

Annex A – About the SFF Global FinTech Awards

The SFF Global FinTech Awards, supported by PwC Singapore, recognise innovative FinTech solutions that have been implemented by FinTech companies, financial institutions and technology companies, as well as individuals whose initiatives have contributed significantly to the FinTech ecosystem.

A total of 13 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 Leaders Award category) were judged separately based on the quality of the submissions covering their work within the Singapore FinTech ecosystem.

Corporates – Global FinTech Finalists

Company Name	Solution Name	Description of Solution
Algogene Financial Technology Company Limited	ALGOGENE: The decentralised algo-trading ecosystem	ALGOGENE is the next-generation investment platform for learning, developing, testing, executing, and investing on trading bots. Through their patents backed web platform, one can easily create any algo strategies, connect to multiple brokers/exchanges for live trading and learn from the trading community.
Habitto Co. Ltd	Habitto Global FinTech Digital Bank with Advice	Habitto is Japan's first digital bank that offers free financial advice. Through a mobile platform, Habitto provides a combination of services including high interest savings account, debit card, investments, and insurance products, complemented with a truly human-centric advisory service.
Headquarters (HQ.xyz)	Headquarters (HQ.xyz) - The Finance Back-Office Tool for Web3 Teams	Headquarters (HQ.xyz) is a FinOps solution aimed at simplifying treasury management for Web3 teams. With features like an aggregated view of multiple crypto wallets, seamless book-keeping with existing accounting software, and payment functionalities, HQ.xyz provides a one-stop solution for financial management in the crypto space.
Netcetera Pte. Ltd.	Netcetera 3DS Server and SDK for smooth and reliable processing of online payments	Netcetera's 3DS Server and SDK offer seamless online shopping. Being 1st in Europe and 2nd globally, EMVCo-approved product, compliant with EMV® 3DS 2.x and card network programmes, it limits non-authenticated transactions and boosts security. This frictionless experience comes in two options: on-premise 3DS Server or SaaS on a payment platform.

PureSoftware	Creating a Resilient and Inclusive recovery in the face of Covid-19 pandemic for one of Africa's largest banks	Bank's digital lending solution, powered by Arttha, was conceived with a vision to catalyse financial inclusion and digital banking in the unbanked and underbanked regions of the country and provide a seamless, highly scalable and omnichannel experience to the customers.
Techgethr	PeerPay	Payment system that integrates the different financial systems and Blockchain networks, to facilitate payments in fiat, cryptocurrencies and Central Bank Digital Currencies, in a simple and efficient way, with a focus on the unbanked population, and micro and small businesses.

Corporates – ASEAN FinTech Finalists

Company Name	Solution Name	Description of Solution
Advance Intelligence Pte Ltd	ADVANCE.AI's One Stop Platform	ADVANCE.AI's One-Stop Platform allows financial services, ecommerce, web3 and payments companies to orchestrate and customise their customer lifecycle journeys across KYC onboarding, fraud and risk management as well as AML/regulatory compliance. The end result is less complexity, lower friction and cost efficiency while improving customer experience and time to market.
Alta Alternative Investments	Alta - Unlocking Unparalleled Access and Liquidity in Private Capital Markets	Their PMaaS solution, a suite of interconnected, configurable, white-label technology platforms, gives financial institutions the key to unlocking access to a diverse range of alternative assets for their clients. This provides an end-to-end, a-la-carte suite of APIs and user experiences to firms looking to transform their private capital markets businesses.
Mambu	Mambu cloud banking platform turbo-charges ASEAN digital banks	Mambu's cloud-native banking platform supports leading financial institutions in ASEAN, including Cake (Vietnam), GoTyme Bank (Philippines), and Next Capital (Thailand). It offers a technological foundation for both digital and traditional banks, lenders, and fintechs, enabling innovation and growth in the region's financial services sector.
MonetaGo	MonetaGo Asia Pacific Private Limited	The system prevents duplicate financing and provides genuineness checks for documents used in trade finance. It uses digital fingerprinting created from hashing technology to deduplicate documents. It provides authentication of

