FinTech
金融科技

Smart Living
智慧生活

Digital
Entertainment &
Esports
數碼娛樂及電子競技

## Industry Development
## 行業發展

In 2019/20, Sino-US trade tensions and global economic downturn impeded the development of start-ups and technology companies. Early stage start-ups strived to pull through with tighter cash flow and falling sales; while mature start-ups recalibrated development plans for new market conditions. To help community members cope, Cyberport implemented various measures to relieve operating pressure of our community members and maintain their competitive advantage.

### Empowering the community against challenges

The economic slowdown impacted start-ups and technology companies, the backbone of Hong Kong's new economy development and digital transformation. To combat this, Cyberport offered a six-month rental concession to around 700 companies and start-ups in October 2019, to ease their financial pressure and solve urgent needs. As the COVID-19 epidemic set in, the government offered further rental relief through its Anti-Epidemic Fund and waived the rent for a further six months. We also organised a series of funding-related sharing sessions in partnership with government organisations to help start-ups explore the support available to them. Nearly 300 participants took part in these events to learn about such programmes as the Technology Voucher Programme, Enterprise Support Scheme (ESS), Dedicated Fund on Branding, Upgrading and Domestics Sales (BUD Fund), SME Export Marketing Fund (EMF), and other R&D related schemes.

In the face of the epidemic, our socially responsible start-ups also turned up in droves to contribute their problem-solving skills and innovative solutions to help citizens, businesses, and the government tackle the epidemic and give back to society. The Braving the Epidemic campaign was launched to showcase the growing list of over 60 start-ups contributing their solutions, covering areas such as infection prevention, medical services, property management, insurance, and education.



Cyberport kickstarted the Braving the Epidemic campaign in February this year
數碼港在今年二月開展「敢創抗疫」行動

2019/20年度,初創企業及科技公司均受到中美貿易緊張局勢以及疫情對經營造成的打擊所影響。早期初創企業需面對現金流緊縮和銷售額回落等挑戰;而成熟的初創公司則要衡量市場變化而重整發展策略。為協助社群成員應對當前的困難,數碼港實施了多項措施,以協助數碼港社群成員紓緩經營壓力,保持競爭優勢。

### 賦能社群 迎接挑戰

初創企業和科技公司是香港新經濟發展及數碼轉型的骨幹,然而,他們均受到經濟放緩所影響。為紓緩他們的燃眉之急,數碼港自2019年10月起,為約700間公司和初創企業,提供為期六個月的租金寬減,以紓解他們的財務壓力及解決緊急需求。隨著新型冠狀病毒疫情席捲全港,政府通過「防疫抗疫基金」進一步的寬免租金,提供額外六個月的免租優惠。另外,數碼港與政府機構合辦一系列與集資相關的分享環節,幫助初創企業發掘適切的支援。多場活動吸引近300名參加者出席,了解「科技券計劃」、「企業支援計劃」、「發展品牌、升級轉型及拓展行銷市場的專項基金」、「中小企業市場推廣基金」以及其他研發相關的計劃。

面對疫情,具社會責任的數碼港初創企業亦積極發揮其解難能力,以其創新方案幫助市民、商業及政府應對疫情,回饋社會。數碼港的「敢創抗疫」行動,聚焦超過60家初創企業所貢獻的多元方案,其中包括防疫、醫療服務、物業管理、保險和教育等範疇。

## FinTech shines

Cyberport's FinTech community is the largest in Hong Kong and is continually attracting new members from near and far. Our community now houses nearly 400 FinTech companies specialising in an expanding spectrum of fields, including virtual banks, InsurTech, financial software, research, data, and PayTech. In 2019/20, our FinTech start-ups are excelling globally, awards and recognitions claimed by FinTech community companies reached new heights.

One major development during the year was that of virtual banking. In March 2020, community member ZhongAn Technologies International Group officially opened its ZA Bank, becoming Hong Kong's first virtual bank. WeLab Digital, which is also a community member, is planning to launch the WeLab Bank this year*. The commencement of virtual banking in Hong Kong is set to foster and speed up the overall development of FinTech.

## Raising Hong Kong's FinTech to greater heights

To expand the avenues for growth for FinTech start-ups, Cyberport signed a memorandum of understanding (MoU) with PingAn OneConnect to join its Gamma O platform to grant Cyberport FinTech companies access to

Mainland Chinese financial and banking institutions, customers, technologies, productisation channels, and open banking developments in the Greater Bay Area (GBA).

Following the successful FinTech delegation to the UK in 2017, Cyberport again brought a FinTech delegation to London, led by the Financial Secretary of HKSAR. 15 Cyberport Community companies met with prominent local FinTech companies and accelerators, including Accenture FinTech Innovation Hub, Dun and Bradstreet, Level39, and Innovate Finance. As a result of the delegation, iFinGate Limited is in the process of soft-landing in London.

