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## 东南亚金融科技资讯月刊（九月）

Southeast Asia FinTech Monthly Newsletter (Sep)

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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. 新加坡新出台诈骗保护法案，限制高风险银行交易 Singapore' s New Scam Protection Bill to Restrict High- risk Bank Transactions

9月3日，新加坡内政部将推出《防范诈骗法案》以应对日益严重的网络诈骗问题。该立法允许警方针对高风险个人发出限制令，暂停其银行交易，以保护他们免受诈骗。尽管有先进的安全措施，自我转账诈骗案件仍占86%。新法案旨在通过暂时限制潜在受害者的银行交易来进一步保护他们，包括停止汇款和暂停信贷服务。内政部强调需平衡尊重个人自由与打击诈骗行为。被认为有风险的个人将接受28天监控，期间所有交易可能受限，且期限可根据调查需要延长。这一举措体现了在数字时代保护公民免受复杂网络诈骗的创新和主动态度。

On September 3, Singapore's Ministry of Home Affairs will introduce the Prevention of Fraud Bill to combat the growing problem of online fraud. The legislation allows the police to issue restraining orders against high-risk individuals, suspending their bank transactions to protect them from fraud. Despite advanced

security measures, self-transfer fraud still accounts for 86% of cases. The new bill aims to further protect potential victims by temporarily restricting their bank transactions, including stopping remittances and suspending credit services. The Ministry of Home Affairs emphasizes the need to balance respecting individual freedoms with combating fraud. Individuals considered to be at risk will be monitored for 28 days, during which all transactions may be restricted, and the period can be extended as needed for the investigation. This move reflects an innovative and proactive attitude to protect citizens from sophisticated online fraud in the digital age.

<https://fintech.global/2024/09/03/singapores-new-scam-protection-bill-to-restrict-high-risk-bank-transactions/>

## 2. 新加坡因涉嫌洗钱而调查世界币账户和代币的非法销售

### **Singapore Investigates Illegal Sales of Worldcoin Accounts and Tokens Amid Money Laundering Concerns**

9月9日，新加坡当局正在调查 Worldcoin 账户和代币的非法买卖，这是一个备受争议的加密货币项目，以收集身份数据而闻名。调查重点是与洗钱和恐怖主义融资的潜在联系，突显了围绕该项目的监管审查日益严格。9月9日，新加坡副总理兼新加坡金融管理局（MAS）主席颜金勇透露，

正在对参与 Worldcoin 账户和代币未经授权交易的个人进行调查。这些行动正在根据《2019 年支付服务法案》进行审查，该法案规范了该国的支付服务提供商。在议会会议上，杨先生表示，七名个人因在未获得必要许可的情况下提供 Worldcoin 相关服务而受到警方调查。他澄清说，尽管 Worldcoin 本身并不根据 PS 法案提供支付服务，但任何协助购买或出售 Worldcoin 账户和代币的企业都可能被视为无牌支付服务提供商。

On September 9, Singapore authorities are investigating the illegal buying and selling of Worldcoin accounts and tokens, a controversial cryptocurrency project known for collecting identity data, according to a report published. The investigation focuses on potential links to money laundering and terrorism financing, highlighting the growing regulatory scrutiny surrounding the project. On September 9, Gan Kim Yong, Singapore's deputy prime minister and chairman of the Monetary Authority of Singapore (MAS), revealed that individuals involved in the unauthorized trading of Worldcoin accounts and tokens are being investigated. The actions are being reviewed under the Payment Services Act 2019, which regulates payment service providers in the country. During a parliamentary session, Yeo said seven individuals are under police investigation for providing Worldcoin-related services without obtaining the

necessary licenses. He clarified that while Worldcoin itself does not provide payment services under the PS Act, any business that facilitates the purchase or sale of Worldcoin accounts and tokens could be considered an unlicensed payment service provider.

<https://regtechafrica.com/global-singapore-investigates-illegal-sales-of-worldcoin-accounts-and-tokens-amid-money-laundering-concerns/>

### 3. 星展银行计划向机构客户提供加密期权和结构性票据

#### **DBS Plans to Offer Crypto Options, Structured Notes for Institutional Clients**

9月17日，星展银行计划推出场外加密期权交易和结构性票据，为符合条件的机构和财富客户提供更多投资选择。这是亚洲首家提供与比特币和以太坊价值挂钩的金融产品的银行。从2024年第四季度开始，客户可以通过期权交易和结构化票据来投资这些资产。产品可能提供法定货币收益或允许客户交割基础加密货币。这些产品的推出恰逢加密货币市值增长50%，DDEX活跃交易客户数量增加36%，托管的数字资产数量激增80%。在扩大市场准入的同时，星展银行建议客户仔细评估投资目标和风险承受能力。

On September 17, DBS Bank plans to launch over-the-counter crypto options trading and structured notes to provide more investment options for eligible institutional and wealth

clients. This is the first bank in Asia to offer financial products linked to the value of Bitcoin and Ethereum. Starting in the fourth quarter of 2024, customers can invest in these assets through options trading and structured notes. Products may provide fiat currency returns or allow customers to deliver underlying cryptocurrencies. The launch of these products coincides with a 50% increase in the market value of cryptocurrencies, a 36% increase in the number of active trading customers on DDEX , and an 80% surge in the number of digital assets under custody. While expanding market access, DBS Bank advises customers to carefully evaluate their investment goals and risk tolerance.

<https://fintechnews.sg/101399/crypto/dbs-crypto-options-institutional-clients/>

#### **4. Xalts 与 Avalanche 联手帮助金融机构构建数字资产平台**

##### **Xalts and Avalanche Combine Efforts to Help Financial Institutions Build Digital Asset Platforms**

9月18日，总部位于新加坡的金融科技公司 Xalts 与智能合约平台 Avalanche 合作，为金融服务、政府和企业开发商提供数字资产平台构建支持。通过此次合作，Xalts 将提供开箱即用的解决方案，包括基金、证券、商品和贸易融资资产等的代币化。Xalts 的产品套件包括 RWA Cloud 平台，使大型机构能够快速在区块链上构建复杂解决方案。金融机构

可以利用 Avalanche 的 L1 技术部署定制区块链网络，自动化其链上流程，并通过 Xalts 的 RWA Cloud 标记数字资产和负债。Xalts 还加入了卡塔尔金融中心(QFC)管理局的数字资产实验室，测试和商业化现实世界资产代币化的用例。此次合作正值全球监管机构推出代币化用例之际。

On September 18, Xalts, a Singapore-based fintech company, partnered with Avalanche, a smart contract platform, to support the construction of digital asset platforms for financial services, governments, and corporate developers. Through this partnership, Xalts will provide out-of-the-box solutions. Solutions, including tokenization of funds, securities, commodities and trade finance assets. Xalts' product suite includes the RWA Cloud platform, which enables large institutions to quickly build complex solutions on the blockchain. Financial institutions can use Avalanche's L1 technology Deployed a custom blockchain network, automated its on-chain processes, and tokenized digital assets and liabilities through Xalts' RWA Cloud. Xalts also joined the Qatar Financial Center (QFC) Authority's Digital Asset Lab to test and commercialize real-world assets Use cases for tokenization. The collaboration comes as regulators around the world are rolling out use cases for tokenization.

<https://thefintechtimes.com/xalts-and-avalanche-combine->

efforts-to-help-financial-institutions-build-digital-asset-platforms/

## 5. 新加坡金融管理局/澳大利亚统计局：主要零售银行将引入 Singpass 人脸验证

### **MAS/ABS: Major retail banks to introduce Singpass Face Verification**

9月18日，新加坡金融管理局 (MAS) 和新加坡银行协会 (ABS) 宣布，新加坡主要零售银行将在未来三个月内逐步实施 Singpass 人脸验证 (SFV)，以加强零售银行客户的数字代币 (DT) 设置流程。SFV 将在高风险场景中被触发，以加强和补充现有的 DT 设置身份验证方法。SFV 使用面部扫描根据国家记录验证客户身份，然后才能激活客户的 DT 以供使用。使用 SFV 是银行为保护客户免遭诈骗而推出的最新安全措施。其他举措和自助工具包括逐步淘汰 DT 用户用于登录银行账户的一次性密码 (OTP) 和 Money Lock 功能，客户可以通过该功能“锁定”指定金额的资金，以防止被以数字方式访问。

On September 18, the Monetary Authority of Singapore (MAS) and the Association of Banks in Singapore (ABS) announced that major retail banks in Singapore will gradually implement Singpass Face Verification (SFV) over the next three months to strengthen the digital token (DT) setup process for

retail banking customers. SFV will be triggered in high-risk scenarios to strengthen and supplement existing authentication methods for DT setup. SFV uses facial scans to verify the customer's identity against national records before the customer's DT can be activated for use. The use of SFV is the latest security measure introduced by banks to protect customers from fraud. Other initiatives and self-service tools include the phasing out of one-time passwords (OTPs) used by DT users to log into their bank accounts and the Money Lock feature, which allows customers to "lock" a specified amount of funds to prevent digital access.

