



# *2020 CUHK Conference on* **FINANCIAL TECHNOLOGY**

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*How FinTech Transforms Organizations – Theory & Practice*

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2 Nov 2020 (Mon) · 09:30-17:30 · Webinar



<http://www.cfe.cuhk.edu.hk/ftc2020/>

# Organization

Host:



The Chinese University of Hong Kong  
Faculty of Engineering

Organizers:



Sponsor:



Supporting Organizations:



InvestHK FintechHK



Media Partner:



# Agenda

Time	Program
0930 - 1000	Welcome Speeches & Photo Session
1000 - 1025	<b>Anomaly Detection for E-Payment Activities</b> Prof LAU Wing-Cheong, CUHK
1025 - 1050	<b>When Banks Meet DeFi (Decentralised Finance) – Chance or Challenges?</b> Ms Frankie TAM, Eversheds Sutherland
1050 - 1115	<b>Security Token Offering – New Way of Financing in the Digital Era</b> Prof Seen-Meng CHEW, CUHK & Dr Florian SPIEGL, FinFabrik
1115 - 1130	<b>Networking Break/Demo Interactive Sessions</b>
1130 - 1155	<b>FinTech Reshaping the Future of Wealth Management</b> Mr Herman CHENG & Ms Rosita LEE, Hang Seng Bank
1155 - 1235	<b>Panel Discussion: Digitization of Financial Services in Asia</b> Moderator: TBC Panel Discussants: Ms. Emily CHAN, Bloomberg LP, Mr. Herman CHENG, Hang Seng Bank Ltd. Mr. Ken LO, HKbitEX, Prof. WONG Kam Fai, CUHK
1235 - 1320	Lunch Break
1320 - 1345	<b>Alpha Go Everywhere: Machine Learning and International Stock Returns</b> Prof Darwin CHOI & Prof Griffin JIANG, CUHK
1345 - 1410	<b>FinTech @ HKEX (TBD)</b> Mr Adam WIELOWIEYSKI, HKEX
1410 - 1425	<b>Networking Break/Demo Interactive Sessions</b>
1425 - 1450	<b>Can We Securely Outsource Big Data Analytics with Lightweight Cryptography?</b> Prof Sherman CHOW, CUHK
1450 - 1515	<b>See &amp; Understand Data with Agility</b> Mr Philip YU, Tableau
1515 - 1540	<b>How FinTech Transforms Organizations</b> Mr Nike KONG & Ms May WONG, Hang Seng Bank
1540 - 1555	<b>Networking Break/Demo Interactive Sessions</b>
1555 - 1620	<b>AI-Powered Recruitment</b> Mr Chris LEUNG, IBM Services
1620 - 1645	<b>Advanced Technology to Support FinTech and Smart City</b> Dr Lucas HUI, ASTRI
1645 - 1725	<b>Panel Discussion: Is Open API Going to Open Up the Banking Habitat in Hong Kong?</b> Moderator: Mr. Alun JOHN, Reuters News Panel Discussants: Mr. Raymond CHENG, Advisory Committee for CUHK Engineering Fintech Applied Research Academy, Dr. Eddy CHIU, ASTRI, Mr. Eran VITKON, Finastra, Mr. Peter MOK, HKSTP
1725 - 1730	<b>Closing Remarks</b>

## Demo Agenda

Demo	By	Online Meeting	Detail
An Overview of FinTecubator	Hang Seng Bank Limited		P34
Ecosystem with Trustless Trust	LI Junya, MSc FinTech Student	1415-1430	P23
Fintech Integrated Training Platform and Synthetic Data Sandbox	Simnectz Technology Services Limited		P24
Gamifications – Financial Management with Customer Behavioral Analysis	SHEN Yan, MSc FinTech Student		P25
P2P Loan Default Prediction by A.I.	Jessica Liu, Dicky Chandra, Centre for Financial Engineering	1115-1130	P26

