Scaling Financial Efficiency:
AI Application and Data Integration

FINTECH



25/26 AWARDS


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AWARDS by etnet

MESSAGE OF ORGANISER

WELCOME TO THE FINTECH AWARDS 2025/26!

Marking our ninth consecutive year of organizing this prestigious event, ET Net is proud to stand as Hong Kong's premier digital financial platform for institutions—anchored by mobile apps with 1.5 million downloads and over 450,000 daily active investors—to champion this year's theme: "**Scaling Financial Efficiency: AI Application and Data Integration.**"

As a leading green and smart fintech hub, Hong Kong thrives on the convergence of artificial intelligence, advanced data infrastructure, and sustainable development, which has become the cornerstone of modern competitiveness. Today, long-term growth demands intelligent automation, seamless interoperability, and predictive insights that empower institutions to scale securely, drive green initiatives, and deliver exceptional value.

The extraordinary innovations showcased this year—spanning generative AI, real-time risk analytics, and sustainable solutions—further fortify Hong Kong's vibrant, eco-conscious, and resilient financial ecosystem.

On behalf of ET Net, I extend my deepest gratitude to our co-organisers, strategic partners, esteemed judges, legal advisor, and all supporting organisations. Your unwavering commitment and shared belief in Hong Kong's potential make this success possible.

Heartiest congratulations to all our awardees. May your pioneering achievements inspire a smarter, greener, and more sustainable financial future for all.



Mr. Andrew Lau

Executive Director, HKET /
Deputy Managing Director, ET Net

MESSAGE OF
OFFICIATING GUEST

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The Honourable Paul CHAN Mo-po,
GBM, GBS, MH, JP

Financial Secretary of the Government of
the Hong Kong Special Administrative Region

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MESSAGE OF CO-ORGANISERS

Cyberport is delighted to support the ET Net FinTech Awards for the ninth consecutive year as Co-organizer and FinTech Partner, joining the industry in celebrating the innovators and enterprises shaping the future of finance. The Awards provide an important platform to recognise excellence and inspire the next generation of FinTech pioneers. We extend our warmest congratulations to all finalists and award recipients.

Under the theme "Innovating and Pioneering a Sustainable Digital Economy", this year's Awards honour visionary enterprises and innovators that are transforming financial services, advancing financial inclusion and creating lasting value for society. Their achievements demonstrate how FinTech can contribute to a more sustainable, inclusive and resilient digital economy.

As digital transformation gathers pace worldwide, technologies such as agentic AI, data analytics and blockchain are reshaping the financial landscape. Beyond improving operational efficiency and enriching customer experiences, these innovations offer new opportunities to build more transparent, accessible and resilient financial ecosystems. Their responsible adoption can support sustainable economic development and further strengthen Hong Kong's position as an international financial centre.

As Hong Kong's digital tech hub and AI accelerator, Cyberport is home to the city's largest FinTech community, comprising over 400 FinTech start-ups and technology companies. Through this vibrant ecosystem, we foster innovation, accelerate technology adoption and support the development of next-generation financial services.

Looking ahead, the convergence of AI and FinTech will open new avenues for innovation and sustainable growth across the financial sector. Cyberport remains committed to building a secure, open and responsible AI ecosystem while advancing the twin strategies of "industries for AI" and "AI for industries". By accelerating the integration of AI+ technologies with the real economy, we aim to help the industry translate technological advances into lasting economic and societal value.



Dr Rocky Cheng

Chief Executive Officer
Cyberport

MESSAGE OF
HEAD OF JUDGE

Thinking Out of the Box: Driving FinTech Innovation for Tomorrow

On behalf of the Judging Panel, and with the privilege of serving for the past nine years, I would like to extend my warmest congratulations to you all. Thank you for your dedication, creativity, and commitment in bringing your ideas to life—whether you have won this year's Award or simply taken part.

Your participation represents more than an entry into a competition. It reflects the spirit of innovation that Hong Kong needs: bold thinking, practical problem-solving, and a shared determination to create real value for our community. Every initiative you pursue—every prototype, partnership, and pilot—brings us closer to a sustainable, smarter city that serves everyone.