<https://www.mas.gov.sg/news/media-releases/2024/major-retail-banks-to-introduce-singpass-face-verification>

## **6. 新加坡交易所放宽对小型公司范围 3 报告的要求** **Singapore Exchange Softens Requirement for Scope 3 Reporting for Smaller Companies**

9月24日，新加坡交易所（SGX）监管机构 SGX RegCo 更新了上市公司的可持续发展报告规则，推迟了对小型发行人的强制性价值链或范围 3 排放报告要求。此举是在新加坡政府宣布将对上市公司和大型非上市公司实施强制性气候相关报告要求之后采取的措施。从 2025 财年开始，发行人需按国际财务报告准则基金会的国际可持续发展准则委员会

(ISSB) 标准提交年度气候相关披露信息。初步提案要求发行人在第一年报告范围 1 和 2 的排放, 在 2026 年报告范围 3 或价值链排放, 并在两年后获得范围 1 和 2 温室气体排放的外部有限保证。范围 3 排放的报告要求最具争议性, 因为这些排放通常占公司碳足迹的大部分但最难追踪和计算。新加坡交易所监管公司在新公告中表示, 将优先考虑规模较大的发行人, 并计划大型发行人于 2026 年开始进行范围 3 报告。

On September 24, Singapore Exchange (SGX) regulator SGX RegCo updated its sustainability reporting rules for listed companies, postponing mandatory value chain or scope 3 emissions reporting requirements for smaller issuers. The move comes after the Singapore government announced that it would implement mandatory climate-related reporting requirements for listed and large non-listed companies. Starting from fiscal 2025, issuers will be required to submit annual climate-related disclosures in accordance with the International Sustainability Standards Board (ISSB) standards of the International Financial Reporting Standards Foundation. The initial proposal requires issuers to report scope 1 and 2 emissions in the first year, scope 3 or value chain emissions in 2026, and obtain external limited assurance on scope 1 and 2 greenhouse gas emissions two years later. The reporting requirement for scope 3 emissions is the most

controversial because these emissions typically account for the majority of a company's carbon footprint but are the most difficult to track and calculate. SGX RegCo said in the new announcement that it will prioritize larger issuers and plans for large issuers to start scope 3 reporting in 2026.

<https://www.esgtoday.com/singapore-exchange-softens-requirement-for-scope-3-reporting-for-smaller-companies/>

## 7. 新加坡金融管理局成立网络和技术弹性国际咨询小组

### **MAS Establishes International Advisory Panel for Cyber and Technology Resilience**

9月25日，新加坡金融管理局成立网络和技术弹性专家(CTREX)小组，以提升金融部门的运营弹性。该小组取代了之前的网络安全咨询小组，不仅关注网络安全，还涵盖技术弹性的广泛方面。随着金融行业数字化转型加速，新加坡金融管理局认识到解决潜在技术风险和威胁的重要性。CTREX小组的任务是向新加坡金融管理局提供关于新兴技术风险的建议，并制定战略以增强金融机构的网络和技术弹性。该小组由13位全球杰出的行业思想领袖、专家和从业者组成，计划于2025年中期举行首次会议。CTREX专家组的成立彰显了新加坡在保护金融生态系统免受网络威胁和技术中断影响方面的主动性，确保金融部门在数字化世界中保持安全

和弹性。

On September 25, the Monetary Authority of Singapore established the Cyber and Technology Resilience Experts (CTREX) group to enhance the operational resilience of the financial sector. The group replaces the previous Cybersecurity Advisory Group and focuses not only on cybersecurity but also covers a wide range of aspects of technological resilience. As the digital transformation of the financial industry accelerates, the Monetary Authority of Singapore recognizes the importance of addressing potential technological risks and threats. The CTREX group is tasked with providing advice to the Monetary Authority of Singapore on emerging technology risks and developing strategies to enhance the cyber and technological resilience of financial institutions. The group, which consists of 13 outstanding global industry thought leaders, experts and practitioners, is scheduled to hold its first meeting in mid-2025. The establishment of the CTREX expert group highlights Singapore's initiative in protecting the financial ecosystem from cyber threats and technological disruptions, ensuring that the financial sector remains secure and resilient in a digital world.

<https://www.mas.gov.sg/news/media-releases/2024/mas-establishes-international-advisory-panel-for-cyber-and->

technology-resilience

## (二) 印度尼西亚 Indonesia

### 1. Tokocrypto 成为印度尼西亚第三家获得 PFAK 许可证的加密货币公司

#### **Tokocrypto Becomes Third Crypto Firm to Receive PFAK Licence in Indonesia**

9月10日，印度尼西亚加密货币交易所和币安集团成员 Tokocrypto 从该国商品期货交易监管机构(Bappebti)获得实物加密资产交易商(PFAK)许可，标志着印尼在全球加密货币市场的地位提升。尽管市场收入在经历波动后有所下滑，但预计2024年将回升至18亿美元。用户群稳步增长，从2021年的990万增至2024年的2852万。Tokocrypto自2019年注册为潜在实物加密资产交易商，通过严格流程满足监管要求。此次获得的PFAK许可证赋予其合法运营权，修订了2021年的相关法规。

On September 10, Indonesian cryptocurrency exchange and Binance Group member Tokocrypto received a Physical Crypto Asset Dealer (PFAK) license from the country's Commodity Futures Trading Regulator ( Bappebti ), marking Indonesia's rise in the global cryptocurrency market. Although market revenue has declined after experiencing volatility, it is expected to rebound to \$1.8 billion in 2024. The user base has grown steadily, from 9.9 million in 2021 to 28.52 million in 2024. Tokocrypto has

been registered as a potential physical crypto asset dealer since 2019 and has met regulatory requirements through a rigorous process. The PFAK license it obtained this time gives it the legal right to operate and amends relevant regulations in 2021.

<https://thefintechtimes.com/tokocrypto-becomes-third-crypto-firm-to-receive-pfak-licence-in-indonesia/>

## **2. 腾讯云与 GoTo 合作推动印度尼西亚数字化转型 Tencent Cloud Partners With GoTo to Drive Indonesia's Digital Transformation**

9月24日，土耳其 Fibabanka 银行与 GetirFinans 科技公司合作推出“银行即服务”（BaaS）平台。该平台允许企业轻松将金融解决方案集成到产品中，而无需银行牌照，由 GetirFinans 利用 Fibabanka 的数字基础设施提供服务。用户可以直接通过应用程序访问账户管理、发卡和付款选项。Fibabanka 的 BaaS 模式计划未来扩展到更多行业，提供技术驱动的解决方案，满足企业和客户需求。该平台拥有 500 多个 API 支持，为各种规模的企业提供经济高效且简化的服务交付方式。从大型零售商到金融科技初创公司，非银行组织都可以使用此平台来满足客户对集成、便捷金融解决方案的需求。Fibabanka 的 BaaS 模式旨在推动金融包容性，通过创新解决方案满足消费者和企业需求，同时为合作伙伴提供运营优势，降低提供金融服务的成本和复杂性。

On September 24, Turkey's Fibabanka Bank and GetirFinans Technology Company launched a "Banking as a Service" (BaaS) platform. The platform allows companies to easily integrate financial solutions into products without a banking license, and GetirFinans uses Fibabanka 's digital infrastructure to provide services. Users can access account management, card issuance and payment options directly through the application. Fibabanka 's BaaS model plans to expand to more industries in the future, providing technology-driven solutions to meet the needs of enterprises and customers. With more than 500 APIs supported, the platform provides cost-effective and simplified service delivery methods for enterprises of all sizes. From large retailers to fintech startups, non-bank organizations can use this platform to meet customer needs for integrated and convenient financial solutions. Fibabanka 's BaaS model aims to promote financial inclusion, meet consumer and corporate needs through innovative solutions, while providing partners with operational advantages and reducing the cost and complexity of providing financial services.

<https://thefintechtimes.com/getirfinans-becomes-first-firm-to-incorporate-the-fibabanka-baas-platform/>

### **(三) 泰国 Thailand**

#### **1. 泰国政府调整数字钱包发放计划，纳入现金支付**

#### **Thai Government Adjusts Digital Wallet Handout Plan to Include Cash Payments**

9月3日，泰国总理巴东丹·西那瓦宣布，政府将部分“数字钱包”补贴以现金形式发放，这是该政策的重要转变。最初计划向5000万公民转移10,000泰铢的数字信用，目前正在进行最终调整。细节将在即将发布的议会政策声明中披露。分配的预算数额仍不清楚。两周前，38岁的帕东丹被选为泰国最年轻的总理，她的前任、数字钱包计划的主要支持者斯雷塔·塔维辛被罢免。这项补贴政策遭到了经济学家和前央行行长的批评。由于资金问题，政府推迟了该计划，但坚称将遵守财政纪律。帕东丹是西那瓦家族中第三位出任这一职位的成员，她正在继续推动这一倡议。前总理他信·西那瓦在最近的一次演讲中支持纳入现金支付，并强调其对弱势群体的重要性。

On September 3, Thai Prime Minister Padangdan Shinawatra announced that the government will distribute part of the "digital wallet" subsidy in cash, an important policy shift. The initial plan to transfer 10,000 baht of digital credit to 50 million citizens is currently undergoing final adjustments. Details will be disclosed in an upcoming parliamentary policy statement. The amount of the allocated budget remains unclear. Two weeks ago,

38-year-old Padangdan was elected as Thailand's youngest prime minister, and her predecessor, Sreeta Tawisin, a major supporter of the digital wallet plan, was ousted. The subsidy policy has been criticized by economists and former central bank governors. The government postponed the plan due to funding issues, but insisted that it would observe fiscal discipline. Padangdan, the third member of the Shinawatra family to hold this position, is continuing to promote the initiative. Former Prime Minister Thaksin Shinawatra supported the inclusion of cash payments in a recent speech and emphasized its importance for vulnerable groups.