		documents against trusted third-party sources, such as trade and maritime data aggregators and government agencies.
Salary Hero	Salary Hero	Salary Hero is a financial health platform for Thai workers. Their service enables companies to improve staff well-being by providing them with financial tools including Salary on Demand, Financial Education, Budgeting Tools and High-Interest Savings. Employers see tangible upside, driven by lower staff turnover and a happier, more productive workforce.
WeavInsight	WeavInsight	WeavAir offers financial institutions an ESG investment digital twin software powered by satellite earth observation, IoT networks, as well as AI algorithms. The software helps financial institutions assess ESG and climate indicators with 40%+ improved accuracy and supports real-time monitoring of ESG risks, reducing the cost and time required to make accurate decisions by at least 10-fold.

Corporates – Singapore FinTech Finalists

Company Name	Solution Name	Description of Solution
Finmo Tech Pte Ltd	Finmo's Treasury Operating System	Finmo is built on the foundation of real-time payment rails and facilitates instant money transfers, accurate cash flow forecasting, optimised liquidity management, effective financial risk mitigation, and seamless compliance with financial regulations - in a single place.
iLex	iLex 3.0 - The next-gen loan platform for loan syndications, secondary markets and private credit	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 their synergistic partnerships with leading global banks, solution providers and data providers.
Sensen Technology Pte. Ltd.	Sensen Pay: Transforming the Payment Landscape with Innovation and Alternative Payment	SenSen Pay is an innovative solution that addresses inefficiencies of existing payment systems amid rising costs and disrupted supply chain issues faced by global businesses. SenSen Pay employs cutting edge technology that reduces payment processing cost substantially, benefitting businesses and shaping the future of the payment landscape.

Stemly	Stemly AI-powered Cash Flow Planning	Stemly utilises latest Artificial Intelligence algorithms that harness transactional and invoice data at a granular level to generate precise cash flow predictions. This innovative approach bridges the connection between businesses and financial institutions, streamlining the delivery of tailored financial services and products.
Thunes	Thunes: Transforming global payments with global interoperability	Thunes is a B2B payments company building global infrastructure for the 21st century by enabling seamless, instant and transparent money movement. Their modular capabilities empower their customers to Pay, Accept, Exchange and Comply, closing the gap between payment systems in developed and emerging markets worldwide.
Whitechalk Pte. Ltd.	Surer	Surer is a cloud-based insurtech platform with a digital ecosystem of intermediaries and insurers. It provides tech solutions to help orchestrate the network in the insurance industry enabling insurance intermediaries to close deals with greater speed and allows insurers to distribute their product with better efficiency.

Corporates – Thematic (ESG FinTech) Finalists

Company Name	Solution Name	Description of Solution
GreenArc Capital	impactGINI	GreenArc is an impact investment and analytics fintech with an impact management technology solution: impactGINI. An industry-first impact measurement API offering impact measurement and reporting for debt investments, impactGINI helps financial institutions measure and maximise the social and environmental impact of their investments towards closing the UN SDG financing gap.
KoinWorks	Bridging the Agricultural Financing Gap	KoinWorks empowers farmers and suppliers by filling the financial gap in agriculture. Their platform connects key stakeholders, including off-takers, and eager funders, ensuring vital working capital flows smoothly. This fosters financial accessibility, particularly in remote areas, creating a robust ecosystem for sustainable agricultural growth.
Metaverse Green Exchange Pte. Ltd.	MVGX Carbon Connect Suite: A Holistic Decarbonisation	MVGX's Carbon Connect Suite addresses the struggles that corporations and governments face, including achieving their Nationally Determined Contributions, by providing end-to-