In particular, I encourage all industry players to step up your efforts to deploy AI applications across a wide range of operations. As we embrace this transformative technology, it is vital that we continue to strike the right balance between fostering innovation and safeguarding security, thereby further enhancing Hong Kong's international competitiveness in AI development.

Looking ahead, I urge everyone to keep thinking out of the box, to collaborate across sectors, and to embrace experimentation with confidence and purpose. Together, we can co-create a leading smart city for Hong Kong—innovative, inclusive, secure, and future-ready.

Congratulations again and thank you for shaping the future.



Dr. Winnie Tang, MH, JP

Founder and Honorary President, Smart City Consortium
Founder and Honorary President, Esri (Hong Kong)

Hon Duncan Chiu

HKSAR Legislative Council Member (Technology and Innovation)



Positioned globally as a premier financial center, Hong Kong leverages cloud, big data, AI, and cybersecurity to anchor international competitiveness. Harmonizing these pillars through rigorous governance ensures secure, cross-border interoperability, reinforces institutional trust, and sets a benchmark for digital financial leadership worldwide.

Ir Eric Chan

Chief Public Mission Officer, Cyberport



FinTech is a key driver of financial innovation and intelligent transformation of the economy, strengthening Hong Kong's position as an international financial centre and global FinTech hub. It is inspiring to see innovators harnessing forefront technology to create forward-looking solutions that generate impactful value for industries, businesses, and society.

Dr. Kenny Siu

Training Director, ESG Academy



ESG in fintech is no longer a peripheral initiative; it is the core driver of modern sustainable finance. By embedding environmental, social, and governance principles into data systems and AI models, institutions future-proof their operations, accelerate green transitions, and build a resilient, ethical financial ecosystem.



Mr. Dennis Kwan
Chairman, Hong Kong Retail Technology Industry Association

In the Hong Kong and Greater Bay Area, AI-powered fintech streamlines cross-border commerce by unifying disparate digital wallets and regional regulatory frameworks. Generative AI drives localized credit insights and hyper-personalized loyalty programs, maximizing retail engagement across a single integrated demographic.



Mr. Francis Fong
Founding and Honorary Chairman, Hong Kong Association of Interactive Marketing

AI is radically redefining financial services. Judging this year's diverse entries, from RegTech to Web3, I was deeply inspired by the exceptional talent and breakthrough innovations. These award-winning solutions actively reinforce Hong Kong's position as a secure, world-class fintech hub. Congratulations to all our visionary innovators!



Mr. Gary Yeung, MH
President, Smart City Consortium

Fintech is a vital pillar of smart city development. Building upon this foundation, the strategic practice of artificial intelligence drives unprecedented operational efficiency, intelligent automation, and predictive decision-making, empowering financial institutions to scale securely and accelerate Hong Kong's transformation into a world-class digital metropolis.



Mr. Keith Li

Honourable Chairman, Hong Kong Wireless Technology Industry Association

True fintech innovation must be intensely practical and AI-driven: anchored in robust regulatory sandboxes, secured by rigorous data privacy protocols, and powered by transparent algorithms that safely scale Hong Kong's digital economy without compromising public trust.



Mr. Mars Lam

Chairman, ESG Development Association

ESG in fintech is about turning core values into practical action through the application of green financing and transparent governance. By integrating environmental responsibility with rigorous compliance, institutions drive meaningful change, ensuring that technological innovation preserves our planet and strengthens Hong Kong's sustainable future.



Mr. Mingles Tsoi

Co-founder & CEO, CogniStrat Consulting

Fintech put finance in everyone's pocket. AI now brings judgment to every transaction, from lending to fraud to advice. So the question I ask of any innovation is simple: does it earn the trust it asks for? This Award honours those who can answer yes.



Mr. Peter Koo

Vice President of Asia Family Office Foundation

Executive Committee Member of Hong Kong Computer Society Fintech Specialist Group

FinTech start ups play a decisive role in shaping Hong Kong and the GBA's financial future. We recognise solutions that elevate industry standards, deepen cross border collaboration, and spark the kind of innovation that leaves a lasting imprint on the region's growth.



