



Annex B – About SFF Global FinTech Awards 2022

There are a total of nine award categories and the winners of the awards will be announced at SFF 2022. Entries can be submitted based on the following categories:

MAS

For corporates

- Singapore FinTech (Singapore Founder)
- ASEAN FinTech
- Singapore financial institution
- Global

SFA

For individuals

- Top 10 FinTech Leaders¹
- ASEAN FinTech Leaders

For corporates

- FinTech Employer of the Year
- Partners of FinTech
- Knowledge Enterprise

The Awards will be hosted entirely on API Exchange (APIX)², 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 The SFA awards have been further streamlined this year, with the previous “Women in FinTech” and “FinTech leaders under 30” categories now incorporated under the “Top 10 FinTech Leaders” category.

² APIX (<https://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 Caption	Description of Solution
Award Category: Singapore FinTech		
AsiaVerify (UNSD Information Technology Pte. Ltd.)	Asia’s leading entity resolution technology	AsiaVerify’s Know Your Business (KYB) and Ultimate Beneficial Owner (UBO) regulatory technologies are the game-changers in business and entity verification technology in Asia. With unrivalled access to primary source data across Asia, unravel complex corporate structures, and identify shareholders and UBOs in real-time - all fully translated in a language your business can use.
China Knowledge Online Pte. Ltd.	Global access to institutional investors	A company’s sustainability and financial viability as a listed entity on stock exchange depends primarily on institutional investors. China Knowledge Online uses Proprietary Data, AI and Deep Learning to provide quantifiable results and marketing solutions to target investment funds on a global scale.
Digital Treasures Center Pte. Ltd.	Crypto banking services and payments	Digital Treasures Center provides an enterprise-grade payment solution that enables affluent clients and empowers merchants to interact with cryptocurrency and fiat money, seamlessly. Customers can deposit, convert, withdraw, or send funds with ease. All assets can be viewed and managed on a single dashboard.
Finbots AI Solutions Pte. Ltd.	Embracing the new normal of credit risk modelling and decisioning	Lending is broken. Lenders struggle with low-to-medium accuracy credit models and lengthy deployment times (typically 6 - 12 months), which result in high risk costs, revenue loss and financial exclusion. finbots.ai developed the only complete AI-powered credit modelling platform, helping all lenders to offer smarter, faster and more inclusive lending.
letsbloom	Democratising Bank Grade Security on Cloud	letsbloom is a cloud-native multi-cloud PaaS (platform as a service) with pre-built bank-grade security and compliance that enables organisations of all sizes to adopt cloud with trust. letsbloom provides complete observability of the cyber security and technology risk compliance posture of applications deployed on public cloud. With them, everyone can be secure-by-design and compliant-by-default.
Metaverse Green Exchange Pte. Ltd.	MVGX Carbon Suite in the fight towards sustainability	MVGX Carbon Suite includes our Carbon Management System (CMS), Carbon Neutrality Token (CNTTM) and Carbon Neutrality Connect (CNC). We’re creating a network of carbon registries through our CNC and CMS, helping organisations calculate their carbon footprint. They can then offset their emissions



