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Southeast Asia FinTech Monthly Newsletter (Aug)

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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. 新加坡帮助加纳推出基于区块链的证书和 CBDC，以促进全球贸易

Singapore Assists Ghana in Launching Blockchain-Based Certificates and CBDC to Boost Global Trade

8 月 1 日，加纳银行成功完成概念验证，探索数字凭证和央行数字货币在国际贸易中的应用。该项目是 Desft 计划的一部分，该计划代表了加纳银行和新加坡金融管理局之间的合作，利用技术帮助发展中国家的中小企业参与全球贸易。Desft 项目旨在帮助非洲中小企业解决建立信任、简化跨境支付和供应链融资等挑战。该项目专注于加纳和新加坡之间的跨境贸易，使用联合国开发的基于区块链的通用可信凭证、新加坡元稳定币、加纳数字货币（eCedi）和专用货币。该 PoC 展示了交易双方之间的直接转账机制，减少了对中介机构的需求，降低了跨境支付的成本。这次验证说明了 CBDC 如何通过可编程支付、外币兑换以及与跨境支付和凭证平台的互操作性来解决国际贸易挑战。它展示了 CBDC 推动经济增长的潜力，尤其是在中小企业领域。

On August 1, the Bank of Ghana successfully completed a proof of concept to explore the application of digital credentials and central bank digital currencies in international trade. The project is part of the Desft program, which represents a collaboration between the Bank of Ghana and the Monetary Authority of Singapore. It uses technology to help small and medium-sized enterprises in developing countries participate in global trade. The Desft project aims to help African SMEs solve challenges such as building trust, simplifying cross-border payments and supply chain financing. The project focuses on cross-border trade between Ghana and Singapore, using the blockchain-based universal trusted credentials developed by the United Nations, the Singapore dollar stablecoin, the Ghana digital currency (eCedi) and dedicated currencies. The PoC demonstrated a direct transfer mechanism between trading parties, reducing the need for intermediaries and reducing the cost of cross-border payments. This verification illustrates how CBDC can solve international trade challenges through programmable payments, foreign currency conversion, and interoperability with cross-border payment and credential platforms. It demonstrates the potential of CBDC to drive economic growth, especially in the SME sector.

<https://regtechafrika.com/ghana-launches-blockchain-based-credentials-and-cbdc-for-enhancing-global-trade/#>

2. 新加坡金融管理局考虑安联与英康保险合并，重点关注消费者保护

MAS Weighs In on Allianz-Income Deal, Focus on Consumer Protection

8月7日，新加坡交通部长兼财政部第二部长徐芳达澄清，文化、社区及青年部（MCCY）已经讨论了英康保险的社会使命以及全国职工总会与安联交易的理由。徐部长表示，他将从新加坡金融管理局（MAS）的监管角度来看待此事。安联计划收购英康保险新加坡公司51%的股份，价值约22亿新元。MAS的评估强调了促进金融业诚信的重要性，注重风险管理和政策保护。徐部长证实，MAS对英康保险董事会处理交易利益冲突的程序感到满意。英康保险有限公司董事长王永刚（Ronald Ong）回避了任命摩根士丹利为安联收购交易财务顾问的决定，以避免潜在的利益冲突。徐部长保证，培育竞争性保险市场是关键，安联在新加坡保险市场的份额很小，与英康的业务没有太大重叠。他强调新加坡保险市场的竞争力，并指出英康并不总是提供最低的价格。关于现有保单持有人和员工的担忧，他表示，协议的批准不会改变合同条款，MAS期望公平对待并遵守就业法律。MAS鼓励所有保险公司创新、采用最佳实践并确保风险管理，以促进竞争性保险市场并保护保单持有人的利益。

On August 7, Singapore's Minister for Transport and Second Minister for Finance, Chee Hong Tat, clarified that the Ministry of Culture, Community and Youth (MCCY) had discussed Income's social mission and the rationale for the NTUC-Allianz deal. Minister Chee said he would look at it from the regulatory perspective of the Monetary Authority of Singapore (MAS). Allianz plans to acquire a 51% stake in Income Singapore Insurance Company, worth about S\$2.2 billion. The MAS assessment highlighted the importance of promoting the integrity of the financial sector, focusing on risk management and policy protection. Minister Chee confirmed that MAS was satisfied with the process by Income's board of directors to handle conflicts of interest in the transaction. Ronald Ong, chairman of Income Insurance Company Limited, recused himself from the decision to appoint Morgan Stanley as Allianz's financial advisor for the acquisition transaction to avoid potential conflicts of interest. Minister Chee assured that fostering a competitive insurance market is key, and Allianz has a small market share in Singapore's insurance market and no significant overlap with Income's business. He stressed the competitiveness of Singapore's insurance market and pointed out that Income does not always offer the lowest prices. On the concerns of existing policyholders and employees, he said that the approval of the agreement will

not change the terms of the contract, and MAS expects fair treatment and compliance with employment laws. MAS encourages all insurers to innovate, adopt best practices and ensure risk management to promote a competitive insurance market and protect the interests of policyholders.

<https://fintechnews.sg/100051/insurtech/mas-weighs-in-on-allianz-venue-deal-focus-on-consumer-protection/>

3. 新加坡金融管理局重申加强跨境支付管控以打击欺诈行为

MAS Reiterates Robust Controls on Cross-Border Payments to Combat Scams

8 月 8 日，副总理兼贸易和工业部长颜金勇重申了新加坡金融管理局 (MAS) 正在努力打击跨境支付欺诈。这些措施中最重要的是默认交易通知门槛为 100 新元或以下，每日交易限额不超过 1,000 新元。颜金勇在议会上表达了对跨境即时汇款相关风险的担忧，尤其是对老年人等弱势群体的风险。他指出，MAS 已经与印度、马来西亚和泰国建立了小额支付的实时支付链接。这些链接方便游客和工人向商家进行即时、低成本支付，以及向新加坡和该地区的家庭成员汇款。参与这些链接的金融机构已经实施了强有力的反欺诈控制措施，以防止欺诈者利用这些渠道。他们不断监测欺诈趋势并根据需要调整措施。

On 8 August, Deputy Prime Minister and Minister for Trade and Industry Gan Kim Yong reiterated the Monetary Authority of Singapore's (MAS) ongoing efforts to combat cross-border payment fraud. Most significant of these measures is a default transaction notification threshold of S\$100 or less and a daily transaction limit of no more than S\$1,000. Gan expressed concerns in Parliament about the risks associated with cross-border instant remittances, especially for vulnerable groups such as the elderly. He noted that MAS already has real-time payment links for small-value payments with India, Malaysia and Thailand. These links facilitate instant, low-cost payments to merchants by tourists and workers, as well as remittances to family members in Singapore and the region. Financial institutions participating in these links have implemented strong anti-fraud controls to prevent fraudsters from exploiting these channels. They continuously monitor fraud trends and adjust measures as needed.

<https://fintechnews.sg/100102/payments/mas-reiterates-robust-controls-on-cross-border-payments-to-combat-scams/>

4. 星展银行启动基于区块链的财政代币试点

DBS Bank Unveils Blockchain-Based Treasury Tokens Pilot

8月13日，星展银行与蚂蚁国际启动基于区块链的星展国库代币试点，旨在优化企业流动性管理。试点在兼容以太坊虚拟机的区块链上使用星展国库代币，简化蚂蚁国际的多币种财务管理。星展国库代币集成到其许可区块链网络中，确保只有授权参与者才能访问。该网络是部分去中心化的，连接星展银行的核心支付引擎，以增强可扩展性和与各行业支付系统的互操作性。此外，它还与蚂蚁国际的基金管理平台 Whale 集成，无缝管理内部流动性，改善工作流程和可见性。Whale 平台结合人工智能和加密技术，提高资金转移的透明度和效率。新举措借鉴了星展银行与新加坡金融管理局 Orchid 和 Guardian 项目合作的经验，探索代币化的优势。该项目对于满足电子商务和按需服务需求的增长至关重要，并表示星展银行财资代币将推动传统银行业务的新效率和新能力，包括可编程性、碎片化和原子值转移。

On August 13, DBS Bank and Ant International launched a blockchain-based DBS Treasury Token pilot, aimed at optimizing corporate liquidity management. The pilot uses DBS Treasury Tokens on an Ethereum Virtual Machine-compatible blockchain to simplify Ant International's multi-currency financial management. DBS Treasury Tokens are integrated into its permissioned blockchain network to ensure access only by authorized participants. The network is partially decentralized, connecting DBS's core payment engine to enhance scalability and

interoperability with payment systems in various industries. In addition, it is integrated with Ant International's fund management platform Whale to seamlessly manage internal liquidity and improve workflow and visibility. The Whale platform combines artificial intelligence and encryption technology to enhance transparency and efficiency in fund transfers. The new measures draw on DBS's experience with the Monetary Authority of Singapore's Orchid and Guardian projects to explore the advantages of tokenization. This project is critical to meeting the growth in demand for e-commerce and on-demand services, and said that DBS Treasury Tokens will drive new efficiencies and capabilities in traditional banking, including programmability, fragmentation and atomic value transfer.

<https://regtechafrika.com/global-dbs-bank-unveils-blockchain-based-treasury-tokens-pilot/>

5. 新加坡金融管理局与银行和科技公司合作加强量子安全

MAS Partners with Banks and Tech Firms to Enhance Quantum Security

2024 年 2 月,新加坡金融管理局(MAS)发布咨询报告,强调量子技术带来的网络安全风险,并敦促金融机构对量子安全解决方案进行概念验证试验。MAS 建议金融业实现“加密敏捷性”,以便平稳过渡到后量子加密,避免 IT 系统和基

基础设施受到重大破坏。为此，MAS 承诺提供 1 亿美元资金，推动金融领域人工智能和量子计算技术的发展，并探索使用后量子密码（PQC）和量子密钥分发（QKD）保护关键数据的试点项目。QKD 是一种安全的通信方法，可确保只有共享方知道加密密钥，被视为防御潜在量子威胁的关键手段。未来几个月，新加坡金融管理局将与汇丰银行、大华银行、星展银行和华侨银行合作，试用 SPTel 和 SpeQtral 提供的 QKD 解决方案，进行概念验证沙箱，并评估 QKD 在量子安全通信中的可行性、有效性和适用性。随着量子技术的发展，金融行业需要防范潜在的网络安全威胁。这些概念验证试验将帮助新加坡金融管理局和金融机构了解 QKD 对运营的影响，并尽早应对挑战。从这些试验中获得的见解将有助于制定技术和网络风险管理政策，以确保金融系统具有量子防御能力。

In February 2024, the Monetary Authority of Singapore (MAS) issued a consultation report highlighting the cybersecurity risks posed by quantum technology and urging financial institutions to conduct proof-of-concept trials of quantum security solutions. MAS recommends that the financial sector achieve "crypto-agility" in order to smoothly transition to post-quantum encryption and avoid major disruptions to IT systems and infrastructure. To this end, MAS has pledged to provide US\$100 million in funding to promote the development of

artificial intelligence and quantum computing technologies in the financial sector and explore pilot projects using post-quantum cryptography (PQC) and quantum key distribution (QKD) to protect critical data. QKD is a secure communication method that ensures that only the shared party knows the encryption key and is seen as a key means of defending against potential quantum threats. In the coming months, MAS will work with HSBC, UOB, DBS and OCBC to trial QKD solutions provided by SPTel and SpeQtral , conduct proof-of-concept sandboxes, and evaluate the feasibility, effectiveness and applicability of QKD in quantum secure communications. As quantum technology develops, the financial industry needs to guard against potential cybersecurity threats. These proof-of-concept trials will help the Monetary Authority of Singapore and financial institutions understand the impact of QKD on operations and respond to challenges as early as possible. Insights gained from these trials will help shape technical and cyber risk management policies to ensure that the financial system is quantum-proof.

