



Monetary Authority
of Singapore



The Association of Banks
in Singapore

ANNEX

40 Finalists of FinTech Awards

Company Name	Solution Name	Description of Company and Solution
4xLabs Pte Ltd	Send4x	<p>4xLabs is a Singapore-based FinTech that develops software to solve issues of compliance, efficiency and transparency in the currency exchange and remittance industry.</p> <p>Send4x is a price comparison platform connecting money transfer operators with users seeking the best way to send money online.</p>
Bambu	Semantic Equity Network	<p>Bambu is a Singapore-based robo-advisor technology provider that enables businesses to make saving and investing more straightforward and intelligent for their clients.</p> <p>Semantic Equity Network algorithm adopts a convergent theory to create a biological stock market network that identifies different companies that could evolve and begin to showcase similarities in the future, by using natural language processing and phylogenetic sequence reconstruction methodology.</p>
Bento	Bento Digital Wealth SAAS	<p>Bento is a Singapore-based B2B2C software-as-a-service digital wealth solutions provider.</p> <p>Bento Digital Wealth SAAS is built for consumer platforms and financial institutions to launch digital wealth solutions with low capital expenditure and quick time-to-market.</p>
Brankas	Brankas OpenBank Platform	<p>Brankas aims to solve the last mile problem for open banking in emerging economies.</p> <p>Brankas OpenBank technology empowers banks, FinTech partners and users to build and activate real-time secure Application Programming Interface (APIs) for payments, identity, transaction data, and more.</p>

CredoLab Pte Ltd	CredoScore	<p>CredoLab is a Singapore-based FinTech that develops bank-grade digital scorecards for banks, consumer finance companies, auto lenders, online and mobile lenders, insurance companies, and retailers from smartphone device metadata.</p> <p>CredoScore algorithm churns all the metadata from smartphone devices into a score that can be applied to businesses to improve the quality of decisions taken.</p>
Data Republic	Senate Data Exchange Platform	<p>Data Republic allows organisations to share data, with information de-identified to protect individual privacy and with commercial risk mitigated.</p> <p>Senate Data Exchange Platform provides legal, governance and licensing workflows for companies when sharing data.</p>
Digicro Pte Ltd	Spean Luy	<p>Digicro provides micro loans, from \$50 to \$1,000, to the unbanked people in Cambodia through its mobile app, Spean Luy, by applying machine learning to assess their credit risk, based on data from their smartphones.</p>
Digital Ventures	B2P (Block chain Solution for Procure-to-Pay)	<p>Digital Ventures is a subsidiary of Siam Commercial Bank that invests, experiments and develops FinTech innovations and services.</p> <p>B2P is an integrated blockchain platform for Procure-to-Pay. Built on Corda Distributed Ledger Technology, it allows buyer and seller companies to create, exchange, verify and record business transactions. It also allows financial institutions to provide supply chain financing and payment services to all companies in the ecosystem.</p>
Finaxar	FXR One	<p>To provide liquidity to SMEs, Finaxar Credit Lines enables business payments through a single, integrated platform that aligns with businesses' cash flows.</p> <p>FXR One is a lending-as-a-service platform that allows banks to provide unique credit products to SMEs.</p>
FinKYCK Pte Ltd	KYCK (KYC Kit)	<p>FinKYCK works alongside regulators and government agencies to drive financial inclusion across Indonesia.</p> <p>It provides KYC Kits that enable remote onboarding capabilities and enhanced KYC process flow through omni-optical character reading and facial recognition technologies.</p>