<https://fintechnews.sg/100993/thailand/thai-digital-wallet-handout-cash-payments/>

**2. 泰国银行业反诈骗行动 15,000 人被列入黑名单，  
34,000 个账户被暂停**

**15,000 Blacklisted and 34,000 Accounts Suspended in  
Thai Banking Fraud Crackdown**

9月3日，泰国银行协会(TBA)已将 15,000 名个人列入黑名单，并暂停了 34,000 个与呼叫中心诈骗行为有关的银行账户。此举是在实施人工智能驱动的交叉引用文件 (CRF) 系统之后采取的，该系统旨在识别用于洗钱活动中的骡子账户。随着 CRF 系统继续识别出更多可疑的借贷账户，TBA

预计还会进一步暂停借贷账户。目前，所有商业银行都在使用 CRF 系统和反洗钱办公室提供的数据对涉案人员采取行动。泰国央行副行长对商业银行在加强打击网络欺诈措施方面的合作表示赞赏。他指出，自 8 月 1 日 CRF 系统上线以来，银行一直在积极共享信息，以便更快地识别和阻止疑似洗钱账户持有人。被列入黑名单的个人需要与反网络诈骗行动中心的官员会面，解决问题，然后他们的账户才能解冻。

On September 3, the Thai Banks Association (TBA) has blacklisted 15,000 individuals and suspended 34,000 bank accounts linked to call center fraud. The move follows the implementation of an AI-driven Cross Reference File (CRF) system designed to identify mule accounts used in money laundering activities. The TBA expects to impose further suspensions as the CRF system continues to identify more suspicious lending accounts. Currently, all commercial banks are using the data provided by the CRF system and the Anti-Money Laundering Office to take action against those involved. The Deputy Governor of the Bank of Thailand praised the cooperation of commercial banks in strengthening measures to combat cyber fraud. He noted that since the CRF system went live on August 1, banks have been actively sharing information to more quickly identify and block suspected money laundering account holders. Blacklisted individuals need to meet with officials from the Anti-

Cyber Fraud Action Center to resolve the issue before their accounts can be unfrozen.

<https://fintechnews.sg/100972/thailand/thai-banking-fraud-crackdown/>

### 3. 泰国证券交易委员会更新数字资产支付规则，为 BOT 沙盒敞开大门

#### **Thai SEC Updates Rules for Digital Asset Payments, Opens Door to BOT Sandbox**

9月5日，泰国证券交易委员会（SEC）宣布放宽数字资产作为支付手段的限制。自9月6日起，受证券交易委员会监管的数字资产业务将可参与泰国银行的可编程支付沙盒。这些变化基于7月份公开听证会的反馈，大多数受访者支持所提议的变更。更新后的法规扩大了数字资产企业可提供的服务范围，包括托管钱包提供商等新类型运营商。经批准的数字资产企业还可参与 BOT 的沙盒，促进数字金融创新。此外，SEC 修改了 ICO 发行人、门户网站和数字资产业务运营商在沙盒内可接受交易或作为补偿的加密货币名单，进一步推动该领域实验和发展。目前，SEC 监管的数字资产业务包括六类：交易所、经纪商、交易商、基金管理人、咨询服务提供商、托管钱包提供商。

On September 5, the Securities and Exchange Commission of Thailand (SEC) announced that it would relax restrictions on

digital assets as a means of payment. Starting September 6, digital asset businesses regulated by the SEC will be able to participate in the Bank of Thailand's programmable payment sandbox. The changes are based on feedback from a public hearing in July, with the majority of respondents supporting the proposed changes. The updated regulations expand the range of services that digital asset businesses can provide, including new types of operators such as custodial wallet providers. Approved digital asset businesses can also participate in the BOT's sandbox to promote digital financial innovation. In addition, the SEC has revised the list of cryptocurrencies that ICO issuers, portals, and digital asset business operators can accept for trading or as compensation in the sandbox, further promoting experimentation and development in the field. Currently, the digital asset businesses regulated by the SEC include six categories: exchanges, brokers, dealers, fund managers, consulting service providers, and custodial wallet providers.

<https://fintechnews.sg/101026/digitalassets/thai-sec-rules-digital-asset-payments/>

#### **4. SECT 就 IT 法规和指南的修订展开磋商**

#### **SECT Consults on Amendments to IT Regulations and Guidelines**

9月12日，泰国证券交易委员会 (SECT) 发布了关于《信息技术系统建立规则 (IT 法规和指南)》修订草案的咨询意见，旨在使其与不同类别的企业经营者的风险状况保持一致。修订草案旨在适应技术、网络威胁和国际标准的不断发展，同时又不会给企业经营者带来不必要的负担。

On September 12, the Securities and Exchange Commission of Thailand (SECT) issued a consultation opinion on the draft amendments to the Rules for Establishing Information Technology Systems (IT Regulations and Guidelines) to align them with the risk profiles of different categories of business operators. The draft amendments are intended to accommodate the evolving nature of technology, cyber threats and international standards without placing unnecessary burdens on business operators.

[https://www.sec.or.th/EN/Pages/News\\_Detail.aspx?SECID=11127](https://www.sec.or.th/EN/Pages/News_Detail.aspx?SECID=11127)

## 5. 证券交易委员会就法规修订展开磋商——对数字代币投资风险的警告声明

### **SECT Consults on Amendment to Regulations - warning Statements on the Investment Risks of Digital Tokens**

9月16日，泰国证券交易委员会 (SECT) 就数字代币投资风险警告声明的法规拟议修正案发布了一份咨询文件。修正案要求首次代币发行 (ICO) 门户网站和 ICO 发行人按照相同的标准制定适当的警告声明，并更清楚地展示投资风险警告。这是为了确保投资者在使用服务或做出数字代币投资决策之前，有足够的信息了解风险或限制。

On September 16, the Securities and Exchange Commission of Thailand (SECT) released a consultation document on the proposed amendments to the regulations on risk warning statements for digital token investments. The amendments require initial coin offering (ICO) portals and ICO issuers to develop appropriate warning statements to the same standards and display investment risk warnings more clearly. This is to ensure that investors have sufficient information to understand the risks or limitations before using the services or making digital token investment decisions.

[https://www.sec.or.th/EN/Pages/News\\_Detail.aspx?SECID=11148&NewsNo=191&NewsYear=2024&Lang=EN](https://www.sec.or.th/EN/Pages/News_Detail.aspx?SECID=11148&NewsNo=191&NewsYear=2024&Lang=EN)

## **6. WeLab 计划成立第三家虚拟银行，与 Lightnet 合作申请泰国牌照**

**WeLab Eyes Third Virtual Bank, Applies for Thai License with Lightnet**

9月19日，泰国 Lightnet 与香港金融科技独角兽 WeLab 联手在泰国申请虚拟银行牌照。其目的是提高金融服务不足的零售客户和小型企业的金融服务渠道。Lightnet 由 Chatchaval Jiaravanon 和 Lightnet Group 共同创立，在当地具有强大的影响力，业务覆盖农业、餐饮和电子商务等行业的 4600 万泰国客户。该公司通过其战略合作伙伴关系，运营着一个由 150,000 个服务渠道组成的广泛的本地网络。Jiaravanon 是一位杰出的商业领袖，也是 AEON Thana Sinsap 和 Finansia Syrus 的联合创始人，在泰国金融领域拥有 30 多年的经验，同时也是全球媒体品牌《财富》杂志的主要所有者。Lightnet Group 每年处理的资金量超过 100 亿美元，并为 150 个国家/地区提供全球支付解决方案，包括跨境汇款和数字钱包。该集团得到了大华银行风险管理部、Seven Bank 和韩华投资证券等主要投资者的支持。WeLab 在香港和印度尼西亚成功运营着虚拟银行，目前正寻求将其数字银行服务扩展到东南亚。WeLab 与 Astra Financial 合作推出的印度尼西亚虚拟银行 Bank Saqu 在推出六个月内就已拥有一百万客户。WeLab 由亿万富翁李嘉诚支持，其目标是到 2032 年将其用户群扩大到 5 亿。该财团在五个亚洲市场拥有超过 20 张金融服务牌照，旨在创建一家人工智能驱动的虚拟银行，通过先进的技术为服务不足的社区提供支持。泰国银行预计将审查其虚拟银行牌照申请，预计结果将于

2025 年上半年公布。如果获得批准，持牌人必须在批准之日起一年内开始运营。

On September 19, Thailand's Lightnet teamed up with Hong Kong's fintech unicorn WeLab to apply for a virtual banking license in Thailand. The aim is to improve financial service channels for retail customers and small businesses that are underserved by financial services. Lightnet by Chatchaval Jiaravanon co-founded Lightnet Group, which has a strong local presence and reaches 46 million Thai customers across sectors such as agriculture, F&B and e-commerce. The company operates an extensive local network of 150,000 service channels through its strategic partnerships. Jiaravanon is a prominent business leader and co-founder of AEON Thana Sinsap and Finansia Syrus, with over 30 years of experience in the Thai financial sector and is also the majority owner of global media brand Fortune. Lightnet Group processes over US\$10 billion in annual volume and provides global payment solutions, including cross-border remittances and digital wallets, to 150 countries. The group is backed by major investors including UOB Risk Management, Seven Bank and Hanwha Investment & Securities. WeLab has successfully operated virtual banks in Hong Kong and Indonesia and is now looking to expand its digital banking services to Southeast Asia. Bank Saqu, an Indonesian virtual bank launched

by WeLab in partnership with Astra Financial, has already had one million customers within six months of its launch. WeLab, backed by billionaire Li Ka-shing, aims to grow its user base to 500 million by 2032. The consortium, which holds more than 20 financial services licenses in five Asian markets, aims to create an AI-driven virtual bank that empowers underserved communities through advanced technology. The Bank of Thailand is expected to review its application for a virtual bank license, with the result expected to be announced in the first half of 2025. If approved, the licensee must begin operations within one year from the date of approval.