<https://regtechafrika.com/global-mas-partners-with-banks-and-tech-firms-to-enhance-quantum-security/>

(二) 印度尼西亚 Indonesia

1. 印尼与韩国央行签署跨境支付谅解备忘录

Indonesia Unveils Integrated Channels for Digital ID Issuance and Authentication

8 月 1 日，印尼启动两个综合渠道，简化公民获取数字服务的流程，增强数字身份基础设施。公民现在可以通过 INA Pass 应用程序或公共服务门户网站获取和验证数字身份。这是内政部与通信和信息部合作的成果。内政部将加强 INA Pass 应用程序的生物特征活体检测功能，而通信和信息部将为公共服务门户网站开发单点登录（SSO）系统，以提高效率。此外，人口和民事登记总局（Dukcapil）续签了合作伙伴关系，利用 Dukcapil 数据库简化社会福利登记和验证，并使用数字身份证数据改善对工人的服务。印尼鼓励政府部门从 9 月开始在 2025 财年拨出预算用于数字服务的开发和推广。该国在数字安全网计划方面取得的进展得到了世界银行对其数字身份项目的资助的认可。

On August 1, Indonesia launched two integrated channels to simplify citizens' access to digital services and enhance digital identity infrastructure. Citizens can now obtain and verify digital identities through the INA Pass application or the public service portal. This is the result of a collaboration between the Ministry of Interior and the Ministry of Communications and Information. The Ministry of Interior will strengthen the biometric liveness detection function of the INA Pass application, while the Ministry of Communications and Information will develop a single sign-

on (SSO) system for the public service portal to improve efficiency. In addition, the General Directorate of Population and Civil Registration (Dukcapil) renewed its partnership to use the Dukcapil database to simplify social welfare registration and verification and improve services for workers using digital ID data. Indonesia encourages government departments to allocate budgets for digital service development and promotion in fiscal 2025 starting in September. The country's progress in digital safety net programs has been recognized by the World Bank's funding for its digital identity project.

<https://regtechafrika.com/global-indonesia-unveils-integrated-channels-for-digital-id-issuance-and-authentication/>

2. 印尼金融服务管理局制定 2024-2028 年数字金融和加密资产路线图

OJK Lays Out 2024-2028 Roadmap for Digital Finance, Crypto Assets

8 月 12 日，印尼金融服务管理局（OJK）发布了 2024 年至 2028 年金融领域技术创新、数字金融资产和加密资产发展与强化的新路线图。这份名为“拥抱数字金融的未来：为有效和平衡监管奠定基础”的路线图在雅加达举行的 OJK 数字金融创新日（OJK Digination 2024）上公布。该路线图重点关注四大支柱——监管与发展、监督与执法、许可以及信

息与创新，概述了促进强大、包容和可持续的 IAKD 行业发展的战略目标。这些目标的实施将围绕九项战略举措展开，包括监管框架、数字创新中心、标准化、试点项目、数字金融素养和战略联盟等领域。OJK 官员强调与政府机构、行业参与者和更广泛社区的合作对于确保路线图的成功实施至关重要。他们将定期进行监测和评估，以跟踪进展并做出必要的调整。该路线图是在印度尼西亚 IAKD 监管部门成立一周年之际发布的，该部门在支持该国金融部门创新和数字化转型工作方面发挥着关键作用。

On August 12, Indonesia's Financial Services Authority (OJK) launched a new roadmap for the development and strengthening of technological innovation, digital financial assets, and crypto assets in the financial sector from 2024 to 2028. The roadmap, titled "Embracing the Future of Digital Finance: Laying the Foundation for Effective and Balanced Regulation," was unveiled at the OJK Digital Finance Innovation Day (OJK Digation 2024) in Jakarta. Focusing on four pillars - regulation and development, supervision and enforcement, licensing, and information and innovation, the roadmap outlines strategic goals for promoting the development of a strong, inclusive, and sustainable IAKD sector. The implementation of these goals will be centered around nine strategic initiatives, including areas such as regulatory frameworks, digital innovation centers,

standardization, pilot projects, digital financial literacy, and strategic alliances. OJK officials stressed the importance of collaboration with government agencies, industry players, and the broader community to ensure the successful implementation of the roadmap. They will conduct regular monitoring and evaluation to track progress and make necessary adjustments. The roadmap was released on the first anniversary of Indonesia's IAKD regulatory department, which plays a key role in supporting the country's financial sector innovation and digital transformation efforts.

<https://fintechnews.sg/100161/indonesia/ojk-digital-finance-crypto-roadmap/>

3. 印尼金融服务管理局推出框架，增强银行业的数字弹性

OJK Introduces Framework to Strengthen Banking Sector's Digital Resilience

8月21日，印尼金融服务管理局（OJK）发布了《数字弹性指南》，旨在加强印尼银行业的数字化弹性。这一举措是OJK根据《2022年银行数字化转型蓝图》持续努力的一部分，旨在指导银行进行数字化转型。数字化虽然带来了效率的提升，但也带来了挑战和风险，必须加以缓解才能保持银行业稳定。实施数字弹性框架至关重要，因为它会影响银行的运

营和业务连续性。《数字弹性指南》概述了银行对技术中断的准备、响应和恢复策略，并包括保护消费者和尽量减少网络事件对运营、声誉和财务影响的措施。该指南是对 OJK 现有政策的补充，并为商业银行的 IT 实施、网络弹性和数字成熟度评估提供了各种规定。

On August 21, the Financial Services Authority of Indonesia (OJK) launched the Digital Resilience Guidelines to strengthen the digital resilience of the Indonesian banking industry. This initiative is part of OJK's ongoing efforts in accordance with the 2022 Bank Digital Transformation Blueprint to guide banks through digital transformation. Although digitalization has brought efficiency gains, it also brings challenges and risks that must be mitigated to keep the banking industry stable. Implementing a digital resilience framework is critical as it affects banks' operations and business continuity. The Digital Resilience Guidelines outline banks' preparation, response and recovery strategies for technological disruptions and include measures to protect consumers and minimize the operational, reputational and financial impact of cyber incidents. This guideline complements existing OJK policies and provides various provisions for IT implementation, cyber resilience and digital maturity assessments for commercial banks.

<https://fintechnews.sg/100502/digital-transformation/ojk-introduced-digital-resilience-guide/>

（三）泰国 Thailand

1. 泰国证券交易委员会推出数字资产监管沙盒

Thailand SEC Launches Digital Asset Regulatory Sandbox

8月12日，泰国证券交易委员会（SEC）正式启动数字资产监管沙盒，以支持在现实环境中开发和测试数字资产服务。沙盒旨在通过灵活的框架促进资本市场的创新，同时确保监管合规。该决定最初于3月获得SEC董事会批准，并在5月的公开听证会后最终确定了相关规定。反馈大多支持该倡议和拟议的监管调整。沙盒允许参与者测试六种符合条件的数字资产相关服务，包括交易所、经纪商、交易商、基金经理、顾问和托管钱包提供商。参与实体必须将其创新纳入泰国资本市场数字资产服务的开发中，或加入货币市场监管机构的类似沙盒。SEC将根据资本充足率、管理结构和运营准备情况等标准对参与者进行评估。参与者需要在沙盒内定义其服务范围，以尽量减少风险和潜在影响。测试期为一年，经批准可延长。

On August 12, the Securities and Exchange Commission of Thailand (SEC) officially launched the Digital Asset Regulatory Sandbox to support the development and testing of digital asset

services in a real-world environment. The sandbox aims to promote innovation in the capital market through a flexible framework while ensuring regulatory compliance. The decision was initially approved by the SEC Board of Directors in March, and the regulations were finalized after a public hearing in May. Feedback was mostly supportive of the initiative and the proposed regulatory adjustments. The sandbox allows participants to test six eligible digital asset-related services, including exchanges, brokers, dealers, fund managers, advisors, and custodial wallet providers. Participating entities must incorporate their innovations into the development of digital asset services in the Thai capital market or join a similar sandbox of the money market regulator. The SEC will evaluate participants based on criteria such as capital adequacy, management structure, and operational readiness. Participants are required to define the scope of their services within the sandbox to minimize risks and potential impacts. The testing period is one year and can be extended with approval.

<https://fintechnews.sg/100154/thailand/thailand-digital-asset-sandbox-sec/>

2. 泰国将于 9 月开始发行 10,000 泰铢数字钱包

Thailand's 10,000-Baht Digital Wallet Handout to Begin in September

8月26日，泰国前总理他信·西那瓦在一次全国性集体活动中宣布了一项重大社会福利计划，旨在通过数字钱包向弱势群体发放补助金，推动国家数字化转型，增强金融安全。该计划分为两个阶段，第一阶段将惠及1350万弱势群体和100万残疾人，每人将获得1万泰铢的救济金。第二阶段预计将于10月启动，如果区块链系统成功实施，最多可惠及3000万人。第一轮资金来自《预算外支出法》和中央预算，第二轮则由2025财年预算提供。政策细节中如排除购买酒精、香烟、燃料和网购等以确保资金用于基本商品和服务等都体现了对资金使用用途的严格监督。这一举措也体现了他信推动泰国数字化进程、防范未来金融危机的决心，正如他在获得皇家赦免后的首次公开演讲中所强调的那样。

On August 26, former Thai Prime Minister Thaksin Shinawatra announced a major social welfare program at a national group event, aiming to distribute grants to vulnerable groups through digital wallets to promote the country's digital transformation and enhance financial security. The program is divided into two phases, the first of which will benefit 13.5 million vulnerable groups and 1 million people with disabilities, each of whom will receive a 10,000 baht relief fund. The second phase is expected to start in October and will benefit up to 30

million people, provided that the blockchain system is successfully implemented. The first round of funds comes from the Extra Budget Expenditure Act and the central budget, while the second round is provided by the fiscal year 2025 budget. Policy details such as excluding the purchase of alcohol, cigarettes, fuel and online shopping to ensure that funds are used for basic goods and services reflect strict supervision of the purpose of fund use. The move also demonstrates Thaksin's determination to promote Thailand's digitalization process and prevent future financial crises, as emphasized in his first public speech after receiving the royal pardon.