Mr. Victor Yim

Head of AI & Data Science, Cyberport

AI is no longer a future trend but a business reality. From AI-powered financial coaches to intelligent investment platforms, the strongest innovations go beyond technology alone, combining advanced AI capabilities with deep domain expertise to deliver measurable value, meaningful outcomes and lasting business impact.



Mr. Vincent So

Executive Vice Chairman, The Professional Validation Centre of Hong Kong Business Sector

Artificial intelligence is vital for modern business practice, yet it demands rigorous execution to deliver real value. Beyond the hype, organizations must bridge strategy with implementation by building robust data frameworks and workflows. Success requires careful planning and active collaboration, turning innovative AI concepts into practical, measurable outcomes.

Mr. Willis Yung

Founding Chairman, Seed Master Youth Development Foundation



True fintech leadership is measured not only by technological advancement, but also by resilience, responsible governance and customer trust. I am delighted to recognise organisations that transform bold ideas into secure, practical and lasting impact.

Ms. Ada Chow

Senior Consultant, ET Net Limited



Protecting those in need is indeed a fundamental responsibility. In the rapidly evolving fintech sector, safeguarding vulnerable users through robust cybersecurity, strict compliance, and inclusive practices ensures that financial innovation benefits everyone while upholding our commitment to social well-being and ESG principles.

Prof. Albert So

Practicing Solicitor of High Court of Hong Kong
Greater Bay Area Lawyer
UK England and Wales (Registered Foreign Lawyer)
Australia, New South Wales (Registered Foreign Lawyer)
Founding Partner of AC Lawyers LLP
Chairman of Hong Kong Mediation and Arbitration Centre
Chairman of Wealth Succession Planning Association
Adjunct Associate Professor CUHK (Faculty of Medicine)



Fintech is rapidly reshaping the landscape of global commerce, law, and wealth management. It is a privilege to celebrate the trailblazers of the Fintech Award, whose transformative solutions are building trust and driving sustainable progress for the next generation.



Prof. Emil Chan

Founding Chairman, The Association of Cloud and Mobile Computing Professionals

Fintech is never just a slogan; we must turn vision into reality by actively working with innovative cloud technology and AI. Cloud infrastructure provides the scalable, secure foundation required to deploy artificial intelligence at scale, driving true digital transformation and operational efficiency across the modern financial ecosystem.



Prof. Terence Chong, MH

Executive Director, Lau Chor Tak Institute Global Economics and Finance
Associate Professor of Economics, The Chinese University of Hong Kong

When young people develop fintech, they should focus on what the clients genuinely need—not pursue technology for its own sake.



Mr. Valent Tse

Partner, Messrs. Tung, Ng, Tse & Lam, Solicitors ("TNTL")

AI application and data integration can improve financial efficiency but legal risk cannot be ignored. Ensuring regulatory compliance, data privacy and algorithmic accountability is not a barrier but a foundation. By embedding compliance into our solution, the legal risk will be mitigated and data can be better protected while driving financial efficiency.

FINTECH AWARDS 25/26

WINNERS

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Building on years of industry expertise, PORTFO+ introduces its flagship innovation, AI Coach, transforming traditional sales and recruitment training into a data-driven, practical workflow. Frontline professionals rehearse realistic client scenarios and receive instant AI feedback on delivery, messaging, and compliance, while leadership gains clear visibility into team readiness and capability gaps. Powered by multilingual support and fully customizable scenarios, AI Coach allows growth-focused organizations to deliver consistent, enterprise-grade coaching without expanding training teams.

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Esperanza is a financial infrastructure group headquartered in Hong Kong. We connect real-world assets with global investor access, trading and settlement inside one regulated perimeter. And we are building a new foundation for finance on tokenised gold: the one asset every market already agrees on, made moveable.

That foundation is ESPG digital gold. Its issuer, Esperanza Fintech (Commodities) Limited, is registered with Hong Kong Customs as a Category A Dealer in Precious Metals and Stones, permitted to issue, redeem and trade precious-asset-backed instruments; its Singapore Branch has been registered with Singapore's Ministry of Law as a regulated dealer. Clients buy any amount, transfer it between verified accounts in seconds, and redeem 100,000 ESPG for a 1 kg bar.