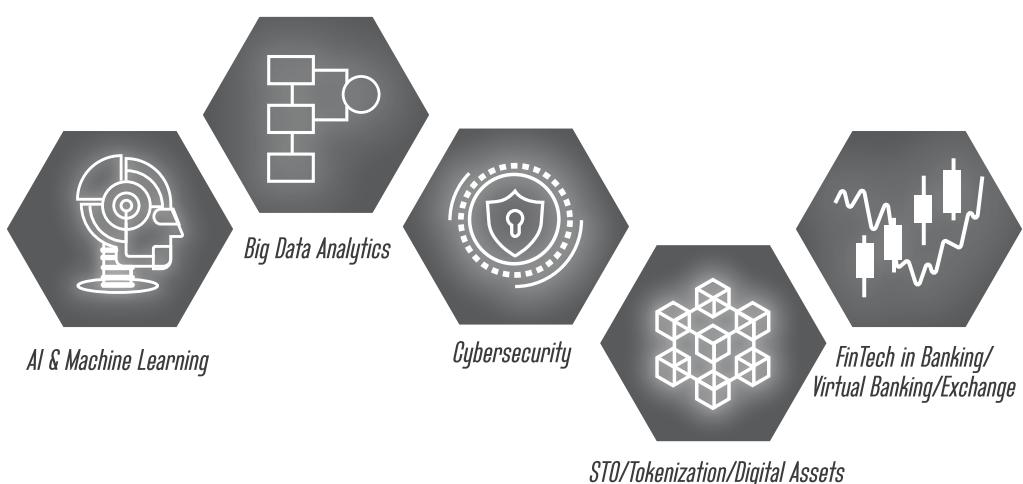
# Conference Theme

## How FinTech Transforms Organizations – Theory & Practice

This conference is in the **4th Fintech Education Series**, which aims to promote financial technology education in town. This event is part of the core agenda of the **HK FinTech Week 2020**, Asia's most anticipated international financial technology event, looking to bring together more than 25,000 executives, entrepreneurs, investors, regulators and academics from 70+ economies. We would like to take advantage of this opportunity to bring together the academia and industry participants, providing a platform to carry out fruitful and productive discussions, encourage the exchange of ideas and promote future collaboration opportunities.

2020 marks a very special year in the academia as well as the industry. COVID-19 has disrupted people's lives in many different ways. With social distancing, virtual classes have been put in place in universities. Business meetings have been held online due to travel restrictions. As we stand together to fight COVID-19, we see an all-win situation in bridging the University and the industry together. It is beneficial for the students to widen their exposure and have more interactions with the industry. Faculties can share their research results and seek partnership with fintech corporations. Industry practitioners can leverage on the forefront research to take their fintech business some steps further.

The topics to be covered include:



# *Guests of Honour* *(in speech order)*

## **Professor Rocky S. TUAN** **Vice Chancellor/President, CUHK**



Professor Rocky S. Tuan began his term as the eighth Vice-Chancellor and President of The Chinese University of Hong Kong (CUHK) on 1 January 2018. Born and raised in Hong Kong, he pursued further studies in the United States and received his PhD in Life Sciences in 1977 from the Rockefeller University in New York.

Professor Tuan is an internationally renowned biomedical scientist specializing in musculoskeletal biology and tissue regeneration, whose work covers both basic science and engineering, as well as translational and clinical applications. Prior to joining CUHK in 2016 as a distinguished visiting professor and the founding director of the Institute for Tissue Engineering and Regenerative Medicine, he was distinguished professor of orthopaedic surgery and director of the Center for Cellular and Molecular Engineering in the School of Medicine at the University of Pittsburgh.

In 2017, 2018 and 2019, Professor Tuan was elected to the fellowships of the National Academy of Inventors (NAI), the Chinese Association of Inventions (CAI), and the American Association of Anatomists (AAA), respectively, for his accomplishments in innovation and translational research that bring significant impact on society.

**Mr. Joseph CHAN**  
**Under Secretary for**  
**Financial Services and the Treasury Bureau**



Mr Chan has many years of senior executive experience in the banking industry. He was a Managing Director in the Global Markets Division of Credit Agricole Corporate & Investment Bank, and was a Managing Director in Financial Markets of Standard Chartered Bank.

Prior to joining the Government, Mr Chan held multiple roles in a number of public and professional bodies, including Vice President of the Hong Kong Society of Financial Analysts, Director of Hong Kong Securities & Investment Institute, Advisor of the Chinese Gold & Silver Exchange Society, as well as a General Committee member of the Hong Kong General Chamber of Commerce.

Mr Chan was also a member of the Central & Western District Council. Mr Chan holds a Bachelor of Arts in Economics (Hon) and Psychology from the University of Michigan, USA. He is also a Chartered Financial Analyst.

## **Ms. Rebecca PUN**

### **JP, Commissioner for Innovation and Technology**



Ms Rebecca Pun joined the Administrative Service of the Hong Kong Government in July 1987. She has served in various policy bureaux and departments, including the Home Affairs Department, the Judiciary as well as the former Education and Manpower Bureau. Before joining the Innovation and Technology Commission, she was Deputy Secretary for Transport and Housing (Transport), responsible for the planning and implementation of domestic and cross-border land transport infrastructure projects in Hong Kong. Ms Pun assumed the post of Commissioner for Innovation and Technology in July 2019.

Ms Pun obtained her Bachelor's degree in Civil Engineering, Bachelor's degree in Laws and Executive Master's degree in Business Administration from the University of Birmingham, UK, the University of London, UK and the Chinese University of Hong Kong respectively. She also completed postgraduate studies in Public Administration at Tsinghua University, PRC, Chinese Academy of Governance and Harvard University, USA.

## **Professor Martin D.F. WONG**

### **Dean, Faculty of Engineering, CUHK**



Professor Martin D. F. Wong is the Dean of the Faculty of Engineering and Choh-Ming Li Professor of Computer Science and Engineering at the Chinese University of Hong Kong (CUHK) since January 2019. Before he joined CUHK, he was with the University of Illinois at Urbana-Champaign (UIUC) from 2002 to 2018. He was the Executive Associate Dean of the College of Engineering (2012-2018) where he was the 2nd highest rank administrator in the College, and the Edward C. Jordan Professor of Electrical and Computer Engineering. Before UIUC, he was with the University of Texas at Austin from 1987 to 2002 where he was a Brumley Centennial Professor of Computer Science. Prof. Wong received his Ph.D. in Computer Science from UIUC in 1987. He is internationally known for his research on electronic design automation (EDA) for very-large-scale integrated circuits and systems. He has published over 450 technical papers and graduated 51 Ph.D. students in EDA. He is a Fellow of ACM and IEEE.