<https://fintechnews.sg/100607/thailand/thailand-digital-wallet-handout-in-september/>

（四）马来西亚 Malaysia

1. 国家银行将通过新修正案严厉打击非法货币服务运营商

BNM to Crack Down on Illegal Money Service Operators with New Amendments

8 月 1 日，马来西亚国家银行加大打击货币服务业务行业非法经营者的力度，这是《2024 年货币服务业务（修订）法案》颁布后的新举措。该法案提升了国行的执法能力，对违法者可处以最高 10 年监禁和至少 5 万令吉罚款，明确了

相关罪行的定义，扩大了起诉的证据范围。此外，当局还有权没收被指控违法者的财产，以防止再次犯罪。国行将通过行政手段处理 MSB 持牌人的违法行为，确保执法力度与违法行为的严重程度相称。自 2011 年成立以来，MSBA 在监管货币兑换商、汇款服务和货币批发商、提高行业标准和防止犯罪滥用方面发挥了关键作用。

On August 1, Bank Negara Malaysia stepped up its crackdown on illegal operators in the money services business industry. This is a new move following the enactment of the Money Services Business (Amendment) Act 2024. The Act enhances BNM's enforcement capabilities, imposes up to 10 years' imprisonment and a minimum fine of RM50,000 on offenders, clarifies the definition of relevant offences, and expands the scope of evidence for prosecution. In addition, the authorities have the power to confiscate the property of the accused violators to prevent recidivism. BNM will deal with violations by MSB licensees through administrative means to ensure that enforcement is commensurate with the severity of the violation. Since its launch in 2011, the MSBA has played a key role in regulating money changers, remittance services and currency wholesalers, raising industry standards and preventing criminal abuse.

<https://fintechnews.my/45696/payments-remittance-malaysia/bnm-to-crack-down-on-illegal-money-service-operators-with-new-amendments/>

2. 马来西亚证券监督管理委员会将技术风险管理重点扩大到网络安全之外

SC Malaysia Broadens Tech Risk Management Focus Beyond Cybersecurity

马来西亚证券委员会 (SC) 已实施修订的技术风险管理指南，该指南将于 2024 年 8 月 19 日生效。这些新指南取代了之前的网络风险管理指南，并将重点从网络安全扩展到更广泛的技术风险。新指南于 2023 年 8 月首次发布，旨在提高资本市场实体在发生技术中断时的业务可靠性、安全性和弹性。SC 概述了对风险管理实践的关键期望，包括变更管理流程、对第三方服务提供商的监督和报告要求。最近的 CrowdStrike 中断凸显了这些指南的重要性，突显了数字基础设施的脆弱性以及可能对组织产生的广泛影响。SC 强调，遵守这些准则不仅对于减轻直接风险至关重要，而且对于为资本市场营造安全和有弹性的技术环境也至关重要。为了支持过渡，SC 更新了几项相关指南，并发布了一系列常见问题解答 (FAQ)，为市场参与者提供进一步的澄清。

The Securities Commission Malaysia (SC) has implemented revised Technology Risk Management Guidelines effective 19

August 2024. These new guidelines replace the previous Cyber Risk Management Guidelines and expand the focus from cybersecurity to a wider range of technology risks. The new guidelines, first published in August 2023, are designed to enhance the operational reliability, security and resilience of capital market entities in the event of technological disruptions. The SC outlined key expectations for risk management practices, including change management processes, oversight of third-party service providers, and reporting requirements. The recent CrowdStrike outage has highlighted the importance of these guidelines, highlighting the vulnerabilities in digital infrastructure and the wide-ranging impacts that can have on organizations. The SC stressed that compliance with these guidelines is not only critical to mitigating immediate risks, but also to fostering a secure and resilient technology environment for the capital markets. To support the transition, the SC has updated several relevant guidelines and published a series of Frequently Asked Questions (FAQs) to provide further clarification for market participants.

<https://fintechnews.my/45860/various/sc-malaysia-tech-risk-management/>

(五) 越南 Vietnam

1. 越南央行警告警惕索要生物特征数据的钓鱼电子邮件

Vietnam Central Bank Warns of Phishing Emails Requesting Biometric Data

8 月 28 日，越南国家银行 (SBV) 警告公众警惕虚假的网络钓鱼诈骗电子邮件，这些电子邮件谎称来自中央银行并要求更新个人生物特征信息。诈骗者使用伪造的 SBV 决定和虚假电子邮件来国家银行强调，它只通过官方网站发布官方信息，不会通过电子邮件要求更新敏感数据。央行提醒公众不要点击可疑链接或向未知方发送电子邮件。提供来自经过验证的来源的个人信息保护自己免遭网络诈骗。

On August 28, the State Bank of Vietnam (SBV) warned the public to be vigilant against fake phishing scam emails that falsely claim to be from the central bank and request updates to personal biometric information. Scammers use forged SBV decisions and fake emails to The National Bank stressed that it only releases official information through its official website and does not request updates of sensitive data via email. The central bank reminds the public not to click on suspicious links or send emails to unknown parties. Provide personal information from verified sources to protect yourself from online scams.

<https://fintechnews.sg/100765/vietnam/vietnams-central-bank-phishing-emails/>

（六）菲律宾 Philippines

1. 国际金融公司与欧盟合作支持菲律宾绿色转型

IFC Partners with EU to Support Green Transition in the Philippines

8月5日，国际金融公司（IFC）与欧盟（EU）共同推动菲律宾绿色经济计划（GEPP），旨在加速该国绿色转型。该计划是欧盟新推出的全球门户计划的一部分，该计划于2024年3月启动，将持续到2028年，预算约为3.08亿菲律宾比索。GEPP致力于加强废物管理，支持向可持续循环经济转型，加快可再生能源部署，推广提高能源效率的技术。该计划由欧盟提供6000万欧元资助，执行伙伴包括联合国开发计划署菲律宾办事处、德国发展署GIZ、法国专业技术机构EF、全球绿色增长研究所GGGI和国际金融公司IFC。GEPP将连接欧洲和菲律宾的合作伙伴，推动循环经济，减少塑料垃圾，提高能源效率，促进可再生能源的使用，应对气候变化，并通过投资和创造就业机会实现可持续和包容性增长。

On August 5, the International Finance Corporation (IFC) and the European Union (EU) worked together to promote the Green Economy Program in the Philippines (GEPP), aiming to accelerate the country's green transformation. The program is part of the EU's new Global Gateway program, which was launched in March 2024 and will last until 2028, with a budget of

approximately 308 million Philippine pesos. GEPP is committed to strengthening waste management, supporting the transition to a sustainable circular economy, accelerating the deployment of renewable energy, and promoting technologies that improve energy efficiency. The program is funded by 60 million euros from the European Union, and implementing partners include the United Nations Development Program Philippines Office, the German Development Agency GIZ, the French Professional Technology Agency EF, the Global Green Growth Institute GGGI and the International Finance Corporation IFC. GEPP will connect European and Philippine partners to promote a circular economy, reduce plastic waste, improve energy efficiency, promote the use of renewable energy, address climate change, and achieve sustainable and inclusive growth through investment and job creation.

<https://pressroom.ifc.org/all/pages/PressDetail.aspx?ID=28>

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2. 菲律宾央行推出网络弹性计划以应对日益严重的威胁

BSP Unveils Cyber Resilience Plan to Combat Growing Threats

8月7日，菲律宾央行（BSP）启动了金融服务网络弹性计划（FSCRП），以加强银行和金融机构的网络威胁防御。该计划提出了一项全面战略，以增强金融服务业的网络威胁响应能力，并列出了维护该国金融生态系统完整性和安全性的高层目标。此外，2024年7月20日签署成为法律的《反金融欺诈法》（AFASA）在FSCRП的实施中发挥着关键作用，通过加强信息共享和协作打击金融犯罪。该计划与DICT主导的2028年国家网络安全计划相一致。作为FSCRП的重要组成部分，BAPCID是银行业增强态势感知和网络弹性的网络安全信息共享平台。FSCRП战略将从2024年到2029年分阶段实施，以适应不断变化的网络威胁。

On August 7, the Bangko Sentral ng Pilipinas (BSP) launched the Financial Services Cyber Resilience Program (FSCRП) to strengthen the cyber threat defense of banks and financial institutions. The plan proposes a comprehensive strategy to enhance the financial services industry's cyber threat response capabilities and lists high-level goals to maintain the integrity and security of the country's financial ecosystem. In addition, the Anti-Financial Fraud Act (AFASA), signed into law on July 20, 2024, plays a key role in the implementation of the FSCRП, combating financial crimes by strengthening information sharing and collaboration. This plan is in line with the DICT-led National Cybersecurity Plan 2028. As a key part of the FSCRП,

BAPCID is a cybersecurity information sharing platform for the banking industry to enhance situational awareness and cyber resilience. The FSCR strategy will be implemented in phases from 2024 to 2029 to adapt to the ever-changing cyber threats.

<https://fintechnews.ph/63929/security/bsp-unveils-cyber-resilience-plan-to-combat-forming-threats/>

3. 菲律宾央行将允许到 2025 年在菲律宾建立最多 10 家数字银行

BSP to Allow Up to Ten Digital Banks in the Philippines From 2025

8 月 8 日，菲律宾央行（BSP）宣布，将从 2025 年 1 月 1 日起解除对发放新的数字银行牌照的禁令，允许最多 10 家数字银行运营。这一决定旨在发挥数字银行的优势，管理风险。自 2020 年 12 月数字银行框架启动以来，菲律宾已成立 6 家数字银行，包括 Tonik、Maya Bank、OFBank、UNObank、UnionDigital Bank 和 GoTyme Bank。新决议允许发放四张新牌照，新申请者和寻求转型的现有银行均可申请。未来的数字银行必须经过严格的发牌程序，以评估其商业模式、资源能力和对准则的遵守情况，例如所有权透明度、股东适当性、管理适应性、资本充足率和战略计划等。行长 Eli M. Remolona, Jr. 表示，这一决定是基于当前数字银行的财务状况及其在促进数字金融服务和金融包容性方面的作

用。此前，菲律宾央行将数字银行牌照数量限制为 6 张，并于 2021 年 8 月暂停了申请，以评估该行业的表现及其对数字化转型和金融包容性目标的贡献。现在解除禁令是为了监测行业发展并评估新参与者的影响。申请人需要展示独特的价值主张或创新的商业模式，以覆盖更广泛的客户群，尤其是未开发或服务不足的细分市场。

On August 8, the Bangko Sentral ng Pilipinas (BSP) announced that it would lift the ban on the issuance of new digital bank licenses, allowing up to 10 digital banks to operate, starting January 1, 2025. This decision aims to leverage the advantages of digital banks and manage risks. Since the launch of the digital banking framework in December 2020, six digital banks have been established in the Philippines, including Tonik, Maya Bank, OFBank, UNObank, UnionDigital Bank and GoTyme Bank. The new resolution allows the issuance of four new licenses, which can be applied by new applicants and existing banks seeking transformation. Future digital banks must undergo a rigorous licensing process to assess their business models, resource capabilities and compliance with guidelines, such as ownership transparency, shareholder suitability, management adaptability, capital adequacy and strategic plans. Governor Eli M. Remolona, Jr. said the decision was based on the financial status of current digital banks and their role in promoting digital financial services

and financial inclusion. Previously, the BSP limited the number of digital bank licenses to six and suspended applications in August 2021 to assess the industry's performance and its contribution to digital transformation and financial inclusion goals. The ban is now lifted to monitor industry development and assess the impact of new players. Applicants are required to demonstrate unique value propositions or innovative business models to cover a wider customer base, especially undeveloped or underserved market segments.