<p>Grab Holdings Inc</p>	<p>Grab-ZhongAn Insurance Launch</p>	<p>Through its open platform strategy, Grab works with partners to provide safe, accessible and affordable transport; food, package, and grocery delivery; mobile payments and financial services in Southeast Asia.</p> <p>Grab and ZhongAn Technologies International Group Limited formed a joint venture to create a digital platform to deliver customised insurance products to Grab’s Southeast Asian users.</p>
<p>Happay (VA Tech Ventures Pvt Ltd)</p>	<p>Happay</p>	<p>Happay is a cloud-based business expenditure management software provider.</p> <p>It offers corporate payment cards with built-in spend controls that are linked to its cloud-based expenditure management platform. This allows businesses to fund, budget, track and analyse their company spending in one place and in real-time.</p>
<p>IBSFINTech India Pvt Ltd</p>	<p>Innovative Treasury™</p>	<p>IBSFINTech is an enterprise treasury and risk management solution provider.</p> <p>Innovative Treasury™ enables chief financial officers and treasurers to enhance visibility, improve control, mitigate operational risk, drive automation and optimise business efficiency.</p>
<p>InfoCorp Technologies Pte Ltd</p>	<p>FarmTrek Project in Myanmar</p>	<p>InfoCorp Technologies is a Singapore-based integrated FinTech and AgriTech company that brings inclusive financial services to the livestock industry in emerging markets via its blockchain-based platform, FarmTrek.</p> <p>FarmTrek provides cattle registry, livestock insurance and lending to smallholder cattle farmers in Myanmar.</p>
<p>Kaiko</p>	<p>Kaiko - Digital Assets Market Data</p>	<p>Kaiko is a market data provider in the blockchain-based digital assets space, providing institutional investors and market participants with enterprise-grade data infrastructure.</p> <p>Kaiko collects, normalises, stores, and distributes digital asset market data via a livestream WebSocket, REST API, and cloud-based flat-file data feed, to which clients connect to build data-driven applications.</p>

Kashtec International Pte Ltd	Kashtec	<p>Kashtec is a Singapore-based FinTech providing B2B e-marketplace technology solution to SME ecosystem partners, banks and other organisations.</p> <p>Kashtec's technology solution enables businesses to create online communities of business buyers and sellers to trade online and settle these trade transactions using their Digital Trade Credit solution.</p>
Lucep Pte Ltd	Lucep <> Collab 3.0 EMEA MetLife	<p>Specialising in insurance, Lucep is a Singapore-based sales and marketing platform that connects a customer's digital engagement to personal interaction with the insurance agent.</p> <p>Lucep's omni-channel engagement system integrates with a variety of front-end digital channels (e.g. social media ads, landing pages, chat bots, online forms) and enterprise solutions (e.g. CRMs and digital marketing platforms) and offers comprehensive end-to-end lead and performance tracking.</p>
Mount Wish Corporation	RiskPool	<p>Mount Wish offers automated insurance for FX, interest rate and commodity price risks.</p> <p>RiskPool is an Enterprise Resource Planning-integrated and automated (mutual) insurance for FX, interest rate and commodity price risks, based on a cross-customer netting approach.</p>
MyCash Online (SG) Pte Ltd	MyCash Online	<p>MyCash Online provides unbanked migrant community in Malaysia, Singapore, and Australia with access to financial products and services through mobile phones.</p> <p>It enables unbanked migrant workers to purchase financial products and services online and remit money across countries without any bank account, using their mobile phones.</p>
NTUC Income Cooperative	Droplet	<p>NTUC Income is an insurance co-operative in Singapore. It was established to make essential insurance accessible to all Singaporeans.</p> <p>Droplet uses rainfall and ride hailing data to create an insurance product that covers private ride hailing surge pricing due to rain. It is also designed with a fully automated claims process from submission to payout, through Robotic Process Automation and PayNow integrations.</p>

