

Hong Kong Registration – Start-up Plus Support the Development of Start-up and Open API in Hong Kong 香港註冊 – 初創企業星級 支持初創企業及開放API在香港的發展

Because of the COVID-19 pandemic, more corporate and individual users are using online tools to conduct business, manage their financial matters and make purchases remotely. Under this 'new normal', fintech and Open API (Application Programming Interface) are widely used, and are expected to keep growing and expand to different sectors.

Fintech and Open API have become hot topics in recent years, with the continuous support of the HKSAR Government. However, as related start-up companies lack operational knowledge and experience, it can be difficult for them to gain the trust of their clients to develop their business.

HKQAA has developed the Hong Kong Registration – Start-up Plus, which is an extension of the Hong Kong Registration – Start-ups. With additional elements related to information security management in Open API, the Scheme echoes Hong Kong Monetary Authority's latest documents and helps pave the way to smart banking in the near future, as well as meeting industry needs.

The management principles behind the recommended practices are based on the Plan-Do-Check-Act (PDCA) cycle and risk-based thinking. By following the practices, start-ups should be able to identify and manage the major risks to quality, and financial and information security, especially those related to Open API, and improve their management performance. By obtaining the registration, start-ups can demonstrate their management standard and competence, and enhance their clients' and business partners' confidence in them.

In this issue of VISION, Hong Kong Monetary Authority, which is actively promoting the adoption of Open API; Hong Kong Science and Technology Parks Corporation, strategic partner for Hong Kong Registration – Start-ups, and a pilot start-up company from the Scheme, beNovelty, share their views on Fintech and Open API.

2019冠狀病毒病疫情期間，更多企業及個人用戶使用網上工具進行遙距操作、管理財務及網上採購。在這新常態下，金融科技及開放應用程式介面(API)被廣泛應用，並預期會不停增長及延伸至不同界別。

誠然，金融科技及開放API是近年來炙手可熱的話題之一，亦得到香港特區政府的不斷支持。不過，相關的初創企業在缺少營運知識及管理經驗下，要取得客戶信任以發展業務仍然十分艱難。

有見及此，香港品質保證局開發「香港註冊 – 初創企業星級」，為「香港註冊 – 初創企業」的延伸計劃，並加入了有關開放API的資訊管理元素，以回應香港金融管理局為智慧銀行未來發展鋪路的政策文件，滿足業界需求。

計劃建議做法背後的管理概念以「策劃、執行、檢查、行動」循環及風險管理思維為本，為企業識別和管理品質、財務、資訊安全(尤其是有關開放API)範疇內的重重大風險，以及提升其管理表現。獲得註冊後，初創企業更可展示其管理水平及能力，以及取得客戶和業務夥伴的信心。

今期《管略》邀得積極發展開放API的香港金融管理局、香港註冊 – 初創企業的策略夥伴香港科技園公司，以及參與先導計劃的初創企業彼樂科創(beNovelty)為讀者分享香港不同持分者對於金融科技及開放API的看法。

Sharing from Hong Kong Monetary Authority (HKMA) Facilitate the Development of a Healthy Open API Ecosystem 香港金融管理局分享 促進開放API生態健康發展

Mr Nelson Chow 周文正先生

Chief Fintech Officer, Fintech Facilitation Office, Hong Kong Monetary Authority
香港金融管理局 金融科技促進辦公室 首席金融科技總監



HKMA published the "Open API Framework for the Hong Kong Banking Sector" in 2018. Can you share with us the reason for developing the Framework?

The formulation of the Open API Framework is one of the seven initiatives announced by the HKMA in September 2017 to prepare Hong Kong to move into a new era of Smart Banking.

The feedback collected during the industry consultation in early 2018 indicated that both the banking industry and tech firms are very supportive of developing an Open API framework, which would allow Open API to be widely and systematically adopted by the banking sector. The collaboration between banks and third-party service providers will not only help the banking sector maintain its competitiveness, but also improve financial services to ultimately provide better consumer experience.

How can the Framework assist the industry to adopt APIs effectively?

The Framework takes a four-phase and risk-based approach, which helps the banking sector adopt various Open API functions in a wide and structured manner. The Framework begins with the less risky sets of functions, i.e. product information (Phase I) and customer acquisition (Phase II), and then move on to account information (Phase III) and transactions (Phase IV).

The Framework also helps the industry adopt Open APIs effectively by providing guidelines and recommendations. For example, the Framework recommends the

香港金融管理局於2018年發布了「銀行業開放應用程式介面框架」。可否分享發布框架的背後原因？

金管局於2017年9月公布七項舉措，推動香港邁向智慧銀行新紀元。制定開放API框架為其中一項舉措。

金管局於2018年初就開放API框架諮詢業界，銀行業和科技公司都表示非常支持，此框架能讓銀行業廣泛和有序地實施開放API。銀行與第三方服務提供者的合作不僅有助銀行業保持競爭力，亦能提升金融服務的質素，從而為客戶提供最佳的體驗。

框架可如何協助業界高效地應用API？

開放API框架以「風險為本」為原則，分四階段實施，以協助銀行業廣泛而有系統地開放各API功能。該框架由風險較低的功能開始，先實施產品資料(第一階段)和產品申請(第二階段)的API，然後再實施帳戶資訊(第三階段)和財務交易(第四階段)類的API。

該框架還提供指引和建議，協助銀行業更有效地採用開放API。例如框架建議使用國際慣用的技術標準，