		using our CNT™ which doesn't trigger Nationally Determined Contributions.
MoolahGo Pte. Ltd.	Simplified, instant cross-border payments	Moolahgo spearheads the private sector's drive to significantly simplify cross-border money movements by replacing use of traditional complicated bank details with simple, easy-to-remember proxy identifiers that deliver funds instantly and accurately to beneficiaries. Proxy identifiers include mobile numbers, emails or Card Primary Account Numbers which are used to identify bank accounts to their rightful beneficiaries.
Propine Technologies Pte. Ltd.	DeFi-ning the future of finance	ProTect™, caters to digital asset custody needs on an integrated platform, including digital securities, cryptocurrencies, stablecoins, NFTs, and fiat. We provide fiat on and off ramp through CrypTrade™ while DeFi-nity™ allows safe connection with yield-generating solution providers in DeFi space through staking, borrowing and lending, and liquidity mining. DASH™ and PropSS™ provide end-to-end tokenisation and issuance services built for digital securities.
RootAnt	Banco platform by RABC Group	Banco connects financial institutions, large enterprises and SMEs on a digital supply chain finance platform. Through integration of a sustainability assessment, the platform allows SMEs in a value chain to have access to more favourable financing through green deep-tier supply chain finance. This encourages SMEs to adopt green practices and provide transparency and traceability for large enterprises over its supply chain.
Sparrow Tech Pte. Ltd.	Innovating to cater to future needs with the Sparrow OTC platform	Providing a one-stop solution to our clients, the Sparrow OTC platform is a proprietary innovative product that has been designed in-house to suit the evolving needs of our clientele. Modular design considerations have also been made for future proofing.
Syfe Pte. Ltd.	Syfe - All-in-one digital wealth platform	Syfe empowers people to grow money confidently, so that they can choose the future they want to live. Our all-in-one platform enables investors to invest seamlessly from expertly curated managed portfolios to investing directly into stocks and ETFs, with a low affordable fee and powerful in-app market insights.
Validus	Auto working capital (AWC) loan underwriting in just one minute	Validus' AWC leverages alternative data and AI to automate credit underwriting and decisioning for SME loans of up to \$150,000. SMEs submit only two documents for credit assessment and AWC evaluates them alongside alternative trade and credit data. An automated credit decision is generated within one minute from the time the documents are processed via AWC.



Award Category: ASEAN FinTech		
Advance Intelligence Group	Driving financial inclusion in SEA with digital identity, fraud and risk management solutions	We partner with the region's largest FIs to accelerate financial inclusion in Southeast Asia, especially among unbanked and underbanked segments. We do this by providing fast, reliable, and accurate digital identity verification (eKYC, eKYB), fraud and risk management solutions.
BigPay	BigPay – Financial services superapp to challenge banking to infinity	BigPay is a Southeast Asian FinTech company founded in 2017. The company democratises financial literacy, accessibility, and well-being in the region by providing accessible, transparent, simple and secure digital financial services. Their financial services superapp provides best-in-class payment, remittances, credit and investment services.
FlexM Pte. Ltd.	Reviving offline payment retail digital solutions during the pandemic	FlexM enabled an eCommerce multinational company (Shop.com) to help brick-and-mortar merchants struggling during the pandemic to switch to an economically efficient and environmentally sustainable end-to-end digital solution for payment collection, settlement, and cashback.
Know Your Customer	Digital solutions for seamless client onboarding	Know Your Customer provides modular compliance solutions to centralise, automate and digitise the corporate onboarding and KYC/KYB process in financial services. Provider of real-time registry connections in the industry, Know Your Customer offers direct access to 500+ local registries globally.
KoinWorks	KoinWorks NEO helps closes financial gaps for millions of MSMEs in Indonesia	KoinWorks NEO is a neobank specifically designed for MSMEs. Through its integrated service, KoinWorks NEO closes opportunity gaps for millions of MSMEs in Indonesia and helps break down financial barriers by providing access to loans, invoices, and a prepaid and charge card supported by Mastercard and BNI to make online transactions easier. With a “One Click to Grow Your Business” technology, KoinWorks NEO allows their over 2million customers in one of the world’s fastest-growing economies to scale and grow their businesses in ways that would have been otherwise impossible with traditional banking services.
Mambu	Cloud banking platform to empower Islamic banks to transform	Mambu’s Shariah-compliant cloud banking platform offers Islamic banks, including leading Malaysian Islamic bank, Bank Islam, the opportunity to become part of the digital banking revolution, and survive and thrive in a post-pandemic world.