NXTBK, Inc	Nextbank Credit Scoring	<p>NXTBK, Inc. provides modern, cloud-based software solutions for the banking and finance industry in Asia.</p> <p>Nextbank Credit Scoring automates the assessment process performed by banks and financial institutions and helps them determine the probability of whether an individual is likely to repay an offered loan.</p>
OakNorth	OakNorth	<p>OakNorth provides SMEs with the debt finance they need to compete against large corporates.</p> <p>OakNorth allows financial institutions to significantly improve and accelerate their credit decision and monitoring capabilities. It pulls in a wide range of relevant internal and third-party data sets that enhance credit analysis and creates a forward-looking view on the borrower's business growth through benchmarking and detailed scenario analysis.</p>
Onchain Custodian	SAFE Platform	<p>Onchain Custodian (ONC) is a Singapore-based FinTech that offers a global, standardised, resilient and compliant custody service for the safekeeping of institutional digital asset investments.</p> <p>SAFE platform offers a multi-signatory cold storage that enables businesses to co-manage their assets or delegate full custody to ONC, based on multi-approved instructions from the client that are securely authenticated on ONC's platform.</p>
Optimai Pte Ltd	Optimai PRIME	<p>Optimai aims to make investments simpler, smarter and safer. It also seeks to empower financial institutions to go-to-market and scale their business quickly through their multi-asset, multi-market integrated PRIME platform. The platform enables financial institutions to manage their business, risk, operations and compliance for capital markets, wealth management and banking services.</p>
Oromico	Orovault	<p>Oromico offers a software-as-a-service to consumers and small businesses, empowering them to have a consolidated view of their finances in order to plan for future events or for audit purposes.</p> <p>Orovault is an automated solution that allows users to have a consolidated view of their finances and keep track of their expenses, income, assets and liabilities on one single platform.</p>

Pand.ai Pte Ltd	AI Powered Chat Bot	<p>Pand.ai provides artificial intelligence (AI)-powered chat bots for financial service providers, using transfer-learning-based natural language processing technology.</p> <p>Its AI-powered chat bot serves as a virtual assistant to support sales engagement and boost productivity of sales agents.</p>
R5	R5C3	<p>R5 is a forex marketplace that specialises in the currencies of emerging economies.</p> <p>R5C3 platform allows traders to trade with each other and choose how specific trades are routed and settled post-trade.</p>
Razer Pay Holdings Pte Ltd	Razer Fintech	<p>Razer Pay, a B2C e-wallet, was established as the FinTech arm of Razer Inc, a lifestyle brand for gamers. Razer also provides B2B solutions including online-to-offline payments.</p> <p>Razer Fintech is an offline-to-online digital payment network that seeks to provide fast and convenient digital payments to youths, millennials and the underserved consumers. It enables consumers to perform cash-over-counter top-ups directly into their Razer Pay e-wallet.</p>
Skooly Pte Ltd	Skooly	<p>Skooly is a global collaboration and cashless payments platform that enables schools and families to track and manage education progress, events and messaging in one place.</p>
Sparrow Tech Pte Ltd	Sparrow	<p>Sparrow Tech offers financial trading technology software and solutions.</p> <p>Sparrow is an options trading platform that seeks to simplify risk control and monetisation of users' digital assets. It empowers financial institutions and individuals to trade options that are settled by smart contracts.</p>
Stackseer Technologies Pte Ltd	Merkle Science	<p>Stackseer Technologies enables banks and blockchain companies to prevent AML risks through its risk monitoring solution.</p> <p>Merkle Science provides a risk monitoring solution for government agencies and blockchain companies to detect and prevent illegal use of cryptocurrencies.</p>

Techbins Solutions Pvt Ltd	Niki.ai	<p>Techbins Solutions seeks to simplify online payments for the masses.</p> <p>Niki.ai is a voice- and vernacular-enabled commerce app that takes care of all household payments including monthly bills, bus or movie tickets, local deals and more.</p>
Thunes	Thunes	<p>Thunes is a B2B cross-border payments network for emerging markets. Their payment platform processes real-time transactions globally and enables peer-to-peer remittance processing, mass payout, digital payments and business payments.</p>
TransferWise	Borderless Account	<p>TransferWise seeks to make international money transfers cheap, fair and simple.</p> <p>Its Borderless Account is a multi-currency account that allows users to send, hold and spend money in 49 currencies.</p>
Union Bank of the Philippines	Project i2i	<p>Union Bank of the Philippines provides banking and financial services in the Philippines.</p> <p>Project i2i is a blockchain-based transaction and payment system that provides the unbanked with immediate and cost-efficient access to a wide array of financial products.</p>
United Overseas Bank Ltd (UOB)	TMRW by UOB	<p>UOB, an Asian bank, believes in being a responsible financial services provider. It is committed to making a difference in the lives of their stakeholders and in the global communities in which they operate.</p> <p>TMRW is a mobile-only bank designed for ASEAN millennials who prefer to bank on their mobile phones, anywhere and anytime.</p>
Value3 Advisory	algoCRED - Capital Markets AI-platform	<p>Value3 is a B2B FinTech offering risk management and robo-advisory software-as-a-service solution that leverages on big data, artificial intelligence (AI) and quant research.</p> <p>AlgoCRED is an AI platform that enables capital market investors and risk managers to make better financial decisions through independent and fully automated credit ratings, research, robo-advisory chat bot and smart analytics.</p>

