

Annex: Second cohort of GenA.I. Sandbox and examples of proposed use cases

Participating Banks	Technology Partners
• Ant Bank (Hong Kong) Limited • Bank of China (Hong Kong) Limited • Bank of Communications (Hong Kong) Limited • Bank of East Asia, Limited • China Construction Bank (Asia) Corporation Limited • Chiyu Banking Corporation Limited • CMB Wing Lung Bank Limited • Dah Sing Bank, Limited • Fubon Bank (Hong Kong) Limited • Hongkong and Shanghai Banking Corporation Limited • Industrial and Commercial Bank of China (Asia) Limited • Industrial Bank Co., Ltd. • Livi Bank Limited • Nanyang Commercial Bank, Limited • Natixis • PAO Bank Limited • Public Bank (Hong Kong) Limited • Shanghai Commercial Bank Limited • Standard Chartered Bank (Hong Kong) Limited • Tai Sang Bank Limited	• AIFT • Alibaba Cloud • Ant Digital Technologies • China Mobile Hong Kong • CLPS Technology • D2 Intelligence • Dyna.AI • Ernst & Young • FORMS HK • Hong Kong University of Science and Technology • iMBrace • OneConnect Financial Technology • RealAI Technology • Votee AI

Theme	Example Use Cases
Risk Management	• Multi-agent A.I. for credit portfolio management • Intelligent trade finance facilitation • Market risk monitoring and early alert
Anti-Fraud Measures	• Fortified defence against fraudulent facial authentication • Cross-sector and multi-domain fraud detection
Customer Experience	• Investment insights powered by A.I. • Conversational customer service A.I. voicebot • Omni-channel customer relationship management • Inclusive banking with A.I.-aid accessibility tool