MioTech	World's Leading ESG network – Engage and connect companies through ESGhub	ESGhub is an ESG data platform for corporates, financial institutions, and supply chains to invite and connect with stakeholders to analyse and report ESG data. ESGhub's advanced data analytics offers industry benchmarking, climate risk analysis and carbon footprint analysis to help users gain total clarity on their sustainable footprints.
Sleek Tech Pte. Ltd.	One-stop-shop to grow your business	Sleek enables entrepreneurs and investors around the world to quickly register their business and manage their payments, accounting, tax compliance, and governance needs effortlessly using a simple, all-in-one, fully digital platform.
U-Reg Pte. Ltd.	Automated Reporting Utility Platform	The U-Reg platform, built for regulatory processes, supports seamless intelligent data gathering and configurable data processing for multi-party collaboration, with strong access control and audits. Doc-Vault, a secure digital repository, and Doc-Gen, an intelligent data management application, power several onboarding, regulatory and reporting modules, including ESG reporting.
WeavAir	ESG operation intelligence platform	WeavInsight has created a new easy-to-implement data collection system that will change the way financial institutions evaluate and benchmark ESG performance. We work with banks and insurance companies to help them inject high-quality data into their decision-making process, increasing the returns on their ESG investment while reducing operational costs.
Wirex Pte. Ltd.	Crypto-enabled payment card solution	Wirex is the world's first crypto-enabled payment card that gives users the ability to spend crypto and traditional currencies in real life seamlessly. It has expanded their product to enable mainstream access to DeFi, starting with the launch of their popular X-Accounts feature.
Award Category: Singapore Financial Institution		
Arabesque Asset Management Singapore Pte. Ltd.	AutoCIO - Delivering sustainable autonomous investing	AutoCIO is an AI-driven, institutional technology platform, delivering active, customisable investment strategies at scale. AutoCIO delivers autonomous asset management. The future of asset management is here- low-cost and hyper-customised autonomous investing.
Bank of China	iGTB Global Transaction Banking Solution integrated	Bank of China modernised the bank's transaction banking through the development of iGTB digital solution and integrated the three aspects of 'Business + Technology + Data' globally. The solution applies artificial intelligence, blockchain, big data and other technical means to provide customised, sustainable, digitalised services to global enterprise customers.



BondEvaluate	BondbloX: World's first fractional bond exchange	The BondbloX Bond Exchange (BBX) is the world's first fractional bond exchange. Regulated by the Monetary Authority of Singapore, BBX enables investors to conduct electronic trading of fractional bonds at transparent prices with atomic settlement. BBX provides investors instant access to bond markets and diversification opportunities for their investment portfolio.
Citibank N.A.	LCD and AI.Sight: innovating commercial lending	The LCD tool digitises loan contract finalisation by automating data capturing to increase efficiency and improve contract quality. AI.Sight enables the prioritisation and streamlining of due diligence efforts in credit underwriting, while mitigating relevant risks. It auto-scans credit documents, flags irregularities, and enables data-driven analytics to optimise credit approval decisioning.
ComfortDelGro Insurance Brokers Pte. Ltd.	ComfortDelGro Insurance Brokers (CDGI) mobile application	insureSG is a mobile app that aims to bring better-value insurance products to our communities. Our insurance products range from general insurance (e.g. personal accident, personal possessions, travel) to new and unique products, such as Custom Personal Accident and Collective Insurance.
Credolab	Full-fledge behaviour insights for real-time risk, fraud, and marketing insights	CredoSDK is a multi-modular library of code that enables any Android and iOS app to capture behavioural metadata. With the user's permission, credoSDK collects privacy-consented and anonymous metadata, sending it to the Credolab proprietary scoring engine. The API returns risk and fraud scores, anti-fraud checks, and marketing insights in real-time.
Equilibrium - Part of FiscalNote	Equilibrium ESG management & reporting software	Equilibrium's ESG intelligence software is the leading next-generation ESG management and reporting platform, helping companies make data-driven decisions to improve their carbon footprint and ESG performance and perception.
HSBC	International business made simple and secure	HSBC Global Wallet is multi-currency account for flexible international transactions. It is available 24/7 alongside everyday banking, fully integrated with our award winning HSBCnet platform. This gives customers one account to access the world. It allows businesses to pay and receive 'like a local' in a range of currencies.
ICBC Singapore	ICBC innovative blockchain services	ICBC Singapore Branch extends the blockchain-based services in domestic China to Singapore, aiming to facilitate greener trade finance, participate in Singapore initiatives and dedicate group effort to cross-border payment services. Furthermore, ICBC Singapore Branch is also exploring more about Non-Fungible Tokens.