VoxSmart Pte Ltd	VSmart	<p>VoxSmart provides multi-channel mobile surveillance solutions such as mobile voice calls, SMS, voicemail, WhatsApp and WeChat text messaging recording.</p> <p>VSmart helps financial institutions reduce risk and enable global compliance through multi-channel mobile surveillance of financial users.</p>
Vymo	Vymo	<p>Vymo is a mobile-first customer relationship management solution for sales representatives in the banking, financial services and insurance industry.</p> <p>Vymo processes terabytes of engagement data to help sales agents understand what they should be doing on a daily basis to meet their most critical business objectives.</p>
ZigWay	ZigWay	<p>ZigWay helps low-income families in Myanmar gain direct access to cheap and flexible nano loans (\$5 to \$200) via their phones. ZigWay provides a fully automated loan process and allows them to make daily repayments that match their daily earnings.</p>

Judging Panel for the Selection of 40 FinTech Awards Finalists

Full Name	Title	Organisation
Kevin Lim	Managing Partner of 1823 Ventures Senior Vice President, Group Strategy of UOB	1823 Ventures and UOB
Adrian Ang	Partner, Financial Services Department and Co-Head of FinTech and Public Policy Practice	Allen & Gledhill
Prashant Agarwal	Head, Digital Marketing	AIA
Philip Yau	Group Chief Financial Officer	AMTD Strategic Capital Group
Tomasz Kurczyk	Digital Transformation Director	AXA
Stephanie Magnus	Principal, Head of Financial Services Regulatory	Baker & McKenzie
Sanjoy Sen	Managing Director, Head of Strategy & Finance, Consumer Banking and Wealth Management	DBS Bank
Chris Kaptein	Partner	Dymon Asia Ventures
Varun Mittal	Associate Partner, ASEAN Account Coverage Leader, Global Emerging Markets FinTech Leader	EY
Mario Aquino	Founder & CEO	FutureLabs Ventures
Vinnie Lauria	Managing Partner	Golden Gate Ventures
Lee Weisheng	Industry Head, Financial Services	Google
Anurag Mathur	Head of Retail Banking & Wealth Management	HSBC
Abhijit Gupta	Managing Director	JP Morgan
Vladislav Solodkiy	CEO and Managing Partner	Life.SREDA
Tobias Puehse	Vice President, Innovation	Mastercard
Jerry Tso	Head of Singapore Development Center and Director of Software Development	Paypal Innovation Lab
Jupe Tan	Managing Partner, Asia Pacific	Plug & Play Tech Center
Andrew Taggart	Partner, Financial Services Leader, SEA Consulting	PwC
Sanjna Parasrampurua	Head of Applied Innovation, Asia	Refinitiv Labs (formerly Thomson Reuters Labs)

Tong Hsien Hui	Head of Venture Investing	SGInnovate
Png Chin Yee	Head, Financial Institutions and Senior Managing Director, China	Temasek International
Markus Gnirck	Co-founder & Director	Tryb
Veiverne Yuen	Co-Founder & Chief Investment Officer	Tryb
Dyota Marsudi	Executive Director	Vertex Ventures

