Annex B: Global FinTech Hackcelerator Finalists

Programme (Local / International)	Company Name	Solution Name	Description of Company and Solution
Local	3rd-eyes analytics AG	3rd-eyes analytics	3rd-eyes analytics offers financial institutions modular and flexible, white-labelled Software-as-a-Service solutions that improve, automate, and interactively visualise wealth planning. The solutions incorporate climate change scenarios and model wealth projections and financial goals depending on the varying levels of global warming (e.g. based on the DICE, FUND or PAGE model). The unique and fully bespoke strategic asset allocation optimisation maximises goal achievement for each investor individually while considering thousands of capital market and climate change scenarios. The portfolio construction logic ensures that investors' preferences are met beyond ESG criteria.
Local	Intensel Limited	Advanced Physical Climate Risk Analytics	Intensel Limited is an AI-powered climate risk analytics software. Sitting at the intersection of climate science, financial modelling, and technology it enables real-time, comprehensive forward-looking climate risk analyses at street-level precision. A cloud-based Software-as-a-Service product, it is thus cost-effective and globally scalable. The software helps asset owners / managers to comply with the mandatory disclosure on climate risk while allowing for its integration in their existing risk management framework. In doing so companies can reduce exposure to risky assets, mitigate some key climate risks while capturing opportunities arising from climate change.

Local	RegulAItion Ltd	AIR Platform	RegulAItion's AIR Platform is a data access and data sharing platform. It enables the sharing of insights from data without the need to share the underlying data. The data itself remains under the control of the data holder. The AIR Platform enables the algorithms used for analysis to be sent to the data, instead of the more traditional method of moving the data for analysis. Findings and insights are then sent back after the algorithm has completed its analysis. This helps to reduce the possibility of a data breach by keeping the data in a controlled environment. Every interaction with the data is captured and thus each computation is auditable. The AIR Platform also provides mechanisms to automate data governance and preserve privacy while maintaining compliance with regulation with full auditability and traceability. A combination of multiple technologies including distributed ledger technologies (DLT), federated learning technologies and cryptography to help to produce this platform-as-a-service-solution.

Local	Alice SI Ltd	Alice	Alice is a decentralised impact funding and measurement platform based on the Ethereum blockchain. It reduces administrative costs through the elimination of manual processes. Capable of automating the release of rewards and payments to beneficiaries, it enables transparency of funding through a Decentralised Finance (DeFi) protocol, which allows tracking of private and public financing down to each beneficiary. Social enterprises wishing to raise funds can launch their appeal page through Alice, allowing for an easy way to show potential donors how much their donations can achieve. Tracking their funding sources and amounts is also available, allowing recipients to easily understand the breakdown of their received donations. Donors can also view their impact on each financed project, with automated impact reporting allowing for tracking of goals completed and funding.
Local	PT Simplefi Teknologi Indonesia	AwanTunai	AwanTunai is an app-based order management system which allows its downstream customers to order inventory remotely. It helps to strengthen the supply chain against global pandemics through the enabling of digital payments, which reduces the possibility of viral transmission through the handling of cash, and providing inventory purchase financing to aid micro, small and medium sized enterprises (MSMEs) against short-term financial burden. The POS hardware provided to wholesalers captures transactional data which allows unbanked MSMEs to become bankable clients through the credit underwriting arising from this data.

Local	Social Trade Organisation	Cyclos Impact Multiplier	Cyclos is a payment software that provides tools that deliver additional sales, new clients and interest free loans to small and medium sized enterprises (SMEs). 'Impact Multiplier' helps local SMEs by spending their money via special local bank accounts. The software limits this money for local spending, encouraging spending at participating SMEs. Cyclos also enables suppliers to contribute to the cost of their customer's loan, when these suppliers have spare capacity but insufficient clientele. Both solutions offer opportunities for sustainable growth and have been successfully tested in Europe.
Local	GreenArc Capital Pte. Ltd.	GreenArc Platform	GreenArc Capital is an impact fintech that helps to close the UN Sustainable Development Goals financing gap, connecting investors with curated impact investment opportunities focused on financial inclusion and climate action. Using AI-based risk analytics and institutional level due diligence, their products offer competitive risk adjusted returns. In addition, their standalone impact measurement API, which is aligned with the UN SDGs, measures and reports societal and environmental impact. GreenArc's impact framework is based on GIIN's IRIS+ metrics and was developed under the guidance of the Impact Management Project.