# *Guests of Honour*

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## **Professor Lin ZHOU Dean, CUHK Business School**



Prof. Lin Zhou is the Dean of The Chinese University of Hong Kong (CUHK) Business School and Choh-Ming Li Professor of Economics. He has a distinguished academic career of more than 30 years. He was an assistant and associate professor at Yale from 1989 to 1996, a tenured associate professor at Duke from 1996 to 2001, a WP Carey professor at Arizona State University (ASU) from 2001 to 2008, and a university chair professor at Shanghai Jiao Tong University (SJTU) from 2008 to 2019.

Prof. Zhou's research interests cover some fundamental areas of micro-economic theory, including game theory, mechanism design, social choice and welfare. Much of his original work was published in leading economics journals, including *Econometrica*, *Review of Economic Studies*, *Journal of Economic Theory*, *Games and Economic Behavior*, etc. In 1993, he was awarded the prestigious Sloan Research Fellowship in economics. In 2009 he became the first Econometric Society Fellow elected from the Greater China region.

Prof. Zhou grew up in Shanghai and obtained a bachelor's degree in mathematics from Fudan in 1982. He went to Princeton in 1985 to study economics after placing first on a national examination jointly administered by the Chinese MOE and American Economic Association. He stayed in US after receiving his PhD degree from Princeton until 2008 when he returned to Shanghai and joined SJTU, the alma mater of his parents and his maternal grandfather.

**Mrs Eunice CHAN**  
**Chief Operating Officer, Hang Seng Bank Ltd.**



Eunice started her career with HSBC in Hong Kong in 1988. Since then, she has undertaken various roles in Hong Kong across different businesses and functions, including Retail Banking, Project Management, Operations and was the Asia Pacific Head of Operations for HSBC. Eunice joined Hang Seng Bank as Chief Operating Officer in March 2016. She is responsible for Operations, Services and Technology within the Bank to provide a comprehensive relationship management service to Bank's business leaders, and ensure strategy and plans and the best quality services, processes and infrastructure are fully support business strategy.

# *Featured Speakers* (in speech order)

## *Anomaly Detection for E-Payment Activities via Scalable Graph Representation Learning*

**Prof. LAU Wing-Cheong**  
**Associate Professor,**  
**Department of Information Engineering, CUHK**



Wing Cheong Lau is currently an Associate Professor in the Department of Information Engineering and the Director of the Mobile Technologies Centre (MobiTeC) at the Chinese University of Hong Kong. Wing received the B.S.(Eng) degree from the University of Hong Kong and the M.S. and Ph.D. degrees in Electrical and Computer Engineering from the University of Texas at Austin. Before returning to academia, Wing worked in the US industry for a decade: He was a Member of Technical Staff with the Performance Analysis Department, Bell Laboratories, Holmdel, New Jersey, where he conducted research in high-speed network protocol design and performance analysis. Wing also had a stint with Qualcomm, San Diego, California where he designed the architecture and protocols for the Next Generation Wireless Packet Data Networks and actively contributed to the standardization of such protocols in the Internet Engineering Task Force (IETF) and 3GPPs. While on leave from Bell Labs, Wing taught at the University of Hong Kong and served as the Associate Director for the MSc Programme in E-Commerce and Internet Computing. Wing's innovations have led to the granting of 19 U.S. patents. Related research findings have culminated in more than 120 publications in major international conferences and journals. His recent research interests include: Security and Privacy of Online Social Networks and Mobile Payment Systems, Graph Representation Learning and its applications, Resource allocation and Optimization for Big Data Processing/ Cloud Computing Systems, Authenticated 2D barcodes. Dr. Lau is a Senior Member of IEEE and a member of ACM and Tau Beta Pi. He has served as a TPC member for ACM MobiHoc, Sigmetrics, IEEE Infocom, SECON, WiOpt, ICC, Globecom, WCNC VTC and ITC. He was also a Guest Editor for the Special Issue on High-speed Network Security of IEEE Journal of Selected Areas in Communications (JSAC). For their work on Single-Sign-On SDK security, Wing and his team received the 2018 Internet Defense Prize (2nd-runner up) from USENIX and Facebook.

# *When Banks Meet DeFi (Decentralised Finance) – Chance or Challenges?*

**Ms. Frankie TAM**  
**International Technology Lawyer, Eversheds Sutherland**



Frankie Tam is an international technology lawyer qualified in Hong Kong, New York, and England & Wales. Her practice covers a wide array of commercial and tech-related matters, including significant technology outsourcing transactions, Fintech, Regtech and blockchain services agreements and data privacy matters.