Awards Finalists at Deal Fridays

Friday, 18 October 2019	
2.00pm-5.00pm	Deal Friday for Awards Finalists

Awards Presentation and Pitching Sessions at SFF x SWITCH

Presentation of Awards to FinTech Awards Winners

Monday, 11 November 2019	
4.45pm	Winners of ASEAN SME, ASEAN Open, Singapore Founder and Global Awards categories

'Live' Pitching Sessions by FinTech Awards Finalists

Tuesday, 12 November 2019	
12.00pm-12.30pm	Finalists of ASEAN SME category
12.40pm-1.10pm	Finalists of ASEAN Open category
1.20pm-1.50pm	Finalists of ASEAN Open category
Wednesday, 13 November 2019	
3.20pm-4.30pm	Finalists of Singapore Founder category
4.40pm-5.50pm	Finalists of Global category

Achievements of 2018 FinTech Awards Finalists

Company Name	Solution Name	Description of Company and Solution	Achievements since participating in 2018 FinTech Awards
2359 Media Pte Ltd	Botbot.AI	<p>2359 Media is Asia's leading software consultancy, focused on mobile-centric software and solutions, with significant clientele including FOX, Samsung, Singtel and Standard Chartered.</p> <p>Botbot.AI aims to be the unifying interface for enterprise software through engaging users on a chat platform they are familiar with, and in a language they are comfortable in. Through their chat interface, Botbot.AI allows them to transact, request for information or receive notifications from other enterprise systems that are more complex or tedious to use.</p>	<p>2359 Media won the Melco Start-Up Challenge in 2019, which was organised by Melco Resorts & Entertainment Limited, one of the world's largest integrated resort operators.^[1] It also won the 2018 ASEAN Rice Bowl Startup Award in the "Best Business Automation Tool" category in 2019. Rice Bowl is an awards programme in its fifth year of running that recognises innovation, excellence and best practices in startups and ecosystem players across Southeast Asia.^[2]</p>

<p>Active.Ai (Active Intelligence Pte Ltd)</p>	<p>TRINITI</p>	<p>Active.Ai is building a conversational AI Fintech Platform from Singapore for the rest of world. With their proprietary AI Enterprise Platform, they help enable predictive and intuitive engagement with their customers on mobile, chat, or voice-enabled IOT devices.</p> <p>TRINITI empowers financial institutions with intelligent customer engagement on mobile, chat, or voice-enabled IoT devices. Their Enterprise Platform comprises of AI Engine and various middlewares with API that allows deep integration into numerous banking platforms.</p>	<p>Active.AI raised US\$3 million of Series A venture funding from Innocell, the venture capital arm of Spanish banking group Banco Sabadell in June 2019. This was an extension of their Series-A round in 2017 led by Vertex Ventures.^[1] It also partnered with HDFC Securities, a leader in stock brokering in India to introduce Arya, the world's first conversational financial virtual assistant that enables AI-driven concierge services for equities, mutual funds and other asset classes.^[2] Active.AI also partnered with Kotak Mahindra Bank to launch an AI-driven chat bot, Keya in July 2019. To date, Keya has already served over 1 million unique users with 93% accuracy.^[3]</p>
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Bondlinc Private Limited	Bondlinc Pricing Engine Service	<p>Bondlinc is a B2B2C FinTech company specialising in trading and automation of private wealth processes relating to fixed income. Their target customers are private banks, securities houses, and external asset managers and family offices.</p> <p>Bondlinc's Pricing Engine service aims to provide fixed income pre-trade transparency to sales people and investors with their proprietary system, while ensuring that bond prices are as reflective of real market prices and actual transaction information as possible to enable trading.</p>	Bondlinc won the "Best Growth Strategy" category in the Asian Private Banker Awards in February 2019. [1]
Cynopsis Solutions Pte Ltd	Artemis	<p>Cynopsis Solutions is a RegTech100 company founded in 2014 and headquartered in Singapore. They focus on AML/CFT software-as-a-service products that automate the manual processes and digitise the analogue records and documentation for their clients.</p> <p>Artemis is a full case management tool that manages end-to-end customer on-boarding process, also known as Know-Your-Customer (KYC), to meet the regulatory requirements for small- and medium-sized financial institutions, professional services companies as well as FinTech and blockchain-related start-ups.</p>	Cynopsis Solutions, the second place winner of the 2018 FinTech Awards (Singapore Founder category), was named as one of the world's most innovative regulatory technology firms under the RegTech 100 list compiled by Global FinTech and RegTech Analyst. [1]