Esperanza plans to connect ESPG to its tokenised investment products, managed by Esperanza Fintech (Securities) Limited, which holds SFC Type 4 and Type 9 licences and is permitted to conduct fund tokenisation and trading.

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We focus on the seamless convergence of Web3 innovations and conventional financial systems, providing the robust measures and cutting-edge technologies needed to manage this integration safely and securely. Through our proprietary AI agent BIEN and key solutions including Virtual Asset Wallet (VAW) and AI Compliance (AIC), LYODSSOFT empowers institutions to navigate complex blockchain governance, mitigate risks, and fulfill evolving global AML/CFT regulatory requirements with confidence.

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AsiaPay serves as an accredited payment processor, a payment gateway solution provider, and a certified vendor for Visa, Mastercard, American Express, and JCB international 3-D Secure transactions. Offers a diverse range of award-winning payment solutions, including multi-currency, multi-lingual, multi-card, and multi-channel capabilities, complemented by advanced fraud detection, payment analytics, and management solutions.

With its headquarters in Hong Kong, AsiaPay provides professional ePayment solution consultancy and high-quality local service support through its 17 offices across the Asia Pacific region, including locations in Hong Kong, Australia (Melbourne, Sydney) , Cambodia, Thailand, the Philippines (Cebu, Manila), Singapore, Malaysia, Mainland China (Guangzhou, Shanghai), Taiwan, Vietnam (Hanoi, Ho Chi Minh), Indonesia (Jakarta, Bali), and India.

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New World Corporate Services Limited is a member of New World Development Company Limited. We deliver IT services across Group companies, including retail projects of K11 Hong Kong. We turn operational needs into practical digital solutions, helping Group companies improve efficiency and adopt technology effectively.

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Pillar 2 — AI-Powered Instant Receipt Approval: A Vision-Language Model (VLM) trained on thousands of receipts automates the receipt verification workflow, processing hundreds of thousands of transactions with high accuracy — enabling a more streamlined approval process with reduced manual intervention and improved consistency.

Pillar 3 — Marketing Partnership Platform: We co-create loyalty campaigns with our partners through our loyalty platform, connecting the real-time transaction data streams from both channels above with event-based reward triggers to deliver timely incentives at key moments in the customer journey — creating a genuine collaborative retail marketing ecosystem.

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As a homegrown financial institution, Hang Seng is deeply connected to the Hong Kong community. The bank supports local initiatives focused on financial literacy, nature, youth empowerment, and community care.

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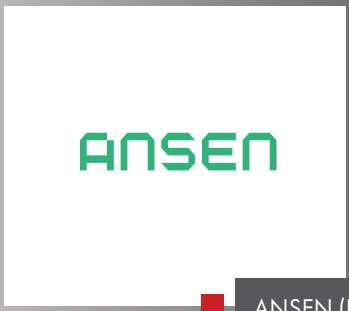


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Ansen combines Security for AI and AI for Security to help organizations secure AI systems while leveraging AI to enhance cybersecurity capabilities. Its portfolio spans AI security, AI-powered security operations, endpoint and workload protection, managed security services, and offensive security testing and assessment.

With local offices and teams in key markets, including the UAE, Saudi Arabia, Egypt, and Hong Kong, Ansen supports organizations across the Middle East, North Africa, Asia-Pacific, and beyond in strengthening their cybersecurity capabilities and securing their digital transformation.

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Thales is a global leader in cybersecurity, helping businesses, governments, and the most trusted organizations in the world protect critical applications, sensitive data, identities, and software anywhere, at scale — with the highest ROI.

With more than 30,000 customers, including 58% of the Fortune Global 500, our solutions are deployed in 148 countries around the world. Through our innovative services and integrated platforms, Thales helps customers achieve better visibility of risks, defend against cyber threats, close compliance gaps, and deliver trusted digital experiences for billions of consumers every day.

The Thales Group allocates €4.5 billion per year in Research & Development in key areas, particularly for critical environments, such as Artificial Intelligence, Cybersecurity, Quantum and Cloud technologies. The company has more than 85,000 employees in 65 countries. In 2025, the Group generated sales of €22.1 billion.

