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## 东南亚金融科技资讯月刊（十一月）

### Southeast Asia FinTech Monthly Newsletter (Nov)

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## **一、东南亚、巴基斯坦、墨西哥、尼日利亚、坦桑尼亚及肯尼亚地区资讯**

### **FinTech News in Southeast Asia, Pakistan, Mexico, Nigeria, Tanzania and Kenya**

#### **（一）新加坡 Singapore**

##### **1. 德意志银行的 DAMA 2 项目在新加坡金融管理局的项目监管下获得发展动力**

##### **Deutsche Bank’ s Project DAMA 2 Gains Momentum Under MAS’ Project Guardian**

11 月 6 日，德意志银行的多链资产服务试点项目 DAMA 2 取得重大进展。该项目是新加坡金管局守护者项目一部分，旨在推进数字资产管理等运营模式。Memento Blockchain 开发出测试网，采用零知识技术，有多项功能。Interop Labs 实现跨链连接，将测试网与多个区块链连接。项目团队测试多个用例，旨在提高安全性和效率。目前正讨论向主网部署过渡及标准化等问题，还邀请金融部门反馈。最新进展将在新加坡金融科技节公布，2025 年将发布综合报告。

On November 6, Deutsche Bank’ s multi-chain asset service pilot project DAMA 2 made significant progress. The project is part of the Monetary Authority of Singapore’ s Guardian Project, which aims to promote operating models such as digital asset management. Memento Blockchain has developed a test network

that uses zero-knowledge technology and has multiple functions. Interop Labs has achieved cross-chain connectivity, connecting the test network to multiple blockchains. The project team tested multiple use cases to improve security and efficiency. Issues such as transition to mainnet deployment and standardization are currently being discussed, and feedback from the financial sector is also invited. The latest progress will be announced at the Singapore Fintech Festival, and a comprehensive report will be released in 2025.

<https://fintechnews.sg/103173/singapore-fintech-festival-2024/deutsche-bank-project-dama-2/>

## **2. Project Nexus 准备与新加坡新管理实体一起上线**

### **Project Nexus Preps for Live Launch with New Singapore Managing Entity**

11 月 6 日，参与 Nexus 项目的五家央行要成立 “Nexus 计划组织” (NSO)，总部位于新加坡，负责监督项目实际实施。Project Nexus 意在提升跨境支付效率，由国际清算银行创新中心与印度、马来西亚等五国央行合作开展，BIS 只提供技术建议，无所有权和管理角色。欧洲央行有意以特别观察员身份加入，还将探索其结算系统与其他支付网络的联系。欧洲央行和印尼央行现为特别观察员且有贡献。BIS 发布了详细技术文档，保障项目符合国际标准及可扩展性。

On November 6, the five central banks participating in the Nexus project will set up the "Nexus Project Organization" (NSO), headquartered in Singapore, to oversee the actual implementation of the project. Project Nexus aims to improve the efficiency of cross-border payments. It is carried out by the Innovation Center of the Bank for International Settlements in cooperation with the central banks of five countries including India and Malaysia. BIS only provides technical advice and has no ownership or management role. The European Central Bank intends to join as a special observer and will also explore the connection between its settlement system and other payment networks. The European Central Bank and the Bank of Indonesia are currently special observers and have made contributions. BIS has released detailed technical documents to ensure that the project meets international standards and is scalable.

<https://fintechnews.sg/103167/payments/project-nexus-managing-entity-nso/>

### **3. 新加坡金融管理局开发的 Gprnt 推出 ESG 报告披露和市场工具**

#### **MAS-Developed Gprnt Unveils Disclosure and Marketplace Tools for ESG Reporting**

11月6日，新加坡金融管理局开发的 Gprnt 平台推出首套披露与市场产品。披露工具结合多方资源，为企业提供测排放的 AI 方案，助中小企业开展可持续发展报告，用户能掌控数据共享，大组织可选定制版助范围 3 报告。Gprnt 的市场是可持续发展枢纽，智能推荐引擎可依企业需求匹配供应商，有 78 种涵盖多方面的解决方案，且提供商上市免费。平台能简化企业实施脱碳策略流程，助力不同规模企业利用工具，还将与其他平台同步。Gprnt 通过合作扩大支持网络，2025 年将开展更多合作试点。它还将与多部门合作开发披露模块等。未来计划推新功能，满足亚洲相关增长需求。

On November 6, the Gprnt platform developed by the Monetary Authority of Singapore launched its first set of disclosure and market products. The disclosure tool combines multiple resources to provide companies with AI solutions for measuring emissions, helping small and medium-sized enterprises to carry out sustainable development reporting, and users can control data sharing, large organizations can choose customized versions to help scope 3 reports. Gprnt's market is a sustainable development hub, and its intelligent recommendation engine can match suppliers according to enterprise needs. There are 78 solutions covering many aspects, and providers are free to list. The platform can Simplify the process of implementing decarbonization strategies for enterprises, help enterprises of



different sizes use tools, and synchronize with other platforms. Gprnt expands its support network through cooperation and will carry out more cooperative pilots in 2025. It will also cooperate with multiple departments to develop disclosure modules, etc. We plan to launch new features in the future to meet the growth needs in Asia.

<https://fintechnews.sg/103213/singapore-fintech-festival-2024/gprnt-disclosure-marketplace-tools/>

#### **4. 新加坡和卢旺达将于 2 月共同举办 2025 年包容性金融科技论坛**

#### **Singapore and Rwanda to Co-Host Inclusive Fintech Forum 2025 in February**

11 月 7 日消息，新加坡和卢旺达将于 2025 年 2 月 24 日至 26 日在基加利合作举办 2025 年包容性金融科技论坛( IFF )。此次活动由新加坡全球金融与技术网络、卢旺达基加利国际金融中心及卢旺达国家银行主办，于 2024 年新加坡金融科技节上启动，预计迎来 80 多个国家的 3000 多名参与者。该论坛以“通过加速技术采用来增强经济包容性”为主题，重点关注应对数字经济挑战与创造机遇，目标是推动包容性经济增长。活动内容丰富，包括与全球领导人就诸多主题展开高层对话，重点介绍非洲数字资产潜力、探讨跨境投资机会等。主要项目有“资本与政策对话（非洲）”及创业公司创始

人日等。除对话外，还将举办各类研讨会、圆桌会议和社交活动。卢旺达作为联合主办方，凸显其在全球金融科技领域地位。目前 IFF 2025 报名已开放，早鸟票购买有效期至 2024 年 11 月 15 日。

On November 7, Singapore and Rwanda will co-host the 2025 Inclusive Fintech Forum (IFF) in Kigali from February 24 to 26, 2025. The event is hosted by the Singapore Global Finance and Technology Network, the Kigali International Financial Center in Rwanda and the National Bank of Rwanda. It will be launched at the 2024 Singapore Fintech Festival and is expected to welcome more than 3,000 participants from more than 80 countries. The forum is themed "Enhancing Economic Inclusion by Accelerating Technology Adoption" and focuses on addressing challenges and creating opportunities in the digital economy, with the goal of promoting inclusive economic growth. The event is rich in content, including high-level dialogues with global leaders on many topics, focusing on the potential of digital assets in Africa, and exploring cross-border investment opportunities. The main projects include "Capital and Policy Dialogue (Africa)" and Startup Founders Day. In addition to the dialogue, various seminars, roundtables and social events will be held. As a co-organizer, Rwanda highlights its position in the global fintech

field. Registration for IFF 2025 is now open, and early bird tickets are available until November 15, 2024.

<https://fintechnews.sg/103336/singapore-fintech-festival-2024/inclusive-fintech-forum-2025/>

## **5. 新加坡金融管理局报告敦促新加坡金融科技公司和金融机构适应人工智能和不断变化的人才需求**

### **SFA Report Urges Singapore Fintechs and FIs to Adapt to Gen AI, Evolving Talent Needs**

11月7日，新加坡金融科技协会与埃森哲发布《2024年新加坡科技人才报告》第六版。报告显示，2024年89%金融机构探索或实施人工智能，65%已在运营中积极使用，远超2023年。金融机构采用人工智能超金融科技，影响工作角色与技能，批判性思维、人工智能素养、数据分析成关键技能，“技术功能连接者”重要性凸显。81%受访机构认为资金水平影响招聘。宏观经济动荡下，金融机构与金融科技企业对收入增长预期有别，57%金融机构已实施招聘冻结或预计裁员。且雇主与雇员在考虑新职位、离职原因上关注点不同。报告敦促相关企业采用灵活人才战略，重视内部劳动力发展，强调与多方合作弥合技能差距、培养人才，以应对现状。

On November 7, the Singapore Fintech Association and Accenture released the sixth edition of the "Singapore Technology Talent Report 2024". The report shows that in 2024,

89% of financial institutions will explore or implement artificial intelligence, and 65% have actively used it in operations, far exceeding 2023. Financial institutions adopt artificial intelligence beyond financial technology, affecting job roles and skills. Critical thinking, artificial intelligence literacy, and data analysis have become key skills, and the importance of "technical function connectors" is highlighted. 81% of the surveyed institutions believe that the level of funds affects recruitment. Under macroeconomic turmoil, financial institutions and financial technology companies have different expectations for revenue growth. 57% of financial institutions have implemented a recruitment freeze or are expected to lay off employees. In addition, employers and employees have different concerns when considering new positions and reasons for leaving. The report urges relevant companies to adopt flexible talent strategies, attach importance to internal workforce development, and emphasize cooperation with multiple parties to bridge skill gaps and cultivate talents to cope with the current situation.