We also participated in international industry events such as the Hong Kong

FinTech Week, Singapore FinTech Week, FinTech Taipei, and the Asian Financial Forum to showcase our FinTech start-ups to the world.

Our FinTech pipeline continues to grow strong. Three Cyberport start-ups (Mellow, MediConcen, and Interlinkages) were among the eight finalists of the renowned Accenture FinTech Innovation Lab Asia-Pacific. For the ET Net FinTech Awards 2019, 19 Cyberport FinTech companies received 20 awards across nine categories, including Quantifeed being named FinTech of the Year 2019 and FinTech Awards 2019 in Health Investment and Management – Outstanding B2B Robo-advice Platform.



① Cyberport FinTech delegation led by the Financial Secretary to London
數碼港參與由財政司司長率領的金融科技代表團訪問倫敦

② Digital Entertainment Leadership Forum (DELF) at the new esports venue located at Arcade@Cyberport
「數碼娛樂領袖論壇」於數碼港商場的全新電競場地舉辦

③ Cyberport community start-ups scoop 19 awards at Hong Kong ICT Awards 2019
數碼港社群於「2019香港資訊及通訊科技獎」勇奪19獎項

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**Cyberport Start-up**
**數碼港初創企業**

OneDegree

POINT CAMERA AT BLUE AREA
移動鏡頭覆蓋藍色標示位置

**Alvin Kwock 郭彥麟**
OneDegree
Co-founder and CEO
OneDegree共同創辦人及行政總裁

🏆 The third virtual insurer in Hong Kong
香港第三家虛擬保險公司

This year, we obtained the third virtual insurance license in Hong Kong, while our business has expanded to Taiwan, and is now establishing business in Thailand and Mainland China. Cyberport also doubled down on their investment in us through the Cyberport Macro Fund and brought co-investments from many investors, giving us the confidence to go further.

今年我們獲得香港第三個虛擬保險牌照。而除了香港之外，我們的業務已拓展至台灣，已正於是泰國及中國內地成立業務。我們亦獲得「數碼港創業基金」再次入資金，並帶來更多共同投資者融資支持，給予我們信任走得更遠。

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## 金融科技　綻放光芒

數碼港的金融科技社群是全港最大規模，亦不斷吸引來自海內外的新成員加入。社群目前已雲集近400家金融科技公司，其業務更逐步擴展至虛擬銀行、保險科技、財務軟件、研究、數據及支付科技等範疇。2019/20年度，數碼港金融科技初創企業在國際舞台上更顯矚目耀眼，金融科技社群所獲得的獎項和榮譽更創紀錄新高。

今年是香港虛擬銀行發展重要的一年。2020年3月，社群成員眾安國際正式開設香港第一間虛擬銀行—眾安銀行。另一社群成員WeLab Digital亦計劃於今年啟動匯立銀行。本港虛擬銀行業務的啟動，勢促進及催化金融科技的整體發展。

## 金融科技　屢創新高

為擴大金融科技初創企業的增長版圖，數碼港與中國平安金融壹帳通簽署了合作備忘錄，加入其Gamma O開放平台讓數碼港金融科技企業接通內地的金

融和銀行機構、客戶、科技、產品化途徑以及大灣區開放銀行業務的各種發展。

隨著2017年金融科技代表團成功出訪英國，在香港特別行政區政府財政司司長率領下，數碼港再次組織金融科技代表團到訪倫敦。15家數碼港社群企業與當地頂尖金融科技公司和加速器會晤，包括埃森哲金融科技創新樞紐、鄧白氏、Level39和Innovate Finance等。經過是次考察，社群成員iFinGate Limited已啟動在倫敦進行軟著陸的籌備。

數碼港亦參與不少國際業界活動，例如「香港金融科技週」、「新加坡金融科

技週」、「台北金融科技展」和「亞洲金融論壇」等，向世界展示我們的金融科技初創企業。

數碼港金融科技潛力正不斷增長。去年埃森哲亞太區金融科技創新實驗室入圍的八家初創企業當中，數碼港初創企業佔三間，分別是Mellow、醫結和Interlinkages。在2019年經濟通「金融科技大獎」中，19家數碼港金融科技公司囊括了九個組別中20個獎項，其中Quantifeed更勇奪「2019金融科技大獎」及「2019金融科技大獎－財富投資與管理：傑出人工智能商用投資應用平台」殊榮。

*WeLab Bank was officially launched on 30 July 2020.
匯立銀行於2020年7月30日正式開業。

MOVE YOUR CAMERA TO OVERLAY BLUE AREA
開啟網頁後移動鏡頭覆蓋藍色標示位置

## Smart Living

The Cyberport Community now comprises nearly 700 companies that specialise in such smart living domains as IoT applications, smart mobility, and EdTech. In addition to incorporating their innovations on campus, Cyberport opened the CyberLab at the Arcade to showcase the solutions of our incubatees, start-ups and tenants, spanning virtual reality (VR) and mixed reality (MR) experiences, 270-degree racing simulator, esports entertainment system, augmented reality (AR) smart glasses and solutions and tour-guiding robots.