ANT BANK（HK）



Ant Bank 多元理財服務一手掌握

*The services are provided by Ant Bank. AlipayHK does not engage in regulated activities or participate in the sale, solicitation, or recommendation of investment products. Available to Hong Kong residents only (not available to persons from Chinese Mainland and overseas who are not Hong Kong residents)

#The Ant Bank Securities Trading Services are accessible via the Ant Bank mini app in the AlipayHK "Finance Hub".

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Digital Bank

Outstanding Digital Banking Financial Management Platform

ANT BANK

Headquartered in Hong Kong, Ant Bank (Hong Kong) is a digital bank wholly owned by Ant International and serve as the official partner of AlipayHK and Alipay. Ant Bank (Hong Kong) was granted a banking license by the Hong Kong Monetary Authority on May 9, 2019, and officially commenced operations on September 28, 2020. Through fintech innovation, the bank aims to provide reliable, trustworthy, transparent, and inclusive banking services to individual and SME customers in Hong Kong. For more details, please visit https://www.antbank.hk.

綠環 ECOHOPE

綠環（ECOHOPE）「再生獎牌」是推動企業 ESG 與形塑綠色形象的理想之選，完美契合各大企業贊助活動、文體藝活動、體育賽事及校際比賽，以助主辦機構以實際行動踐行循環經濟，提升活動的環保價值與公眾認受性。

極致環保效益

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電郵：info@ecohopeltd.com

ESG Solution

Outstanding Innovative Green Resource Circularity & Upcycling Solutions



ECOHOPE

Established in 2024, ECOHOPE is a Hong Kong sustainability corporation helping clients—from SMEs, NPOs, and listed companies to MNCs—navigate ESG mandates. We give discarded resources a new life, uniting with businesses to achieve carbon neutrality.

Backed by strategic logistics and a 40,000-square-foot facility, we provide practical waste management, recycling, and custom upcycling solutions.

By bridging community initiatives with corporate goals, we support compliance, deliver verifiable data for transparent ESG reporting, and help clients transform waste into valuable assets.

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CHINA CONSTRUCTION BANK (ASIA)

China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") is the comprehensive and integrated commercial banking platform of China Construction Bank Corporation ("CCB") in Hong Kong. As the flagship of CCB Group's overseas business, CCB (Asia) holds a variety of licenses and provides a wide array of banking services including retail banking services, commercial banking services, corporate banking services and treasury business etc., along with its industry-leading advantages in RMB services, FinTech, cross-border services and green finance. Through the extensive network and diversified service channels of CCB Group in Mainland China and Hong Kong, CCB (Asia) provides comprehensive, one-stop and integrated finance solutions to individuals, corporate and institutional clients. Adheres to "market-oriented, customer-centric" business philosophy, with its integrated operational platform as the basis, FinTech as the core drive and innovation as the leading force, CCB (Asia) is committed to providing efficient, safe and novel smart banking services to the general public.

FundPark

We accelerate the growth of Digital SMEs with our full suite of fintech solutions.



DATA

Real Time data from our ecosystem of partners

More Timely



CREDIT ANALYSIS

Forward-looking credit assessment

More Accurate



FUNDING

Dynamic and in sync with growth needs

More Relevant

Lending

Outstanding Digital SME Fintech Scaling Platform



FUNDPARK

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Awakening What's Next.



MPF

Outstanding MPF Investor Education



BCT

BCT Group ("BCT") comprises BCT Financial Limited ("BCTF") and Bank Consortium Trust Company Limited ("BCTC"), with strong shareholders group comprised of a consortium of 8 reputable financial institutions (namely, Asia Financial, Chong Hing Bank, CMB Wing Lung Bank, Dah Sing Bank, Fubon Bank, ICBC Asia, OCBC and Shanghai Commercial Bank). BCT Group is a major pension product provider and one of the largest trust companies in Hong Kong offering pension products and professional services for MPF, pension and investment funds. BCTF acts as sponsor and distributor of pension products whilst providing customer service, investment planning services (IPS) and retirement planning services (RPS) as well as investor education. BCTC started off with a dedicated mission: to provide best-in-class MPF/ORSO products and solutions for the Hong Kong working population, while expanding its one-stop services of trustee, administrator and custodian for pensions and investment funds. As of December 31, 2025, the firm's assets under administration exceeded HKD 372 billion, serving over 2 million member accounts.