Frankie is a member of the Vetting Committee of Hong Kong Innovation and Technology Commission's General Support Programme, where she advises the Government on merits of technology projects. She is on the advisory board of the Stanford University's Responsible Digital Leadership project. She teaches Regtech and Fintech programmes at postgraduate degrees, and has extensive experience sharing at professional bodies' CPD programmes and industry conferences. Frankie has mentored distributed ledger technology companies at accelerator programmes.

# *Security Token Offering - New Way of Financing in the Digital Era*

**Prof. Seen-Meng CHEW  
Assistant Dean for External Engagement,  
CUHK Business School**



Prof. Seen-Meng Chew is the Assistant Dean for External Engagement and an Associate Professor of Practice in Finance at CUHK Business School.

Before joining CUHK in 2018, Prof. Chew was a Vice President at J.P. Morgan in Hong Kong, where he worked with the Vice Chairman of Asia Pacific to market China's investment opportunities to senior international clients. Before Hong Kong, he worked as an economist at the Singapore offices of International Monetary Fund (IMF) and Morgan Stanley, analysing the economic policy and outlook of South East Asian countries. And prior to returning to Asia, he was a consultant at a prominent consulting firm, NERA Economic Consulting, in Chicago, where he advised multinational corporations on their international pricing strategies.

Passionate about higher education, Prof. Chew strives to incorporate his industry knowledge and experience into the classroom at CUHK, where he teaches current fintech trends, mergers and acquisitions, and global macroeconomic strategy. To maintain industry ties, he currently serves as a non-executive Director at Actelligent Capital, an asset management firm; and an Honorary Research Advisor at FinFabrik, a fintech company.

His written work has been published in well-known business journals such as the Asia Asset Management Journal, Financial Times, and the International Tax Review. He also has substantial lecturing experience at universities in the US, Hong Kong and Singapore, in economics and finance courses.

Prof. Chew received a PhD in economics from the University of Chicago in 2007, where one of his thesis advisors was Prof. Gary Becker – the 1992 Nobel Laureate in economics. He also holds an MPhil in economics from the University of Cambridge, and a BSc in economics from the London School of Economics.

**Dr. Florian M. SPIEGL  
Co-Founder & COO,  
FinFabrik**



Florian is a broadly experienced entrepreneur and FinTech practitioner. He is a co-founder of FinFabrik, a Hong Kong-based FinTech company that develops capital markets software platforms. FinFabrik solutions power businesses in retail trading, algorithmic trading and wealth management, including digital assets such as cryptocurrencies and crypto securities.

Florian's area of expertise also covers Artificial Intelligence in Wealth Management, particularly applying Deep Learning across the Investment Management services stack. His passion is to enable financial inclusion by leveraging technology.

With his first company started as a student, he has seen both failure and success as a founder across different industries. In his corporate career, he worked in Digital Banking at Credit Suisse and as a management consultant for The Boston Consulting Group. Florian holds a PhD in Political Economics and is a founding member and co-chair of the AI Committee of the FinTech Association of Hong Kong.

# *FinTech Reshaping the Future of Wealth Management*

**Mr. Herman W C CHENG**  
**Head of Digital Banking,**  
**Hang Seng Bank Ltd.**



Herman is the Head of Digital Banking for Hang Seng Bank and is responsible for the digital business of the Bank's Wealth and Personal Banking, which includes the overall sales & propositions, customer engagement, strategy of digital innovation, transformation and fintech development, digital product and platform development, data and analytics, as well as daily operation.

He is a seasoned Digital and Technology executive with extensive corporate and entrepreneurial experience in both the United States and Greater China / Asia region. His areas of expertise include digital business start-ups, financial and operations management, consulting, business development and digital marketing, mergers and acquisitions, and vendor management.

He has an Electrical Engineering degree from Purdue University, and an MBA from Butler University.

**Ms. Rosita LEE Pui Shan**  
**Head of Investment Products and Advisory Business,**  
**Hang Seng Bank Ltd.**



Rosita Lee is responsible for overseeing the development, selection and due diligence of wealth management products for distribution to personal, corporate and institutional customers. She covers investment funds, structured products, investment FX and asset management for the Bank. Rosita also supervises the provision of advisory and sales support services to frontline staff and investors.

Concurrently, Rosita is a Director and Chief Executive Officer of Hang Seng Investment Management Limited, a wholly owned subsidiary of Hang Seng Bank. In this capacity, she is responsible for overseeing the product and sales development of its institutional and wholesale businesses. She is also a Director and Chief Executive Officer of Hang Seng Investment Services Limited, and a Director of Hang Seng Qianhai Fund Management Company Limited.