Singlife with Aviva	A better way to financial freedom with the Singlife App	The Singlife App is Singlife with Aviva’s flagship digital product — an all-in-one app to save, spend, invest, earn, and be insured. It reimagines the financial experience for the digital-first generation, providing access to a savings account, investment-linked products, and a debit card for a fully flexible and accessible financial experience.
Standard Chartered Bank	Banking-as-a-service solution	Standard Chartered nexus is a white-label plug and play Banking-as-a-Service (BaaS) solution powered by Standard Chartered. Our vision is to redefine the banking experience for customers globally by digitally marrying ecosystems to banks.
YouTrip	The best multi-currency corporate card	YouBiz is the fastest-growing multi-currency corporate card created for entrepreneurs and SMEs to fulfill their cross-border financial needs. Powered by YouTrip’s proprietary technology platform and multi-currency payment infrastructure, YouBiz empowers business owners to scale globally in the most effective and cost-efficient manner.
Award Category: Global		
Bolttech Challenger GO Pte. Ltd.	Bolttech Insurance Exchange – Embedded insurance marketplace	Bolttech’s insurance exchange creates an infrastructure that enables a fintech ecosystem, embedding insurance into any business, creating new connections and multiplying the opportunities for all.
Comply Advantage	A Real-time transaction monitoring solution	Our transaction monitoring solution allows firms to monitor and screen all transactions for AML risk and fraud detection in real-time.
FQX Pte. Ltd.	A hub for tokenised debt	FQX is a blockchain startup based in Switzerland. FQX developed the eNotes™, which are an unconditional promise to pay a specific sum to another party at a future date. eNotes™ excel through their modularity and global transferability, based on a standardised legal framework.
IBSFINTech	A comprehensive treasury, trade finance and SCF platform	IBSFINTech is a globally recognised technology platform providing end-to-end digitisation of treasury, risk, trade finance, supply chain finance, cash, and liquidity function of the corporations. Our solution is a comprehensive, integrated, and innovative platform that empowers the CxOs and Treasurers to enhance visibility, improve control, mitigate operational risk, drive automation, and optimise business efficiency.
iLex	Syndicated loan market infrastructure solutions	iLex designs, builds, and operates public and private market infrastructure for syndicated loan and private debt markets. Through digital solutions and strategic partnerships, iLex builds platforms that are connected, collaborative, scalable and adaptable to multiple loan



		distribution channels, supported by the most comprehensive loan market data and analytics.
LeapXpert	LeapXpert Communications Platform – A federated messaging orchestration platform	The LeapXpert Communications Platform is the world’s first enterprise-grade Federated Messaging Orchestration Platform. It provides full visibility into data from instant messaging channels, as well as unparalleled governance and control. LeapXpert enables financial institutions and enterprises to embrace a customer-centered communication approach while maintaining professional conduct and ensuring compliance.
Mastercard	Turning purchases into meaningful action with Priceless Planet Carbon Calculator	<p>The Priceless Planet Carbon Calculator offers a new way for consumers to spend mindfully and reduce their carbon footprint by turning purchases into meaningful action.</p> <p>The Carbon Calculator provides users with a personalised carbon footprint tracker that allows them to view the estimated carbon footprint of all their purchases. A user’s footprint is tracked month by month across a variety of spending categories so they can better understand where they are having the greatest impact. By educating people about their personal impact on the environment, we can inspire action and encourage climate conscious choices.</p>
RedCarpet	RedCarpet.ai – A Cobrand program as a service platform	RedCarpet.ai is a Cobrand program as a service (CPaaS), a full stack technology and service platform that serves as plumbing lines and manages communications as well as operations between financial institutions and brands. The programs are in embedded lending, payment use cases such as BNPL for businesses, and credit cards for engagement and retention of users.
Signzy Technologies Pte. Ltd.	Reserve Bank Of India CCIL Retail Direct Scheme enables faster digital onboarding by investors in India	Reserve Bank Of India CCIL Retail Direct Scheme by Signzy enables faster digital onboarding by investors for the first time in India. The problem of digital customer onboarding through Simplified KYC for transactions with RDG account holders in the RFQ segment was solved through the scheme. Signzy helped to promote retail participation in Government Securities by providing prices/quotes to Retail Direct Gilt (RDG) account holders enabling them to buy/sell securities under the Scheme.