AI Native Supply Chain and Logistics

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Empowered by NEXXBot

Agentic AI for cross-border logistics

https://nexx-global.com/

Retail / Supply Chain Management

Outstanding AI-driven Supply Chains Solution



NEXX GLOBAL

NEXX Global Limited is a Hong Kong start-up bringing agentic AI to cross-border logistics and supply chain management. Its NEXXBot platform connects businesses with logistics and warehouse partners, simplifying everything from quotations and ordering to shipping, tracking, fulfilment, and exception handling.

A winner of Qatar's TASMU Accelerator third cohort and a Cyberport Incubation Programme incubatee, NEXX is backed by Rasmal Ventures, a QIA-supported venture capital firm.

Supply chain finance is a key application of its technology. In partnership with a major supply chain financing company, NEXX combines near-real-time tracking of collateral goods with custody coordination and approval-based release controls. Through NEXXBot, customers and financing providers can easily check inventory and shipment status, while supporting efficient monitoring and custody coordination. The solution has been deployed on the China–GCC route, with further expansion planned across the GCC and into Europe.

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Trading Solution

Outstanding Digital Transformation in Stocks Trading Platform



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Forthright Securities Company Limited ("Forthright Securities") was established in Hong Kong in August 2015. As a "next-generation internet brokerage ", the Company upholds three core pillars—dedicated advisory, in-depth research and AI-Driven Investing—to provide global securities and futures brokerage services to individual and institutional investors. It is a licensed corporation of the Hong Kong Securities and Futures Commission (CE No. BGP713), licensed to carry out Type 1, Type 2, Type 4, and Type 5 regulated activities. In May 2026, it completed a licence condition upgrade, adding virtual asset-related business qualifications. In capital markets, the Company offers Hong Kong IPO underwriting, international placing and capital markets intermediary services, and has acted as underwriter, joint bookrunner, placing agent and overall coordinator on listing and placing transactions, including China Feihe and Jihai Resources. In July 2026, the Company unveiled a four-floor flagship investor experience space at Sheung Wan, deepening its integrated "online + offline" service model. In the same year, it was named "Outstanding Next-Generation Internet Brokerage" at the Hong Kong Economic Journal Financial Excellence Awards 2026. Driven by "AI + Advisory," Forthright Securities is committed to becoming a next-generation internet brokerage that better understands clients, delivers faster service and provides stronger investment research.

Trading Solution

Outstanding Next-Generation Internet Brokerage Services



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With an expanding global footprint spanning Hong Kong, Singapore, the United States, Saudi Arabia, Dubai, and Kazakhstan, the Group serves millions of retail, institutional, and corporate clients via its proprietary trading ecosystem—Vbrokers, Sahm, and Tickrs. We deliver premium, value-added financial services to meet diversified client needs, empowering investors worldwide to seamlessly navigate and capture new opportunities in global markets.

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Trading Solution

Outstanding Intelligence (AI) Investment Platform



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DATA

Real Time data from our ecosystem of partners

More Timely



CREDIT ANALYSIS

Forward-looking credit assessment

More Accurate



FUNDING

Dynamic and in sync with growth needs

More Relevant

Use of Data

Outstanding AI-Driven Real-Time Risk Management Platform

FUNDPARK

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Awakening What's Next.

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Pubrio is a Market Expansion Intelligence platform headquartered at Cyberport Hong Kong and backed by Hub71 in Abu Dhabi. Pubrio detects when companies expand into new markets, with evidence, local depth and timing.

It glocalizes business, people and intent data from 50+ local sources across 200+ markets into one live graph covering 800M+ companies and 560M+ professionals, refreshed daily. 16 movement signals, from new ad campaign and licenses to hiring, funding and cloud footprint, show which companies are entering new markets and when budget is moving.

Pubrio powers AI agents, RevOps, Growth Markterters, GTM team through its platform and API, and is trusted by users across 30 countries.

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