Rosita has over 20 years of diverse experience in the financial services industry. Before joining Hang Seng, she held positions with various functional responsibilities at an international bank. Rosita holds a Bachelor of Social Sciences degree from The University of Hong Kong, a Master of Science degree in Global Finance jointly awarded by The Hong Kong University of Science and Technology and New York University STERN Business School and is a Certified Financial Plannercm. With a strong commitment to serving the community, she is currently a Non-Executive Director of the Financial Reporting Council; the Chairman of the Arbitration Panel under the Securities and Futures (Leveraged Foreign Exchange Trading) (Arbitration) Rules of Hong Kong's Securities and Futures Commission; a member of the Board of Trustees of The Hong Kong Jockey Club Music and Dance Fund; a member of the Investment Advisory Committee of the Sir David Trench Fund for Recreation; a member of the Correctional Services Children's Education Trust Investment Advisory Board; a member of Legal Aid Services Council; and a member of China Committee of Hong Kong General Chamber of Commerce. Rosita is also invited as a Member of Beta Gamma Sigma (HKUST Chapter) and a Member, Hong Kong Academy of Finance.

# *Alpha Go Everywhere: Machine Learning and International Stock Returns*

**Prof. Darwin CHOI**  
**Associate Professor, Department of Finance,**  
**CUHK Business School**



Prof. Darwin Choi is Associate Professor in the Department of Finance at The Chinese University of Hong Kong (CUHK) Business School. Before joining CUHK, he was Assistant Professor of Finance at the Hong Kong University of Science and Technology (HKUST) from 2009 to 2016. He received his PhD degree in Finance from Yale University in 2009 and BS in Economics and BS in Engineering degrees from the University of Pennsylvania in 2004. Prof. Choi's research interests include behavioural finance, mutual funds and hedge funds, climate finance, and labour, focusing on how market conditions and investor psychology influence capital allocations. His work has been published in the Journal of Finance, Journal of Financial Economics, Review of Financial Studies, Journal of Financial Markets, and Journal of Economic Behavior and Organization.

**Prof. Griffin Wenxi JIANG**  
**Assistant Professor, Department of Finance,**  
**CUHK Business School**



Prof. Wenxi (Griffin) Jiang joined The Chinese University of Hong Kong (CUHK) Business School in 2015 as an Assistant Professor of Finance. He obtained a PhD in Financial Economics from Yale University in 2015 and a bachelor's degree from Renmin University of China in 2007. His research interests include asset pricing, institutional investor, and behavioural finance. His research papers appear at the Journal of Econometrics, Journal of Finance, and Review of Financial Studies. He teaches undergraduate course FINA 3010 Financial Markets at CUHK and is the recipient of the Faculty Teaching Excellence Award (2017-18).

## *FinTech @ HKEX (TBD)*

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**Mr. Adam WIELOWIEYSKI**  
**Managing Director,**  
**Head of Collaborative Intelligence & Analytics,**  
**Hong Kong Exchanges and Clearing Limited**



Adam is Head of the Data & Analytics team at Hong Kong Exchanges and Clearing Limited, responsible for the adoption of data and analytics inside the Group, and managing the data engineering, governance and science teams. Prior to joining HKEX in 2017, he was a quantitative strategist at Goldman Sachs, and a fund manager investing in European real estate. Based in Hong Kong since 2007, he holds a degree in Computer Science from Imperial College, London and an MBA from HKUST Business School.

# *Can We Securely Outsource Big Data Analytics with Lightweight Cryptography?*

**Prof. CHOW Sze-Ming, Sherman**  
**Associate Professor,**  
**Department of Information Engineering, CUHK**



Sherman Chow joined the Department of Information Engineering at the Chinese University of Hong Kong in November 2012 and received the Early Career Award 2013/14 from the Hong Kong Research Grants Council. He was a research fellow at the Department of Combinatorics and Optimization, University of Waterloo, a position he commenced after receiving his Ph.D. degree from the Courant Institute of Mathematical Sciences, New York University. During his study, he interned at NTT Research and Development (Tokyo), Microsoft Research (Redmond), and Fuji Xerox Palo Alto Laboratory.

His main interests are in Cryptography, Security, and Privacy, with publications in AsiaCrypt, CCS, EuroCrypt, ITCS, NDSS, S&P, and Usenix Security. He served on the editorial board of IEEE Transactions on Information Forensics and Security (TIFS) for four years, on the program committee of AsiaCrypt in a consecutive of six years and 200+ other conferences, including CCS, Crypto, ICDCS, Infocom, PETS, PKC, TheWeb, Usenix Security, Cryptographers' Track at the RSA Conference, and Financial Cryptography.

He is a European Alliance for Innovation (EAI) Fellow (2019, inaugural), and named as one of the 100 Most Influential Scholars (Security and Privacy, 2018) by ArnetMiner (AMiner). He served on the award committee of The Caspar Bowden Award for Outstanding Research in Privacy Enhancing Technologies in 2019. He is also a founding member of IEEE SMC's Blockchain technical committee and a research committee of the Hong Kong Blockchain Society.

## *See & Understand Data with Agility*

**Mr. Philip YU**  
**Lead Solution Engineer, Tableau**



Philip Yu has been in the industry for a decade, working both on architecture planning and implementation of data technology, covering both frontend and backend.

A graduate of Computer Science, he has then worked with governmental and financial corporations on enabling them to take advantage of the agility and insights that data technology can bring.