<https://fintechnews.sg/101567/thailand/welab-third-virtual-bank-thai-license/>

## 7. 泰国央行称五家申请人正式提交泰国虚拟银行牌照竞标

### **Five Applicants Officially Submit Bids for Thai Virtual Bank Licenses, Says Central Bank**

9月23日，泰国央行表示，已有五家申请者提交了虚拟银行牌照的竞标。申请窗口于2024年9月19日关闭，此前财政部和泰国银行呼吁有兴趣的各方提出申请。尽管泰国银行尚未确认申请人的名字，但有报道称，由海湾能源开发公司牵头的财团是竞争者之一，该财团包括泰京银行、高级信

息服务公司以及 PTT 石油和零售业务。另一个突出的竞争者是 SCB X 财团，该财团已与韩国最大的数字银行 KakaoBank 和中国首家纯数字银行微众银行建立了合作伙伴关系。据悉，Shopee 的母公司新加坡 Sea Group 也已提交了申请。此外，由正大集团（CP）支持并得到蚂蚁集团支持的金融科技公司 Ascend Money 预计也将参与竞购。根据财政部于 2024 年 3 月 4 日发布的指南，泰国银行将根据申请人的资质、潜力和运营虚拟银行的能力对其进行评估。评估还将考虑对泰国经济和金融体系稳定性的益处。

On September 23, the Bank of Thailand said that five applicants had submitted bids for virtual bank licenses. The application window closes on September 19, 2024, after the Ministry of Finance and the Bank of Thailand called on interested parties to apply. Although the Bank of Thailand has not confirmed the name of the applicant, it is reported that a consortium led by Gulf Energy Development Co., Ltd., which includes Krung Thai Bank, Advanced Information Services Co., Ltd., and PTT Petroleum and Retail Business, is one of the contenders. Another prominent contender is the SCB X consortium, which has established partnerships with KakaoBank, South Korea's largest digital bank , and WeBank, China's first pure digital bank. It is reported that Shopee's parent company, Singapore's Sea Group, has also submitted an application. In addition, Ascend Money, a

fintech company backed by Charoen Pokphand Group (CP) and backed by Ant Group, is also expected to participate in the bidding. According to the guidelines issued by the Ministry of Finance on March 4, 2024, the Bank of Thailand will evaluate applicants based on their qualifications, potential and ability to operate virtual banks. The evaluation will also consider the benefits to the stability of Thailand's economy and financial system.

<https://fintechnews.sg/101615/thailand/five-applicants-thai-virtual-bank-license/>

## 8. 国际金融公司投资泰国中央帕塔纳银行发行的可持续发展相关债券

### **IFC Invests in Sustainability-Linked Bond Issued by Central Pattana in Thailand**

9 月 24 日，IFC 投资了泰国零售地产开发商 Central Pattana 发行的首只可持续发展挂钩债券 (SLB)，这是 IFC 首次投资泰国上市债券。IFC 是世界银行集团成员，专注于新兴市场私营部门的最大全球发展机构，此次投资金额为 34.8 亿泰铢（约 1 亿美元），用于购买总额为 80 亿泰铢的债券。所得款项将用于温室气体减排计划，并支持 Central Pattana 实现其绿色建筑目标。该 SLB 与国际资本市场协会发布的可持续发展挂钩债券原则相一致，要求 Central Pattana 到 2031 年

绝对排放量减少 40%以上。除了融资外,IFC 还将协助 Central Pattana 加速实现可持续发展绩效目标,通过 EDGE 建筑认证使其投资组合实现绿色化,并更新其脱碳战略。预计这些支持将帮助 Central Pattana 到 2030 年将其 20%的房地产资产实现绿色化,占泰国零售房地产市场的 6.7%。

On September 24, IFC invested in the first Sustainability Linked Bond (SLB) issued by Central Pattana, a retail property developer in Thailand. This is IFC's first investment in a Thai listed bond. IFC is a member of the World Bank Group and the largest global development institution focusing on the private sector in emerging markets. The investment amounted to 3.48 billion baht (about US\$100 million) for the purchase of bonds totaling 8 billion baht. The proceeds will be used for greenhouse gas emission reduction programs and support Central Pattana in achieving its green building goals. The SLB is consistent with the Principles for Sustainability Linked Bonds issued by the International Capital Market Association, requiring Central Pattana to reduce absolute emissions by more than 40% by 2031. In addition to financing, IFC will also assist Central Pattana in accelerating the achievement of its sustainability performance goals, greening its portfolio through EDGE building certification, and updating its decarbonization strategy. The support is expected

to help Central Pattana green 20% of its real estate assets by 2030, accounting for 6.7% of Thailand's retail real estate market.

<https://www.ifc.org/en/pressroom/2024/ifc-invests-in-sustainability-linked-bond-issued-by-central-pattana-in-thailand>

#### **(四) 马来西亚 Malaysia**

##### **1. 马来亚银行在菲律宾设立新伊斯兰银行部门**

##### **Maybank Launches New Islamic Banking Unit in Philippines**

9月5日，菲律宾马来亚银行启动伊斯兰银行部门，成为该国首家提供符合伊斯兰教法的商业银行。该部门于7月获准运营，是第二家获许可的伊斯兰银行部门（IBU），第一家是CARD Bank。IBU按照伊斯兰教法运作，马来亚银行将于2024年7月25日举行试运行仪式。菲律宾央行行长强调了伊斯兰银行纳入金融体系的重要性，并表示将继续合作确保其强劲、可持续增长。央行推出监管改革吸引国内外银行参与。

On September 5, Maybank launched its Islamic banking division in the Philippines, becoming the first commercial bank in the country to offer services in compliance with Sharia law. The division was approved to operate in July and is the second Islamic banking unit (IBU) to be licensed. The first is CARD

Bank. IBU operates in accordance with Sharia law, and Maybank will hold a trial operation ceremony on July 25, 2024. The Governor of the Central Bank of the Philippines stressed the importance of incorporating Islamic banks into the financial system and said that Continue to cooperate to ensure its strong and sustainable growth. The central bank introduced regulatory reforms to attract domestic and foreign banks to participate.

<https://fintechnews.ph/64240/banking/maybank-islamic-banking-philippines/>

## 2. 马来西亚国家银行行长表示，伊斯兰金融有望支持马来西亚实现净零排放目标

### **Islamic Finance Poised to Support Malaysia' s Net Zero Goals, Says BNM Governor**

9月11日，马来西亚和英国正合作挖掘伊斯兰金融的绿色投资潜力，以推动可持续经济增长并满足迫切的资金需求。预计到2050年，马来西亚的绿色投资需求将达1.2万亿至1.3万亿人民币。此次合作在伦敦的MIFC-UK商业论坛上被重点介绍，旨在通过加强跨境合作、利用创新金融工具以及建立能力建设和研究伙伴关系来促进绿色投资并推动伊斯兰金融业的发展。

On September 11, Malaysia and the United Kingdom are collaborating to tap the green investment potential of Islamic

finance to drive sustainable economic growth and meet urgent funding needs. Malaysia's green investment needs are expected to reach RMB 1.2 trillion to 1.3 trillion by 2050. The collaboration was highlighted at the MIFC-UK Business Forum in London and aims to promote green investment and advance the development of the Islamic finance industry by strengthening cross-border cooperation, leveraging innovative financial instruments, and establishing capacity building and research partnerships.

<https://fintechnews.my/46120/islamic-fintech/islamic-finance-support-malaysia-net-zero-vision/>

### 3. 马来西亚与柬埔寨二维码支付互联互通第一阶段正式上线

#### **First Phase of Malaysia-Cambodia QR Payment Linkage Goes Live**

9月18日，柬埔寨消费者现在可以在马来西亚进行即时跨境二维码支付，这是两国支付互联互通第一阶段的启动。该计划由马来西亚国家银行（BNM）和柬埔寨国家银行（NBC）共同推出，允许柬埔寨用户通过 Bakong 和 Maybank M2U KH 等移动应用程序扫描 DuitNow QR 码在马来西亚进行零售支付。该支付联动项目于2024年2月签署谅解备忘录后启动，将分两个阶段实施。第二阶段将允许马来西亚用户通过扫描 KHQR 码在柬埔寨付款，预计将在

不久的将推出。该计划旨在通过扩大客户渠道，使两国超过500万商家，特别是小企业受益。它还支持贸易、旅游和经济增长，符合东盟更大金融一体化的愿景。

On September 18, Cambodian consumers can now make instant cross-border QR code payments in Malaysia, marking the launch of the first phase of the two countries' payment interconnection. The initiative is jointly sponsored by Bank Negara Malaysia (BNM) and the National Bank of Cambodia (NBC). The joint launch will allow Cambodian users to scan the DuitNow QR code to make retail payments in Malaysia through mobile applications such as Bakong and Maybank M2U KH. The payment linkage project was launched after the signing of a memorandum of understanding in February 2024 and will be implemented in two phases. The first phase will allow Malaysian users to pay in Cambodia by scanning the KHQR code, which is expected to be launched in the near future. The program aims to benefit more than 5 million merchants in both countries, especially small businesses, by expanding customer channels. It also supports trade, tourism and economic growth, in line with ASEAN's vision of greater financial integration.