<https://fintechnews.sg/103178/singapore-fintech-festival-2024/sfa-singapore-tech-talent-report-2024/>

## 6. 德意志联邦银行加入新加坡牵头的资产代币化项目 Guardian

## **Deutsche Bundesbank Joins Singapore-Led Project Guardian for Asset Tokenisation**

11 月 12 日，德意志联邦银行加入由新加坡金融管理局牵头的“Project Guardian”全球计划。该计划 2022 年 5 月启动，意在通过创新技术提升市场流动性与效率，探索资产代币化应用。德国央行作为欧洲央行德国成员等，为项目带来专业知识。它将参与试点项目，测试资产代币化用例，研究可行性及好处等。作为政策制定者小组成员，会与其他央行等合作制定共同标准、提高互操作性。同时，在资产和财富管理工作流中发挥作用，测试相关区块链平台。“Project Guardian”有创建行业框架、制定政策指南标准、开发数字资产生态系统这三个主要目标。

On November 12, the Deutsche Bundesbank joined the "Project Guardian" global program led by the Monetary Authority of Singapore. The program was launched in May 2022 and aims to improve market liquidity and efficiency through innovative technologies and explore asset tokenization applications. The German central bank, as a German member of the European Central Bank, brings expertise to the project. It will participate in pilot projects, test asset tokenization use cases, and study feasibility and benefits. As a member of the policy maker group, it will work with other central banks to develop common standards and improve interoperability. At the same time, it plays

a role in asset and wealth management workflows and tests related blockchain platforms. "Project Guardian" has three main goals: creating an industry framework, formulating policy guidance standards, and developing a digital asset ecosystem.

<https://fintechnews.ch/fintechgermany/deutsche-bundesbank-project-guardian/73080/>

## **7. OKX 与星展银行合作，提供免费、即时的新加坡元存款和取款服务**

### **OKX Partners DBS to Enable Free, Instant SGD Deposits and Withdrawals**

11 月 19 日，加密货币交易所 OKX 与星展银行合作，为新加坡客户带来便利：提供新加坡元即时免费存、取款服务。这是其提升 OKX 平台体验的系列努力首步，简化了法定交易，用户通过 PayNow 存新元、FAST 取款（需其银行是 27 家参与机构之一），访问更快速无缝。同时，OKX 引入 Singpass 验证，大幅缩短入职注册时间，约一分钟即可完成，较之前缩短多达 90%。这些改变源于 OKX 在 9 月获新加坡金融管理局颁发的主要支付机构牌照，凭此证，OKX 可在新加坡提供数字支付代币及跨境汇款服务。

On November 19, cryptocurrency exchange OKX partnered with DBS Bank to bring convenience to Singapore customers: providing instant free deposit and withdrawal services in

Singapore dollars. This is the first step in a series of efforts to enhance the OKX platform experience and simplify legal transactions. Users can deposit SGD via PayNow and withdraw cash via FAST (their bank must be one of the 27 participating institutions), making access faster and more seamless. At the same time, OKX introduced Singpass verification, which greatly shortened the registration time to about one minute, which is faster than the previous one. The changes come as OKX received a major payment institution license from the Monetary Authority of Singapore in September, which allows OKX to provide digital payment tokens and cross-border remittance services in Singapore.

<https://fintechnews.sg/103954/digitalassets/okx-instant-deposits-singapore/>

## **8. 新加坡与中国在数字资产、人工智能、绿色金融监管方面开展合作**

### **Singapore and China Collaborate on Digital Assets, AI, Green Finance Supervision**

11 月 28 日，新加坡金融管理局与中国国家金融监督管理局在中国苏州召开 MAS-NFRA 监管圆桌会议，这是 2020 年以来首次线下举行，正值苏州工业园区 30 周年纪念活动期间。会议由双方副局长何亨欣和周良共同主持，主要讨论

了在两国司法管辖区运营银行的监管重点、中国国家金融监管局保险监管框架更新以及资产管理行业发展情况。此外，两机构还回顾了近两年加强合作的诸多方面，涵盖人员往来、学习访问以及关于技术弹性、数字资产、人工智能和绿色金融等主题的知识共享，并重申加强监管合作的承诺。

On November 28, the Monetary Authority of Singapore and the China National Financial Regulatory Commission held the MAS-NFRA Regulatory Roundtable in Suzhou, China. This was the first offline meeting since 2020, during the 30th anniversary celebration of Suzhou Industrial Park. The meeting was co-chaired by Deputy Directors He Hengxin and Zhou Liang of the two agencies, who mainly discussed the regulatory focus of banks operating in the two jurisdictions, the update of the insurance regulatory framework of the China Financial Regulatory Commission, and the development of the asset management industry. In addition, the two agencies also reviewed the past two years. The two sides strengthened many aspects of cooperation in 2018, including people-to-people exchanges, study visits and knowledge sharing on topics such as technological resilience, digital assets, artificial intelligence and green finance, and reaffirmed their commitment to strengthening regulatory cooperation.

<https://fintechnews.sg/104335/fintech/mas-nfra/>



## **(二) 印度尼西亚 Indonesia**

### **1. GoTo、腾讯、阿里巴巴投资印度尼西亚云基础设施和数字技能**

#### **GoTo, Tencent, Alibaba Invests in Indonesia' s Cloud Infrastructure and Digital Skills**

11 月 11 日，印尼 GoTo 集团与腾讯云、阿里云达成协议，在印尼总统见证下于印尼-中国商务论坛签署，旨在加速印尼数字化转型。协议内容包括对云计算基础设施和数字人才开发大力投资。腾讯云将在印尼建第三个互联网数据中心，到 2030 年投资 5 亿美元用于基建等。阿里云已运营三个印尼数据中心，计划到 2033 年培训 80 万云计算和人工智能人才，并在印尼大学建技能中心。这些承诺源自 2024 年 9 月签署的云服务合同。此次合作可增强 GoTo 数字基础设施，保障印尼用户数据主权与安全，支持其促进数字包容性，尤其针对中小微企业。腾讯云和阿里云会凭借专业知识支持 GoTo 用户群增长，为印尼经济增长贡献力量。腾讯云、阿里云相关负责人也分别重申了对印尼数字化转型及作为重点市场的承诺。

On November 11, GoTo Group of Indonesia reached an agreement with Tencent Cloud and Alibaba Cloud, which was signed at the Indonesia-China Business Forum in the presence of the Indonesian President, aiming to accelerate Indonesia's digital

transformation. The agreement includes heavy investment in cloud computing infrastructure and digital talent development. Tencent Cloud will build a third Internet data center in Indonesia and invest \$500 million in infrastructure by 2030. Alibaba Cloud already operates three Indonesian data centers and plans to train 800,000 cloud computing and artificial intelligence talents by 2033 and build skill centers at Indonesian universities. These commitments stem from a cloud service contract signed in September 2024. This cooperation can enhance GoTo's digital infrastructure, safeguard the sovereignty and security of Indonesian user data, and support it in promoting digital inclusion, especially for small and medium-sized enterprises. Tencent Cloud and Alibaba Cloud will use their expertise to support the growth of GoTo's user base and contribute to Indonesia's economic growth. Relevant persons in charge of Tencent Cloud and Alibaba Cloud also reiterated their commitment to Indonesia's digital transformation and as a key market.

<https://fintechnews.sg/103512/indonesia/goto-tencent-alibaba-cloud-indonesia/>

## **2. GXS 银行将于 2025 年初推出商业银行服务**

### **GXS Bank to Launch Business Banking Offerings in Early 2025**

11 月 20 日消息，GXS 集团计划 2025 年初从新加坡率先推出商业银行服务，这是其拓展服务范围、服务东南亚弱势群体之举。初期针对个体经营及微型企业，服务含商业运营账户、无担保信用额度等，具备灵活功能。GXS 银行此前已在生态系统中以独资企业形式试行相关服务，半数企业与 Grab 和 Singtel 有关联，后续打算推向更广阔市场。2024 年前九个月，GXS 集团增长率较上年同期翻倍，得益于“多品牌、一家银行”战略及 GXS 数字银行操作系统支持，实现多市场快速扩张，其在新加坡、马来西亚、印尼的数字银行已吸引超 300 万客户。在新加坡，GXS 银行零售产品大获成功，过去六个月贷款额翻番达 20 万笔。另外，马来西亚公信银行和印尼超级银行也将在未来数月推出商业银行服务。

On November 20, GXS Group plans to launch commercial banking services in Singapore in early 2025, which is a move to expand its service scope and serve vulnerable groups in Southeast Asia. In the initial stage, it will target self-employed and micro-enterprises, including business operating accounts, unsecured credit lines, etc., with flexible functions. GXS Bank has previously piloted related services in the ecosystem as a wholly-owned enterprise, half of which are associated with Grab and Singtel, and plans to expand to a wider market in the future. In the first nine months of 2024, GXS Group's growth rate doubled compared with the same period last year, thanks to the "multi-

brand, one bank" strategy and the support of GXS digital banking operating system, achieving rapid expansion in multiple markets. Its digital banks in Singapore, Malaysia and Indonesia have attracted more than 3 million customers. In Singapore, GXS Bank's retail products have been a great success, with loan amounts doubling to 200,000 in the past six months. In addition, Bank Prudential of Malaysia and Super Bank of Indonesia will also launch commercial banking services in the coming months.