Stemly	Stemly Cashflow planning solution with sustainability strategy	Leverage autonomous machine learning using transactional / invoice level data to create accurate cash flow forecasts, bridging the information gap between corporates and financial institutions to facilitate provision of financial products. The solution further empowers businesses with sustainability planning and optimisation, enabling access to sustainable finance products.
Taulia (Singapore) Pte. Ltd.	Taulia's early payment solutions	Taulia's early payment solutions allow you to better manage your working capital and provide funding in a way that benefits everyone. Whether you want to provide third-party liquidity to suppliers using supply chain finance or generate yield with dynamic discounting, Taulia's flexible funding model can give you access to both.
Valocity Global	One Smart Platform – Digitising the end-to-end property decisioning process	Valocity digitises the entire end to end property valuation decisioning process in a single seamless platform to deliver significant operational efficiency, risk, and compliance management. One Smart Platform provides digital customer experiences all while supporting sustainable lending practices and first of its kind property data capture.
Vestr	Vestr platform – Digitalising the lifecycle of actively managed investment products	Vestr's platform is designed for issuers (sell-side), who launch and manage their dynamic investment solutions, as well as external asset managers (buy-side), who manage their active portfolios in one click. The white-labelled software engine handles everything from portfolio rebalancing to investor reporting and audit trails.

Judging Panel – Finalists' Selection

Full Name	Title	Organisation
Abhijit Gupta	Head of Fraud, Financial Crime, Digital Onboarding & Core Banking, International Consumer, Managing Director	JP Morgan
Andrew Taggart	Partner, Clients & Markets Leader, SEA Consulting	PwC
Ankush Bhardwaj	Head, AXA Climate Asia & Lloyds UK	AXA Climate
Bidyut Dumra	Executive Director, Group Head of Innovation	DBS
Chua Chwee	Global Head, Cognitive Science and Automation, Operations Innovation	Schroders
Connie Cheng	Vice President, Innovation Management	Mastercard
Fernn Lim	Chief of Staff at nexus	SC Ventures
Jan Reinmueller	Head of Corporate Ventures, Digital Natives APAC	Microsoft

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Jerry Tso	Senior Director, Head of Singapore Development Center	Paypal
Keith Carter	Actionable Intelligence Strategist	KBC Global Partners
Ken Wong	Vice President, Head of Data Science (APAC)	Visa
Lee WeiSheng	Principal, Financial Services – ASEAN	Amazon Web Services
Lynette Lee	ESG Venture Lead	SC Venture
Michael Smith	Head of Business Development, Corporate Ventures APAC	Microsoft
Milind Sanghavi	Director, Payments – APAC	Meta
Mohit Mehrotra	Partner, Co-Leader MonitorDeloitte, APAC	Deloitte
Prashant Agarwal	Head, Digital, Customer & Ecosystems Marketing	AIA
Sherie Ng	Google Leadership, Managing Director, Singapore & Malaysia, Google Cloud	Google
Sreeram Iyer	Chief Operations Officer	ANZ Bank
Tobias Puehse	Global Lead Next Gen Point of Interaction	Mastercard
Tomasz Kurczyk	Chief Information Technology Officer	Prudential Assurance Company Singapore
Tong Hsien Hui	Executive Director, Investments	SGInnovate
Umang Moondra	Director	You Technologies
Valerie Lau	Head of Sustainable Finance for Singapore and Southeast Asia	UBS
Varun Mittal	Chief Growth Officer, Group Head, Digital and Ecosystems	SingLife with Aviva
Yannick Even	Global Analytics Business Partner - Advanced Analytics CoE	Swiss Re