<https://fintechnews.ph/63965/digital-banking-news-philippines/bsp-to-allow-up-to-ten-digital-banks-in-the-philippines-from-2025/>

4. 菲律宾和柬埔寨央行在数字金融和支付方面开展合作

Philippines and Cambodia Central Banks Partner on Digital Finance, Payments

8月19日，菲律宾中央银行（BSP）与柬埔寨国家银行（NBC）签署了加强两家央行合作的谅解备忘录（MOU）。谅解备忘录旨在建立更深层次的双边关系框架，重点关注央行、支付连通性、数字金融创新、银行监管和人力资源开发等。两家央行在区域和双边层面有着合作的历史，该协议被视为这些努力的延续。签字仪式于2024年8月19日在柬埔寨

寨暹粒举行，菲律宾中央银行行长 Eli M. Remolona , Jr.和柬埔寨国家银行行长 Chea Serey 博士出席了签字仪式。签字后，双方举行双边会议，讨论宏观经济趋势、支付系统、人工智能、网络安全和可持续金融。讨论还探讨了在这些领域进一步合作的机会。

On August 19, the Bangko Sentral ng Pilipinas (BSP) and the National Bank of Cambodia (NBC) signed a Memorandum of Understanding (MOU) to strengthen cooperation between the two central banks. The MOU aims to establish a deeper framework for bilateral relations, focusing on central banks, payment connectivity, digital financial innovation, banking supervision, and human resource development. The two central banks have a history of cooperation at the regional and bilateral levels, and the agreement is seen as a continuation of these efforts. The signing ceremony took place in Siem Reap, Cambodia on August 19, 2024, and was attended by Eli M. Remolona , Jr., Governor of the Bangko Sentral ng Pilipinas, and Dr. Chea Serey , Governor of the National Bank of Cambodia . Following the signing, the two sides held a bilateral meeting to discuss macroeconomic trends, payment systems, artificial intelligence, cybersecurity, and sustainable finance. The discussion also explored opportunities for further cooperation in these areas.

<https://fintechnews.ph/64055/fintech/philippines-cambodia-digital-finance-payments/>

5. 菲律宾中央银行发布 2023 年可持续发展报告

BSP Releases 2023 Sustainability Report

8 月 19 日，菲律宾央行发布 2023 年可持续发展报告，重点介绍了可持续金融方面的主要举措，包括出台监管激励措施、发布可持续金融分类指南等。报告还研究了气候变化对货币政策和银行体系的影响。菲律宾央行还宣布，已在战略、创新和可持续发展部下设可持续发展办公室，指导央行包容性可持续发展议程。菲律宾央行的可持续发展战略与《2023-2050 年国家适应计划》和《2023-2050 年菲律宾能源计划》等国家气候目标相一致。央行的努力重点是管理气候和环境相关风险以确保金融稳定、促进绿色金融以及将可持续性融入自身运营。报告概述了 2023 年和 2024 年上半年的成就，包括 BSP 将环境、社会和治理 (ESG) 因素纳入其投资和储备管理实践。

On August 19, the Bangko Sentral ng Pilipinas (BSP) released its 2023 Sustainability Report, highlighting major initiatives in sustainable finance. These include the introduction of regulatory incentives and the release of a sustainable finance classification guide. The report also examines how climate change affects monetary policy and the banking system. The BSP

also announced that it has established an Office of Sustainability under the Strategy, Innovation and Sustainability Department to guide the central bank's inclusive sustainable development agenda. The BSP's sustainability strategy is aligned with national climate goals, such as the National Adaptation Plan 2023-2050 and the Philippine Energy Plan 2023-2050. The central bank's efforts focus on managing climate and environment-related risks to ensure financial stability, promoting green finance, and integrating sustainability into its own operations. The report outlines achievements in 2023 and the first half of 2024, including the BSP's incorporation of environmental, social and governance (ESG) factors into its investment and reserve management practices.

<https://fintechnews.ph/64049/fintech/bsp-released-sustainability-report-2023/>

(七) 巴基斯坦 Pakistan

1. 五家中国公司竞标协助巴基斯坦发行熊猫债

Five Chinese firms bid to help with Pakistan's Panda Bond issuance

8 月 1 日，巴基斯坦财政部宣布，5 家中国公司参与熊猫债发行竞标。巴基斯坦正通过广告招募，在中国资本市场募集资金。此前，已有 3 家中国律师事务所和 2 家信贷机构

提交了申请，政府正在审查并将“适时”作出决定。财政部长上周访问中国，可能已讨论相关事宜。此举是巴基斯坦在与国际货币基金组织（IMF）签署 70 亿美元贷款后，为满足 IMF 要求和改善经常账户赤字而努力多元化融资渠道的一部分。

On August 1, Pakistan's Ministry of Finance announced that five Chinese companies participated in the bidding for the issuance of Panda bonds. Pakistan is recruiting through advertisements to raise funds in the Chinese capital market. Previously, three Chinese law firms and two credit institutions had submitted applications, which the government is reviewing and will make a decision "in due course". The finance minister visited China last week and may have discussed relevant matters. This move is part of Pakistan's efforts to diversify financing channels to meet IMF requirements and improve the current account deficit after signing a \$7 billion loan with the International Monetary Fund (IMF).

<https://arab.news/2ks5j>

2. 巴基斯坦推出数字注册，这是改善商业环境的“最大改革举措”

Pakistan Launches Digital Registry, ‘Largest Reform Initiative’ to Enhance Business Climate

8月9日，巴基斯坦总理宣布启动该国首个数字化投资法律和规则登记系统，旨在改善营商环境质量。去年成立的特别投资促进委员会是一个军民融合机构，重点吸引包括海湾国家在内的外资，特别是在能源、农业、采矿、信息技术和航空等行业。巴基斯坦最近加强了与盟国和中亚国家（包括沙特阿拉伯、阿联酋和中国）的互访和投资谈判，努力成为重要的贸易和交通枢纽。在谢里夫总理主持的会议上，他提出，新的数字登记中心将整合现有的投资法规，取消不必要的障碍，以简化登记和许可程序，减少官僚主义。他对国际组织的资金支持表示感谢，并指示确保政策措施有效实施。这项改革被视为巴基斯坦历史上最大的营商便利化举措，展现了该国改善投资环境、促进经济发展的决心。

On August 9, the Prime Minister of Pakistan announced the launch of the country's first digital investment law and rules registration system, aimed at improving the quality of the business environment. The Special Investment Promotion Committee, established last year, is a military-civilian integration agency that focuses on attracting foreign investment, including from the Gulf countries, especially in industries such as energy, agriculture, mining, information technology and aviation.

Pakistan has recently strengthened mutual visits and investment negotiations with its allies and Central Asian countries, including Saudi Arabia, the United Arab Emirates and China, in an effort to become an important trade and transportation hub. At the meeting chaired by Prime Minister Sharif, he proposed that the new digital registration center will integrate existing investment regulations and abolish unnecessary obstacles to simplify registration and licensing processes and reduce bureaucracy. He expressed his gratitude for the financial support of international organizations and instructed to ensure the effective implementation of policy measures. This reform is regarded as the largest business facilitation initiative in Pakistan's history, showing the country's determination to improve the investment environment and promote economic development.

<https://arab.news/vv9w9>

3. 巴基斯坦国家银行与 Avanza Solutions 合作实现其技术基础设施现代化

State Bank of Pakistan Partners with Avanza Solutions to Modernize its Technological Infrastructure

8月23日，巴基斯坦国家银行（SBP）宣布选择 Avanza Solutions 作为战略技术合作伙伴。此举旨在提高运营效率并

实现技术基础设施现代化，加强提供金融服务的承诺。Avanza Solutions 拥有 20 年的行业经验，专注于金融领域的技术解决方案，将提供包括专业咨询在内的资源增强服务，以简化 SBP 的软件开发流程。合作的重点是定制软件开发，以满足特定需求和挑战。SBP 首席技术官强调了合作的重要性，并表示这是增强技术能力和提供下一代服务的重要一步。Avanza Solutions 首席执行官 Omer Ahmed Khan 表示很荣幸被选中担任关键角色，并承诺提供创新和卓越的解决方案。Avanza Solutions 是金融服务行业领先的技术提供商，业务遍及中东、亚太、非洲和北美等多个地区，拥有大量满意的客户。

On August 23, the State Bank of Pakistan (SBP) announced that it had selected Avanza Solutions as a strategic technology partner. The move is intended to improve operational efficiency and modernize its technology infrastructure, and strengthen its commitment to providing financial services. With 20 years of industry experience and focusing on technology solutions in the financial sector, Avanza Solutions will provide resource enhancement services including professional consulting to simplify SBP's software development process. The focus of the cooperation is on customized software development to meet specific needs and challenges. The SBP Chief Technology Officer emphasized the importance of cooperation and said it is an

important step to enhance technological capabilities and provide next-generation services . Omer Ahmed Khan, CEO of Avanza Solutions, expressed his honor to be selected for a key role and promised to provide innovative and excellent solutions. Avanza Solutions is a leading technology provider in the financial services industry, with operations in multiple regions including the Middle East, Asia Pacific, Africa and North America, and a large number of satisfied customers.

<https://fintechnews.pk/index.php/2024/08/23/state-bank-of-pakistan-partners-with-dubai-based-avanza-solutions-to-modernize-its-technological-infrastructure-fintech-news-pakistan/>

4. 巴基斯坦金融科技网络 (PFN) 与 NADRA 主席合作应对关键挑战

Pakistan Fintech Network (PFN) Engages NADRA Chairman to Address Key Challenges

8 月 28 日，巴基斯坦金融科技行业领袖与国家数据和记录管理局主席会面，讨论行业现状、挑战和创新潜力。关键话题包括身份验证、数字化入职和安全交易。巴基斯坦金融科技网络主席强调了发展强大而安全的数字金融生态系统的目标，通过生物识别验证技术和监管合作增强金融包容性和安全性。国家数据和记录管理局主席承认金融科技在促进

金融包容性和数字化转型方面发挥着关键作用，并承诺支持该行业并采取合作方式克服挑战。阿夫萨尔中将保证，国家数据和记录管理局完全支持金融包容性的愿景，并将与金融科技企业合作开发简化流程的解决方案。会议承诺非银行金融机构和其他机构将获得与传统银行相同的服务，并透露正在开发一个用于实时跟踪入职申请的门户网站。为了响应行业对全天候访问国家数据和记录管理局的需求，主席承诺将提供进一步的更新。此次会议由巴基斯坦金融科技网络组织举办，该组织在推动金融科技发展、提供交流平台、跟踪行业进展和促进数字金融生态系统创新方面发挥着关键作用。

On August 28, Pakistan's fintech industry leaders met with the Chairman of the National Data and Records Authority to discuss the state of the industry, challenges and potential for innovation. Key topics included identity verification, digital onboarding and secure transactions. The Chairman of the Pakistan Fintech Network stressed the goal of developing a strong and secure digital financial ecosystem, enhancing financial inclusion and security through biometric verification technology and regulatory cooperation. The Chairman of NADRA acknowledged the key role of fintech in promoting financial inclusion and digital transformation, and pledged to support the industry and take a collaborative approach to overcome challenges. Lieutenant General Afsar assured that NADRA fully

supports the vision of financial inclusion and will work with fintech companies to develop solutions to simplify processes. The meeting promised that non-bank financial institutions and others would receive the same services as traditional banks, and revealed that a portal for real-time tracking of onboarding applications is being developed. In response to the industry's demand for 24/7 access to NADRA, the Chairman promised to provide further updates. The meeting was organized by the Pakistan Fintech Network, an organization that plays a key role in promoting fintech development, providing a platform for communication, tracking industry progress and promoting innovation in the digital financial ecosystem.