<https://fintechnews.sg/104092/digital-banking-news-singapore/gxs-business-banking/>

### **（三）泰国 Thailand**

#### **1. 泰国行长在 2024 年新加坡金融论坛上重点介绍数据和跨境支付举措**

#### **Thai Governor Highlights Data, Cross-Border Payment Initiatives at SFF 2024**

11 月 13 日，泰国央行行长于新加坡金融科技节演讲，介绍泰国数字金融成果。泰国成功推行 PromptPay 系统与二维码标准，在确保安全的同时拓宽了数字支付渠道，提升支付系统效率与可访问性。未来，泰国着重强化跨境支付连通性。一是推进 Nexus 项目，由新成立的 Nexus 计划运营商监管，旨在解决互操作性问题构建跨境支付统一框架；二是开展 mBridge 项目，虽国际清算银行退出，但仍利用分布式账

本技术实现高效跨境结算。在国内，泰国银行推动“您的数据”项目，让个人借数字足迹更全面获取金融服务，且注重开发基础设施保障服务高效。同时，加强数字金融系统安全性也是泰国发展数字经济的关键要务。

On November 13, the Governor of the Bank of Thailand gave a speech at the Singapore Fintech Festival, introducing Thailand's digital financial achievements. Thailand has successfully implemented the PromptPay system and QR code standards, which have broadened digital payment channels while ensuring security, and improved the efficiency and accessibility of the payment system. In the future, Thailand will focus on strengthening cross-border payment connectivity. First, it will promote the Nexus project, which will be supervised by the newly established Nexus Program Operator and aims to solve interoperability issues and build a unified framework for cross-border payments; second, it will carry out the mBridge project. Although the Bank for International Settlements has withdrawn, it still uses distributed ledger technology to achieve efficient cross-border settlement. Domestically, the Bank of Thailand has promoted the "Your Data" project to allow individuals to obtain financial services more comprehensively through digital footprints, and focuses on developing infrastructure to ensure efficient services. At the same time, strengthening the security of

the digital financial system is also a key priority for Thailand to develop a digital economy.

<https://fintechnews.sg/103693/singapore-fintech-festival-2024/thailand-governor-sff-2024/>

## **2. SEC 就数字资产业务牌照申请人及相关人员的资格及禁止特征拟议修订举行公开听证会**

### **SEC Public Hearing on Proposed Amendments to the Qualifications and Prohibited Characteristics of Applicants for Digital Asset Business Licenses and Related Persons**

11 月 13 日，泰国证券交易委员会（SECT）发布咨询报告，内容涉及数字资产业务许可证申请人及相关人员资格和禁止特征法规的拟议修订。此次修订目的在于让数字资产业务法规与证券法规相契合，同时在数字资产业务运营商出现超许可范围提供服务的情况时，能够保护投资者免受不良影响。相关方若有意见反馈，需在 2024 年 11 月 27 日之前提交，以便 SECT 能综合各方看法对拟议修订内容做进一步完善与考量。

On November 13, the Securities and Exchange Commission of Thailand (SECT) released a consultation report on the proposed revision of the regulations on the qualifications and prohibited characteristics of digital asset business license

applicants and related personnel. The purpose of this revision is to make the digital asset business regulations consistent with securities regulations, and at the same time protect investors from adverse effects when digital asset business operators provide services beyond the scope of their licenses. If relevant parties have any feedback, they must submit it before November 27, 2024, so that SECT can further improve and consider the proposed revisions based on the views of all parties.

[https://www.sec.or.th/EN/Pages/News\\_Detail.aspx?SECID=11321](https://www.sec.or.th/EN/Pages/News_Detail.aspx?SECID=11321)

#### **（四）马来西亚 Malaysia**

##### **1. 马来西亚首家数字银行 GXBank 2.0 推出全新贷款产品和技术初创企业加速器计划**

##### **GXBank 2.0 Unveiled with New Loan Offerings, Tech Startup Accelerator Programme**

11 月 5 日，马来西亚首家数字银行 GXBank 以 “GX 2.0 – Next Starts Now” 庆祝成立一周年，开启服务扩展新阶段。其推出 GX FlexiCredit 与 GX Biz Banking 以强化对零售用户及中小微企业的支持。GX FlexiCredit 于 2024 年 11 月推出，可为符合条件的马来西亚人快速审批最高 15 万令吉信用额度，按提取金额收息，可提前还款无费用。GX Biz Banking 为企业账户等提供全数字化方案，小企业主可通过应用申请

GX Biz FlexiLoan 获即时批准及灵活还款期限。此外，还推出合作项目 TeXnovasi，获多方支持，旨在增强马来西亚科技初创企业生态系统，相关初创企业可通过银行网站申请。活动还邀请诸多合作伙伴，未来将为客户提供定制优惠与促销活动。

On November 5, Malaysia's first digital bank GXBank celebrated its first anniversary with "GX 2.0 - Next Starts Now", opening a new phase of service expansion. It launched GX FlexiCredit and GX Biz Banking to strengthen support for retail users and SMEs. GX FlexiCredit will be launched in November 2024, which can quickly approve credit lines up to RM150,000 for eligible Malaysians, charge interest based on the amount drawn, and can be repaid early without fees. GX Biz Banking provides fully digital solutions for corporate accounts, etc. Small business owners can apply for GX Biz FlexiLoan through the app for instant approval and flexible repayment terms. In addition, it also launched a cooperative project TeXnovasi, which has received support from many parties and aims to enhance the ecosystem of Malaysian technology startups. Related startups can apply through the bank's website. The event also invited many partners, and will provide customized offers and promotions to customers in the future.



<https://fintechnews.my/46676/digital-banking-news-malaysia/gxbank-2-0/>

## **2. 国家银行就 RMIT 2024 展开咨询**

### **BNM Consults on RMIT 2024**

11 月 7 日，国家银行发布关于技术风险管理（RMIT）的征求意见稿。此稿阐述管理技术风险的新要求，目的在于提升金融服务弹性与全系统网络防御能力。同时，拟议的政策修订致力于优化新兴技术的监管审查流程，推动金融系统数字化发展。国家银行广邀各方针对征求意见稿给予反馈，既包括对需明确领域的提议，也涵盖能达成预期成效的替代方案。还请受访者就具体问题发表看法，以便校准新要求的适用性、范围及实施时间表。反馈需在 2025 年 1 月 31 日之前提交。

On November 7, the National Bank released a draft for comments on Risk Management of Technology (RMIT). The draft sets out new requirements for managing technology risks, with the goal of improving the resilience of financial services and system-wide cyber defense capabilities. At the same time, the proposed policy revisions aim to optimize the regulatory review process for emerging technologies and promote the digital development of the financial system. The National Bank invites all parties to provide feedback on the draft for comments,

including suggestions for areas that need clarification and alternative solutions that can achieve the desired results. Respondents are also invited to provide their views on specific issues in order to calibrate the applicability, scope and implementation timeline of the new requirements. Feedback must be submitted before January 31, 2025.

<https://www.bnm.gov.my/-/ed-rmit24>

### **3. GXBank 的 TeXnovasi 加速器计划现已开放申请 Applications Now Open for TeXnovasi Accelerator Programme by GXBank**

11 月 11 日，马来西亚数字银行 GXBank 为庆成立一周年推出 TeXnovasi 加速器计划。该计划由 1337 Ventures 领投，与 Grab、Cradle 和 MyStartup 合作举办，为期六个月，旨在扶持马来西亚专注数字银行及金融解决方案的种子前和种子期初创企业，推动数字银行创新。初创企业在此计划中要应对金融包容性等多方面挑战。计划提供行业专家个性化指导及深入研讨会，参与者可与多方建立联系拓展机会。2024 年 11 月 5 日计划开放申请，入围者将获虚拟面试通知。2025 年 1 月 23 日计划启动，3 月初创公司提想法进入下一阶段并开发测试 PoC，5 月向主要利益相关者展示 PoC，随后计划结束并宣布三名获胜者。

On November 11, Malaysia's digital bank GXBank launched the TeXnovasi accelerator program to celebrate its first anniversary. The program is led by 1337 Ventures and held in partnership with Grab, Cradle and MyStartup. It lasts for six months and aims to support pre-seed and seed-stage startups in Malaysia that focus on digital banking and financial solutions and promote digital banking innovation. Startups in this program will address multiple challenges such as financial inclusion. The program provides personalized guidance from industry experts and in-depth workshops, and participants can connect with multiple parties to expand opportunities. The program will open for applications on November 5, 2024, and the finalists will be notified of a virtual interview. The program will be launched on January 23, 2025. In March, startups will submit ideas to enter the next stage and develop and test PoCs. In May, PoCs will be presented to key stakeholders, and then the program will end and three winners will be announced.

<https://fintechnews.my/46699/innovation/texnovasi-accelerator/>

#### **4. 国家银行将在申请数字保险公司或回教保险运营商执照前举办面对面会议**

## **BNM to Host in-person Session Ahead of Applications for Digital Insurer or Takaful Operator Licenses**

11 月 18 日，马来西亚国家银行（BNM）宣布，继 2024 年 7 月发布《数字保险公司和回教保险运营商许可和监管框架政策文件》（DITO PD）后，将于 12 月 2 日举办面对面会议。此次会议旨在让 BNM 传达期望，并解答潜在申请人在 2025 年 1 月 2 日提交数字保险公司或回教保险运营商执照申请前可能有的疑问。有兴趣参会的公司需在 2024 年 11 月 25 日之前完成登记。

On November 18, Bank Negara Malaysia (BNM) announced that it will host a face-to-face meeting on December 2, following the release of the Policy Document on Licensing and Regulatory Framework for Digital Insurers and Takaful Operators (DITO PD) in July 2024. The meeting is intended to allow BNM to convey its expectations and answer questions that potential applicants may have before submitting their applications for digital insurance companies or takaful operator licenses on January 2, 2025. Companies interested in participating in the meeting are required to register in 2024. Complete registration before November 25th.