# *How FinTech Transforms Organizations*

**Mr. Nike KONG**  
**Chief Information Officer, Hang Seng Bank Ltd.**



Nike Kong, Chief Information Officer of Hang Seng Bank, is responsible for technology services within the bank and its subsidiaries including Hang Seng Indexes. Nike has over 30 years of technology management experience in the financial services industry, taking on various senior roles in the HSBC Group including the recent two years leading the IT function of Hang Seng Bank. Nike has extensive knowledge in enterprise system development and technology change management across different segments including retail, commercial and investment banking. Nike holds a Bachelor of Mathematics Degree from the University of Waterloo.

**Ms. May WONG**  
**Head of Communications and Corporate Sustainability,  
Hang Seng Bank Ltd.**



May is a seasoned communications professional with more than 30 years of experience in Hong Kong and international markets. She began her career as a television journalist/broadcaster which laid solid foundations for her transition to specialise in corporate communications with particular expertise in strategy development and crisis communication. In her current role, May oversees the development and implement of Hang Seng Bank's strategic communications and corporate responsibility programmes for both external and internal audiences. May is also an Adjunct Associate Professor of strategic corporate communications at Hong Kong Polytechnic University.

Heading the communications functions in a number of leading organisations in Hong Kong, May embraces the need to stay current with fast-changing communications trend and keeping ahead of the curve in delivering what audiences and stakeholders want and expect. She has pioneered the use of social media as a new and targeted channel of communication for publicly-listed companies in Hong Kong, including, most recently, Hang Seng's exciting Go GingerOnion! initiative for younger audiences.

## *AI-Powered Recruitment*

**Mr. Chris LEUNG**  
**Cognitive/AI Practice Leader, IBM Services**



Chris HF Leung is currently the Cognitive/AI Practice Leader at IBM Services, Hong Kong. He has extensive managerial experience and proven track records in driving business transformation and innovation with Cognitive/AI, Advanced Analytics, Big Data and other exponential technologies. Playing the role of Project Delivery Executive/Cognitive Solution Lead, Chris leads and mentors the project team in cognitive solution design, conversational AI adoption, insight/information governance, digital strategy and roadmap definition, target operating model design, business process re-engineering, change management and Agile/Innovation program management for clients.

# *Advanced Technology to Support FinTech and Smart City*

**Dr. Lucas HUI**  
**Chief Technology Officer,**  
**Hong Kong Applied Science and**  
**Technology Research Institute**



Dr Lucas Hui is an internationally renowned expert in applied research in cybersecurity, data sciences and trust management, with vast leadership experience in collaborative projects in complex, multi-stakeholder situations across technological, organizational and geographical boundaries.

Dr Hui completed his Bachelor of Science in Computer Studies and MPhil in Computer Science with HKU. He also holds a Master of Science and a PhD in Computer Science from the University of California, Davis.

# *Panel Discussions*

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## *Topic 1:*

### *Digitization of Financial Services in Asia*

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With the rapid mobile penetration in many Asian countries in the past decade, the digitization of financial services has accelerated. In China, WeChat Pay and Alipay are taking over cash transactions; while in Hong Kong, PayMe is expanding quickly as the preferred method to transfer money between individuals. Meanwhile, the People's Bank of China (PBOC) recently announced the results of its first digital Yuan pilots in three cities, namely Shenzhen, Suzhou and Xiong'An. The technology to build virtual platforms and create digital assets is certainly maturing, increasing the efficiency of financial transactions. What does the future financial ecosystem look like as more assets are being digitized? What are the implications on market behaviour and banking services? Experts in this panel will share their thoughts on these issues as we move towards a digital society.

**Moderator:**

Tim Culpan, Bloomberg Opinion Columnist, Bloomberg Editorial (TBC)

**Panel Discussants:**

Ms. Emily CHAN, Corporate & Commodities Business, Bloomberg LP

Mr. Herman CHENG, Head of Digital Banking, Hang Seng Bank Ltd.

Mr. Ken LO, Co-Founder, HKbitEX

Prof. WONG Kam Fai, Professor, Department of Systems Engineering and Engineering Management, CUHK

## *Topic 2:*

# *Is Open API Going to Open Up the Banking Habitat in Hong Kong?*

As one of the seven Smart Banking initiatives, Open Application Programming Interface (API) has been widely discussed in the past couple of years. It is also one of the bridges bringing together banks and tech firms to embrace the new industry habitat. With effective implementation of Open API, some claim that different products and services can be aggregated for the ease of comparison and financial planning by users. New service providers may also leverage on the open habitat to offer unique products and new customer experience. On the other hand, the cost involved, as well as security and privacy issues have been weighing on the pace of its development. This panel will take a deeper look from various perspectives to see how Open API is going to change the banking industry in Hong Kong.