<https://fintechnews.pk/index.php/2024/08/28/pakistan-fintech-network-pfn-engages-nadra-chairman-to-address-key-challenges-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 Kenya in August.

（九）缅甸 Myanmar

1. 缅甸军政府加大外汇打击力度，百余出口商面临牢狱之灾

Over 100 Exporters Face Prison in Myanmar as Junta Escalates Forex Crackdown

8月2日，缅甸107家出口公司因未将美元收入兑换成缅元而被吊销出口许可证，另有12家公司被要求在两周内兑换1700万美元。这些公司的所有者可能面临《进出口法》的指控，包括监禁和资产没收。这是由于军政府实施的货币兑换规则。西方制裁切断了缅甸与外国银行的联系，使得一些进出口商无法在军方控制的银行系统之外兑换外币进行支付。在镇压之前，缅元兑美元上个月再次贬值13%，从7月初的4800缅元跌至5400缅元。自政变以来，缅甸的出口和外国直接投资大幅下降，国内企业失去了国际贷款机会。由于美元流入减少，政府被迫出售外汇储备。国内美元短缺和央行维持低汇率的努力导致外汇黑市复苏。军政府试图将所有进出口业务推向易货贸易体系，但这可能适得其反，出口许可证的撤销会抑制贸易并推高商品价格。

On August 2, 107 Myanmar export companies had their export licenses revoked for not converting their US dollar earnings into kyat, and another 12 companies were given two weeks to convert US\$17 million. The owners of these companies may face charges under the Import and Export Act, including imprisonment and asset confiscation. This is due to currency exchange rules imposed by the military junta. Western sanctions have cut Myanmar's links with foreign banks, making it

impossible for some importers and exporters to exchange foreign currency for payments outside the military-controlled banking system. Before the crackdown, the kyat depreciated again against the US dollar by 13% last month, from 4,800 kyat in early July to 5,400 kyat. Since the coup, Myanmar's exports and foreign direct investment have fallen sharply, and domestic companies have lost international loan opportunities. The government has been forced to sell foreign exchange reserves due to reduced US dollar inflows. Domestic dollar shortages and the central bank's efforts to keep the exchange rate low have led to a revival of the black market for foreign exchange. The military junta has tried to push all imports and exports into a barter system, but this may backfire, with the revocation of export licenses suppressing trade and pushing up commodity prices.

<https://www.irrawaddy.com/business/over-100-exporters-face-prison-in-myanmar-as-junta-escalates-forex-crackdown.html>

(十) 墨西哥 Mexico

1. Afluenta 、 Yucash 、 Paycaster 获得墨西哥金融科技法批准

Afluenta , Yucash , Paycaster Get Mexico Fintech Law Approval

8 月 8 日，墨西哥金融监管机构批准了三家新实体，以扩大金融科技领域。Afluenta 获准作为众筹机构运营；Yucash 和 JP3 Financial (Paycaster) 获准作为电子支付基金机构运营。这些批准是在国家银行、证券委员会和财政部代表会议上确定的。拉美领先的众筹平台 Afluenta 在经过近五年的审批后，于 2024 年 7 月获得最终批准。JP3 Financial 在最初的申请被拒绝后，解决问题并重新提交申请，现已获得授权。Yucash 也已获得授权，将以 560 万墨西哥比索的初始资本开始运营。这些新实体必须遵守所有监管标准才能全面开始运营。

On August 8, Mexico's financial regulator approved three new entities to expand the fintech sector. Afluenta was approved to operate as a crowdfunding institution; Yucash and JP3 Financial (Paycaster) were approved to operate as electronic payment fund institutions. These approvals were determined in a meeting of representatives of the National Bank, the Securities Commission and the Ministry of Finance. Afluenta , the leading crowdfunding platform in Latin America, received final approval in July 2024 after nearly five years of approval. JP3 Financial has now been authorized after resolving issues and resubmitting its application after its initial application was rejected. Yucash has also been authorized and will begin operations with an initial

capital of 5.6 million Mexican pesos. These new entities must comply with all regulatory standards to fully begin operations.

<https://mexicobusiness.news/finance/news/afluencia-yucash-paycaster-get-mexico-fintech-law-approval>

2. Banco Afirme 与国际商业机器公司合作增强数字银行体验

Banco Afirme , IBM Team Up to Boost Digital Banking Experience

8月12日，Afirme 银行宣布与国际商业机器公司(IBM)合作，利用 AI 技术增强其数字银行服务，将开户流程简化至六分钟以内。此举旨在改变传统银行服务，提供个性化、高效的服务。Afirme 的新应用在一年内已被下载超过 15 万次。通过 IBM API 集成，银行可以灵活部署新功能，实现架构元素之间的实时通信，确保安全的消息传递，并减少错误。Afirme 银行银行业务总监表示：“与 IBM 的合作使我们能够提供更快、更轻松、个性化的体验，目标是通过创新满足客户需求。” IBM 墨西哥数据和人工智能总监表示：“我们很高兴与 Afirme 合作，利用 IBM 技术推动银行数字化转型。” Afir 银行负责人表示：“利用 AI 优化运营，提供精准解决方案，提高客户满意度。我们致力于提供无与伦比的银行体验，释放 AI 的全部潜力。”

On August 12, Banco Afirme announced a partnership with International Business Machines Corporation (IBM) to use AI technology to enhance its digital banking services and simplify the account opening process to less than six minutes. This move aims to change traditional banking services and provide personalized and efficient services. Afirme 's new application has been downloaded more than 150,000 times in one year. Through IBM API integration, banks can flexibly deploy new functions, achieve real-time communication between architectural elements, ensure secure message delivery, and reduce errors. Banco Afirme 's director of banking said: "The partnership with IBM allows us to provide a faster, easier and personalized experience, with the goal of innovating to meet customer needs." IBM Mexico's director of data and artificial intelligence said: "We are pleased to work with Afirme to use IBM technology to promote the digital transformation of banks." The head of Afir Bank said: "Use AI to optimize operations, provide precise solutions, and improve customer satisfaction. We are committed to providing an unparalleled banking experience and unleashing the full potential of AI."

<https://mexicobusiness.news/finance/news/banco-afirme-ibm-team-boost-digital-banking-experience>

(十一) 尼日利亚 Nigeria

1. 尼日利亚：FRC 敦促金融机构采用可持续发展报告

Nigeria: FRC Urges Financial Institutions to Embrace Sustainability Reporting

8 月 1 日，尼日利亚财务报告委员会（FRC）执行秘书兼首席执行官拉比乌·奥洛沃博士在阿布贾举行的研讨会上发表主旨演讲，呼吁金融机构将可持续性报告纳入其运营。此次研讨会由 FRC 与尼日利亚综合报告委员会（NIRC）联合举办，重点讨论了国际可持续性准则委员会（ISSB）的 IFRS S1 和 IFRS S2 标准的实施情况。奥洛沃博士强调了融入可持续发展实践的紧迫性，并指出可持续性报告对于监管合规至关重要。他提到，采用可持续性报告不仅有助于实现更可持续的未来，而且还能提高机构声誉、管理风险并释放增长和创新机会。尼日利亚中央银行和尼日利亚交易所集团已经发布了支持可持续性报告的指南，强调金融机构遵守这些标准的必要性。

On August 1, Dr. Rabiul Olowo, Executive Secretary and CEO of the Financial Reporting Council (FRC) of Nigeria, called on financial institutions to integrate sustainability reporting into their operations in a keynote speech at a seminar held in Abuja. The seminar, organized by the FRC in partnership with the Nigeria Integrated Reporting Council (NIRC), focused on the

implementation of the IFRS S1 and IFRS S2 standards of the International Sustainability Standards Board (ISSB). Dr. Olowo stressed the urgency of integrating sustainable development practices, noting that sustainability reporting is essential for regulatory compliance. He mentioned that the adoption of sustainability reporting will not only help achieve a more sustainable future, but also improve institutional reputation, manage risks and unlock growth and innovation opportunities. The Central Bank of Nigeria and the Nigerian Exchange Group have already issued guidelines to support sustainability reporting, highlighting the need for financial institutions to comply with these standards.

<https://regtechafrica.com/nigeria-frc-urges-financial-institutions-to-embrace-sustainability-reporting/>

2. 尼日利亚：国家人工智能战略草案：隐私和数据保护问题

Nigeria: National AI Strategy Draft: Concerns Over Privacy and Data Protection

8月4日，尼日利亚通信、创新和数字经济部长发布《国家人工智能（AI）战略》草案，征求公众反馈。这份长达73页的文件目标不明确，并未具体说明如何实现人工智能目标和资源分配。鉴于该战略着眼于提高公民福利，对隐私和数

据保护的投入较少，仅三次提到“人权”，且未提及尼日利亚宪法。文件存在印刷错误和事实错误，例如将《2023 年国家数据保护法》错误地引用为《2023 年尼日利亚数据保护法》，与人工智能相关的数据概念不一致。草案需要进行重大修改，包括加强隐私保护、纠正错误和明确目标。修改后的文件将更好地服务于尼日利亚数字经济，确保人工智能技术的道德发展。

On August 4, Nigeria’s Minister of Communications, Innovation and Digital Economy released a draft of the National Artificial Intelligence (AI) Strategy for public feedback. The 73-page document has unclear objectives and does not specifically address how AI goals and resource allocation will be achieved. Given the focus on improving citizen welfare, the strategy is less committed to privacy and data protection, mentioning “human rights” only three times and not referring to the Nigerian Constitution. The document contains typographical and factual errors, such as incorrectly citing the “National Data Protection Act 2023” as the “Nigeria Data Protection Act 2023” and not being consistent with AI-related data concepts. The draft requires significant revisions, including strengthening privacy protections, correcting errors, and clarifying objectives. The revised document will better serve Nigeria’s digital economy and ensure the ethical development of AI technology.