	Solution for Corporates and Governments	end software tools. These tools ensure regulatory compliance, measure emissions, prevent greenwashing, offer green financing and more. The suite comprises five core products tailored to clients at various decarbonisation stages.
U-Reg Pte. Ltd.	ESG Reporting Equivalence - Solving ESG Framework Fragmentation through AI-driven Automation	Following the "input once, report to many" principle, U-Reg offers comprehensive AI driven reporting capabilities across various ESG standards through an equivalence application. Moreover, this application enables advisory services for standards an entity wishes to report on or aids developing specific frameworks, industry-specific or tailored to a particular entity's needs.
Wagesage Pte Ltd	Corporate ESG Application - GetPaid	GetPaid is a financial employee benefit that allows employees to access their earned wages on-demand. As a financial wellbeing tool, it empowers employees to better manage their finances by accessing their earned wages whenever they need it.
Zuno Pte. Ltd.	Navigate the ESG mess with Zuno Carbon	Zuno Carbon provides end-to-end ESG solutions that helps organisations measure, offset, and reduce emissions by integrating across their business value chain to collect activity data – powering them towards their sustainability goals, one step at a time.

Corporates – Thematic (Artificial Intelligence) Finalists

Company Name	Solution Name	Description of Solution
Bank Julius Baer & Co. Ltd., Singapore Branch	Julius Baer LLM Solution Suite	The LLM solution Suite allows Bank Julius Baer to leverage the rapid development of Large Language Models by entities like OpenAI, with models that are trained on enormous datasets, but built for specific Bank use cases across multiple divisions from the Front to Back, including Risk Management.
Bank of China Innovation lab	BOC Synergia AI Hub	BOC Synergia AI Hub is an unified AI resource hub with a full-stack AI technology capability. It empowered BOC to realise a comprehensive and scalable implementation of intelligent solutions tailored to various scenarios from customer acquisitions, retention to internal operations and risk management, as well as assessing ESG elements.

Featurespace	Adaptive Behavioral Analytics	<p>ARIC™ Risk Hub combines proprietary Adaptive Behavioral Analytics and real-time machine learning to monitor and build behavioral profiles across data sources to understand genuine customer behavior and identify anomalies.</p> <p>The solution's flexibility allows financial institutions to modernise without risky rip-and-replace projects, meet regulatory mandates, improve investigation efforts, and better protect customers.</p>
MoolahGo Pte Ltd	Generative AI powered Payments Services	Shizu is a new interface for MoolahGo's payments platform with generative AI ability to understand natural language, operate in multiple dialects and work with their imperfections. Shizu is enabled by OpenAI's ChatGPT and doesn't need forms or buttons as she captures client requests through a simple message interface.
Moomoo Financial Singapore	Nomination of Moomoo Singapore for Thematic AI award	<p>Their digitalised brokerage and wealth management platform – moomoo – is a comprehensive one-stop solution for retail investors to not only trade, but also achieve financial resilience through their easy-to-use tech features that level the playing field between them, accredited investors and even professional fund managers.</p> <p>The wealth of tech features on their platform help retail investors in their investment journeys by helping them make more informed investment decisions.</p>
Trusting Social	Credit Risk Profiling with Telecom Data using proprietary AI technology - A Novel Approach to drive Financial Inclusion	Trusting Social has built the largest AI powered solution to enable lending to underbanked consumers in ASEAN. In Vietnam, Indonesia and the Philippines, their credit insights have enabled banks to evaluate 55 million loans. They worked with 190 lenders in 2022, demonstrating their product's scalability and value to consumer lending.

Individuals – Leaders Award Finalists

Name	Company & Position	Description of Finalists
Bo Bai	MVGX, Executive Chairman and Co-Founder	Bo Bai is the Executive Chairman and Co-Founder of MVGX. Dr Bai's leadership and management at MVGX have been instrumental in strengthening