Local	GIST Advisory Switzerland S.A.	I360X	I360X is a Software-as-a-Service platform which assesses in dollar terms the Total Stakeholder Return (TSR) of a company across its major stakeholder groups (employees, community, government & shareholders), while also accounting negative natural capital impacts. It is also able to estimate Net Positive Impacts across a financial institution's full portfolio of loans and investment. One of the key features of I360X is the ability to quantify water risks related to the availability of water. It is capable of quantifying the risks at a resolution of 50*50 km squares. The risks are contextualised beyond the standard of basin-level calculations. Utilising a sound science and robust economics peer-reviewed methodology, the valuation model takes into consideration local water scarcity levels to derive risk-adjusted (externality/non-market) cost of water use by an industry across three major stakeholder categories: industries, communities and agriculture.
Local	Matter	Matter Analytics	Matter provides sustainability and reporting solutions for asset managers, asset owners and banks. Matter's solution is based on data gathered from a wide range of expert sources, organisations and news outlets. Results can be communicated through various interfaces, using application programming interfaces (APIs) or integrated web-elements. Reports can be generated automatically for ease of tracking. With end-to-end reporting, it aids both asset managers and retail consumers to understand the footprint of the analysed assets and assist their ESG-based decision making.

Local	Bambu	Sustainability Insights	Sustainability Insights is a multi-asset machine learning product that allows banks, asset managers and Principles for Responsible (PRI) signatories to integrate material environmental, social and governance (ESG) considerations into the investment decision making process holistically. Residing in Amazon Web Services (AWS) cloud, it adopts UN Sustainable Development Goals framework into the analysis of investment products; provides scoring, controls carbon risk, captures mandate deviation using NLP and as well as helps institutions transition their investment portfolios into the low carbon economy. With ESG Analytics driven by explainable artificial intelligence (AI) architecture, it further enables institutions to choose ESG data points based on their consideration and infuse their own conviction as an overlay into the research process with complete transparency.
International (Cameroon)	SMECreditPro	SMECreditPro 360 Rating Platform	The SMECreditPro Platform combines an online, intuitive SME application form with third-party innovative data sources and AI/ML to provide MSMEs with business, financial, and credit ratings. The platform seamlessly integrates and fetches additional data through APIs, which then gets converted into a credit score/risk rating. Business owners may receive, in real time, an SME CreditPro 360° Rating^{TM} business credit rating, financial statements (income, balance sheet, and cash flow), and actionable business improvement insights to strengthen their businesses and credit ratings, while lenders can access the platform through web portals, automated emails or customised APIs to gain a 360° view of the MSME business and credit risk profile, thus lending in a safer and more cost-effective manner.

International (Canada)	Market IQ	Market IQ	Market IQ provides an end-to-end retail operating system to help companies optimise their supply chain, digitise payment collection, and get deep analytics into delivery fulfilment, retailer inventory, and end customer behaviour.
International (Myanmar)	ZigWay	ZigWay	ZigWay helps low income families access household essentials affordably, by providing a monthly subscription service that enables households to purchase quality household products, such as rice and cooking oil, in bulk. Households are able to save up to 20% of their budgets buying in bulk compared to making small purchases. These bulk purchases are enabled by breaking down larger payments into smaller instalment plans, which is supported through ZigWay's mobile application and proprietary, machine learning-based credit scoring model. To reach last mile customers, ZigWay empowers local women to be "Super-Users", and trains them to help their non-tech savvy neighbours and friends become subscribers.

