

FINTECH 2025

Our Fintech Vision

Financial sector to adopt technology comprehensively by 2025; and deliver fair and efficient financial services for the benefit of HK people and economy



Demand

Drive fintech demand by facilitating banks' application of technology



Data

Enhance data infrastructure to enable fintech application



Ecosystem

Grow the ecosystem for the HK fintech industry

5 Focus Areas



All banks go fintech



Future-proofing for CBDCs



Creating next-gen data infrastructure



Expanding fintech-savvy workforce



Nurturing ecosystem with funding and policies



HONG KONG MONETARY AUTHORITY
香港金融管理局

All banks go fintech

Driving all-round fintech adoption by banking industry

- RegTech adoption
- Tech baseline assessment
- Guidance on use of novel technologies
- HKMA commitment to digitalisation
- Exploring GreenTech

Future-proofing for Central Bank Digital Currencies (CBDCs)

Get ready for CBDC at wholesale and retail levels

- Multiple CBDC Bridge for wholesale market
- Exploring e-HKD
- e-CNY for cross-boundary applications

Creating next-generation data infrastructure

Stimulate the industry's technology adoption through infrastructure enablement

- Commercial Data Interchange (CDI)
- Digital corporate identity
- DLT-based credit data sharing platform

Expanding the fintech-savvy workforce

Nurture all-round fintech talent, including students and practitioners

- Capacity building
- Enhanced Competency Framework on Fintech
- Industry Project Masters Network (IPMN)
- Fintech labs

Nurturing ecosystem with funding and policies

Support growth of the fintech industry through concerted effort

- Fintech Supervisory Sandbox 3.0
- HK Growth Portfolio
- Cross-Agency Co-ordination Group

5
Focus Areas