#### **Moderator:**

Mr. Alun JOHN, Asia Regulation Correspondent, Reuters News

#### **Panel Discussants:**

Mr. Raymond CHENG, Chairman, Advisory Committee for CUHK Engineering Fintech Applied Research Academy

Dr. Eddy CHIU, Hong Kong Applied Science and Technology Research Institute

Mr. Eran VITKON, Head of Open Banking, Finastra (to be confirmed by Stephen)

Mr. Peter MOK, Hong Kong Science and Technology Parks Corporation

CUHK  
FINANCIAL TECHNOLOGY PROJECT



Secondary  
Verification



Risk Assessment



Trustless  
Payment

# ECOSYSTEM WITH TRUSTLESS TRUST



Feedback



Bank Hold Money



Inquiry

Customer Journey Technical Solution

HASE Trustless Payment Open API



# SIMNECTZ

## Simple Connect Open

The simple and secured way for developers to connect to financial institutions in Open Banking world.



### Contact Information:

Room 27, Unit 801-803, Cyberport 3C+, 100 Cyberport Road, Hong Kong

[www.simnectz.com](http://www.simnectz.com)

Florence Li

Email: [florence@simnectz.com](mailto:florence@simnectz.com)

**SIMNECTZ is a technology company located in Cyberport, especially focusing on financial technology. It provides and implements different solutions for major banks and third-party companies.**

## Fintech Integrated Training Platform

Home Page / Technical Development / API Catalog

Welcome ! student@simnectz.com [ CUHK ]

[Home Page](#) [SIMNECTZ](#) [API Catalog](#)

[Developer Token](#)

[API Catalog](#)

[Overview](#)

**Deposit-Service**  
APIs here are all about deposit service. Before calling these APIs, please make sure you've learn...  
[Overview](#)

**Creditcard-Service**  
APIs here are all about credit card service. Before calling these APIs, please make sure you've learn...  
[Overview](#)

**Sysadmin-Service**  
APIs here are used to create login user name and password of Simmnectz Bank, customer token, a...  
[Overview](#)

**Fund-Service**  
APIs here are all about mutual fund trading service. Before calling these APIs, please make...  
[Overview](#)

**Foreign-Exchange-S...**  
APIs here are all about foreign exchange service. Before calling these APIs, please make sure...  
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**Mortgage-Loan-Ser...**  
APIs in this page are all about mortgage loan service. Before calling these APIs, please make...  
[Overview](#)

**Stock-Service**  
APIs here are all about stock trading service. Before calling these APIs, please make sure...  
[Overview](#)

**Payment-Service**  
APIs here are all about payment service. Before calling these APIs, please make sure you've lea...  
[Overview](#)

**E-Wallet-Service**  
APIs here are all about E-wallet service. Before calling these APIs, please make sure you've lea...  
[Overview](#)

## Synthetic Data Sandbox

FundCcy	TradingOpti on	SandBoxId	TrdingCom mission	FundPrice	AccountNu mber	Transaction Amount	FundCode	ClearingCod e	SharingNo	RiskRating	ID	CountryCod e	TradingAmo unt	BranchCode	Transaction Date
USD	Buy	ef0547e2c27 5476c9dc6d 5d6aaaf8b1d9	6.89	9062.45	4003358142 500	HK74000117	U000074	0001	0.13	H	3768	HK	1140.68	174	1425280050 154
USD	Sell	ef0547e2c27 5476c9dc6d 5d6aaaf8b1d9	7.14	9153.99	4003358142 500	HK74000117	U000074	0001	0.13	H	6105	HK	1190.02	174	1428572839 154
USD	Buy	ef0547e2c27 5476c9dc6d 5d6aaaf8b1d9	0.92	13.57	4003358142 500	HK74000117	U000066	0001	11.25	H	7568	HK	152.59	174	1430452840 560
USD	Sell	ef0547e2c27 5476c9dc6d 5d6aaaf8b1d9	0.91	13.43	4003358142 500	HK74000117	U000066	0001	11.25	H	10299	HK	151.12	174	1433924782 880



TO BE THE NEXT  
**CENTRAL BILLIONAIRE**



# P2P Loan Default Prediction by Artificial Intelligence



Centre for Financial Engineering  
Connecting with Practitioners

For enquiry:



# *Conference Committee*

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**General Chair:**

Prof. Martin D.F. WONG, Dean, Faculty of Engineering, CUHK

***Organizing Committee*****Chair:**

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# FIN TECH

## Master of Science Programme in Financial Technology

(1-Year Full-time/2-Year Part-time)



### Programme Features

#### Career-Oriented Curriculum

Provides three tracks for fulfilment of coursework requirements.

- 1) Course Track
- 2) Practicum Track
- 3) Industrial Project Track

#### Internship (for Practicum Track)

- Attend workshops provided by regulatory authorities (e.g. The Hong Kong Monetary Authority, Securities and Futures Commission, and Insurance Authority)
- Complete a 12-week placement at selected financial institutions or FinTech companies referred/approved by the Programme

#### Scholarships

We provide generous scholarships to applicants and students on merit basis. Please refer to the programme website for details. In addition, the programme receives great support from the prominent banks. The strategic partners include DBS Bank (Hong Kong) Limited and Hang Seng Bank Limited.

#### Online Application

Graduate School's Website at <http://www.gs.cuhk.edu.hk/admissions/>

#### Application Deadlines

First round : 5 October 2020

Third round : 18 January 2021

#### Industrial Projects (for Industrial Project Track)

Conduct significant research and/or development project in any area of financial technology. Projects will be co-supervised by CUHK academic staff and industrial supervisors.