<https://dnllegalandstyle.com/dnl/the-draft-national-artificial-intelligence-ai-strategy-a-diminution-of-privacy-and-data-protection/#>

3. 尼日利亚：NAICOM 推出新门户网站，简化尼日利亚保险代理人的许可流程

Nigeria: NAICOM Launches New Portal to Simplify Insurance Agents' Licensing in Nigeria

8 月 6 日，国家保险委员会（NAICOM）启动了一个新的数字许可门户网站，以简化保险代理人的注册和续签流程。自 2024 年 8 月 1 日起，该门户网站将成为处理许可证申请的专属平台。NAICOM 宣布，新系统将缩短处理时间，减少人工程序的行政负担。NAICOM 在一份官方声明中表示，新门户网站旨在加快许可证注册和续签速度，减少对人工流程的依赖。现在，所有代理机构的许可证注册和续签申请都必须通过新门户网站提交。建议在旧系统上有待处理申请的代理人和保险公司通过新门户网站重新提交申请。NAICOM 敦促所有利益相关者熟悉新门户网站，并遵守更新后的程序，以确保顺利过渡。此举反映了 NAICOM 对尼日利亚保险业现代化和改善监管流程的承诺。

On August 6, the National Insurance Commission (NAICOM) launched a new digital licensing portal to streamline the registration and renewal process for insurance agents. From

August 1, 2024, the portal will become the exclusive platform for processing license applications. NAICOM announced that the new system will shorten processing time and reduce the administrative burden of manual procedures. In an official statement, NAICOM said the new portal is designed to speed up license registration and renewal and reduce reliance on manual processes. All agency license registration and renewal applications must now be submitted through the new portal. Agents and insurance companies with pending applications on the old system are advised to resubmit their applications through the new portal. NAICOM urges all stakeholders to familiarize themselves with the new portal and adhere to the updated procedures to ensure a smooth transition. This move reflects NAICOM's commitment to modernizing the insurance industry and improving regulatory processes in Nigeria.

<https://regtechafrika.com/nigeria-naicom-launches-new-portal-to-simplify-insurance-agents-licensing-in-nigeria/>

4. 尼日利亚：联邦政府成立国家宽带联盟推动数字化转型

Nigeria: Federal Government Launches National Broadband Alliance to Drive Digital Transformation

8 月 18 日，尼日利亚联邦政府宣布成立国家宽带联盟 (NBAN)，以加速该国数字化转型和宽带发展。通信和数字经济部长强调改善基础设施对促进经济繁荣的重要性。目前，尼日利亚宽带普及率仅为 43.53%，光纤网络接入不足。新计划旨在到 2025 年实现 70% 的互联网普及率，消除数字鸿沟，扩大数字服务的覆盖范围。NBAN 将促进政府、私营部门和民间组织之间的合作，以提高宽带服务的质量和可用性。政府将通过增加宽带供应来刺激需求，使尼日利亚成为数字经济的全球领导者。NBAN 的推出是迈向数字化愿景的重要一步，将促进经济发展和竞争力。此外，政府正在推动“光纤前向战略发展”项目，计划投资 20 亿美元将光纤网络从 3.5 万公里增加到 12.5 万公里，成为非洲第三大光纤基础设施，支持更广泛的数字化转型目标。

On August 18, the Federal Government of Nigeria announced the establishment of the National Broadband Alliance (NBAN) to accelerate the country's digital transformation and broadband development. The Minister of Communications and Digital Economy stressed the importance of improving infrastructure to promote economic prosperity. Currently, Nigeria's broadband penetration rate is only 43.53%, and fiber optic network access is insufficient. The new plan aims to achieve 70% Internet penetration by 2025, eliminate the digital divide, and expand access to digital services. NBAN will promote

cooperation between the government, the private sector and civil society organizations to improve the quality and availability of broadband services. The government will stimulate demand by increasing broadband supply and make Nigeria a global leader in the digital economy. The launch of NBAN is an important step towards the digital vision and will promote economic development and competitiveness. In addition, the government is promoting the "Fiber Forward Strategic Development" project, planning to invest \$2 billion to increase the fiber network from 35,000 kilometers to 125,000 kilometers, becoming the third largest fiber optic infrastructure in Africa, supporting broader digital transformation goals.

<https://regtechafrica.com/nigeria-federal-government-launches-national-broadband-alliance-to-drive-digital-transformation/>

5. 尼日利亚：联邦政府将协调税收征收并监管加密货币

Nigeria: Federal Government to Harmonize Revenue Collection and Regulate Cryptocurrency

8 月 20 日，尼日利亚联邦政府准备推出一项行政法案，以改革税收管理、协调征收并制定加密货币监管规定。联邦内陆税收局（FIRS）主席扎克·阿德德吉（Zak Adedeji）在

拉各斯与国民议会财政联合委员会的会议上宣布了这一消息。该法案将简化税法、精简税收流程、更新过时的法规以适应当前的经济状况。此外，阿德德吉强调了加密货币行业监管的重要性，指出需要一个法律框架来支持尼日利亚经济的发展。他还表示有信心到 2024 年，FIRS 将实现 19.4 万亿奈拉的税收目标。参议院财政委员会主席萨尼·穆萨和众议院财政委员会主席詹姆斯·法莱克对 FIRS 的努力和领导力表示称赞，期待共同努力提高税收效率，支持国家发展。

On August 20, the Nigerian federal government is preparing to introduce an executive bill to reform tax administration, coordinate collection, and develop cryptocurrency regulations. The Federal Inland Revenue Service (FIRS) Chairman Zak Adedeji announced the news at a meeting with the National Assembly's Joint Committee on Finance in Lagos. The bill will simplify tax laws, streamline revenue processes, and update outdated regulations to adapt to current economic conditions. In addition, Adedeji emphasized the importance of regulation in the cryptocurrency industry, pointing out that a legal framework is needed to support the development of Nigeria's economy. He also expressed confidence that FIRS will achieve its revenue target of 19.4 trillion naira by 2024. Senate Finance Committee Chairman Sani Musa and House Finance Committee Chairman James Falek praised the efforts and leadership of FIRS and looked forward to

working together to improve tax efficiency and support national development.

<https://regtechafrika.com/nigeria-federal-government-to-harmonize-revenue-collection-and-regulate-cryptocurrency/>

6. 尼日利亚将于 2024 年 9 月出台新的加密货币税法

Nigeria Set to Introduce New Cryptocurrency Tax Laws by September 2024

尼日利亚计划在 2024 年 9 月前出台新税法来规范加密货币交易，这是建立数字资产法律框架的重要一步。监管加密货币已迅速成为主要收入来源，并凸显了更新税法以反映新兴趋势的必要性。新法规预计将促使行政部门提交法案，修改、废除和重新颁布现有法律。与此同时，美国证券交易委员会（SEC）呼吁虚拟资产服务提供商加入其加速监管孵化计划（ARIP），以加快注册和合规。即将出台的数字货币规则。SEC 自 2022 年 5 月起已为加密和数字资产服务提供商发布了指南，并于 2024 年 3 月提出修订建议。尼日利亚并不是唯一一个推进虚拟资产监管的国家。肯尼亚、加纳和南非等非洲国家也在进行类似的工作。

Nigeria plans to introduce new tax laws to regulate cryptocurrency transactions by September 2024, a major step in establishing a legal framework for digital assets. Regulating

cryptocurrencies has quickly become a major source of revenue and highlights the need to update tax laws to reflect emerging trends. New Regulations It is expected to prompt the executive branch to submit bills to amend, repeal and re-enact existing laws. At the same time, the U.S. Securities and Exchange Commission (SEC) called on virtual asset service providers to join its Accelerated Regulatory Incubation Program (ARIP) to speed up registration and compliance. Upcoming digital asset rules. The SEC has issued guidelines for crypto and digital asset service providers since May 2022 and proposed revisions in March 2024. Nigeria is not the only country to advance virtual asset regulation. African countries such as Kenya, Ghana and South Africa have also Similar work is also underway.

<https://regtechafrika.com/nigeria-set-to-introduce-new-cryptocurrency-tax-laws-by-september-2024/>

7. 尼日利亚将出台新税法和加密货币许可制度，以规范价值 4 亿美元的加密货币市场

Nigeria to Introduce New Tax Laws and Crypto Licensing to Regulate \$400M Cryptocurrency Market

8 月 26 日，尼日利亚联邦税务局（FIRS）宣布计划在 2024 年 9 月前提出一项法案，为尼日利亚加密货币市场制定新的税法。此举标志着该国在规范加密货币行业、解决其对

国民经济影响方面迈出了重要一步。尼日利亚证券交易委员会（SEC）还计划在同年 8 月引入针对数字资产提供商的许可制度，以建立合规市场并提高投资者信心。监管批准将提供清晰、安全的框架，以促进市场参与。尼日利亚证券交易委员会主席强调监管的重要性，特别是保护年轻投资者，并预计这些法规将迅速实施。通过引入许可证，尼日利亚与英国和南非等全球标准接轨。一些分析师建议尼日利亚参考印度的监管策略来处理与主要交易所的纠纷。印度最近对币安处以罚款，并要求其注册为报告实体。尼日利亚可以采用类似的实践模式，在执法与市场增长之间取得平衡，并应对监管挑战。

On August 26, the Nigerian Federal Inland Revenue Service (FIRS) announced plans to introduce a bill by September 2024 to create new tax laws for the Nigerian cryptocurrency market. The move marks an important step for the country to regulate the cryptocurrency industry and address its impact on the national economy. The Nigerian Securities and Exchange Commission (SEC) also plans to introduce a licensing system for digital asset providers in August of the same year to establish a compliant market and increase investor confidence. Regulatory approval will provide a clear and secure framework to promote market participation. The chairman of the Nigerian Securities and Exchange Commission stressed the importance of regulation,

especially to protect young investors, and expected that these regulations will be implemented quickly. By introducing licenses, Nigeria is in line with global standards, such as the United Kingdom and South Africa. Some analysts suggest that Nigeria refer to India's regulatory strategy to deal with disputes with major exchanges. India recently fined Binance and required it to register as a reporting entity. Nigeria can adopt a similar practice model to balance law enforcement with market growth and address regulatory challenges.

<https://regtechafrica.com/nigeria-to-introduce-new-tax-laws-and-crypto-licensing-to-regulate-400m-cryptocurrency-market/>

8. 尼日利亚：证券交易委员会鼓励投资者通过增强型电子股息门户网站获取股息

Nigeria: SEC Encourages Investors to Secure Dividends via Enhanced E-Dividend Portal

8月26日，尼日利亚证券交易委员会（SEC）敦促投资者利用新改版的电子股息门户网站，该网站的安全功能得到增强，设计更加人性化，可确保股息安全，解决股息无人认领的问题。SEC局长强调，该门户网站可通过SEC官方网站或尼日利亚银行间结算系统（NIBSS）平台访问，其网络安全性得到增强，投资者可以放心管理股息支付。他解释说，

在金融行业，验证投资者身份的最可靠方法是银行验证号（BVN）。他还强调了投资回报在资本市场的重要性，并指出 SEC 正在彻底改革其流程，以解决股息无人认领的问题。声明提到，作为解决股息无人认领问题的努力之一，委员会已经推出了电子股息授权管理系统（e-DMMS）门户网站的升级版。证券交易委员会致力于通过先进的技术解决方案和加强利益相关者的参与来解决目前高达 2150 亿奈拉的无人认领股息问题。

On August 26, the Securities and Exchange Commission (SEC) urged investors to take advantage of the newly revamped e-Dividend Portal, which has enhanced security features and user-friendly design to ensure dividend security and address the issue of unclaimed dividends. The SEC Director-General stressed that the portal, which can be accessed through the SEC official website or the Nigeria Interbank Settlement System (NIBSS) platform, has enhanced cybersecurity to give investors peace of mind in managing dividend payments. He explained that the most reliable method of verifying an investor's identity in the financial industry is the Bank Verification Number (BVN). He also stressed the importance of investment returns in the capital market, noting that the SEC is overhauling its processes to address the issue of unclaimed dividends. The statement mentioned that the Commission has launched an upgraded version of the Electronic

Dividend Mandate Management System (e-DMMS) portal as part of its efforts to address the issue of unclaimed dividends. The SEC is committed to addressing the issue of unclaimed dividends, which currently stands at N215 billion, through advanced technological solutions and enhanced stakeholder engagement.