<https://fintechnews.my/46211/payments-remittance-malaysia/malaysia-cambodia-qr-payment-linkage/>

#### 4. 马来西亚推出分阶段采用可持续发展报告的框架

### **Malaysia Introduces Framework for Phased Sustainability Reporting Adoption**

9月24日，马来西亚证券委员会（SC）推出了国家可持续发展报告框架（NSRF），由第二财政部长 Datuk Seri Amir Hamzah Azizan 主持。该框架由可持续发展报告咨询委员会（ACSR）制定，采用国际可持续发展标准委员会（ISSB）的标准，旨在提高公司透明度、问责制和商业弹性，并支持马来西亚的可持续发展议程。大型上市发行人将于2025年开始使用ISSB标准，其他主板市场发行人将于2026年加入，ACE市场发行人和大型非上市公司将于2027年加入。该框架还整合了TCFD的气候披露指南，确保公司符合新标准。ACSR推出了PACE计划，提供资源、能力建设计划和工具包，以帮助企业实施这些要求。马来西亚证券交易所已发布公开咨询，旨在修改其主板和ACE市场上市要求，包括拟议的救济措施以简化合规要求。公众意见征询截止日期为2024年10月25日。

On September 24, the Securities Commission of Malaysia (SC) launched the National Sustainability Reporting Framework (NSRF), chaired by Second Finance Minister Datuk Seri Amir Hamzah Azizan. Developed by the Advisory Committee on Sustainability Reporting (ACSR), the framework adopts the standards of the International Sustainability Standards Board

(ISSB) and aims to improve corporate transparency, accountability and business resilience, and support Malaysia's sustainable development agenda. Large listed issuers will start using the ISSB standards in 2025, with other Main Market issuers joining in 2026, and ACE Market issuers and large unlisted companies joining in 2027. The framework also integrates the TCFD's climate disclosure guidance to ensure companies are compliant with the new standards. The ACSR has launched the PACE programme, which provides resources, capacity building programmes and toolkits to help companies implement these requirements. Bursa Malaysia has issued a public consultation on the amendments to its Main Market and ACE Market listing requirements, including proposed relief measures to simplify compliance requirements. The deadline for public comments is October 25, 2024.

<https://fintechnews.my/46269/various/national-sustainability-reporting-framework-launch/>

## **5. 马来西亚和印度尼西亚加强支付系统，推动数字化 Malaysia and Indonesia to Bolster Payment Systems, Drive Digitalisation**

9月30日，马来西亚国家银行（BNM）和印度尼西亚银行（BI）在雅加达举行的高层会议上加强了在数字化和支付

系统方面的合作。两国央行还讨论了宏观经济、货币和金融发展问题，重点是通过更紧密的合作实现金融服务现代化。此次持续的合作建立在 2023 年 5 月两国成功启动跨境二维码支付联通的基础上。该系统允许马来西亚和印度尼西亚的用户使用各自国家的二维码支付应用程序进行即时零售支付，连接 DuitNow 和 QRIS 系统。监管机构还正在讨论使用手机号码或国家身份证号码在马来西亚和印度尼西亚之间实现 P2P 转账的可能性。会上，国家银行行长 Dato' Seri Abdul Rasheed Ghaffour 和印尼央行行长 Perry Warjiyo 签署了续签本币双边互换协议 (LCBSA) 的协议，价值为 240 亿令吉/82 万亿印尼盾。该协议有效期五年，加强了各国在贸易和投资中推广使用本币的努力，是对本币结算框架等现有框架的补充。

On September 30, Bank Negara Malaysia (BNM) and Bank Indonesia (BI) strengthened their cooperation on digitalization and payment systems at a high-level meeting in Jakarta. The two central banks also discussed macroeconomic, monetary and financial development issues, with a focus on modernizing financial services through closer cooperation. This continued cooperation builds on the successful launch of the cross-border QR code payment interconnection between the two countries in May 2023. The system allows users in Malaysia and Indonesia to make instant retail payments using QR code

payment applications in their respective countries, connecting the DuitNow and QRIS systems. Regulators are also discussing the possibility of enabling P2P transfers between Malaysia and Indonesia using mobile phone numbers or national identification numbers. At the meeting, Bank Negara Governor Dato' Seri Abdul Rasheed Ghaffour and Bank Indonesia Governor Perry Warjiyo signed an agreement to renew the Local Currency Bilateral Swap Agreement (LCBSA) worth RM24 billion/IDR82 trillion. The agreement, which is valid for five years, strengthens the countries' efforts to promote the use of local currencies in trade and investment and complements existing frameworks such as the local currency settlement framework.

<https://fintechnews.my/46296/payments-remittance-malaysia/malaysia-indonesia-payment-digitalisation/>

## **(五) 越南 Vietnam**

### **1. 越南国家媒体: SpaceX 计划在越南投资 150 亿美元**

#### **SpaceX Plans \$15 Billion Investment in Vietnam: State Media**

9 月 26 日, 据越南官方通讯社报道, 埃隆·马斯克的 SpaceX 计划在越南投资 150 亿美元。越南最高领导人苏林在

纽约会见了 SpaceX 全球商业和政府事务高级副总裁蒂姆·休斯。休斯表示，他“高度重视”越南在该公司“卫星互联网计划”中的潜力。据报道，SpaceX 计划在不久的将来向该国注入 150 亿美元。河内已要求 SpaceX 与越南相关机构和合作伙伴密切协调，以完成投资程序。此次访问期间，美国和越南企业签署了半导体、人工智能和航空等领域的多项协议。谷歌负责政府事务和公共政策的卡兰·巴蒂亚在会见林郑月娥时表示，谷歌希望与越南在人工智能和网络安全开发方面开展更多的研究与合作。林郑月娥表示欢迎谷歌的提议，并强调此举将给双方带来实际利益。

On September 26, according to Vietnam's official news agency, Elon Musk's SpaceX plans to invest \$15 billion in Vietnam. Vietnam's top leader To Lin met with Tim Hughes, SpaceX's senior vice president of global business and government affairs, in New York. Hughes said he "highly values" Vietnam's potential in the company's "satellite internet program." SpaceX reportedly plans to inject \$15 billion into the country in the near future. Hanoi has asked SpaceX to coordinate closely with relevant Vietnamese agencies and partners to complete the investment procedures. During the visit, American and Vietnamese companies signed a number of agreements in areas such as semiconductors, artificial intelligence and aviation. Karan Bhatia, Google's head of government affairs and public policy,

said in a meeting with Carrie Lam that Google hopes to conduct more research and cooperation with Vietnam in the development of artificial intelligence and cybersecurity. Carrie Lam welcomed Google's proposal and stressed that the move will bring practical benefits to both sides.

<https://gulfnews.com/business/markets/spacex-plans-15-billion-investment-in-vietnam-state-media-1.1727329075904>

## 2. 澳大利亚联邦银行出售越南 VIB 5% 股份

### **Commonwealth Bank of Australia Divests 5% Stake in Vietnam' s VIB**

9月26日，澳大利亚联邦银行（CBA）宣布出售其在越南国际商业股份银行（VIB）约5%的股份，预计该交易将于2024年9月24日执行，总收益约为1.6亿澳元（1.095亿美元）。自2010年起，CBA一直是VIB的重要股东，此次出售部分股份旨在专注于其核心市场，即澳大利亚和新西兰的业务。尽管CBA认为VIB具有进一步增长的潜力，但部分撤资符合其战略调整。预计此次出售将略微改善CBA的资本状况并小幅提高其普通股一级资本（CET1）比率。

On September 26, Commonwealth Bank of Australia (CBA) announced the sale of approximately 5% of its shares in Vietnam International Commercial Joint Stock Bank (VIB) . The transaction is expected to be executed on September 24, 2024,

with total proceeds of approximately AUD 160 million ( CBA has been a significant shareholder in VIB since 2010 and is selling part of its stake to focus on its core markets of Australia and New Zealand. Although CBA believes VIB has the potential to grow further, some The divestment is in line with its strategic realignment. The sale is expected to slightly improve CBA's capital position and slightly increase its common equity tier 1 (CET1) ratio.

<https://fintechnews.sg/101721/australia/commonwealth-bank-australia-divest-stake-vib/>

## （六）菲律宾 Philippines

### 1. 菲律宾数字银行存款总额超过 800 亿菲律宾比索 **Philippines Digital Banks Collectively Surpass PHP 80 Billion in Deposits**

9月2日，菲律宾银行表示，该国数字银行业务显著增长，截至6月份存款总额超800亿菲律宾比索。自2020年12月引入数字银行框架以来，已成立六家数字银行，储户数量激增近三倍至870万。这一扩张推动数字银行总存款达820亿菲律宾比索，年增长率为32.26%。相比之下，整个银行系统存款账户增加13.84%，总存款增长9.5%。数字银行在服务不足市场中表现尤为突出。菲律宾央行计划在2025年引

入四家新数字银行，但申请者需展示独特价值或创新商业模式。GCash 已发放 1550 亿菲律宾比索贷款，拥有 540 万借款人，同比增长超 70%，可能成为新牌照有力竞争者。

On September 2, the Bank of the Philippines stated that the country's digital banking business has grown significantly, with total deposits exceeding 80 billion Philippine pesos as of June. Since the introduction of the digital banking framework in December 2020, six digital banks have been established and the number of depositors has nearly tripled to 8.7 million. This expansion pushed total digital bank deposits to Php82 billion, an annual growth rate of 32.26%. In contrast, deposit accounts across the entire banking system increased by 13.84%, and total deposits increased by 9.5%. Digital banks are particularly strong in underserved markets. The Philippine central bank plans to introduce four new digital banks in 2025, but applicants need to demonstrate unique value or innovative business models. GCash has issued 155 billion Philippine pesos in loans and has 5.4 million borrowers, a year-on-year increase of more than 70%. It may become a strong competitor for new licenses.