International (Nepal)	Aeloi Technologies Pvt. Ltd.	Aeloi	Aeloi's solution allows for monitoring of micro-business loans' end-use. After establishing partnerships with financial institutions, service providers for goods and services are vetted, signed up and trained. These service providers engage users to join Aeloi's ecosystem. Users pay for everything in Aeloi's system with digital tokens, which can then be redeemed for cash by the vendors. Through the use of digital tokens, it allows for automatic real-time fund tracking. These digital tokens can only be used at pre-approved vendors, ensuring investments are locked into the system and that funding is used for critical assets. SMS is used, allowing those without smartphones or mobile data to use the platform and thus promoting financial inclusion. Detailed impact analysis is also available through big data.
International (Singapore)	Tookitaki Holding Pte Ltd	Anti-Money Laundering Suite (AMLS)	Tookitaki's solution is capable of monitoring and combating anti-money laundering/combating the financing of terrorism (AML/CFT) risks through crypto assets. This has been a constant concern for regulators due to their newness in the market, easy logistics and high volume and velocity. Powered by Typology Repository Management and Automated Machine Learning, Tookitaki's solution is able to detect money laundering cases using cryptocurrency via crypto exchanges or their combination with banks. The Typology Repository is a platform to create confirmed money laundering patterns which are sourced from financial institutions, regulators and AML experts. These money laundering patterns are converted into machine readable risk indicators, which are ingested into machine learning models for detecting new cases.

International (South Africa)	Tyme	Tyme	Tyme has partnered with Jumper.ai to expand women SMEs' data footprint, creating greater opportunities for FIs to lend to these SMEs. Jumper.ai will provide tools to open digital storefronts on social media, while assisting them with inventory management tools, expanded fulfilment and delivery services, and integrated payments. These tools will assist these entrepreneurs increase their revenues and their ability to track their cash flows, thus acting as the basis of alternative data credit scoring and providing expanded access to financial services.
International (United Kingdom)	Coinfirm	AML Platform	Coinfirm's AML platform aggregates their various AML solutions (Investigations, Reclaim Crypto, AMLT) together, allowing for a one-stop platform for AML needs. Through their platform, users are able to sign and verify files on the blockchain and trace in real-time any misappropriated funds. This platform also enables access to AMLT, a shared intelligence ecosystem for blockchain. This combination of services allows for a complete AML evaluation to be conducted through a single platform, creating a safer blockchain economy.
International (United Kingdom)	ISDA-REGnosys	Digital Regulation	"Digital Regulation" was built by the ISDA-REGnosys team leveraging the ISDA Common Domain Model. Using a model-driven engineering approach, the solution enables reporting stakeholders to access a machine-readable and executable expression of the regulatory requirements and a reporting engine through which to run sample trades. This solution paves the way for better, data-driven rules, consistent implementation across the market and standardised reporting, aligning with the 3 pillars of ISDA's digital strategy: Standardise, Digitise, Distribute.

International (United Kingdom)	FNA	G20 Monitor	The G20 Monitor, built by FNA, was launched in response to the unprecedented challenges of the Covid-19 crisis. The solution is a collection of 10 monitors containing over 30 interactive dashboards to explore and monitor the global financial system. The dashboards draw data from 15 large unstructured and structured sources, including public data, data vendors and FNA's own research. The monitors enable financial institutions and authorities to track the interconnectedness of the financial system, cross-border links between individual companies and how mobility and policy responses have correlated with COVID epidemiological data. New monitors will be introduced in the coming months by FNA via corporate and academic collaborations, as well as maintaining the existing monitors and the underlying data feeds.
International (United States of America)	myAgro	myAgro	myAgro has pioneered a mobile layaway tool for unbanked smallholder farmers. As an alternative to credit, mobile layaway empowers farmers, 60-70% of whom are women, to pay little by little for fertilizer, seed, and technical training. myAgro's three-tiered approach of mobile layaway, on-time input delivery, and tailored agricultural training has increased yields by 50-100% and farm incomes by 50%+ across Mali, Senegal and Tanzania.