<https://regtechafrika.com/nigeria-sec-encourages-investors-to-secure-dividends-via-enhanced-e-dividend-portal/>

（十二）坦桑尼亚 Tanzania

1. 坦桑尼亚银行为坦桑尼亚金融科技初创企业推出监管沙盒

Bank of Tanzania Unveils Regulatory Sandbox for Fintech Startups in Tanzania

8月20日，坦桑尼亚银行启动了金融科技监管沙盒，旨在帮助当地初创企业测试产品并以较低的监管负担进入市场。这一举措源于2021年6月的TSA-MICIT合作对话，该对话汇集了政府和初创企业生态系统的关键利益相关者。对话将市场准入和监管合规确定为初创企业面临的主要挑战，并促成了国家监管沙盒框架的建立。到2022年3月，该框架成功制定并实施，惠及100多家初创企业，促进了创新。2023年，经财政部批准，坦桑尼亚银行金融科技监管沙盒正式启动，为金融科技行业开辟了创新机会。尽管取得了进展，但金融科技初创企业在推出产品之前往往面临重大的监管

挑战。监管沙盒的实施有望缓解这些问题，并促进更多初创企业参与市场。2024 年金融科技监管沙盒法规提供了一个结构化的框架，鼓励初创企业在有限和受控的环境中测试解决方案，同时确保金融稳定和消费者保护。此外，TSA 呼吁其他行业建立特定的监管沙盒，以简化监管流程并支持开发创新解决方案以应对当地挑战。TSA 感谢政府对创建商业环境的支持，并期待继续合作以促进初创企业 and 国家发展。

On August 20, the Bank of Tanzania launched its Fintech Regulatory Sandbox, which aims to help local startups test their products and enter the market with a lower regulatory burden. This initiative stems from the June 2021 TSA-MICIT collaborative dialogue, which brought together key stakeholders from the government and the startup ecosystem. The dialogue identified market access and regulatory compliance as the main challenges facing startups and led to the establishment of a national regulatory sandbox framework. By March 2022, the framework was successfully developed and implemented, benefiting more than 100 startups and promoting innovation. In 2023, with the approval of the Ministry of Finance, the Bank of Tanzania's Fintech Regulatory Sandbox was officially launched, opening up innovative opportunities for the Fintech sector. Despite progress, Fintech startups often face significant regulatory challenges before their products can be launched. The

implementation of the regulatory sandbox is expected to alleviate these issues and promote more startups to participate in the market. The Fintech Regulatory Sandbox Regulations 2024 provide a structured framework to encourage startups to test solutions in a limited and controlled environment while ensuring financial stability and consumer protection. In addition, TSA calls on other industries to establish specific regulatory sandboxes to simplify regulatory processes and support the development of innovative solutions to local challenges. TSA is grateful for the government's support for the creation of a business environment and looks forward to continued cooperation to promote startups and national development.

<https://fintechnews.africa/44226/fintech-tanzania/bank-of-tanzania-unveils-regulatory-sandbox-for-fintech-startups-in-tanzania/>

（十三）肯尼亚 Kenya

1. 肯尼亚法院推翻 2023 年财政法案，免除加密货币交易所的数字资产税

Kenyan Court Nullifies 2023 Finance Bill, Exempting Crypto Exchanges from Digital Asset Tax

8 月 1 日，在肯尼亚运营的加密货币交易所被免除数字资产税（DAT）。根据 2023 年财政法案，原定于 9 月生效的

对加密货币和数字资产交易收入征收 3% 的税，已被肯尼亚上诉法院裁定违宪。DAT 主要针对加密货币交易所，要求在五个工作日内缴纳税款，并附上详细的纳税申报表。然而，据一位匿名高管称，尽管收到了付款通知，但在裁决之前，没有一家当地交易所遵守税收规定。DAT 是肯尼亚试图规范其快速增长的数字资产市场的一部分，该市场是非洲第二大市场。肯尼亚区块链协会等对 DAT 发表了不同意见，而一些专家则建议将 DAT 税率与 2020 年财政法案中引入的现有 1.5% 的数字服务税（DST）保持一致可能是更可行的做法。由三名法官组成的小组随后裁定废除 2023 年财政法案对《所得税法》、《增值税法》、《消费税法》、《退休福利法》和《出口加工区法》所做的修订。

On August 1, cryptocurrency exchanges operating in Kenya were exempted from the Digital Asset Tax (DAT). The 3% tax on cryptocurrency and digital asset trading income, which was originally scheduled to take effect in September under the 2023 Finance Bill, has been ruled unconstitutional by the Kenyan Court of Appeal. The DAT mainly targets cryptocurrency exchanges and requires the payment of taxes within five working days, accompanied by detailed tax returns. However, according to an anonymous executive, despite receiving payment notices, no local exchange complied with the tax regulations before the ruling. The DAT is part of Kenya's attempt to regulate its rapidly growing

digital asset market, which is the second largest in Africa. The Kenya Blockchain Association and others have expressed different opinions on the DAT, while some experts have suggested that aligning the DAT rate with the existing 1.5% digital service tax (DST) introduced in the 2020 Finance Bill may be a more feasible approach. A three-judge panel later ruled to repeal the amendments made by the 2023 Finance Bill to the Income Tax Act, the Value Added Tax Act, the Excise Tax Act, the Retirement Benefits Act, and the Export Processing Zone Act.

<https://regtechafrica.com/kenyan-court-nullifies-2023-finance-bill-exempting-crypto-exchanges-from-digital-asset-tax/>

二、案例分析 Case Study: Bangun Percaya Sosial

(一) 公司概况 Company profile

Bangun Percaya Sosial 于 2018 年在印度尼西亚雅加达成立，是一家专注于运用大数据以及机器学习方式来进行个人信用评级的金融科技公司。BPS 模型研究所基于数百万个本地数据点，利用先进的机器学习方法，并将其与丰富的数据资源相结合，对个人信用风险水平进行全面和多维的评估。

BPS 引入生活画像构建概念，由独立下属研究机构开发的去中心化人工智能模型网络提供数据，旨在成为人工智能驱动的信用评级标准并解决当代信用评级市场数据不透明等核心问题。

BPS 将 AI 技术引入了信用评级行业，有利于优化业务结构、提高评级效率，同时技术的持续发展可在一定程度上解决行业痛点。具体体现在智能挖掘、智能打分、智能分析等方面，为信用评级业务的创新升级提供了助力。

Bangun Percaya Sosial (BPS) was founded in Jakarta, Indonesia, in 2018 as a fintech company focused on personal credit scoring through the use of big data and machine learning. The BPS model research institute draws from millions of local data points, utilizing advanced machine learning techniques combined with rich data resources to provide comprehensive and multidimensional assessments of individual credit risk levels.

BPS introduced the concept of life portrait construction, powered by a decentralized AI model network developed by its independent research subsidiary. This data-driven approach aims to establish an AI-driven credit rating standard while addressing core issues in the modern credit rating market, such as data transparency.

By integrating AI technology into the credit rating industry, BPS helps optimize business structures and improve rating efficiency. The continuous advancement of these technologies addresses industry pain points, particularly in intelligent data mining, scoring, and analysis, contributing to the innovative development of credit rating services.

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

BPS 高管团队主要包括 Ronald T. A. Kasim (CEO)、Endi Roswendi (CFO)、Raddy Suhendra (CTO) 三人。

Ronald T. A. Kasim, 获美国克雷顿大学经济学学士、硕士学位, 印尼加查马达大学(Gadjah Mada)管理学博士学位, 于 2006 年获得特许金融分析师 (CFA) 资格。

Ronny 于 2022 年 7 月 7 日加入 BPS 担任首席执行官。除了 BPS, 他同时还担任 Kredit Biro Indonesia Jaya (KBIJ) 的总裁(该公司是一家获得 OJK 运营授权的信用信息管理机构 (LPIP); 2020 年至今, 任 PT Bank CIMB Niaga Tbk 审计委员会的独立董事。

此前, 他曾任另类信用评分公司 PT Trusting Social Indonesia 的副总裁, 以及 OJK 许可的点对点金融科技借贷平台 PT Trust Teknologi Finansial 的董事。Ronny 参与了印度尼西亚第一家信用信息管理机构 PT Pefindo Biro Kredit 的成立, 并担任首席执行官。曾任 PT Pemeringkat Efek Indonesia 的首席执行官 (这是一家由 OJK Pasar Modal 监管的信用评级机构。)

Ronny 还在多家国际公司工作了 10 多年, 如新加坡的穆迪、法国和阿联酋的 Fermat FZ、美国的 Fiserv 股份有限公司、美国第一资本和美国奥马哈第一银行。他也是印尼金融科技点对点贷款协会 (AFPI) 的董事会成员, 并参与了金融科技数据中心的建立。拥有国际化信用评级经验的 Ronny, 将海外成功模式迁移到了印尼本地并完成了本地化适配。

Endi Roswendi 于 2022 年 3 月 9 日加入 BPS 担任财务总监。此前，Endi 还担任 Atome Finance Indonesia 的风险管理委员会成员和 Andalan Teknologi Finansial、PT Jabar Moda Transportasi 的董事，参与到了西爪哇省轻轨交通发行不动产资产证券化票据的发行；以及于 Pemerigkat Efek Indonesia（Pefindo）担任董事以及市政评级副总裁，专注于印度尼西亚的区域评级。曾在世界银行担任顾问。在美国 Exelon Corporation 担任会计师。

Endi 在印尼最高审计委员会（BPK）担任政府审计员，负责审计国家预算、国有企业（BUMN）和地区所有企业（BUMD）。深度了解印尼政府的运转机制。

Raddy Suhendra，印度尼西亚大学计算机科学学士学位，2022 年 10 月加入 BPS 担任 IT 主管，后来于 2023 年 5 月被任命为 IT 和运营总监。Raddy 在 IT 和金融领域拥有 20 多年的职业生涯，曾在 Sigma Cipta Caraka、Bank Chinatrust、Bank CIMB Niaga 任职，最近在 Fortress Data Services 担任核心银行系统的技术顾问。

The BPS executive team primarily consists of Ronald T. A. Kasim (CEO), Endi Roswendi (CFO), and Raddy Suhendra (CTO).

Ronald T. A. Kasim holds a Bachelor's and Master's degree in Economics from Creighton University in the United States and a Ph.D. in Management from Gadjah Mada University in

Indonesia. In 2006, he earned the Chartered Financial Analyst (CFA) designation. Ronny joined BPS as CEO on July 7, 2022. In addition to his role at BPS, he also serves as President of Kredit Biro Indonesia Jaya (KBIJ), a credit information management institution authorized by OJK (Indonesia's Financial Services Authority). Since 2020, he has been an independent member of the Audit Committee at PT Bank CIMB Niaga Tbk.