Everspin	Eversafe	<p>Everspin is a cybersecurity company that has invented the world's first 'Dynamic Security Module' technology. Awarded by the President of the Republic of Korea as 'the best startup of the year' in 2017, Everspin is applying their technology to mobile application as an end-point security solution.</p> <p>Eversafe is a mobile security solution which enables a server to send a disposable random security module in a real-time basis to user's programme. This technology gives potential hackers no time to analyse the module to hack the user's programme. In addition to the secureness of Eversafe, the solution can detect hacking threats on a real-time basis.</p>	<p>Within a short span of one year since winning the 2018 FinTech Awards (Global category), Everspin expanded rapidly into India and Japan in 2019. It established a joint venture with the Phoenix Group in India and secured exclusive security consultancy with all subsidiaries of Japanese financial group SBI Holdings.^{[1] [2]}</p>
Privé Technologies	Privé Managers	<p>Recognised as the fastest growing technology company in Hong Kong by Deloitte in 2017 and ranked 14th fastest growing technology company in 2018 by the Financial Times' FT 1000 APAC, Privé provides end-to-end solutions for banks, financial advisors, asset managers and insurance companies.</p> <p>Privé is an integrated and modular solution which enables their clients to augment existing systems without having to undergo a wholesale replacement or exchange of a system. The platform aims to maximise engagement between the advisor and the investor by making advisors more efficient so that they can spend more time on client management.</p>	<p>Privé Technologies won the "Best Structured Product Technological Solution" award at the SRP Asia 2019 in April this year. The award was given by Structured Retail Products Limited (SRP), which is a global structured product research firm that is part of the Euromoney group of companies.^[1] Privé Technologies also won the "Best Core Banking Platform" and "Best IAM/MFO Solution" categories under the Asian Private Banker Awards in February 2019.^[2]</p>

<p>SQREEM Technologies Pte Ltd</p>	<p>SQREEM AI insights, Media & Attribution Buying Platform</p>	<p>SQREEM is a Singapore-based FinTech with proprietary cognitive artificial intelligence (AI) system that automates media buying and gives computers a higher level of understanding of human behaviour.</p> <p>SQREEM has built a cloud-hosted AI automated insights, micro-segmentation, media testing and media buying platform, with full attribution and are fully GDPR compliant. They compress the research and testing process from weeks to minutes. They are data and language agnostic, and can use any source of data - structured or unstructured.</p>	<p>SQREEM, the second prize winner of ASEAN Open category in FinTech Awards 2018, also won the "Future Star Award" at the FinTech Business Camp Tokyo, a popular accelerator programme supported by the Tokyo Metropolitan Government, in December 2018.^[1]</p>
<p>Symphony Communication Services</p>	<p>Symphony</p>	<p>Symphony is a cloud-based messaging and collaboration platform that securely connects markets, organisations and individuals.</p> <p>Protected with customer-owned encryption keys, Symphony's communications platform increases workflow productivity while maintaining global regulatory compliance. Symphony is focused on providing a solution for the financial services industry to capture the mindshare of one of the most highly-regulated sectors.</p>	<p>Symphony raised US\$165 million of funding from Standard Chartered, MUFG Innovation Partners and other undisclosed investors in June 2019.^[1] Currently valued at US\$1.4 billion, its other backers include Google, Societe Generale, UBS, BNP Paribas, along with a consortium of 14 of the world's largest investment banks and money managers, including Bank of America, JP Morgan, Goldman Sachs and BlackRock.^[2]</p>