October 2024

HKGCC: The Voice of Business in Hong Kong

bulletin

工商月刊

POLICIES FOR A BRIGHTER FUTURE
策劃光明未來

HK$40   RMB45

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HKGCC
Hong Kong General Chamber of Commerce
香港總商會 1861

Innovative Fintech Solutions for Seamless Trade
創新的金融科技解決方案以實現無縫貿易融資

Bridging the **USD 3.4T** global trade finance gap with AI & Data-Driven finance technology. We address Hong Kong's **USD 7.9B** trade finance gap and **USD 500M** cargo service finance gap.

透過人工智能及數字化金融技術，彌合**3.4 萬億美元**全球貿易貸款缺口。我們致力服務於香港**79億美元**貿易貸款及**5億美元**貨運服務貸款缺口。

Solutions for Lenders (Banks and Financial Institutions)：
為貸款方（銀行和金融機構）提供的解決方案：

Pre-Qualification Services 預審服務

- Up to **80%** client acquisition success rate
  獲得高達**80%**客戶批核成功率

- Provides credit risk assessment
  提供信用風險評估

- Pre-approved credit lines for Lender's targeted customer portfolios
  針對貸方的目標客戶，預先批准的信用額度

Enhanced 升級版 KYC / KYB

- Up to **80%** faster client onboarding
  加快高達**80%**的客戶批核速度

- Provides Business Insight and Credit Analytics Reports
  提供業務洞察和信用分析報告

- Captures trade and logistic data to support
  捕捉貿易和物流數據支持：

  > KYC (Know Your Customer)
  > KYB (Know Your Business)
  > Credit assessments
  > Ongoing customer audits

Solutions for Borrowers (Importers, Exporters, Freight Forwarders & Transportation Companies):
為借款方（進口商、出口商、貨運代理和運輸公司）提供的解決方案：

Lending Products 貸款產品

- eSpin Cash 易周轉
  Working Capital Revolving Loan
  營運資金循環貸款

- eFreight Finance 易運易付
  Ship Now Pay Later 代付運費

- Rapid Export Receivable Finance 出口應收融資
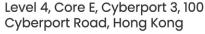 Cargo Value Financing 進出口貨物融資

Benefits 優勢：

- Data-driven, no collateral required
  數據驅動，以數據作為融資依據，無需抵押品

- Instant approval up to **1 day**
  快達**1天**的即時批核

For more, please visit 更多資訊，請參閱 www.ecomdatafin.com

Empowering SMEs in Global Trade
協助中小企參與國際貿易

The fintech company eCOM Registry is transforming data-driven financing for businesses in the import and export sector through innovative solutions

金融科技公司億康數融通透過創新方案，為進出口企業提供嶄新的數據驅動貸款服務

The blockchain-driven platform eCOM Registry is transforming how small and medium-sized enterprises (SMEs) in the international import and export sector access financing.

The innovative, data-driven approach not only enhances KYC/KYB checks and on-going account monitoring, but also pre-qualifies unexpected and underserved credit-worthy businesses through its proprietary data analytics and risk assessment models. Ultimately, eCOM Registry streamlines processes and opens up new opportunities for lenders and the company's own financing arm to offer inclusive financing to SMEs in the global market.

Established in 2023, eCOM Registry partners with lenders and large trading communities, like ports and free trade zones, to bring trade finance services to thousands of SMEs.

The company harvests historical and real-time trusted trade data by accessing millions of data points from trade community hubs – each with thousands of SME members, including importers, exporters, freight forwarders, and shipping and trucking companies.

The platform transforms this data into data assets, from which it identifies suitable trade-finance SME candidates for lenders to offer finance in a secure way. It also precisely pulls from its trusted data points in deriving customer credit analytics and reports for financial institutions in supporting KYC/KYB processes when onboarding new customers, as well as annual account reviews and monitoring processes of existing customers. It leverages Artificial Intelligence and Machine Learning to develop business analytics, credit and risk assessment

eCOM Registry partners with lenders and large trading communities, like ports and free trade zones, to bring trade finance services to thousands of SMEs.

