

Annex A – Top winners of each category

ASEAN Open Award	
Winner	LenddoEFL
Name of solution	Alternative data credit score
Short caption	Financial inclusion through alternative data
Description	LenddoEFL’s mission is to provide 1 billion people access to powerful financial products at a lower cost, faster and more conveniently. We use AI and advanced analytics to bring together digital and behavioral data to help lenders confidently serve the underbanked. LenddoEFL has provided credit scoring, verification and insights to 50+ financial institutions, serving over 7 million people.
Quote	We are honoured to receive this prestigious award and to be recognised for our innovative work in the region. Our number one focus has always been to provide financial inclusion for one billion people, and this award is a testament to that focus and to the passion and hard work of the entire LenddoEFL team. Thank you to MAS and PwC.
Attributed to	Richard Eldridge, CEO

ASEAN SME Award	
Winner	FinAccel Teknologi Indonesia
Name of solution	Kredivo
Short caption	A digital credit card for millennials
Description	Kredivo is a first-of-its-kind digital credit card, designed for Indonesian millennials, which automates credit scoring using digital data and makes credit available, instantly, at the lowest cost in the market for personal loans and ecommerce purchases on all the top ecommerce stores. Kredivo is the highest rated lending app in Indonesia.
Quote	Booyakasha! We are a team of dreamers and doers. We dream of building amazing products that give our users a best-in-class experience at the lowest possible cost. While it's a great honour to be recognized by the Singapore Fintech Festival, winning this award was never our goal. Our greatest satisfaction comes from working with amazing colleagues who are energized and motivated by building beautiful products that drive massive impact. Credit is just the starting point, keep watching us!
Attributed to	Akshay Garg, CEO

Singapore Founder Award	
Winner	CCRManager
Name of solution	CCRManager
Short caption	Connecting and Digitalising Global Trade
Description	CCRManager is a cloud-based platform supporting the distribution of trade finance assets by financial institutions. Co-developed with industry leaders and practitioners, CCRManager provides workflow management tools, a secure digital marketplace, governance and compliance controls, and data analytics capabilities to over 70 member institutions in 25 countries globally.
Quote	We are delighted to receive this award. It is really encouraging to be recognised by the FinTech community for our innovation. We are the 1 st online platform to serve the secondary market for trade finance and are proud to be a part of the global infrastructure supporting this evolution. CCRManager will continue to work closely with industry leaders and practitioners to form the foundation for future digital innovation. Thank you.
Attributed to	Tan Kah Chye, Executive Chairman & Founder

Global Award	
Winner	Everspin
Name of solution	Eversafe
Short caption	World's First Dynamic Security Module
Description	Eversafe is a mobile application security solution that is developed based on Everspin's Dynamic Security Module Technology. The technology enables a server to send a disposable random security module in a real-time basis to user's program. By sending security module on a real-time basis in a random pattern the technology gives potential hackers no time to analyze the module to hack user's program. In addition to the secureness of Eversafe, the solution can detect hacking threats on a real-time basis.
Quote	<p>Maintaining a high security for FinTech, which deals with sensitive information and assets, is a requirement, not an option.</p> <p>However, existing security solutions can only prolong but are unable to prevent hacking.</p> <p>Just as people read books to understand the contents, hackers can read and understand the source code inside the security solution as-long-as the time is allowed.</p>

	<p>Everspin tries to fundamentally prevent hacking by infinitely changing the source code inside the security solution every minute.</p> <p>Please look forward to how we will change the world. Ever-innovate and grow confidently with Everspin. Thank you.</p>
Attributed to	Hugo Young-Bin Ha, CEO