Aleta Planet Pte Ltd	AP-1	The AP-1 solution provides a faster and more cost-efficient way of doing business for companies and individuals who trade with China or purchase supplies from China. The solution helps businesses and individuals find better ways of transacting with China.
Asia Wealth Platform Pte. Ltd.	StashAway Wealth Management Solutions	StashAway is a digital wealth manager that offers investment portfolios and wealth management solutions for both retail and accredited investors. The solution offers investment products, financial planning tools and wealth advisory to empower people to build and protect wealth in the long-term.
Aspire FT Pte Ltd	All-in-one finance operating system for growing businesses in Southeast Asia	Aspire is the leading all-in-one financial operating system, designed for growing businesses in Southeast Asia. The solution enables companies to pay, manage, and earn smarter through one account for all their financial needs.
BondValue Pte. Ltd.	The BondbloX Bond Exchange	The BondbloX Bond Exchange (BBX) transforms the bond market globally by enabling investors to conduct electronic bond trading of fractional bonds (“BondbloX”) via partner banks/brokers, transforming the OTC trading of bonds. BBX provides investors with better access to bonds and increased diversification opportunities through modern trading interfaces.
Brick Pte Ltd	Financial Data APIs	Brick is an open finance infrastructure layer that provides developers with the sought-after APIs to help them create powerful products with comprehensive and reliable data from multiple financial institutions. With data from multiple sources made accessible beyond banking, this help to build innovative and more inclusive financial services.



CardUp Pte. Ltd.	CardUp Collect	CardUp Collect is a no-code payment gateway backed by EDBI and SEEDS Capital. Traditional and offline businesses can now be paid faster by collecting credit card and PayNow payments through payment links or hosted checkout pages. Payment statuses are tracked via a dashboard and can be synced between accounting platforms.
Contour Pte Ltd	Digital Letters of Credit	COVID-19 has shaken international trade and supply chains to their very core, making the case for change in global trade stronger than ever. Contour's digital trade solution aims to transform and digitise the complex, manual and paper-heavy trade finance process by creating a streamlined workflow that is digital, fast and secure.
FinScore Inc	FinScore A.C.E (Alternative Credit Evaluation) Portal	FinScore A.C.E portal is a simple, yet powerful web-based solution. It enables financial institutions to access alternative data sources about their borrowers and make informed decisions on their loan application, with users from financial institutions across all key market segments (digital banks, rural banks, digital lenders, and retail lenders).
Funding Asia Group Pte Ltd (Funding Societies Modalku)	Modal Kawan Mikro (Micro Friends Capital)	Modal Kawan Mikro (Micro Friends Capital) is a credit facility for offline and online sellers who need additional capital to fulfill various business needs like replenishing stock, company operations, and product marketing. Financing starts from as low as US\$500 and goes up to US\$17,000.
Gets Asia Pte Ltd	CALISTA Inventory Financing	CALISTA Inventory Financing is the trade financing platform that aims to transform supply chain and finance. The solution involves commodity trading companies, banks, and terminals coming together to simplify trade financing and optimise business processes. The solution aims to provide a secure and transparent platform for trade financing, and access to Singapore's banks and traders in one platform.



Global Processing Services (Singapore) Pte Ltd	Global Processing Services (GPS)	GPS' highly flexible and configurable platform places the control firmly in the hands of global fintechs, digital banks, and embedded finance providers, enabling them to deliver rich functionality to the cardholder. It is a multi-award-winning issuer processor, powering next generation payment solutions.
GoalsMapper Pte Ltd	GoalsMapper	GoalsMapper is a suite of digital tools designed for Financial Consultants to deliver clarity to their clients with interactive goal and scenario-based features. The integrated website builder and widgets help consultants build professional branding online. Consultants maintain relationships through the customer relationship management system with omni-channel communication which automates time-consuming workflows.
Hashstacs Pte Ltd	GreenSTACS: A Digital ESG Nexus	The GreenSTACS blockchain platform is an integrated nexus for the financial industry and corporates, with partners in data acquisition, analytics and certification. The ESG Nexus provides investors with clarity on their investments on sustainability projects, and provides corporates of all sizes with greater access to sustainable finance through the use of a digital platform that lowers the costs and barriers of adoption.
Helicap Pte. Ltd.	Helicap Technology Platform	Helicap's Technology Platform provides a seamless user interface and allows for an alternative way of credit underwriting and ongoing risk assessment. With the ability to process large volumes of raw and unstructured data within seconds, our platform aims to be the solution that benefits both SMEs and investors alike.
ICHX Tech Pte Ltd	ADDX Digital Securities Exchange	ADDX (formerly iSTOX) is a digital securities exchange with the mission to democratise private market investing. Using blockchain and smart contract technology, ADDX fractionalise private market assets, reducing minimum investment amounts from US\$1 million to US\$20,000.