億康數融通專注與貸款機構和港口、自由貿易區等大型貿易社區合作，為數以千計的中小企提供融資服務。

eCOM Registry Pte Ltd
億康數融通有限公司
HKGCC Membership No. 總商會會員編號：HKE0587
Established 創辦年份：2023
Website 網站： www.ecomregistry.com

models when identifying, evaluating and pre-approving potential loan applicants.

The company currently has an exclusive partnership with OnePort Limited, a joint venture of large ocean terminal ports in Hong Kong, offering trade finance to over 10,000 SMEs of its community members.

"Coupled with our vast global partnership network, our 15-member Hong Kong-based team comprises seven nationalities, working across four countries and three continents," said Managing Director Horace Mak, adding that the team's combined knowledge of data and its applicability spans a host of industries, from logistics and shipping to finance, retail, education, healthcare and more.

In recognition of its leading-edge approach to credit data and analysis, eCOM DataFin, a wholly owned subsidiary and financing arm of eCOM Registry, won the Credit Digitalization-Data Analysis-Gold Award at the Hong Kong Digital Finance Awards 2024.

A few years ago, when transforming port community data into data assets for OnePort, the team uncovered a promising opportunity in the underserved market for SME cargo service financing.

"Unfortunately, the cargo service community is typically asset-light, lacking collateral and trusted data as evidence in proving the legitimacy of their business and performance," explained Mak. "Lenders are reluctant to provide them with any financing facility or products."

The company's mission is to address part of the financial gap in the US$3.4 trillion global trade and service industry, focusing on the US$1.4 billion cargo service market with a US$500 million financing gap in Hong Kong. By leveraging alternative data and AI-driven risk models, it provides tailored and inclusive financial solutions that open new avenues for this segment.

Despite being an early-stage start-up, it has successfully partnered with four banks and one non-bank financier in Hong Kong. It is also actively expanding into the Greater Bay Area, targeting major ports and logistics hubs like Shenzhen and Guangzhou.

"By connecting with regional ePort providers, we aim to tap into a broad market of over 280,000 potential active importers, exporters, trucking companies, and freight forwarders, enhancing cross-border trade opportunities," said Mak. "Globally, our expansion plans include entering the Australian market this year via planned engagement with Australia's Port Community Provider."

Mak said HKGCC has been invaluable in helping the company further understand and access business insights across different sectors, thanks to its vast community of member companies.

"We look forward to getting in touch with other communities in the market to increase our awareness," he said, adding that the swathe of events and training courses offered by the Chamber are highly beneficial for businesses looking to connect and grow.

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**-Horace Mak,
Managing Director,
eCOM Registry Pte Ltd**

以區塊鏈為基礎的億康數融通平台，正在革新從事國際進出口貿易的中小企業的融資方式。該公司利用獨有的數據分析和風險評估模式，不僅促進KYC/KYB身份驗證和帳戶持續審查，還可對信用良好的貸款人進行資格預審。億康數融通精簡融資流程，為貸款機構和該公司的融資部門創造新機遇，向世界各地的中小企業提供普惠金融服務。

億康數融通於2023年成立，專注與貸款機構和港口、自由貿易區等大型貿易社區合作，為數以千計的中小企提供融資

「透過連結地區的港口電子平台供應商，**我們希望與超過28萬的進口商、出口商、卡車公司和貨運代理聯繫起來，從而開拓龐大市場，增加跨境貿易商機。**」

－億康數融通創辦人及執行董事 麥卓

服務。由於這些貿易社區各有數千家中小企業會員，包括進出口商、貨運代理、航運及貨車運輸公司，因此該公司透過連結不同貿易社區數以百萬計的數據源，匯集過往和實時的可信貿易數據。

該公司將這些數據轉化為數據資產，並為貸款機構篩選合適的中小企，以安全的方式促成貿易融資。該平台亦準確運用其可靠的數據源，為金融機構提供客戶信用分析和報告，以促進新客戶的KYC/KYB身份

驗證流程，以及現有客戶的年度帳戶審查和監察程序。此外，平台利用人工智能和機器學習技術，以建立商業分析、信貸和風險評估模式，協助對貸款申請人進行識別、評估和預先批核。