#### Wide Range of Electives

Electives are categorised into "Technology-Oriented Electives", "Business/Application-Oriented Electives" and "Enrichment Training".

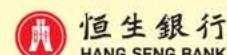
#### Mentorship

Interactions with industrial leaders and practitioners through arranged activities, e.g. seminars and company visits, etc.

#### Entrepreneurship and Pitching

- FinTech and high-tech company visits.
- Meeting start-up entrepreneurs.
- Pitching to angels and investors.

Strategic Partners :



#### Contact Us

Tel : (+852) 3943 8450

Email : [mscfintech@cuhk.edu.hk](mailto:mscfintech@cuhk.edu.hk)

Website : <http://fintech.erg.cuhk.edu.hk/>



DEPARTMENT OF  
SYSTEMS ENGINEERING AND  
ENGINEERING MANAGEMENT



香港中文大學  
The Chinese University of Hong Kong

# Bachelor of Engineering Programme in Financial Technology

## 金融科技學工程學士學位課程





## Programme

## Outcomes

FinTech graduates are expected to be able to

- derive and develop financial and managerial insights from big data
- design and engineer innovative solutions to meet financial service needs
- optimize financial decisions in complex business environment
- understand and analyze the social, economic, security, and legal impacts from their solutions

## Career Prospects

The industry creates a great amount of employment opportunities to accommodate innovative young talents. Some students of the program have taken internship opportunities at HKMA, Haitong International, DBS, Hang Seng Bank, ZhongAn Insurance, and so on.

FinTech programme graduates will be ideally suited for positions requiring strong technological and quantitative skills. Besides the traditional careers in the financial service industry, the graduates will be very competitive for jobs with innovative nature, such as

- Insurance (automatic underwriting and claiming, precision marketing, risk management)
- Asset and wealth management (data-driven investment strategy design, robot advisor, algo trading)
- Internet finance (P2P lending, crowdfunding, mobile payment system, credit analytics, electronic currencies)
- Retail and Investment banks, security companies, and other trading platforms (IT system development, financial infrastructure architecture)
- Government regulatory agencies (Data analytics, Regtech)
- FinTech related startups

The Programme also provides a good foundation for pursuit of further advanced studies.



## Department of Systems Engineering and Engineering Management

Room 609, William M.W. Mong Engineering Building

The Chinese University of Hong Kong

Shatin, N.T., Hong Kong

Tel: (852) 3943 8313

Fax: (852) 2603 5505

Email: dept@se.cuhk.edu.hk

Programme Website: <http://fintech.se.cuhk.edu.hk>

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Hong Kong's | Asia's  
**NO.1 | NO.5**  
Entrepreneurship  
& Alumni Outcomes\*

World's  
**NO.32**  
Accounting  
and Finance #

\* QS Global MBA Rankings 2020

# QS World University Rankings 2020



READ

Eike Willm's career transformation story to find out how CUHK MBA helped him kick-start his career in fintech.



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.FINTECUBATOR  
Innovation is a verb

# To REMAIN AN ACTIVE PLAYER IN FINTECH MARKET

FinTecubator is an entity level Fintech incubator programme within Hang Seng Bank. The programme helps to nurture internal start-up companies, creates business values, and grows the innovation & technology ecosystem via co-creation and strategic partnerships with Fintech communities. We also collaborate with universities to discover and retain young talents to be our future leaders.

FinTecubator, combining the bank's scale, reach and brand, helps the business units and digital leaders to take their business further and bigger, aiming to become change makers to transform the banking sector.

## WHAT DO WE DO



### INCUBATION

Through Fintecubator



### PARTNERSHIP

With key fintech players and university



### SOLUTION SHOWCASES

Through Fintecubator



### CLASSES/EVENTS

To instill new ways of working

Visit our website to understand more about us:  
[www.fintecubator.com](http://www.fintecubator.com)



## WHO can join FinTecubator

- ⌚ If you are **CUHK students**, you can join our applied research projects, internship and even obtain scholarships
- ⌚ If you are **fintech practitioners**, welcome to join our ecosystem, we can explore co-creation opportunities
- ⌚ If you are **Hang Seng colleagues**, you can join our internal startups to realize your business ideas
- ⌚ If you are **advisors/ investors**, join our insight exchange sessions
- ⌚ If you are **solution providers**, feel free to offer solutions to our internal startup companies

Demo sessions available alongside the main conference on 2 Nov

Topic	Audience
Brief introduction of FinTecubator	Community partners, Talents, Advisors
Idea, Dream, Realization <small>Sharing by CUHK students, internal startup CEOs about their excitements in collaboration with HASE and internal startup journey.</small>	Young talents Intrapreneurs, Investors
Overview of FinTecubator. Opportunities we offer <small>Vision and mission of FinTecubator, experiences sharing of the differences between traditional banking &amp; internal startups development</small>	Community partners, Techies, Advisors, Talents



If you are interested to learn more about CUHK's effort in Financial Technology, please visit our website:  
<http://www.cfe.cuhk.edu.hk/>