<https://www.bnm.gov.my/-/pd-dito24-session>

## **5. 马来西亚国家银行将推进批发 CBDC 应用研究**

## **BNM to Advance Research on Wholesale CBDC Applications**

11 月 20 日，马来西亚国家银行积极筹备评估批发中央银行数字货币（CBDC）潜力，旨在提升银行间跨境支付与结算效率，促进金融包容性。因现有国内支付系统能处理零售支付，零售 CBDC 暂非优先。自 2017 年探索 CBDC 起，该行聚焦建设内部能力、为发行批发 CBDC 做准备、加深技术理解这三方面，确保发行时能应对政策及物流要求。未来两年还将深入研究 CBDC 与分布式账本技术实际应用。同时，马来西亚国家银行推进与多国央行联合开展的“Nexus 项目”，要将即时支付系统连接成统一网络实现跨境交易，其第三阶段专注过渡到实时实施，第四阶段运营阶段今年开启，预计 2027 年全面实施。

On November 20, the National Bank of Malaysia actively prepared to evaluate the potential of wholesale central bank digital currency (CBDC), aiming to improve the efficiency of cross-border payments and settlements between banks and promote financial inclusion. Since the existing domestic payment system can handle retail payments, retail CBDC is not a priority for the time being. Since exploring CBDC in 2017, the bank has focused on building internal capabilities, preparing for the issuance of wholesale CBDC, and deepening technical understanding to ensure that it can respond to policy and logistics

requirements when issuing. In the next two years, it will also conduct in-depth research on the practical application of CBDC and distributed ledger technology. At the same time, the National Bank of Malaysia is promoting the "Nexus Project" jointly carried out with central banks of many countries to connect instant payment systems into a unified network to realize cross-border transactions. Its third phase focuses on transitioning to real-time implementation. The fourth phase of the operational phase will start this year and is expected to be fully implemented in 2027.

<https://fintechnews.my/46808/blockchain/bnm-wholesale-cbdc/>

## **（五）越南 Vietnam**

### **1. 越南数字银行 Cake by VPBank 利用 Visa 实现基于云的信用卡管理**

#### **Cake by VPBank Leverages Visa for Cloud-Based Card Management**

11 月 13 日，越南数字银行 VPBank 旗下的 Cake 与 Visa 携手推出基于云的卡管理系统（CMS）。此系统依托 Google Cloud 基础设施搭建，借助 Visa Cloud Connect 与 Visa 全球支付网络实现集成。CMS 旨在借助云基础设施强化越南的支付处理能力，达成安全且简化的运营效果。Visa Cloud Connect 让金融机构可经云连接至 Visa 网络，具备更高可扩展性、更

低运营成本以及更快的市场准入速度。Cake 成为全球首家在 Google Cloud 上采用 Visa Cloud Connect 的发卡银行。该平台支持多种卡及交易类型，秉持高安全标准，其现代架构融合多项 Google Cloud 技术优化可扩展性与效率。近期，该银行已通过 CMS 推出越南首张一次性虚拟借记卡，后续还计划拓展产品线，增加借记卡和信用卡选项。

On November 13, Cake, a subsidiary of Vietnam's digital bank VPBank, and Visa jointly launched a cloud-based card management system (CMS). This system is built on Google Cloud infrastructure and integrated with Visa's global payment network through Visa Cloud Connect. CMS aims to Visa Cloud Connect enables financial institutions to connect to the Visa network via the cloud, providing greater scalability, lower operating costs and faster time to market. Cake is the first card-issuing bank in the world to adopt Visa Cloud Connect on Google Cloud. The platform supports a variety of card and transaction types, upholds high security standards, and its modern architecture integrates multiple Google Cloud technologies to optimize scalability and efficiency. Recently, the bank has launched Vietnam's first one-time virtual debit card through CMS, and plans to expand its product line to include debit and credit card options.

<https://fintechnews.sg/103709/cloud/cake-vpbank-visa/>

## **2. 越南 MSB 利用 Backbase 助力数字银行转型**

### **Vietnam's MSB Taps Backbase to Power Digital Banking Transformation**

11 月 18 日，海事商业股份制银行 (MSB) 选定 Backbase 的参与银行平台推动数字银行服务现代化。MSB 将与 Backbase 及其合作伙伴 SmartOSC 合作落实该平台，为众多零售及企业客户打造统一的以客户为中心的体验。这属于其数字化转型战略内容，旨在简化产品、强化客服。Backbase 平台可助力 MSB 整合内部应用程序，实现无缝数字化旅程，涵盖简化入职等流程，预计能降低 30% 服务成本。同时，银行期望借此每年增加 30% 活跃数字客户，提升 20 - 40% 数字客户获取量。越南的 SmartOSC 会依 MSB 具体要求定制平台，使其契合当地法规与客户期望，银行计划一年内于该平台推出零售银行和商业银行渠道。

On November 18, Maritime Commercial Joint Stock Bank (MSB) selected Backbase's Engagement Banking Platform to modernize its digital banking services. MSB will work with Backbase and its partner SmartOSC to implement the platform to create a unified customer-centric experience for its many retail and corporate customers. This is part of its digital transformation strategy to simplify products and enhance customer service. The Backbase platform will help MSB integrate internal applications



to achieve a seamless digital journey, including simplifying onboarding and other processes, and is expected to reduce service costs by 30%. At the same time, the bank expects to increase active digital customers by 30% per year and increase digital customer acquisition by 20-40%. SmartOSC in Vietnam will customize the platform to MSB's specific requirements to make it consistent with local regulations and customer expectations. The bank plans to launch retail banking and commercial banking channels on the platform within a year.

<https://fintechnews.sg/103836/vietnam/msb-backbase/>

## （六）菲律宾 Philippines

### 1. 菲律宾央行发布运营弹性指南

#### **BSP Issues Guidelines on Operational Resilience**

11月6日，菲律宾中央银行货币委员会批准针对监管金融机构的“运营韧性指南”。鉴于自然灾害与技术发展，该指南旨在加强金融机构管理及减轻业务中断影响，确保业务中断时金融服务仍向公众开放，符合促进经济增长目标。行长称新指南重要，可补充财务韧性努力，确保机构与金融体系安全稳健。指南要求金融机构将运营弹性与现有治理结构和风险管理流程结合，参考巴塞尔银行监管委员会原则，确定关键运营与中断容忍度并确保在限度内。指南分阶段实施，

金融机构需在通函生效一年后向央行提交自我评估问卷，以确定改进领域并制定行动计划。

On November 6, the Monetary Board of the Central Bank of the Philippines approved the "Operational Resilience Guidelines" for regulated financial institutions. In view of natural disasters and technological development, the guidelines aim to strengthen the management of financial institutions and mitigate the impact of business interruptions, ensuring that financial services are still available during business interruptions. The new guidelines are important and can complement financial resilience efforts to ensure the safety and soundness of institutions and the financial system. The guidelines require financial institutions to combine operational resilience with existing governance structures and risk management processes, and refer to The Basel Committee on Banking Supervision principles identify key operations and disruption tolerance and ensure that they are within limits. The guidelines are implemented in stages, and financial institutions are required to submit a self-assessment questionnaire to the central bank one year after the circular takes effect to identify areas for improvement and develop an action plan.

<https://www.bsp.gov.ph/SitePages/MediaAndResearch/MediaDisp.aspx?ItemId=7301>

## **2. 菲律宾将于 2025 年开设新的数字银行，菲律宾央行将发放 4 张新牌照**

### **New Digibanks Could Launch in the Philippines by 2025, BSP to Issue 4 New Licenses**

11 月 25 日，菲律宾中央银行将颁发最多四张新数字银行牌照以拓展该国数字银行格局，此次是在 2021 年禁令解除后行动。央行意在引入新参与者促进竞争与金融包容性。BSP 为新申请人定了标准，强调创新服务与价值主张，现有银行若转换牌照也需评估确保合规。央行致力于维护公平竞争环境，防止监管套利，各机构都要遵同样严格标准。新申请窗口 2024 年 1 月 1 日开放，若申请人及时交齐文件，许可流程约需三到四个月。目前菲律宾有六家数字银行，新增数字银行有望增加服务不足人群获得金融服务的机会。

On November 25, the Central Bank of the Philippines will issue up to four new digital bank licenses to expand the country's digital banking landscape, following the lifting of the ban in 2021. The central bank aims to introduce new players to promote competition and financial inclusion. The BSP has set standards for new applicants, emphasizing innovative services and value propositions, and existing banks must also evaluate compliance if they convert their licenses. The central bank is committed to maintaining a fair competitive environment and preventing regulatory arbitrage, and all institutions must follow the same

strict standards. The new application window will open on January 1, 2024, and the licensing process will take about three to four months if the applicant submits all documents in time. There are currently six digital banks in the Philippines, and the addition of new digital banks is expected to increase access to financial services for underserved groups.

<https://fintechnews.ph/65032/digital-banking-news-philippines/bsp-digital-bank-licenses/>

### 3. 菲律宾央行要求虚拟资产公司进行更严格的数据报告

#### **BSP Seeks Stricter Data Reporting for Virtual Asset Firms**

11月26日，菲律宾中央银行（BSP）欲对虚拟资产服务提供商（VASP）实施严格报告要求。通函草案明确，VASP要提交财务报表、交易量等多方面详细报告，提交需通过指定电子门户，依报告类型不同，截止日期在10个工作日到20个日历日之间，且2025年1月1日起须过渡到新门户，此前部分情况可继续用旧渠道提交MSB报告。这些举措旨在解决数据缺口等问题，契合央行提高虚拟资产相关数据准确性、加强监管监督的目标。2022年9月1日起对新VASP许可证有三年暂停期，现有的VASP活动受限。截至2024年10月1日，BSP已授权14家VASP，仅7家在运营，包括多

家知名机构，部分银行也在获许可之列。该通告草案正开放征求反馈，截止日期为 2024 年 12 月 13 日，不遵守要求将面临执法行动。

On November 26, the Central Bank of the Philippines (BSP) wanted to impose strict reporting requirements on virtual asset service providers (VASPs). The draft circular clearly stated that VASPs must submit detailed reports on financial statements, transaction volumes, etc., through designated electronic portals. Depending on the type of report, the deadline is between 10 working days and 20 calendar days, and they must transition to the new portal from January 1, 2025. Before that, some cases can continue to submit MSB reports through the old channels. These measures are aimed at solving problems such as data gaps, which are in line with the central bank's goal of improving the accuracy of virtual asset-related data and strengthening regulatory supervision. There will be a three-year moratorium on new VASP licenses from September 1, 2022, and existing VASP activities will be restricted. As of October 1, 2024, the BSP has authorized 14 VASPs, only 7 of which are in operation, including several well-known institutions, and some banks are also among the licensed ones. The draft circular is open for feedback, with a deadline of December 13, 2024, and non-compliance will face enforcement action.