### Exposure to wider audiences

Our start-ups' smart living solutions are finding demand with regional and global customers. At last year's International ICT Expo, which five community companies (Transwap, Ambit, Find Solution Ai, Play More, Wildfaces AI) showcased their smart city projects and applications to global visitors. At the Learning and Teaching Expo, a leading education expo in Asia that showcases the latest educational resources and learning technology, 12 start-ups participated and showcased

their STEM & robotics education, learning platform & aids, and school management applications.

### Digital Entertainment & Esports

In 2019/20, Cyberport opened its esports venue in July and set in motion a spate of events, competitions, and programmes.

Cyberport's holistic development of Hong Kong's esports ecosystem focuses on three separate but interdependent aspects: competitions, technology development, and talent cultivation. The Esports Industry Facilitation Scheme has approved financial assistance to 26 events and competitions and 14 talent cultivation and training courses, including providing venue support with Cyberport's esports venue. Meanwhile, the Esports Internship Scheme provided cash subsidies of up to HK$7,500 per month per intern for nearly 20 internships in 10 companies, offering front-row seats and hands-on experience to those interested in joining this burgeoning industry.

Simultaneously, we debuted the Digital Entertainment Leadership

Forum (DELF), the first esports-focused international conference in Hong Kong. It attracted over 700 participants to gain insights from more than 40 speakers from Hong Kong, Mainland China, the UK, Israel, Germany, Japan, Korea, and Southeast Asia about regional dynamics and market trends at over 30 themed sessions. Experiential activities, themed zones, pop-up stores, start-up showcases and battles by professional gamers and esports teams also enhanced the visitor experience and offered a deeper understanding of esports.

Cyberport also turned July into a Digital Entertainment Month to galvanise engagement further. Blockchain Gamer Connects, the acclaimed international conference that explores blockchain and games, made its Asian debut; In addition to this, we partnered with other industry stakeholders to present competitions and events. We organised the League of Legends International College Cup 2019, LoL Campus League 2019 Finals (Secondary & Tertiary Division), Blocky League eSports Competition Finals, and EMF 2019: LoL International College Championship Qualifiers.

### Awards accumulate

Established and fledgling community members continued to earn recognition from near and far. At the 19th Asia Pacific Information and Communications Technology Alliance (APICTA) Awards, Cyberport start-ups claimed four Winner Awards and three Merit Awards. For the Hong Kong ICT Awards, 16 start-ups and technology firms were awarded 19 accolades, including winning the grand awards in the FinTech, Smart Mobility, and ICT Startup categories.

13 distinguished Cyberport start-ups have been recognised by the 2019 Hong Kong Technology Fast and Rising Star Program organised by Deloitte. Cyberport start-ups, Klook and LYNK, won the 2019 Deloitte Tech Leadership Award and Tech Fast Female Award respectively.

### Looking forward

Despite the challenges of the past year, sustained developments in FinTech, smart city, digital entertainment & esports, as well as in AI & big data, blockchain, and cybersecurity are set to continue, as these technologies underpin the world's digital transformation and play to Hong Kong's strengths. The prospects are good as financial institutions and governments are already embracing FinTech and the

digital economy, with the open data environment encouraging both broader and more personalised innovations. 5G advancements will unleash unprecedented possibilities for smart city developments.

With our early success in esports and digital entertainment, we will continue to foster industry development, generate more entrepreneurial and start-up opportunities. In addition to this, we will delve into new domains, such as Smart Building Management, RetailTech, and EdTech, to ensure that Hong Kong is well-placed to capture new opportunities in emerging fields.

## 智慧生活　多元方案

數碼港社群目前有近700家專門研發智慧生活應用的公司，包括物聯網應用、智慧出行和教育科技等。除了在園區應用其創新成果外，數碼港商場亦開設CyberLab，展示培育企業、初創企業及租戶所研發的方案，涵蓋了虛擬實境（VR）和混合實境（MR）體驗、270度賽車模擬器、電競娛樂系統、擴增實境（AR）智能眼鏡和方案以及導賞機械人等豐富元素。

## 拓展客戶　放眼國際

數碼港初創企業的智慧生活方案亦能迎合區內及環球客戶需求。去年「國際資訊科技博覽」上，我們五家社群企業，包括Transwap、Ambit、Find Solution Ai、Play More與華飛思便向國際買家展示智慧城市項目及應用的相關創新方案。另外，亞洲頂尖教育博覽—「學與教博覽」聚焦最新教學資源和學習科技，12家數碼港初創企業於博覽示範STEM及機械人教育、學習平台和輔助工具，以及學校管理應用程式等最新方案。