<https://fintechnews.ph/64153/digital-banking-news-philippines/philippines-digital-banks-80-billion-deposits/>

## 2. 菲律宾央行否认国民身份证项目分包索赔

## **BSP Denies Subcontracting Claims in National ID Project**

9月10日，菲律宾中央银行（BSP）否认了国民身份证项目分包的指控。监管机构声称其完全遵守采购指南以及与菲律宾统计局（PSA）的协议。菲律宾央行澄清说，虽然AllCard Incorporated (ACI) 提供了设备、材料和技术支持，但央行本身却进行了印钞操作。审计委员会对BSP交易的审查未发现与分包相关的问题。菲央行强调，核心问题在于AllCard未能履行合同义务，该问题目前正在仲裁中。该央行在一份声明中表示，“菲律宾央行向公众保证，所有协议和合同都是完全透明的，并符合适用的法律法规。”

On September 10, the Bangko Sentral ng Pilipinas (BSP) denied allegations of subcontracting in the national ID project. The regulator claimed that it fully complied with procurement guidelines and its agreement with the Philippine Statistics Authority (PSA). The BSP clarified that while AllCard Incorporated (ACI) provided equipment, materials and technical support, the central bank itself carried out the printing operations. A review of the BSP transaction by the Commission on Audit did not find issues related to subcontracting. The BSP stressed that the core issue was AllCard's failure to fulfill its contractual obligations, which is currently under arbitration. "The BSP assures the public that all agreements and contracts are fully

transparent and in compliance with applicable laws and regulations," the central bank said in a statement.

<https://fintechnews.ph/64342/fintech/bsp-denied-subcontracting-national-id-card-project/>

### 3. 菲律宾联合银行继续向数字银行注资 16 亿菲律宾比索

#### **UnionBank Continues Capital Injection into Digital Bank with PHP 1.6 Billion Boost**

9 月 25 日，菲律宾联合银行宣布向其数字银行部门 UnionDigital Bank 额外注入 16 亿菲律宾比索，以支持业务运营和实现可持续增长。该注资计划已获得董事会批准，但需监管部门批准。此前，联合银行多次向 UnionDigital 注资，包括 2022 年的 20 亿菲律宾比索和 2023 年的 9 亿菲律宾比索。UnionDigital 是菲律宾中央银行授权的六家数字银行之一，并在去年实现了盈利，收入超过 50 亿菲律宾比索。7 月份，UnionDigital 进行了领导层变动，任命 Danilo “Bong” Mojica II 为总裁兼首席执行官。菲律宾央行计划从 2025 年开始允许最多 10 家数字银行在菲律宾运营，预计将加剧行业竞争。

On September 25, UnionBank of the Philippines announced an additional injection of 1.6 billion Philippine pesos into its digital banking unit, UnionDigital Bank, to support business

operations and achieve sustainable growth. The capital injection plan has been approved by the board of directors, but is subject to regulatory approval. Previously, UnionBank has injected capital into UnionDigital several times , including 2 billion Philippine pesos in 2022 and 900 million Philippine pesos in 2023. UnionDigital is one of the six digital banks authorized by the Central Bank of the Philippines and was profitable last year with revenue of more than 5 billion Philippine pesos. In July, UnionDigital made leadership changes and appointed Danilo "Bong" Mojica II as president and CEO. The Philippine Central Bank plans to allow up to 10 digital banks to operate in the Philippines starting in 2025, which is expected to intensify competition in the industry.

<https://fintechnews.ph/64715/digital-banking-news-philippines/uniondigital-php-1-6-billion-boost/>

#### **4. GoTyme Bank 为国民身份证持有者提供免费银行账户注册服务**

##### **GoTyme Bank Offers Free Bank Account Sign-Ups for National ID Holders**

9月30日，菲律宾统计局（PSA）与菲律宾数字银行GoTyme合作，让成功注册国民身份证的菲律宾人免费开设银行账户。这项计划针对的是那些通过移动活动进行注册的

人，例如“车轮上的菲律宾登记系统”、“船上菲律宾登记系统”和挨家挨户注册。此次合作是通过菲律宾国家银行总部签署的谅解备忘录正式确定的，旨在促进金融包容性。此项举措建立在 PSA 于 2021 年与菲律宾土地银行的合作基础之上，当时有 580 万菲律宾人能够在该银行开设账户。截至 2022 年底，LANDBANK 记录了使用向在国家身份证系统下注册的个人发行的预付卡进行的 108,703 笔交易，总交易额为 2.758 亿菲律宾比索。除这些努力之外，菲律宾国家银行还与位于西内格罗斯省巴科洛德市的一家小额信贷农村银行 **Dungganon Bank Incorporated** 合作，允许国民身份证登记者开设免费银行账户。

On September 30, the Philippine Statistics Authority (PSA) partnered with GoTyme, a digital bank in the Philippines , to allow Filipinos who successfully registered for the National ID to open a bank account for free. The initiative targets those who registered through mobile campaigns such as the Philippine Registration System on Wheels, Philippine Registration System on Boats, and door-to-door registration. The collaboration was formalized through a memorandum of understanding signed at the Philippine National Bank headquarters to promote financial inclusion. The initiative builds on PSA’ s 2021 partnership with Land Bank of the Philippines, when 5.8 million Filipinos were able to open an account with the bank. As of the end of 2022,

LANDBANK recorded 108,703 transactions with a total transaction value of Php275.8 million using prepaid cards issued to individuals registered under the National ID System. In addition to these efforts, the Philippine National Bank has also partnered with Dunganon Bank Incorporated, a microfinance rural bank in Bacolod City, Negros Occidental, to allow National ID registrants to open free bank accounts.

<https://fintechnews.ph/64760/digital-banking-news-philippines/gotyme-free-bank-account-national-id-holders/>

## **(七) 巴基斯坦 Pakistan**

### **1. 巴基斯坦证券交易委员会公布全面计划，旨在加强巴基斯坦金融生态系统**

#### **SECP Unveils Comprehensive Plan to Enhance Islamic Finance Ecosystem in Pakistan**

9月19日，巴基斯坦证券交易委员会（SECP）宣布了一项战略举措，旨在在该国证券和期货市场内发展强大的伊斯兰金融生态系统。周三发布的一份报告中概述了这一重大举措，重点是满足伊斯兰金融机构对伊斯兰教法实践标准化、协调和治理日益增长的需求。根据SECP的报告，伊斯兰金融机构的信誉与其严格遵守伊斯兰教法原则密切相关。随着伊斯兰金融的全球化程度不断提高，迫切需要在全球范围内

建立标准化和一体化的伊斯兰教法合规框架、会计处理和治理实践。目前，伊斯兰金融的标准化进程主要围绕选择性采用伊斯兰教法标准。然而，SECP指出，这种方法已被证明是不够的，而且效果不大。现有的战略主要侧重于伊斯兰教法标准，忽视了伊斯兰金融机构可靠运作所必需的治理和会计标准的关键整合。证监会强调，采取更全面、更积极主动的方式采用全球伊斯兰金融标准非常重要。

On September 19, the Securities and Exchange Commission of Pakistan (SECP) announced a strategic move to develop a strong Islamic finance ecosystem within the country's securities and futures markets. The major move, outlined in a report released on Wednesday, focuses on meeting the growing demand for standardization, harmonization and governance of Sharia practices among Islamic financial institutions. According to the SECP report, the credibility of Islamic financial institutions is closely linked to their strict adherence to Sharia principles. With the increasing globalization of Islamic finance, there is an urgent need to establish a standardized and integrated Sharia compliance framework, accounting treatment and governance practices on a global scale. Currently, the standardization process in Islamic finance mainly revolves around the selective adoption of Sharia standards. However, SECP pointed out that this approach has

proven to be insufficient and ineffective. Existing strategies focus mainly on Sharia standards and ignore the critical integration of governance and accounting standards that are necessary for the reliable operation of Islamic financial institutions. The Securities and Exchange Commission stressed the importance of taking a more comprehensive and proactive approach to the adoption of global Islamic finance standards.