iLex Markets APAC Pte Ltd	iLex	iLex is a digital platform delivering more liquidity, efficiency, intelligence, and security to the traditionally fragmented and inefficient corporate loan markets. iLex offers a one-stop for deal opportunities, market data, and connectivity with the ecosystem with our synergistic partnerships with leading global banks, solution providers and data providers.
Industrial and Commercial Bank of China Limited (Singapore Branch)	ICBC Digital Trade Solutions	With an online, paperless digital trade innovative solutions, ICBC Digital Trade Solutions enables MNC's clients to have one-point access to meet their specific objectives, especially in the commodity trading space, with a vision to help enterprises to go green, navigate pandemic challenge and achieve digital transformation.
Kliq Pte Ltd	Salary Protector Scheme	eRemit Singapore addresses the underserved financial needs of migrant workers and is the first player in the country to provide a complimentary insurance package that covers migrant workers during and outside of work, for the majority of occupations.
LiquidX Insurance Services (Singapore) Pte. Ltd.	LiquidX Digital Insurance Platform	The LiquidX Digital Insurance Platform digitises and automates Trade Credit Insurance policy quoting, management, and risk monitoring using blockchain, smart contract technology, and AI. The solution delivers insights and provides tools to manage all components of insured transactions in one centralised platform, regardless of geography, product, or broker.
Lulu Financial Holdings Ltd	Lulu Money	Lulu Money (LM) Mobile app, the digital proposition by Lulu Financial, had primarily played the role of a digital cross border payments app. During the Pandemic, many couldn't visit branches to remit money back home to help make ends meet. LM hence supports expats in their last mile payment needs.
Malayan Banking Berhad	Sama-sama Lokal by Maybank	Sama-Sama Lokal is a platform that promotes financial inclusion through democratising online selling for local small and medium businesses. The platform does not charge any commission or fees, and merchants get to keep 100% of their earnings. The solution's objective is to help digitalise local business through offering a suite of services, including delivery and customer support.



Mambu Asia Pacific Pte Ltd	Responding to the pandemic with resilient customer solutions	Mambu's mortgage solution provides great flexibility for both borrowers and banks to adapt to changing circumstances during the pandemic. The breadth of functions that Mambu offers include but not limited to 'Payment Holidays', 'Redraw facility' and setting 'negative interest rates'.
Nect GmbH	Selfie-Ident	The Selfie-Ident process enables GDPR-compliant (General Data Protection Regulation) online identification via an app. Users can identify themselves independently, from any location, without waiting with an ID document and a selfie video. The process enables a fast and customer-oriented implementation. The process simplifies authority procedures, which saves time and resources, among other things.
NTUC Income Insurance Cooperative Limited	SNACK by Income	Providing a versatile accumulative micro-insurance coverage proposition, Income launched SNACK by Income, offering Term Life, Investment (ILP), Accident, and Critical Illness protection in bite-sized portions which stack up over time through life-style triggers. SNACK provides unprecedented access to insurance protection, while offering the convenience of embedding insurance protection in daily lives.
Ondato Ltd	Ondato Compliance Management Platform	Ondato provides a complete compliance management suite for various KYC procedures. Ondato's customer data platform creates a comprehensive database for systems to analyse, track, and manage customer interactions. From photo and live video identity verification to screening, all in one suite.
Propine Technologies Pte Ltd	Pro-Tect	Propine provides the highest levels of certified security and compliant digital asset custody solution for safeguarding multiple asset classes including digital securities, cryptocurrencies, stablecoins, NFTs, and Fiat on a single integrated custody platform. Pro-Tect offers a complete suite of institutional digital assets services including Digital Securities and Crypto Management solutions.



PT Lunaria Annua Teknologi (Koinworks)	Loan Relaxation, Campaign #LokalSupportLokal, Neobank for SMEs	#LokalSupportLokal is an initiative from KoinWorks that invites everyone in Indonesia to help SMEs return to a healthy financial status during the pandemic by promoting and buying products offered through the SME social media, KoinWorks social media, and the microsite: lokalsupportlokal.id.
PureSoftware Pte. Ltd.	Implementation of eWallet and Digital loans for Absa Bank	Spark by Absa is a new Digital wallet offering from Absa Bank limited powered by PureSoftware's Arttha Digital Payments and Lending suite. It is aimed towards financial inclusion in Africa and delivers features including digital MSME onboarding, Digital Payments via ATMs, USSD, Agents or Merchant locations and QR codes.
Regtank Technology Pte Ltd	Regtank Compliance Solution	Regtank combines Know-Your-Customer (KYC) and Know-Your-Transactions (KYT) into a one-stop compliance solution that provides clients with a 360° risk profile while looking into AML/CFT. Regtank provides risk assessment and management, screening, record keeping, transaction monitoring, ongoing due diligence, blockchain analytics, and the identification of source of funds.
ReMark International B.V.	Good Life & BAM	Good Life & BAM is the world's first Health & Wellness platform backed by a reinsurer-endorsed algorithm scientifically proven to improve the biometric risk of the world population by guiding and incentivising users to live a healthy life, even during a pandemic.
Sentifi Vietnam LLC	Making informed investment decisions with alternative data	Sentifi's AI engine studies market momentum signals from 500M+ news, tweets, forums and blogs daily. The solution's analytics support alpha generation, risk management, ESG screening and market monitoring.
Shanghai IceKredit, INC	IceKredit Federated Learning Platform	IceKredit Federated Learning Platform enables financial institutions to efficiently conduct joint modeling remotely with other institutions without transmitting the data out of the local database. The platform leverages secure computing algorithm components such as private set intersection(PSI), data cleaning, feature engineering and modeling components.