		<p>the green finance sector, with a standout example being MVGX's pivotal role in the China-Singapore Green Finance Taskforce. MVGX is now at a distinctive position at the convergence of sustainability, technology, and finance. MVGX possesses the technical expertise to design and implement digital solutions that enhance the transparency and traceability of green finance transactions.</p>
Jacqueline Pang	Artius Global, CEO & Managing Director	<p>Jacqueline Pang is the CEO & Managing Director of Artius Global. Through sheer force of vision and focus, Jacqueline has continued to break new paths in the world of RegTech. Sustaining the company out of Covid, she has led the company from a single location-start-up to a young global company and positioned it for growth. Jacqueline's strategic guidance has expanded sales footprint across multiple markets, making significant inroads in the UK, Australia, Hong Kong, New York, and Singapore. The expansion efforts have generated a healthy sales pipeline of increased opportunities.</p>
Kelvin Teo	Funding Societies, Co-founder and Group CEO	<p>Kelvin Teo is the Co-founder and Group CEO of Funding Societies. Kelvin pioneered numerous practices to create a healthy Fintech financing industry in Singapore. Going through the various stages of company growth and evolution, Kelvin has steered the firm with value-based, participatory and servant leadership, as demonstrated with challenges in regulation/fundraising, competition/innovation and team building. Kelvin's participatory leadership has brought teams together, broken down fixed mindset, and driven innovation.</p>
Nikhilesh Goel	Validus, Co-founder and Group CEO	<p>Nikhilesh Goel is the Co-founder and Group CEO of Validus. Nikhilesh runs the overall strategy and business operations for Validus Group. In addition to driving successful fundraising rounds and forging strategic partnerships with key industry partners such as Visa and Temasek Holdings, Vertex Ventures, he has also led several strategic initiatives and key acquisitions. While cementing Validus' position as the leader in the alternative lending industry in Southeast Asia, Nikhilesh also actively enabled the growth of the tech-enabled marketplace lending segment.</p>

Seung-Ju Jeon	FNSValue Co., Chairman and CEO	Seung-Ju Jeon is the Chairman and CEO of FNSValue Co. Ltd. His influence on the FinTech community is far-reaching, marked by both quantitative and qualitative successes. Jeon's influence extends to the publication of several influential papers on blockchain-based authentication. These papers have not only advanced the discourse in the field but have also been cited extensively in leading publications such as International Communication Union (ITU). His work has, therefore, not only contributed to the body of knowledge but has also elevated his profile as a thought leader in the industry.
Yogesh Sangle	Nium, Global Head of Instarem	Yogesh Sangle is the Global Head of Instarem. Yogesh manages the entire business, from retail consumers to small and medium-sized enterprises. Yogesh is one of the core leaders who helped grow Nium from a \$200 million valuation to over \$2 billion, and the parent company has seen revenue growth of 10 times in just a few years. Yogesh has been instrumental in helping Instarem offer individuals and businesses a way to send, spend and receive cross-border payments in a fast, reliable and rewarding manner. Instarem helps users benefit from great FX rates and aims to make money simple for all users.

Judging Panel – Finalists Selection

Name	Title	Organisation
Antony Ruddenklau	Global Head of Innovation and Fintech, Financial Services	KPMG
Brian Thung	Managing Partner, ASEAN Financial Services	EY
Chitra Hepburn	Head of APAC ESG & Climate	MSCI Inc.
Connie Leung	Senior Director, Financial Services Business Lead, Asia	Microsoft
Cornelia Andersson	Group Head of Sustainable Finance and Investment	London Stock Exchange Group (LSEG)
Edward Bizaoui	APAC Chief Information Officer (CIO) and APAC Head of Corporate & Investment Bank Technology	JP Morgan
Frank Desvignes	Global Head of Innovation	AXA Next Labs
Gautam Mukharya	Chief Risk Officer, Environmental / Climate Risk & Innovation	HSBC

Jeff Lin	VC investor, Senior Principal	Iglobepartners
Kok Yong Ho	Partner	Deloitte
Lawrence Chan	Group CEO	NETS
Marc Palet	Investment Analyst	Vectr Ventures
Rama Sridhar	Executive VP, Strategic Customer Solutions / Corporate Advisor	Mastercard / Temasek