<https://fintechnews.ph/65038/blockchain/bsp-virtual-asset/>

## **（七）巴基斯坦 Pakistan**

### **1. Neem 获得 400 万美元贷款,用于扩大巴基斯坦全国的劳动工资获取渠道**

#### **Neem Secures \$4m Credit to Expand Earned Wage Access across Pakistan**

11 月 6 日,总部位于巴基斯坦的领先嵌入式金融平台 Neem,获全球投资公司 DNI 集团提供的 400 万美元信贷额度,DNI 集团还是其持续投资者。这笔资金将专项用于在巴基斯坦扩大 Neem 的“Neem Paymenow”工资获取解决方案服务,对改善该国工薪阶层财务状况意义重大。Neem 主要满足零售、医疗等关键行业 6000 多万工人的紧急财务需求,这些工人工资发放期财务压力大,缺乏应对成本上涨和意外开支的工具。Neem Paymenow 为员工提供符合伊斯兰教法且无债务的方案,可让员工在需时获取高达 50%的工资弥补发薪间隔缺口。该平台支持两种语言确保可访问性,还设有游戏化金融教育模块培养良好金融习惯。

On November 6, Neem, a leading embedded finance platform headquartered in Pakistan, received a \$4 million credit line from global investment company DNI Group, which is also its continuing investor. The funds will be used specifically to expand Neem's "Neem Paymenow" wage access solution service

in Pakistan, which is of great significance to improving the financial situation of the country's working class. Neem mainly meets the urgent financial needs of more than 60 million workers in key industries such as retail and healthcare. These workers are under great financial pressure during the payroll period and lack the tools to cope with rising costs and unexpected expenses. Neem Paymenow provides employees with a debt-free solution that complies with Sharia law, allowing employees to obtain up to 50% of their wages when needed to make up for the gap between payrolls. The platform supports two languages to ensure accessibility, and also has a gamified financial education module to cultivate good financial habits.

<https://fintech.global/2024/11/06/neem-secures-4m-credit-to-expand-earned-wage-access-across-pakistan/>

## 2. 改变巴基斯坦的金融生态系统：巴基斯坦银行、财政部和巴基斯坦国家银行讨论切实可行的措施

### **Transforming Pakistan' s Financial Ecosystem: PBA, Finance Ministry, and SBP Discuss Actionable Steps**

11 月 24 日，巴基斯坦银行协会宣布一系列战略项目，旨在促进巴更具包容性和可持续性金融生态系统。此在联邦财政和税收部长召集的高层会议上提出，巴国家银行行长及相关代表出席。协会主席强调银行致力于应对挑战，项目涵

盖农业、中小企业和数字创新等优先领域，如电子仓单融资、企业农业融资、中小企业指数创建等。在数字领域，有设立风投基金、振兴农业合作社、开发金融数据交换等举措。还提出短期高影响力举措，如风扇融资、电动汽车融资、管井太阳能化、加价补贴和首损保险等。巴央行行长赞赏并保证提供监管支持，财政部长也对合作表示赞赏，强调 12 月前完成高影响力项目并于明年初推出。扎法尔·马苏德强调耐心坚持的重要性，各方承诺共同努力改变巴金融格局，标志着包容性和可持续增长新时代到来。

On November 24, the Pakistan Banking Association announced a series of strategic projects to promote a more inclusive and sustainable financial ecosystem in Pakistan. This was raised at a high-level meeting convened by the Federal Minister of Finance and Revenue, attended by the Governor of the State Bank of Pakistan and relevant representatives. The Association Chairman stressed that banks are committed to addressing challenges, and the projects cover priority areas such as agriculture, SMEs and digital innovation, such as electronic warehouse receipt financing, corporate agriculture financing, and the creation of an SME index. In the digital field, there are initiatives such as setting up venture capital funds, revitalizing agricultural cooperatives, and developing financial data exchanges. Short-term high-impact initiatives such as fan



financing, electric vehicle financing, solarization of tube wells, premium subsidies, and first loss insurance were also proposed. The Governor of the Central Bank of Pakistan appreciated and assured regulatory support, and the Minister of Finance also appreciated the cooperation, emphasizing the completion of high-impact projects by December and their launch early next year. Zafar Masood stressed the importance of patience and perseverance, and all parties committed to working together to transform Pakistan's financial landscape, marking the beginning of a new era of inclusive and sustainable growth.

<https://fintechnews.pk/transforming-pakistans-financial-ecosystem-pba-finance-ministry-and-sbp-discuss-actionable-steps-fintech-news-pakistan/>

### 3. 巴基斯坦央行指示银行在 2025 年 3 月前为电子商务和在线商店启用 RAAST 支付系统

#### **SBP Directs Banks to Enable RAAST Payment System for E-Commerce & Online Stores by March 2025**

11 月 29 日, 巴基斯坦国家银行发布指令, 要求银行和金融机构在 2025 年 3 月 31 日前将 RAAST 支付系统整合到电商平台和网上商店。目的是加速商户和商业交易数字化, 要确保账户持有人获得 RAAST P2M 数字支付受理服务, 强调新商户入职需将该服务作为标准部分, 可直接集成或与

相关机构合作。RAAST P2M 是更广泛项目一部分，支持多种支付方式，银行机构要确保交付渠道能处理 P2M 交易。此指令与增强金融包容性、推广无现金交易使命一致，企业利用该服务可提供优质支付方案，促进数字商务发展，央行预计其广泛采用将促进支付格局转型，支持向数字化经济转型。

On November 29, the State Bank of Pakistan issued a directive requiring banks and financial institutions to integrate the RAAST payment system into e-commerce platforms and online stores by March 31, 2025. The purpose is to accelerate the digitization of merchants and commercial transactions, ensure that account holders have access to RAAST P2M digital payment acceptance services, and emphasize that new merchants need to include this service as a standard part of their onboarding, which can be directly integrated or in cooperation with relevant institutions. RAAST P2M is part of a broader project that supports multiple payment methods. Banking institutions must ensure that delivery channels can process P2M transactions. This directive is consistent with the mission of enhancing financial inclusion and promoting cashless transactions. Enterprises can use this service to provide high-quality payment solutions and promote the development of digital commerce. The central bank expects that its widespread adoption will promote the

transformation of the payment landscape and support the transition to a digital economy.

<https://fintechnews.pk/sbp-directs-banks-to-enable-raast-payment-system-for-e-commerce-online-stores-by-march-2025-fintech-news-pakistan/>

#### **(八) 老挝 Laos**

本月暂无金融科技监管资讯更新。

No Fintech regulatory updates in Laos in November.

#### **(九) 缅甸 Myanmar**

本月暂无金融科技监管资讯更新。

No Fintech regulatory updates in Myanmar in November.

#### **(十) 墨西哥 Mexico**

##### **1. albo 与 Paymentology 合作推动墨西哥数字金融 albo, Paymentology Partner to Drive Mexico's Digital Finance**

11 月 25 日，全球发行方支付处理商 Paymentology 宣布与墨西哥新银行 Albo 建立战略合作伙伴关系，加速金融科技发展并巩固其在金融服务领域地位。Albo 于 2016 年成立，总部在墨西哥城，服务超 200 万用户，提供多种服务，2023 年年交易量达 65 亿美元且获 6000 万美元信贷促增长盈利。

借助 Paymentology 先进技术, Albo 将服务拓展至中小企业, 包括工资管理等, 商业账户获广泛采用。同时, Albo 在墨西哥推出 400 个充值点供用户免费充值。Paymentology 区域总监称转化交易结构等让企业卡能无缝运行、即时处理付款, 其很自豪支持 Albo 转变金融服务。Albo 整合多种验证及检测技术, 其创始人表示合作体现对金融包容性及推动数字经济共同承诺。此次合作时墨西哥数字支付市场预计 2024 至 2028 年每年近 10% 速度增长, 且 11 月起 Albo 还将与万事达卡开展新计划推动数字支付应用。

On November 25, Paymentology, a global payment processor for issuers, announced a strategic partnership with Mexico's new bank Albo to accelerate the development of financial technology and consolidate its position in the financial services sector. Albo was founded in 2016 and is headquartered in Mexico City. It serves more than 2 million users and provides a variety of services. In 2023, the annual transaction volume will reach US\$6.5 billion and it will obtain US\$60 million in credit to promote growth and profitability. With the help of Paymentology's advanced technology, Albo will expand its services to small and medium-sized enterprises, including payroll management, and commercial accounts will be widely adopted. At the same time, Albo launched 400 recharge points in Mexico for users to recharge for free. The regional director of

Paymentology said that the transformation of transaction structures allows corporate cards to operate seamlessly and process payments instantly, and he is proud to support Albo in transforming financial services. Albo integrates a variety of verification and detection technologies, and its founder said that the cooperation reflects a common commitment to financial inclusion and promoting the digital economy. The Mexican digital payment market is expected to grow at a rate of nearly 10% per year from 2024 to 2028, and Albo will also launch a new plan with Mastercard to promote digital payment applications from November.