ShuttleOne Pte Ltd	ShuttleOne Network	ShuttleOne is the next generation of operating system for Finance that allow any B2C, B2B, G2B platform to build and run their native decentralised financial solutions. ShuttleOne uses AI, Blockchain and user-focus design to bring DeFi solutions to users' comfort platforms, and require no blockchain knowledge or digital assets from users to enjoy DeFi benefits.
SingCash Pte. Ltd.	Singtel Dash Remit	Singtel Dash's key mantras encompasses "Do Well, Do Good" and the solution aims to support the migrant worker community with faster, easier, safer mobile remittance services. With Dash Remit, customers can send money home anytime, anywhere with their phones via mobile wallets, bank accounts, or cash pick-up points.
Stackseer Technologies Pte Ltd (Merkle Science)	Merkle Science Blockchain Transaction Monitoring and Analysis	Merkle Science is a leading provider in the crypto sector with presence from APAC to EMEA and the Americas. The platform and product roadmap are consistently best-in-class, with a proprietary "Behavioral Rule Engine" for research and development in the field of anti-money laundering.
Uniphore Software Systems Singapore Pte Ltd	My Anywhere Contact Center	Uniphore's My Anywhere Contact Center solution aims to disrupt traditional customer service industry through Conversational Service Automation (CSA) platform which elevates how enterprises support and engage customers, build loyalty and realize efficiencies. This helped ensured business continuity when the pandemic forced the shut down of contact centres in the finance industry.
Valocity Limited	Valocity One Smart Platform and Valocity Connect	Valocity Connect, an extension of Valocity's Valuation Ordering Platform, allows banks to maintain sustainable risk management and business continuity, based on remote market valuation assessments. The solution digitally connects lenders, valuers, and property occupiers, allowing valuers to prepare bank-secure market valuations/appraisals, ensuring continuity of business-critical mortgage lending during a crisis.



Wesurance Limited	Wesurance DTX	Wesurance's technology provides insurers with a fast and innovative solution to run their business. The plug-in platform enables insurers to build and deliver insurance products according to their digital strategy. Wesurance aims to permeate technology adoption by rationalising the cost of development, liberating insurers from technology constraints from delivering business initiatives.
Wise Asia-Pacific Pte. Ltd.	Enabling mobile number-based cross-border transactions	Wise's mission is money without borders – instant, convenient, transparent and eventually free. Since 2019, Wise has built integrations and partnerships for users to send and/or receive cross-border money transactions using just a mobile number, enhancing convenience for millions of consumers to send and receive money at Wise's global average fee.
Xfers Pte. Ltd.	Xfers Business Account	Xfers advocates for Southeast Asia to have equal access to international markets and financial services, removing bords for underbanked segments. Xfers Business Account gives merchants the power to adopt local digital payment methods at ease, while further extending their reach through last-mile payment methods.



Judging Panel – Finalists’ Selection

Full Name	Title	Organisation
Prashant Agarwal	Head, Digital Marketing	AIA
Tomasz Kurczyk	Digital Transformation Director	AXA
Feng Zhi Gang (Jack)	General Manager, Technology & Innovation Development, FinTech Innovation Lab	Bank of China
Robyn Lee	Growth Hacker, APAC Digital Office, Wealth Management	BNP Paribas
Serene Koh	Head of FinTech & Innovation Research	DBS
Mohit Mehrotra	Partner, Co-Leader Monitor Deloitte, APAC	Deloitte
Varun Mittal	Partner, Global Emerging Markets FinTech Leader	Ernst & Young
Milind Sanghavi	Director, Payment Partnerships JAPAC	Facebook
Abhijit Gupta	Managing Director	JP Morgan
Jerry Tso	Senior Director, Head of Singapore Development Centre	PayPal
Andrew Taggart	Partner, Financial Services Leader, SEA Consulting	PwC
Umang Moondra	Secretary	Singapore FinTech Association
Tong Hsien Hui	Head of Venture Investing	SGInnovate
Yannick Even	Head of Digital & Smart Analytics APAC	Swiss Re Group
Chua Chek Ping	Executive Director, Strategic Alliances & FinTech, Group Channels & Digitalisation	UOB
Ken Wong	Vice President, Head of Data Science (APAC)	Visa

Presentation of Awards to FinTech Awards Winners²

Thursday, 11 November 2021	
6.00pm – 9.30pm	Winners of the SFF Global FinTech Awards 2021

² Schedule of Presentation of Awards to FinTech Awards winners is subject to change, please check <https://www.fintechfestival.sg/> for the latest updates.