<https://fintechnews.pk/secp-unveils-comprehensive-plan-to-enhance-islamic-finance-ecosystem-in-pakistan-fintech-news-pakistan/>

## 2. 巴基斯坦即将推出国家数字支付指数，以加速支付数字化

### **Pakistan to Launch National Digital Payment Index Soon to Accelerate Payment Digitization**

9月30日，巴基斯坦将推出全国数字支付指数（DPI），旨在评估全国数字支付基础设施的普及程度和有效性。该计划将为政策制定者、金融机构和私营部门参与者提供一个重要工具，以衡量数字支付的采用情况，并根据巴基斯坦的数字化转型议程引导未来发展。DPI将作为一个综合框架，衡量不同渠道、行业、地区和人口群体的数字支付采用程度。通过识别当前数字支付生态系统中的差距和机遇，该指数将

支持有针对性的政策干预和投资，推动国家走向更具包容性和效率的金融体系。计划中的指数将由 Karandaaz Pakistan 牵头制定，该公司此前曾与巴基斯坦国家银行（SBP）合作推出 RAAST 支付系统。该指数将把分散的数据整合成一个结构化、标准化且易于跟踪的指标。全球范围内，已有多个国家采用类似指数来监测支付数字化的进展。受此类模型的启发，巴基斯坦的 DPI 将包括账户渗透率、卡使用率、POS 采用率、二维码支付支持率和移动支付基础设施等关键指标。

On September 30, Pakistan will launch a national Digital Payments Index (DPI) designed to assess the penetration and effectiveness of digital payment infrastructure across the country. The initiative will provide policymakers, financial institutions and private sector players with an important tool to measure the adoption of digital payments and guide future development in line with Pakistan's digital transformation agenda. The DPI will serve as a comprehensive framework to measure the extent of digital payment adoption across channels, industries, regions and demographic groups. By identifying gaps and opportunities in the current digital payment ecosystem, the index will support targeted policy interventions and investments to drive the country towards a more inclusive and efficient financial system. The planned index will be led by Karandaaz Pakistan, which previously

worked with the State Bank of Pakistan (SBP) to launch the RAAST payment system. The index will integrate fragmented data into a structured, standardized and easy-to-track indicator. Globally, several countries have adopted similar indices to monitor the progress of payment digitization. Inspired by such models, Pakistan's DPI will include key indicators such as account penetration, card usage, POS adoption, QR code payment support and mobile payment infrastructure.

<https://fintechnews.pk/pakistan-to-launch-national-digital-payment-index-soon-to-accelerate-payment-digitization-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 September.

#### **(九) 缅甸 Myanmar**

本月暂无金融科技监管资讯更新。

No Fintech regulatory updates in Kenya in September.

## **(十) 墨西哥 Mexico**

### **1. 推进可持续金融：绿色债券的进展**

#### **Advancing Sustainable Finance: Progress in Green Bonds**

9月19日，在墨西哥可持续金融理事会组织的可持续金融 MX24 会议上，财政和公共信贷部副部长强调，墨西哥正处于采用基于可持续性的金融体系的关键时刻。与会者强调了绿色债券发行方面的进展，但指出需要降低环境项目的融资成本以促进经济增长和可持续性。他指出，现任政府一直致力于满足可持续性标准，特别是在社会领域。他提到，政府实施了两项关键行动：正式启动优先考虑气候变化议程的程序，并建立了一个优先考虑社会标准的可持续分类法，重点是性别平等。这可以保护近年来出售的绿色债券的资产。

On September 19, at the Sustainable Finance MX24 conference organized by the Mexican Sustainable Finance Council, the Deputy Minister of Finance and Public Credit stressed that Mexico is at a critical moment in adopting a financial system based on sustainability. Participants highlighted progress in the issuance of green bonds, but pointed out the need to reduce the cost of financing environmental projects to promote economic growth and sustainability. He pointed out that the current government has been committed to meeting sustainability

standards, especially in the social field. He mentioned that the government implemented two key actions: officially launching a process to prioritize the climate change agenda and establishing a sustainable taxonomy that prioritizes social criteria, with a focus on gender equality. This could protect the assets of the green bonds sold in recent years.

<https://mexicobusiness.news/finance/news/advancing-sustainable-finance-progress-green-bonds>

## **2. Prometeo 推动拉丁美洲跨境数字支付**

### **Prometeo Drives Cross-Border Digital Payments for Latin America**

9月27日，技术基础设施提供商 Prometeo 表示，随着全球壁垒不断消失，对无缝、高效和安全的跨境金融交易的需求正在上升，尤其是对于在美国和拉丁美洲之间运营的企业而言。据该公司称，美国企业每年向拉丁美洲汇款约 5730 亿美元，而拉丁美洲企业则向美国汇回 4140 亿美元。然而，传统银行系统的交易费高达 5%，处理时间长达 48 小时，这抑制了企业的竞争力。Prometeo 联合创始人兼联合首席执行官 Ximena Aleman 表示：“我们需要通过简化跨境银行业务并促进整个拉丁美洲金融包容性的解决方案来解决这些低效率问题。API 集成和开放式金融工具对于优化跨境支付至关重要。”跨境支付面临的一个重大挑战是确保数据输入准

确无误。Prometeo 通过预先验证交易数据、最大限度减少错误和降低转账失败率的解决方案解决了这一问题。“在使用我们的平台之前，客户因银行信息错误而面临 90% 的失败率。现在我们的系统可以在问题发生之前解决 90% 的问题，” Aleman 指出。

On September 27, technology infrastructure provider Prometeo said that as global barriers continue to disappear, the demand for seamless, efficient and secure cross-border financial transactions is rising, especially for businesses operating between the United States and Latin America . According to the company, US businesses remit approximately \$573 billion to Latin America each year, while Latin American businesses remit \$414 billion back to the United States. However, transaction fees in the traditional banking system are as high as 5%, and processing times are as long as 48 hours, which inhibits the competitiveness of businesses. "We need to address these inefficiencies with solutions that simplify cross-border banking and promote financial inclusion throughout Latin America," said Ximena Aleman, co-founder and co-CEO of Prometeo. "API integration and open financial tools are critical to optimizing cross-border payments." A major challenge facing cross-border payments is ensuring that data input is accurate. Prometeo solves this problem with solutions that pre-validate transaction data, minimize errors,

and reduce transfer failure rates. "Before using our platform, customers faced a 90% failure rate due to incorrect bank information. Now our system can solve 90% of problems before they occur," Aleman pointed out.

<https://mexicobusiness.news/finance/news/prometeo-drives-cross-border-digital-payments-latin-america?tag=finance>

## （十一） 尼日利亚 Nigeria

### 1. 尼日利亚：证券交易委员会启用电子备案系统以加速上市流程

#### **Nigeria: SEC Launches Electronic Filing System to Accelerate Listing Processes**

9月4日，尼日利亚证券交易委员会（SEC）公布多项加快公司上市举措，旨在提高资本市场效率和吸引力，促进经济增长。措施包括简化注册流程、引入电子归档系统和改进监管框架。缩短上市时间有助于企业快速获得资本，增加市场流动性，有效配置资源，推动经济增长。高效的上市流程增强投资者信心，使司法管辖区更具吸引力，促进竞争和增长。SEC积极数字化业务，减少人工流程延误，提高透明度。实施监管改革，更新规则法规，采用国际最佳实践，如固定收益证券注册清单审查，缩短审查批准时间。对发行机构进

行定期培训，进一步缩短上市时间和加速申请审查。这些举措体现了 SEC 打造高效、投资者友好的资本市场的决心。

On September 4, the Nigerian Securities and Exchange Commission (SEC) announced a number of measures to speed up the listing of companies, aiming to improve the efficiency and attractiveness of the capital market and promote economic growth. The measures include simplifying the registration process, introducing an electronic filing system and improving the regulatory framework. Shortening the listing time will help companies quickly obtain capital, increase market liquidity, allocate resources efficiently and promote economic growth. Efficient listing processes enhance investor confidence, make jurisdictions more attractive, and promote competition and growth. The SEC actively digitizes its business, reduces delays in manual processes and improves transparency. Implement regulatory reforms, update rules and regulations, and adopt international best practices, such as the review of the fixed income securities registration list, to shorten the review and approval time. Regular training for issuers will further shorten the listing time and accelerate the application review. These measures reflect the SEC's determination to create an efficient and investor-friendly capital market.

<https://regtechafrica.com/nigeria-sec-launches-electronic-filing-system-to-accelerate-listing-processes/#>

## 2. 尼日利亚：央行和尼日利亚存款保险公司将在 2024 年 FICAN 峰会上讨论银行资本重组

### **Nigeria: CBN and NDIC to Discuss Bank Recapitalisation at 2024 FICAN Summit**

9月9日，尼日利亚中央银行（CBN）、尼日利亚存款保险公司（NDIC）及主要金融机构将齐聚2024年尼日利亚金融记者协会（FICAN）会议，讨论银行资本重组对实体经济的影响。会议将于9月28日至29日举行，主题为“尼日利亚迈向1万亿美元经济的征程：银行资本重组的影响、金融科技和实体经济的机会”，探讨资本重组政策如何影响金融格局。小组讨论将邀请央行、NSIA、NIBSS和DBN代表参加，涵盖资本重组在经济增长中的作用、金融科技发展机遇及对实体部门的广泛影响。FICAN是代表150多名财经记者的组织，每年举办会议提高成员知识和报道技能，确保成员熟悉关键经济政策和趋势。此次会议为成员提供加深理解机会，促进高质量报道和批判性分析对话。央行、NDIC和SEC合作简化资本重组流程，提高行业透明度和效率，为尼日利亚经济目标奠定基础。

On September 9, the Central Bank of Nigeria (CBN), the Deposit Insurance Corporation of Nigeria (NDIC) and major

financial institutions will gather at the Financial Journalists Association of Nigeria (FICAN) 2024 Conference to discuss the impact of bank recapitalization on the real sector. The conference, which will be held on September 28-29, will be themed “Nigeria’s Journey to a \$1 Trillion Economy: The Impact of Bank Recapitalization, Fintech and Opportunities in the Real Sector” and explore how recapitalization policies affect the financial landscape. Panel discussions will feature representatives from the Central Bank, NSIA, NIBSS and DBN, covering the role of recapitalization in economic growth, Fintech opportunities and broader impacts on the real sector. FICAN is an organization representing more than 150 financial journalists and holds annual conferences to enhance members’ knowledge and reporting skills, ensuring members are familiar with key economic policies and trends. The conference provides members with an opportunity to deepen their understanding and promote high-quality reporting and critical analysis dialogue. The Central Bank, NDIC and SEC have collaborated to streamline the recapitalization process, improve industry transparency and efficiency, and lay the foundation for Nigeria’s economic goals.