<https://mexicobusiness.news/finance/news/albo-paymentology-partner-drive-mexicos-digital-finance>

## （十一） 尼日利亚 Nigeria

### 1. 尼日利亚央行推出 We-Fi 代码和仪表盘，加强金融包容性推动

#### **Nigeria's CBN Strengthens Financial Inclusion Drive with Launch of We-Fi Code and Dashboard**

11 月 14 日，尼日利亚中央银行在 2024 年国际金融包容性会议上，重申推进金融包容性以促进经济增长的承诺，公布 We-Fi 准则、WFI 仪表板及 FDP 战略路线图。这些旨在扩大全民获金融服务机会，助力尼日利亚迈向 1 万亿美元经济体。

行长强调确保人人能获得平价金融服务是央行使命，金融包容性是国家发展重点。自 2012 年启动 NFIS 起，央行就联合其他机构解决金融排斥问题。为推进相关努力，央行修订银行最低资本要求，增强银行服务能力，使其能更好服务中小微企业等群体，促进就业与提高生产力。同时，也鼓励对技术创新投资，扩大数字金融服务覆盖无银行账户及账户不足人群。

On November 14, the Central Bank of Nigeria reaffirmed its commitment to promoting financial inclusion to promote economic growth at the 2024 International Financial Inclusion Conference, and announced the We-Fi Guidelines, WFI Dashboard and FDP Strategic Roadmap. These are aimed at expanding access to financial services for all and helping Nigeria move towards a \$1 trillion economy. The Governor stressed that ensuring that everyone has access to affordable financial services is the mission of the central bank and financial inclusion is a national development priority. Since the launch of NFIS in 2012, the central bank has joined forces with other institutions to address financial exclusion. To advance related efforts, the central bank has revised the minimum capital requirements for banks and enhanced the service capabilities of banks so that they can better serve groups such as small and medium-sized enterprises, promote employment and improve productivity. At the same time,

it also encourages investment in technological innovation and expands digital financial services to the unbanked and underbanked.

<https://regtechafrica.com/nigerias-cbn-strengthens-financial-inclusion-drive-with-launch-of-we-fi-code-and-dashboard/>

## 2. 尼日利亚：央行将 BDC 资本重组期限延长至 2025 年 6 月

### **Nigeria: CBN Extends BDC Recapitalisation Deadline to June 2025**

11 月 28 日，尼日利亚中央银行将货币兑换处（BDC）运营商资本重组期限延长六个月，从 2024 年 12 月 3 日延至 2025 年 6 月 3 日。尼日利亚货币兑换处协会主席在有众多相关人员参加的紧急虚拟大会上宣布了此事，称延期是因 BDC 运营商对新资本要求遵守程度低。修订后的指南把 BDC 分为两级，一级 BDC 最低资本要求 20 亿奈拉，可全国运营，能设分支机构与特许经营商；二级 BDC 最低资本要求 5 亿奈拉，限在一州或联邦首都区运营，最多设 5 个分支机构。同时禁止部分实体持有 BDC 许可证。此次资本重组是更广泛改革一部分，旨在重新定位 BDC 部门，相关指导方针意在加强公司治理、促进反洗钱及提高财务透明度。ABCON 呼吁成员把握资本重组机会，延长的时间表也给运营商提供了

重组并达标的机会，使其能在金融生态系统中继续保持相关性。

On November 28, the Central Bank of Nigeria extended the recapitalization deadline for currency exchange bureau (BDC) operators by six months from December 3, 2024 to June 3, 2025. The president of the Nigerian Association of Currency Exchanges announced the matter at an emergency virtual general meeting attended by many stakeholders, saying that the extension was due to the low compliance of BDC operators with the new capital requirements. The revised guidelines divide BDCs into two tiers: Tier 1 BDCs have a minimum capital requirement of N2 billion and can operate nationwide with branches and franchisees; Tier 2 BDCs have a minimum capital requirement of N500 million and are limited to operating in one state or the Federal Capital Territory with a maximum of five branches. Some entities are also prohibited from holding BDC licenses. The recapitalization is part of a wider reform aimed at repositioning the BDC sector, with guidelines aimed at strengthening corporate governance, promoting anti-money laundering and improving financial transparency. ABCON called on members to seize the opportunity of recapitalization, and the extended timeline also provides operators with the opportunity to restructure and meet



the standards so that they can continue to remain relevant in the financial ecosystem.

<https://regtechafrica.com/nigeria-cbn-extends-bdc-recapitalisation-deadline-to-june-2025/>

## （十二） 坦桑尼亚 Tanzania

本月暂无金融科技监管资讯更新。

No Fintech regulatory updates in Tanzania in November.

## （十三） 肯尼亚 Kenya

1. 官员称肯尼亚正与世界银行谈判获得 7.5 亿美元新贷款，与非洲开发银行谈判获得 2 亿美元新贷款

**Kenya in Talks for Fresh \$750 mln from World Bank, \$200 mln from AfDB, Says Official**

11 月 20 日，肯尼亚财政部债务管理负责人称，肯尼亚已获非洲开发银行 2 亿美元贷款，且正与世界银行就 7.5 亿美元新贷款谈判。该国政府深陷债务困境，6 月致命抗议活动后取消超 3460 亿先令（26.8 亿美元）增税计划，一直在寻新融资。尼日利亚财政部公共债务管理办公室主任透露，国际货币基金组织 10 月批准第七、八次审查，为 6.06 亿美元贷款铺路并助力其他贷款讨论。世界银行肯尼亚办事处发言人证实新资金谈判，称贷款属“发展政策业务”（DPO）范畴，金额待定，取决于商定政策改革实施情况，过去 DPO 贷款平

均约 7.5 亿美元，其 5 月已批准 12 亿美元的最新一批 DPO 贷款。肯尼亚财政部长上月表示，已将截至 2025 年 6 月底财政年度的外债目标设定为 1680 亿先令。

On November 20, the head of debt management at the Kenyan Ministry of Finance said that Kenya has received a loan of US\$200 million from the African Development Bank and is negotiating a new loan of US\$750 million with the World Bank. The government is deeply in debt and has been looking for new financing after canceling a tax increase of more than 346 billion shillings (US\$2.68 billion) after the deadly protests in June. The director of the Public Debt Management Office of the Nigerian Ministry of Finance revealed that the International Monetary Fund approved the seventh and eighth reviews in October, paving the way for a loan of US\$606 million and facilitating discussions on other loans. A spokesman for the World Bank's Kenya office confirmed the negotiations for new funds, saying that the loan falls under the category of "Development Policy Operations" (DPO). The amount is to be determined and depends on the implementation of agreed policy reforms. In the past, DPO loans averaged about US\$750 million. It approved the latest batch of DPO loans of US\$1.2 billion in May. Kenya's finance minister said last month that it had set a foreign debt target of 168 billion shillings for the fiscal year ending at the end of June 2025.

<https://www.reuters.com/world/africa/kenya-talks-fresh-750-mln-world-bank-200-mln-afdb-official-2024-11-20/>

## **二、案例分析 Case Study: Blocklime Technologies Sdn. Bhd**

### **(一) 公司概况 Company Profile**

Blocklime Technologies Sdn. Bhd. 由 Harpreet Singh Maan 和 Adly Abdullah 联合创办于 2017 年的，一家总部位于马来西亚的、面向全球客户的区块链咨询和开发公司，主要从事区块链开发、咨询、培训等业务。

Blocklime Technologies Sdn. Bhd. was co-founded by Harpreet Singh Maan and Adly Abdullah in 2017. It is a Malaysia-based blockchain consulting and development company serving global customers, mainly engaged in blockchain development, consulting, training and other businesses.

该公司专注于构建定制化且安全的区块链应用程序，根据客户的具体需求和使用场景，开发不同类型的区块链，如公共区块链、私有区块链、联盟区块链等，并提供定制加密方法、数据存储方法、节点许可、成员许可以及定制区块链结构等服务。另外，该公司可以为有业务想法或遇到技术障碍的客户，提供区块链领域的专业咨询，为客户提供解决方案和建议。公司还会通过学院开展培训活动，为开发者、高

校、企业和普通大众提供从高级到深入的实践培训和研讨会，旨在培养专业的区块链开发人才，例如以太坊开发培训、智能合约开发培训等，帮助学员消除对区块链技术的模糊认知，使其能够自信地进入区块链开发领域。同时，公司也会举办各类区块链相关的活动、会议和开发者聚会，为区块链爱好者和专业人士提供交流和学习的平台，使参与者可以深入了解区块链技术的最新发展动态，与行业内的专家和同行进行互动，共同推动区块链社区的发展。

The company focuses on building customized and secure blockchain applications. It develops different types of blockchains, such as public blockchains, private blockchains, and consortium blockchains, according to the specific needs and usage scenarios of customers, and provides customized encryption methods, data storage methods, node licenses, member licenses, and customized blockchain structures. In addition, the company can provide professional consulting in the field of blockchain for customers who have business ideas or encounter technical obstacles, and provide customers with solutions and suggestions. The company will also carry out training activities through the academy to provide developers, universities, enterprises, and the general public with advanced to in-depth practical training and seminars, aiming to cultivate professional blockchain development talents, such as Ethereum

development training, smart contract development training, etc., to help students eliminate vague understanding of blockchain technology and enable them to confidently enter the field of blockchain development. At the same time, the company will also hold various blockchain-related activities, conferences, and developer gatherings to provide a platform for communication and learning for blockchain enthusiasts and professionals, so that participants can have a deep understanding of the latest developments in blockchain technology, interact with experts and peers in the industry, and jointly promote the development of the blockchain community.

## **(二) 高管团队介绍 Introduction of the Executive Team**

1. Harpreet Singh: Blocklime 联合创始人兼首席执行官

Harpreet Singh: Co-founder and CEO, Blocklime

Harpreet Singh 在软件工程、区块链开发 and 信息技术等领域拥有丰富的经验，具备扎实的软件编程能力以及对区块链技术的深入理解和实践经验。作为一名区块链开发者，他展望未来区块链将融入每个人的日常生活。他不仅带领 Blocklime 团队设计、开发并推出了公司的首个区块链产品，还积极参与行业标准的制定工作，是国际数字资产交易协会（IDAXA）的理事会成员，以及 Hyperledger 和 Hedera Hashgraph 的大使等，在推动区块链技术的发展和应用方面发挥了重要作用。

Harpreet Singh has extensive experience in software engineering, blockchain development, and information technology. He has solid software programming skills and a deep understanding and practical experience in blockchain technology. As a blockchain developer, he envisions a future where blockchain will be integrated into everyone's daily life. He not only led the Blocklime team to design, develop, and launch the company's first blockchain product, but also actively participated in the formulation of industry standards. He is a member of the board of directors of the International Digital Asset Exchange Association (IDAXA), an ambassador of Hyperledger and Hedera Hashgraph, etc., and has played an important role in promoting the development and application of blockchain technology.