## 數碼娛樂　電子競技

2019/20年度，數碼港電競場地於7月開幕，並啟動了一系列活動、比賽和計劃推動行業發展。

數碼港透過比賽、科技發展及人才培育三大範疇，推動香港電競生態圈的整



13 Cyberport start-ups awarded in Deloitte Hong Kong Tech Fast Program last year
13家數碼港初創企業去年榮獲德勤頒發「香港高科技高成長暨明日之星」殊榮

體發展。「電競行業支援計劃」已批核了26場活動和賽事，以及14項人才培育和培訓課程的財務資助，當中包括提供數碼港電競場地支援。同時，「電競實習支援計劃」為十家公司近20個實習職位，提供每月最高7,500港元的現金補貼，讓有興趣投身這新興行業的人士獲得實戰經驗。

同時，我們籌辦了「數碼娛樂領袖論壇」，為香港首個以電競為主題的國際論壇。論壇吸引超過700名參加者一同了解電競行業的區域動態和市場趨勢，30多場主題環節中，有超過40位來自香港、內地、英國、以色列、德國、日本、韓國和其他東南亞地區的講者分享見解。參加者透過體驗活動、主題專區、快閃

店、初創展示和專業玩家和電競團隊間對戰，多角度加深對電競的了解。

數碼港亦將7月定為「數碼娛樂月」，進一步帶動參加者的全情投入。享譽國際的全球區塊鏈遊戲大會「Blockchain Gamer Connects」在亞洲首次登場。

除此之外，我們還與其他行業持份者合辦多個電競和數碼娛樂的競賽和活動。我們舉辦了「2019英雄聯盟全球高校冠軍盃」、「英雄聯盟香港校園盃2019大專組及中學組決賽」、「塊學聯盟校際比賽決賽」，以及「電競音樂節英雄聯盟國際大學冠軍賽資格賽」。

## 獎項殊榮　佳績漸豐

數碼港成熟及早期社群成員均贏得海內外的殊榮和肯定。於第19屆「亞太資訊及通訊科技大獎」中，數碼港初創企業獲得四個大獎及三個優異獎。在「2019香港資訊及通訊科技獎」中，16家初創企業及科技公司分別獲得19個獎項，包括在金融科技、智慧出行及資訊科技初創企業類別中均獲得大獎。

13家初創企業榮獲「德勤—香港高科技高成長」和「明日之星」殊榮。數碼港初創企業客路及LYNK更分別獲頒首屆「2019德勤—香港高科技高成長領軍企業」以及「高科技高成長女創業家獎」。

## 展望將來

即使過去一年充滿挑戰，金融科技、智慧城市、數碼娛樂及電競、以及人工智能及大數據、區塊鏈和網絡安全等仍以以穩步發展，多項科技引領全球數碼轉型的進程，更是香港發揮所長的範疇。金融機構和政府已相繼開放數據環境以鼓勵更廣泛和個人化的創新，準備就緒迎接金融科技和數碼經濟，可見前景相當理想。5G的進程更將為智慧城市發展，揭示前所未有的可能性。

數碼港在數碼娛樂及電競範疇早著先機，未來將繼續促進行業發展，為初創企業創造更多創業機會。此外，我們將涉足智慧物業管理、零售科技及教育科技等新領域，確保香港掌握新興範疇的無限機遇。



**Cyberport Start-up**
**數碼港初創企業**

MAD GAZE

POINT CAMERA AT BLUE AREA
移動鏡頭覆蓋藍色標示位置

Jordan Cheng 鄭文輝
Mad Gaze
Founder and CEO
Mad Gaze創辦人及董事長

🏆 Winner of the China Unicom Best 5G AR Partner award
獲得中國聯通最佳5G AR合作夥伴獎

Beyond funding and mentorship, Cyberport has enabled us to increase our products' exposure in different occasions, leading to business and partnerships. On the advent of the 5G era, Telecom companies are looking to find new devices that could better reflect the advantages of the technology and have reached out to us to explore opportunities for collaborations.

除了資金和指導，數碼港還為我們在不同場合增加曝光率，從而建立業務和合作夥伴關係。在5G時代到來之際，不少電訊公司聚焦於能更好地反映5G技術優勢的新設備，並主動接觸我們以探索合作機會。



Blockchain Gamer Connects, a leading international mobile gaming industry event held in Asia for the first time, fully powered by Cyberport
國際遊戲界盛事「Blockchain Gamer Connects」首次在亞洲舉行，由數碼港全力策劃