Previously, he served as Vice President at PT Trusting Social Indonesia, an alternative credit scoring company, and as a director at PT Trust Teknologi Finansial, a peer-to-peer fintech lending platform licensed by OJK. Ronny was involved in the establishment of Indonesia's first credit information management institution, PT Pefindo Biro Kredit, where he also served as CEO. He was also the CEO of PT Pemeringkat Efek Indonesia, a credit rating agency regulated by OJK Pasar Modal.

Ronny has over 10 years of experience working for various international companies, including Moody's in Singapore, Fermat FZ in France and the UAE, Fiserv Inc. in the U.S., Capital One, and First National Bank of Omaha in the U.S. He is also a board member of the Indonesia Fintech P2P Lending Association (AFPI) and participated in the establishment of the Fintech Data Center. With his international credit rating experience, Ronny

successfully adapted global models to suit the local Indonesian market.

Endi Roswendi joined BPS as Chief Financial Officer on March 9, 2022. Prior to this, Endi was a member of the Risk Management Committee at Atome Finance Indonesia and served as a director at Andalan Teknologi Finansial and PT Jabar Moda Transportasi, where he participated in the issuance of real estate asset securitization notes for West Java's light rail transit project. He also worked as a director and Vice President of Municipal Ratings at Pemeringkat Efek Indonesia (Pefindo), focusing on regional ratings in Indonesia. Additionally, Endi was a consultant for the World Bank and an accountant at Exelon Corporation in the U.S.

Endi also served as a government auditor at Indonesia's Supreme Audit Board (BPK), responsible for auditing the national budget, state-owned enterprises (BUMN), and regionally owned enterprises (BUMD). He has an in-depth understanding of how the Indonesian government operates.

Raddy Suhendra holds a Bachelor's degree in Computer Science from the University of Indonesia. He joined BPS in October 2022 as IT Manager and was later appointed Director of IT and Operations in May 2023. Raddy has over 20 years of experience in the IT and financial sectors, having worked at

Sigma Cipta Caraka, Bank Chinatrust, and Bank CIMB Niaga. Most recently, he served as a technical consultant for core banking systems at Fortress Data Services.

(三) 融资及并购 Financing and M&A

BPS 从创立至今只有一轮融资，但该公司并没向外透露过多具体的融资和并购相关细节，只有投资者信息和投资金额是公开的。

2021 年，在 OVO 旗下的风险投资资本的主导下，BPS 从 OVO 获得两千亿印尼盾的资金，为 BPS 实现其战略目标奠定了坚实的财务基础。

BPS has only received one round of financing since its establishment, but the company has not disclosed many specific details related to financing and mergers and acquisitions to the public. Only investor information and investment amounts are publicly available.

In 2021, led by venture capital under OVO, BPS received 200 billion Indonesian rupiah in funding from OVO, laying a solid financial foundation for BPS to achieve its strategic goals.

(四) 发展历程 Development History

BPS 自 2018 年成立以来，便以其创新的信用评级平台在信贷行业中迅速崛起，致力于通过大数据分析非结构化数据手段构建信用评级模型，提升整个行业的透明度和效率。

公司通过印尼本土化的特色数据模型，为信贷产业链每个环节带来了直接、高效的交易体验。

2021 年，公司实现了重要的里程碑，成功筹集了两千亿元印尼盾（约一亿人民币）的资金，这不仅为技术升级和市场扩张提供了坚实的支持，也体现了资本市场对公司商业模式的高度认可。至今，公司平台已吸引了 400 家民间机构和 42 家银行及非银金融机构的客户，建立了稳固的合作关系。

2022 年，随着业务的持续增长，公司迎来了新的首席执行官 Ronald T. A. Kasim，他的加入为公司注入了新的管理理念和战略方向。在他的带领下，公司进一步优化了服务流程，提升了客户体验，巩固了市场领导地位。

2024 年，面对包括政策限制在内的外部挑战，公司展现了出色的适应能力和业务韧性。通过加强合规和风险管理，公司成功地减轻了外部影响，并保持了业务的稳定增长，年营业额达到一千两百亿印尼盾，成绩在同行业中表现卓越。

展望未来，BPS 将持续扩大其技术领先优势，深化在大数据分析和印尼本地特色模型搭建领域的应用。并且根据 BPS 内部员工表示，公司近期可能会吸引战略投资者。以进一步整合资源，扩大市场影响力。

Since its founding in 2018, BPS has rapidly emerged in the credit industry with its innovative credit rating platform, dedicated to enhancing transparency and efficiency across the sector through credit rating models built using big data analysis

and unstructured data techniques. The company's localized data models for Indonesia have provided a direct and efficient transaction experience across every segment of the credit supply chain.

In 2021, the company reached a major milestone by raising 200 billion Indonesian Rupiah (approximately 100 million Chinese Yuan). This funding not only provided strong support for technological upgrades and market expansion but also reflected the capital market's high recognition of the company's business model. To date, the platform has attracted 400 private institutions, along with 42 banks and non-bank financial institutions, establishing strong partnerships.

In 2022, as the business continued to grow, the company welcomed a new CEO, Ronald T. A. Kasim, whose arrival brought fresh management ideas and strategic direction. Under his leadership, BPS further optimized service processes, improved customer experience, and solidified its market leadership position.

By 2024, despite external challenges, including policy restrictions, the company demonstrated remarkable adaptability and business resilience. Through strengthened compliance and risk management, BPS successfully mitigated external impacts

and maintained stable business growth, achieving annual revenue of 120 billion Rupiah, a standout performance in the industry.

Looking ahead, BPS plans to continue expanding its technological lead, deepening its application of big data analysis and localized modeling for Indonesia. According to internal staff, the company may soon attract strategic investors to further integrate resources and expand its market influence.

(五) 行业生态 Industry Ecology

1. 印尼借贷市场总览 Overview of the Indonesian Lending Market

近年来，印尼金融科技行业市场规模持续扩大，其影响力也逐步扩展到东南亚乃至全球。在行业发展初期，支付领域的企业是主要的增长动力。随着时间推移，其他领域如在线借贷、个人金融、区块链、保险服务、金融 SaaS 和 POS 服务也开始成为新的增长点。

在金融科技的多个业务形态中，移动支付和在线借贷是竞争最激烈的两个领域。移动支付在印尼发展迅速，尤其是"先享后付"模式在印尼广受欢迎。尽管移动支付市场竞争激烈，但尚未有企业形成垄断。与此同时，在线借贷领域在 2017 年受到更严格的监管，导致企业数量增长放缓，目前有 101 家在线借贷企业获得了印尼官方直管协会的认证。尽管企业数量增长不快，但这些企业的贷款规模增长迅速，远超银行体系的贷款增速，这主要得益于印尼中小微企业的信贷需求。

BPS 利用 AI+信用评级模式进入信贷市场，直接服务于借贷平台，借助民间借贷行业的快速发展，实现了自身的快速增长，乘上了民间借贷行业发展的快车道。

In recent years, the market size of Indonesia's fintech industry has continued to expand, with its influence gradually extending to Southeast Asia and even globally. In the early stages of industry development, companies in the payments sector were the primary growth drivers. Over time, other areas such as online lending, personal finance, blockchain, insurance services, financial SaaS, and POS services have also become new growth points.

Among the various fintech business models, mobile payments and online lending are the two most competitive fields. Mobile payments have developed rapidly in Indonesia, with the "Buy Now, Pay Later" model being particularly popular. Despite the fierce competition in the mobile payments market, no single company has yet formed a monopoly. Meanwhile, the online lending sector came under stricter regulation in 2017, leading to a slowdown in the growth of companies in the sector. Currently, 101 online lending companies have received certification from Indonesia's officially regulated association. Although the number of companies is not growing rapidly, their loan volumes are expanding much faster than those of the banking system,

primarily driven by the credit demand of Indonesia's small and medium-sized enterprises (SMEs).

BPS has entered the credit market using an AI-based credit rating model, directly serving lending platforms. By leveraging the rapid growth of the private lending industry, BPS has achieved fast growth itself, riding the wave of development in the private lending sector.

2.低费率及监管趋严下的战略调整 Strategic adjustments under low rates and stricter regulation

2023 年 11 月 8 日，印度尼西亚金融服务管理局（简称“印尼金管局”）宣布了加强在线借贷平台监管的新政策。该政策规定，从 2024 年 1 月 1 日起，消费贷款的最高日利率将调整为 0.3%，2025 年进一步降至 0.2%，到 2026 年将降至 0.1%。换算成年利率，到 2026 年，印尼的最高借贷利率将降至 36%。此前，印尼市场的合规借贷日利率为 0.4%，年化利率接近 150%。

据 BPS 内部人员透露，这项政策可能会对金融科技企业产生较大影响，因为利率的下调可能会导致盈利性下降。原本盈亏平衡或微盈利的平台可能会出现亏损，而那些已经亏损的平台可能会面临更严重的财务问题。政策风险已经影响到了整个产业链，包括 BPS 的盈利也出现了回调。这次政策

调整对金融科技企业的市场获客、资金成本和企业效率等方面提出了更高的要求。

为了适应政策变化，BPS 正在对信用评级模型进行实时迭代，并细化贷款额度和风险管理策略。他们正在提升对用户的精细化管理能力，使用更多维度的用户标签来更精准地评估风险。此外，为了应对拒贷率的上升，BPS 计划提高每笔贷款的平均金额，特别是对于贷款次数在 2 至 4 次的用户，以确保整体的贷款余额不会大幅下降。

BPS 作为产业链中游的企业，能够以更灵活的方式应对监管审查和政策变化。在当前监管趋严和低费率的环境下，BPS 的精简团队减少了沟通成本，并通过强大的产品能力完成了新一轮的变革。

On November 8, 2023, the Financial Services Authority of Indonesia (OJK) announced new regulations to strengthen the oversight of online lending platforms. The policy stipulates that, starting January 1, 2024, the maximum daily interest rate for consumer loans will be adjusted to 0.3%, reduced further to 0.2% in 2025, and eventually down to 0.1% by 2026. Converted to an annual rate, by 2026, Indonesia's maximum lending rate will drop to 36%. Previously, the compliant lending daily interest rate in Indonesia was 0.4%, with an annualized rate approaching 150%.

According to BPS insiders, this policy could significantly impact fintech companies, as the reduction in interest rates may

lead to decreased profitability. Platforms that were previously breaking even or slightly profitable may start incurring losses, and those already operating at a loss could face even more severe financial difficulties. The policy risks have affected the entire industry chain, and BPS's profitability has also seen a decline. This policy adjustment places higher demands on fintech companies in terms of customer acquisition, capital costs, and operational efficiency.

To adapt to the policy changes, BPS is iterating its credit rating model in real-time, refining loan amounts, and adjusting its risk management strategies. They are enhancing their ability to manage users more precisely, using multi-dimensional user profiling to assess risks more accurately. Additionally, to counter the rising loan rejection rates, BPS plans to increase the average loan amount per customer, especially for those with two to four loan histories, to ensure the overall loan balance does not drop significantly.

As a mid-stream company in the industry chain, BPS is better positioned to respond flexibly to regulatory scrutiny and policy changes. In the current environment of stricter regulations and lower interest rates, BPS's lean team has reduced communication costs and successfully completed a new round of transformation through its strong product capabilities.