2. Adly Abdullah: Blocklime 联合创始人兼首席技术官

Adly Abdullah: Co-founder and CTO, Blocklime

Adly Abdullah 于 2000 年互联网泡沫期间开始专业开发软件。他 17 年的从业经验始于为嵌入式监控系统编写通信协议驱动程序。

Adly Abdullah started developing software professionally during the dot-com boom in 2000. His 17 years of experience began with writing communication protocol drivers for embedded surveillance systems.

### **(三) 发展历程 Development History**

#### **1. 创始愿景和市场发掘**

##### **Founding Vision and Market Discovery**

Blocklime Technologies Sdn. Bhd. 于 2017 年 12 月 21 日在马来西亚雪兰莪州成立。其创立源自创始人对区块链技术潜力的深刻洞察及对未来发展的坚定信念。在区块链技术兴起之际，创始人看到该技术在改善业务流程、提升数据安全性及增强信任机制等方面的巨大优势，遂聚集一批志同道合的技术专家与行业精英，共同创立了 Blocklime Technologies Sdn. Bhd.，旨在探索区块链技术在不同领域的应用和推广。

Blocklime Technologies Sdn. Bhd. was established on December 21, 2017 in Selangor, Malaysia. Its founding stems from the founder's deep insight into the potential of blockchain technology and his firm belief in future development. As blockchain technology emerged, the founder saw the huge advantages of this technology in improving business processes, enhancing data security and enhancing trust mechanisms, so he gathered a group of like-minded technical experts and industry elites to co-found Blocklime Technologies Sdn. Bhd., aiming to explore the application and promotion of blockchain technology in different fields.

Blocklime Technologies Sdn. Bhd. 致力于成为区块链技术领域的领先企业，通过创新的区块链解决方案，为各行业提

供高效、安全、透明的数字化转型服务，推动全球商业生态的发展和变革，构建一个更加可信、高效的数字世界。

Blocklime Technologies Sdn. Bhd. is committed to becoming a leading company in the field of blockchain technology. Through innovative blockchain solutions, it provides efficient, secure and transparent digital transformation services to various industries, promotes the development and transformation of the global business ecosystem, and builds a more trustworthy and efficient digital world.

## **2.平台升级和市场扩张**

### **Platform upgrade and market expansion**

公司最初专注于为客户提供区块链技术咨询服务，帮助企业了解区块链的基本概念、技术架构和潜在应用场景。同时，开展区块链技术的教育培训，培养企业内部的区块链专业人才，为企业在数字化转型过程中引入区块链技术奠定基础。此外，还进行一些小规模的区块链应用开发项目，如基于区块链的供应链溯源系统、数字身份认证系统等，积累了宝贵的项目经验和技術实力。

The company initially focused on providing blockchain technology consulting services to customers, helping enterprises understand the basic concepts, technical architecture and potential application scenarios of blockchain. At the same time, it carried out education and training on blockchain technology,



cultivated blockchain professionals within the enterprise, and laid the foundation for enterprises to introduce blockchain technology in the process of digital transformation. In addition, it also carried out some small-scale blockchain application development projects, such as supply chain traceability systems and digital identity authentication systems based on blockchain, and accumulated valuable project experience and technical strength.

随着对各行业业务需求的深入理解及技术的不断成熟，公司从提供单一技术服务逐渐转型为全面的区块链解决方案提供商，能够为客户提供一站式区块链服务，涵盖咨询规划、系统开发、实施及运维，满足客户数字化转型过程中的多样化需求。公司业务范围从最初的金融和科技领域拓展至医疗、能源、政府、农业等多个行业。通过与不同行业企业合作，积累了丰富的行业经验与专业知识，能更好地为各行业客户定制贴合其业务特点的区块链解决方案，实现业务多元化发展。另外，公司不断加大区块链技术研发投入，积极探索新技术、新架构和新应用场景，与国内外科研机构、高校及其他区块链企业开展广泛的技术合作与交流，保持技术领先地位，为业务持续发展提供有力技术支撑。

With the in-depth understanding of the business needs of various industries and the continuous maturity of technology, the company has gradually transformed from providing single technical services to a comprehensive blockchain solution

provider, which can provide customers with one-stop blockchain services, covering consulting planning, system development, implementation and operation and maintenance, to meet the diverse needs of customers in the process of digital transformation. The company's business scope has expanded from the initial financial and technological fields to multiple industries such as medical care, energy, government, and agriculture. Through cooperation with enterprises in different industries, it has accumulated rich industry experience and professional knowledge, and can better customize blockchain solutions that fit the business characteristics of customers in various industries to achieve diversified business development. In addition, the company continues to increase its investment in blockchain technology research and development, actively explore new technologies, new architectures and new application scenarios, and carry out extensive technical cooperation and exchanges with domestic and foreign research institutions, universities and other blockchain companies to maintain its leading position in technology and provide strong technical support for the sustainable development of its business.

凭借其在马来西亚的地缘优势和对当地市场的深入了解，Blocktime 在东南亚地区的区块链市场占据了重要份额。与当地的金融机构、企业和政府部门建立了广泛的合作关系，

为该地区的数字化转型提供了有力支持。在金融领域，公司的区块链解决方案得到了众多银行、证券、保险等金融机构的认可和应用。通过区块链技术，实现了跨境支付、证券交易结算、保险理赔等业务的优化和创新，提高了金融服务的效率 and 安全性。针对供应链行业的痛点问题，如信息不对称、追溯困难、假冒伪劣等，Blocklime 的区块链供应链溯源解决方案为企业提供了可靠的产品追溯和信息共享平台，增强了供应链的透明度和可追溯性，受到了众多制造企业、物流企业和零售企业的青睐。

With its geographical advantages in Malaysia and in-depth understanding of the local market, Blocklime has occupied an important share of the blockchain market in Southeast Asia. It has established extensive cooperative relationships with local financial institutions, enterprises and government departments, providing strong support for the digital transformation of the region. In the financial field, the company's blockchain solutions have been recognized and applied by many financial institutions such as banks, securities, and insurance. Through blockchain technology, optimization and innovation of cross-border payment, securities trading settlement, insurance claims and other businesses have been achieved, and the efficiency and security of financial services have been improved. In response to the pain points of the supply chain industry, such as information

asymmetry, difficulty in tracing, counterfeiting, etc., Blocklime's blockchain supply chain traceability solution provides enterprises with a reliable product traceability and information sharing platform, enhances the transparency and traceability of the supply chain, and is favored by many manufacturing companies, logistics companies and retail companies.

### **3.发展成就和未来展望**

#### **Development achievements and future prospects**

Blocklime 拥有一支高素质的技术研发团队,在区块链核心技术方面取得了多项重要成果和专利。例如,自主研发的高性能区块链底层架构,能够支持大规模的商业应用场景,具备快速的交易处理能力和高度的安全性。同时,积极参与国内外的区块链技术标准制定和开源项目,为推动区块链技术的发展做出了积极贡献。凭借优质的产品和服务,赢得了众多客户的认可和信赖,与多家知名企业和机构建立了长期稳定的合作关系。其中包括马来西亚的一些大型金融机构、跨国企业和政府部门,成功实施了多个具有行业影响力的区块链项目,为客户带来了显著的经济效益和社会效益。在区块链行业内树立了良好的品牌形象和口碑,多次获得行业奖项和荣誉,如“马来西亚最佳区块链解决方案提供商”等。积极参与各类区块链行业会议和活动,分享经验和见解,推动了区块链技术在马来西亚乃至东南亚地区的普及和应用,提升了公司在行业内的影响力和知名度。

Blocktime has a high-quality technical research and development team and has achieved a number of important achievements and patents in the core blockchain technology. For example, the self-developed high-performance blockchain underlying architecture can support large-scale commercial application scenarios, with fast transaction processing capabilities and high security. At the same time, it actively participates in the formulation of blockchain technology standards and open source projects at home and abroad, making positive contributions to promoting the development of blockchain technology. With its high-quality products and services, it has won the recognition and trust of many customers and established long-term and stable cooperative relationships with many well-known companies and institutions. These include some large financial institutions, multinational enterprises and government departments in Malaysia, which have successfully implemented a number of industry-influential blockchain projects, bringing significant economic and social benefits to customers. It has established a good brand image and reputation in the blockchain industry, and has won many industry awards and honors, such as "Best Blockchain Solution Provider in Malaysia". Actively participate in various blockchain industry conferences and activities, share experiences and insights, promote the

popularization and application of blockchain technology in Malaysia and even Southeast Asia, and enhance the company's influence and visibility in the industry.

未来，Blocklime 将继续加大区块链技术研发投入，关注区块链与人工智能、大数据、物联网等新兴技术的融合发展，探索更多创新的应用场景和商业模式。同时，基于在东南亚地区的成功经验和市场基础，逐步将业务拓展至全球其他地区，特别是欧美等发达国家市场。通过与国际企业和机构合作，提升公司国际化水平和竞争力，将公司的区块链解决方案推向更广阔的国际市场，为全球客户提供优质的数字化转型服务。在现有行业应用的基础上，进一步深化区块链技术在各行业的应用，挖掘更多潜在的业务需求和价值创造点。积极参与和推动区块链行业生态建设，加强与产业链上下游企业的合作，共同打造一个开放、共享、协同的区块链产业生态。通过建立区块链技术联盟、产业园区等形式，促进资源共享、技术交流和人才培养，推动区块链技术在各行业的大规模应用和落地，为全球数字经济的发展贡献力量。

In the future, Blocklime will continue to increase investment in blockchain technology research and development, focus on the integration and development of blockchain with emerging technologies such as artificial intelligence, big data, and the Internet of Things, and explore more innovative application scenarios and business models. At the same time, based on the

successful experience and market foundation in Southeast Asia, it will gradually expand its business to other parts of the world, especially developed countries such as Europe and the United States. By cooperating with international companies and institutions, the company's internationalization level and competitiveness will be enhanced, and the company's blockchain solutions will be promoted to a broader international market, providing high-quality digital transformation services for global customers. On the basis of existing industry applications, further deepen the application of blockchain technology in various industries, and tap more potential business needs and value creation points. Actively participate in and promote the construction of the blockchain industry ecosystem, strengthen cooperation with upstream and downstream enterprises in the industrial chain, and jointly create an open, shared, and collaborative blockchain industry ecosystem. By establishing blockchain technology alliances, industrial parks and other forms, we will promote resource sharing, technical exchanges and talent training, promote the large-scale application and implementation of blockchain technology in various industries, and contribute to the development of the global digital economy.

#### **(四) 融资及并购 Financing and M&A**

Blocklime 尚未进行任何正式融资，也未吸引机构投资者或天使投资者。它是一家私人融资类型的公司。尽管如此，Blocklime 已成为一家领先的区块链开发和咨询提供商，为全球客户提供服务。

Blocklime has not raised any formal funding, nor has it attracted institutional or angel investors. It is a privately funded company. Despite this, Blocklime has become a leading blockchain development and consulting provider, serving clients around the world.

### **（五）行业生态 Industry Ecology**

#### **1. 区块链企业分布广泛，技术联盟合作活跃**

**Blockchain companies are widely distributed and technology alliances are active**

马来西亚的区块链相关企业众多，超过 100 家区块链初创企业主要集中在吉隆坡和槟城等地。这些企业涵盖了金融服务、供应链管理、数字身份认证、游戏、电商等多个领域。例如，在金融服务领域有 Hello Gold 等企业，为用户提供数字黄金投资解决方案；在供应链管理方面，有企业利用区块链技术追踪棕榈油等产品的来源和质量。

There are many blockchain-related companies in Malaysia, with more than 100 blockchain start-ups mainly concentrated in Kuala Lumpur and Penang. These companies cover a variety of fields, including financial services, supply chain management,



digital identity authentication, games, and e-commerce. For example, in the field of financial services, there are companies such as Hello Gold, which provide users with digital gold investment solutions; in terms of supply chain management, there are companies that use blockchain technology to track the source and quality of products such as palm oil.

马来西亚区块链协会（MBA）等组织积极推动行业内的交流与合作，拥有超过 50 家会员单位。它们通过举办技术研讨会、行业峰会等活动，促进区块链技术在企业间的应用与推广。同时，本地企业也与国际区块链技术巨头开展合作项目，如与 IBM 在区块链供应链解决方案上的合作，以提高本地企业的运营效率。此外，马来西亚的区块链中心与孵化器也以多种方式为区块链初创企业及行业发展提供助力。一些区块链中心和孵化器设立专门投资基金，为初创企业提供启动资金。例如，Nem Malaysia 的吉隆坡区块链中心就曾分配 500 万美元用于支持在马来西亚的区块链初创公司，通过普及技术教育，提供孵化器和加速器程序来扶持新兴的区块链初创企业。

Organizations such as the Malaysian Blockchain Association (MBA) actively promote exchanges and cooperation within the industry, with more than 50 member units. They promote the application and promotion of blockchain technology among enterprises by holding technical seminars, industry

summits and other activities. At the same time, local enterprises also carry out cooperation projects with international blockchain technology giants, such as cooperation with IBM on blockchain supply chain solutions, to improve the operational efficiency of local enterprises. In addition, Malaysia's blockchain centers and incubators also provide support for blockchain startups and industry development in various ways. Some blockchain centers and incubators have set up special investment funds to provide start-up funds for startups. For example, Nem Malaysia's Kuala Lumpur Blockchain Center has allocated US\$5 million to support blockchain startups in Malaysia, through popularizing technical education, providing incubators and accelerator programs to support emerging blockchain startups.

## 2. 技术应用场景多元化，政府监管逐步完善

### **Diversification of technology application scenarios and gradual improvement of government supervision**

区块链技术已经在金融、供应链和其他领域有较广泛的应用。金融领域，马来亚银行（Maybank）等金融机构正在测试区块链平台用于中小企业的贸易融资，预计可将融资审批时间从几天缩短到几小时，提高企业资金周转效率。此外，一些金融机构还利用区块链技术进行跨境支付的快速结算，减少中间环节和成本。供应链领域，棕榈油行业作为区块链应用的典型代表，超过 20 家棕榈油企业参与相关试点项目，

覆盖了马来西亚棕榈油出口量的 10%左右。通过区块链技术，销售者和消费者可以追踪棕榈油的来源并监测交易，政府机构也可利用数据进行监管。医疗领域，运用京东区块云技术的马来西亚首家试点医院 KTS 已经落地，实现了政府医疗机构、医疗机构的医务人员和患者三方的业务需求；教育领域，教育部与国内六所大学合作推出基于区块链的学位发放与验证系统 e-scroll 。

Blockchain technology has been widely used in finance, supply chain and other fields. In the financial field, financial institutions such as Maybank are testing blockchain platforms for trade financing of small and medium-sized enterprises, which is expected to shorten the financing approval time from several days to several hours and improve the efficiency of corporate capital turnover. In addition, some financial institutions also use blockchain technology for rapid settlement of cross-border payments to reduce intermediate links and costs. In the supply chain field, the palm oil industry is a typical representative of blockchain applications. More than 20 palm oil companies have participated in related pilot projects, covering about 10% of Malaysia's palm oil exports. Through blockchain technology, sellers and consumers can track the source of palm oil and monitor transactions, and government agencies can also use data for supervision. In the medical field, KTS, the first pilot hospital

in Malaysia using JD Block Cloud technology, has been established, meeting the business needs of government medical management agencies, medical staff of medical institutions and patients; in the education field, the Ministry of Education has cooperated with six domestic universities to launch the blockchain-based degree issuance and verification system e-scroll.

2020 年，马来西亚政府在区块链相关研发项目上的投入约为 5000 万令吉，企业投入约为 1 亿令吉。这些投入主要用于区块链底层技术研究、应用开发和人才培养等方面。马来西亚证券委员会（SC）作为区块链及数字货币领域的主要监管机构之一，2019 年修订了《反洗钱和反恐怖主义融资法》，将虚拟货币交易纳入监管范围，要求虚拟货币服务提供商进行注册和合规运营，目前已有约 30 家虚拟货币服务提供商完成注册。马来西亚对数字货币和初始代币发行（ICO）采取沙盒监管，截至 2021 年，已有 10 余个项目进入沙盒进行测试。

In 2020, the Malaysian government invested about RM50 million in blockchain-related R&D projects, and enterprises invested about RM100 million. These investments are mainly used in blockchain underlying technology research, application development, and talent training. As one of the main regulators in the field of blockchain and digital currency, the Securities

Commission of Malaysia (SC) revised the Anti-Money Laundering and Anti-Terrorism Financing Act in 2019, bringing virtual currency transactions under the scope of supervision and requiring virtual currency service providers to register and operate in compliance. Currently, about 30 virtual currency service providers have completed registration. Malaysia adopts sandbox supervision for digital currencies and initial coin offerings (ICOs). As of 2021, more than 10 projects have entered the sandbox for testing.

### 3. 市场需求增加，支付技术不断创新

#### **Market demand increases and payment technology continues to innovate**

根据对马来西亚 500 家企业的调查显示，约有 30% 的企业对区块链技术有明确的应用需求，尤其是中小企业对利用区块链技术降低融资成本和提高供应链透明度有较高期望。例如，在制造业领域，企业希望通过区块链技术优化生产流程，减少原材料采购中的欺诈行为。随着对数据隐私和安全的重视，约 20% 的消费者表示愿意接受基于区块链技术的身份认证和数据存储服务。在金融服务方面，年龄在 25-35 岁之间的消费者中，有 15% 已经使用或愿意尝试区块链支付应用。

According to a survey of 500 companies in Malaysia, about 30% of companies have clear application needs for blockchain

technology, especially small and medium-sized enterprises have high expectations for using blockchain technology to reduce financing costs and improve supply chain transparency. For example, in the manufacturing industry, companies hope to optimize production processes and reduce fraud in raw material procurement through blockchain technology. With the emphasis on data privacy and security, about 20% of consumers are willing to accept identity authentication and data storage services based on blockchain technology. In terms of financial services, 15% of consumers aged between 25 and 35 have used or are willing to try blockchain payment applications.

未来 3-5 年，区块链技术将在跨行业融合方面取得更大进展。例如，区块链与物联网（IoT）的结合，将在智慧城市建设中发挥重要作用。预计到 2025 年，马来西亚将有至少 3 个城市开展基于区块链-物联网技术的智慧城市试点项目，涵盖智能交通、能源管理等多个领域。据市场研究机构预测，马来西亚区块链市场规模将从 2020 年的 1.5 亿令吉增长到 2025 年的 5 亿令吉，年复合增长率超过 20%。其中，金融服务和供应链管理领域将占据较大的市场份额，预计分别达到 30%和 25%左右。

In the next 3-5 years, blockchain technology will make greater progress in cross-industry integration. For example, the combination of blockchain and the Internet of Things (IoT) will

play an important role in the construction of smart cities. It is expected that by 2025, at least 3 cities in Malaysia will carry out smart city pilot projects based on blockchain-IoT technology, covering multiple fields such as smart transportation and energy management . According to market research institutions, the size of the Malaysian blockchain market will grow from RM150 million in 2020 to RM500 million in 2025, with an annual compound growth rate of more than 20%. Among them, the financial services and supply chain management fields will occupy a large market share, which is expected to reach about 30% and 25% respectively.