<https://regtechafrika.com/nigeria-cbn-and-ndic-to-discuss-bank-recapitalisation-at-2024-fican-summit/>

### 3. 尼日利亚政府向金融科技用户征收电子汇款税

#### **Nigerian Government Imposes Electronic Money Transfer Levy on Fintech Users**

9月9日，Opay、Moniepoint 和 Kuda 等金融科技平台的客户对新实施的电子转账税 (EMTL) 表示不满。该税根据《2020年财政法案》推出，对任何超过 10,000 奈拉的电子收据或转账征收 50 奈拉。存款货币银行 (DMB) 已实施此税，导致一些人转向金融科技平台以规避费用。然而，随着政府将征税范围扩大到金融科技交易，这一选择现已不复存在。这些金融科技公司仅是遵守联邦税务局 (FIRS) 规定，并未从征税中获益。此举是政府增加税收努力的一部分，进一步缩小了个人避免收费的选择空间。

On September 9, customers of fintech platforms such as Opay, Moniepoint and Kuda expressed their displeasure over the newly implemented Electronic Money Transfer Levy (EMTL). The levy, introduced under the Finance Act 2020, imposes N50 on any electronic receipt or transfer of more than N10,000. Deposit Money Banks (DMBs) had already implemented the levy, leading some to turn to fintech platforms to circumvent the fee. However, that option is now gone as the government has extended the levy to fintech transactions. These fintech companies are merely complying with Federal Inland Revenue Service (FIRS) regulations and do not benefit from the levy. The move is part of

the government's efforts to increase tax revenue, further narrowing the options for individuals to avoid the fee.

<https://regtechafrica.com/nigerian-government-imposes-electronic-money-transfer-levy-on-fintech-users/>

#### 4. 尼日利亚：证券交易委员会警告资本市场违规行为，重点监管加密货币交易所

##### **Nigeria: SEC Warns Against Capital Market Infractions, Focuses on Regulating Crypto Exchanges**

9月9日，证券交易委员会（SEC）警告违反资本市场法规的个人和企业。SEC局长强调将采取法律行动打击违规者，并重申保护投资者的承诺，包括加密货币投资者。SEC已原则上批准两家加密货币交易所，以适应年轻人对数字金融的兴趣，同时确保行业得到适当监管。他指出，SEC的监管职责包括确保充分披露、遵守反洗钱和打击恐怖主义融资规定。他还透露，SEC收到了大量来自其他加密货币交易所的申请，但仅会批准符合严格监管标准的实体。总干事最后重申了SEC为保护公民免受错误信息和欺诈行为侵害所做的努力，特别是在不断发展的数字金融领域。他强调需要密切监控加密货币交易所，以防止对经济产生任何负面影响。这种监管方式表明，证券交易委员会致力于促进安全透明的投资环境，同时促进尼日利亚不断发展的数字金融生态系统中的创新。

On September 9, the Securities and Exchange Commission (SEC) warned individuals and businesses that violate capital market regulations. The SEC Director General stressed that legal action will be taken against violators and reiterated its commitment to protecting investors, including cryptocurrency investors. The SEC has approved in principle two cryptocurrency exchanges to cater to young people's interest in digital finance while ensuring that the industry is properly regulated. He pointed out that the SEC's regulatory responsibilities include ensuring full disclosure, compliance with anti-money laundering and combating terrorist financing regulations. He also revealed that the SEC has received a large number of applications from other cryptocurrency exchanges, but will only approve entities that meet strict regulatory standards. The Director General concluded by reiterating the SEC's efforts to protect citizens from misinformation and fraudulent activities, especially in the growing digital finance sector. He stressed the need to closely monitor cryptocurrency exchanges to prevent any negative impact on the economy. This regulatory approach shows that the SEC is committed to promoting a safe and transparent investment environment while promoting innovation in Nigeria's growing digital financial ecosystem.

<https://regtechafrica.com/nigeria-sec-warns-against-capital-market-infractions-focuses-on-regulating-crypto-exchanges/>

## 5. 尼日利亚：银行与 NDPC 合作加强数据安全

### **Nigeria: Banks Collaborate with NDPC to Strengthen Data Security**

9月16日，尼日利亚数据保护委员会 (NDPC) 与尼日利亚银行合作，提高对数据保护法的认识，加强金融行业的数据隐私和安全实践。鉴于银行处理大量交易并掌握大量公民数据，它们被视为数据保护的关键利益相关者。在阿布贾的 NDPC 总部，银行企业和营销传播专业人员协会 (ACAMB) 主席与 NDPC 领导层交流，探讨如何将监管监督与金融行业的数据保护义务结合。强调了加强沟通和教育以降低监管风险的重要性。金融服务提供商需要了解 NDPC 的职责，以确保遵守规定。博拉林瓦还呼吁加强公众意识宣传活动，支持委员会的宣传和教育工作。他警告说，违反《数据保护法》可能会损害企业信任和长期业务可持续性。NDPC 国家专员兼首席执行官 Vincent Olatunji 博士表示，该委员会致力于与银行和其他金融机构合作，确保完全遵守《数据保护法》。他强调伙伴关系在实现全面数据保护合规方面的重要性。

On September 16, the Nigeria Data Protection Commission (NDPC) worked with Nigerian banks to raise awareness of the

Data Protection Act and strengthen data privacy and security practices in the financial sector. Given that banks process a large number of transactions and hold a large amount of citizen data, they are considered key stakeholders in data protection. At the NDPC headquarters in Abuja, the Chairman of the Association of Corporate and Marketing Communications Professionals in Banks (ACAMB) engaged with the NDPC leadership to explore how to integrate regulatory oversight with data protection obligations in the financial sector. The importance of enhanced communication and education to reduce regulatory risks was emphasized. Financial service providers need to understand the NDPC's responsibilities to ensure compliance. Bolarinwa also called for an intensified public awareness campaign to support the Commission's advocacy and education efforts. He warned that violations of the Data Protection Act could undermine corporate trust and long-term business sustainability. Dr. Vincent Olatunji, National Commissioner and Chief Executive Officer of the NDPC, said the Commission is committed to working with banks and other financial institutions to ensure full compliance with the Data Protection Act. He stressed the importance of partnerships in achieving comprehensive data protection compliance.

<https://regtechafrika.com/nigeria-banks-collaborate-with-ndpc-to-strengthen-data-security/>

## 6. 尼日利亚：央行在 2024-2025 年新指南中引入 0.005% 的网络犯罪税

### **Nigeria: CBN Introduces 0.005% Cybercrime Levy in New Guidelines for 2024-2025**

9月19日，尼日利亚中央银行（CBN）重申了对所有电子交易征收网络犯罪税的承诺。根据其 2024-2025 财年的最新指导方针，该税费将定为 0.005%。这项更新后的收费标准此前已于 2024 年 5 月宣布为 0.5%，现在已根据公众反馈和持续讨论降至 0.005%。尽管这项收费标准存在争议，但央行一直强调这项收费标准对于为尼日利亚金融机构建立强大的网络安全框架的重要性。在新发布的《2024-2025 财年货币、信贷、外贸和外汇政策指南》中，央行重申，所有银行和金融机构必须从所有电子交易中扣除 0.005% 的税款。产生的收入将拨给网络安全基金，旨在支持加强该国银行系统抵御网络威胁的努力。这一举措体现了央行致力于维护尼日利亚不断发展的数字经济的安全，同时确保其金融机构在面临日益上升的网络风险时的韧性。

On September 19, the Central Bank of Nigeria (CBN) reiterated its commitment to impose a cybercrime levy on all electronic transactions. According to its latest guidelines for the 2024-2025 fiscal year, the levy will be set at 0.005%. The updated fee, which was previously announced as 0.5% in May 2024, has

now been reduced to 0.005% based on public feedback and ongoing discussions. Despite the controversy surrounding the fee, the central bank has always stressed the importance of the fee in building a strong cybersecurity framework for Nigerian financial institutions. In the newly released Monetary, Credit, Foreign Trade and Foreign Exchange Policy Guidelines for the 2024-2025 fiscal year, the central bank reiterated that all banks and financial institutions must deduct the 0.005% levy from all electronic transactions. The revenue generated will be allocated to the Cybersecurity Fund, which aims to support efforts to strengthen the country's banking system against cyber threats. The move reflects the central bank's commitment to safeguarding the security of Nigeria's growing digital economy while ensuring the resilience of its financial institutions in the face of rising cyber risks.

<https://regtechafrika.com/nigeria-cbn-introduces-0-005-cybercrime-levy-in-new-guidelines-for-2024-2025/>

## 7. 尼日利亚：央行扩大电子奈拉在政府交易中的应用

### **Nigeria: CBN Expands eNaira for Government Transactions**

9月20日，尼日利亚中央银行宣布扩大 eNaira 数字货币使用范围，以方便政府账户付款。此举将使各部委、部门

和机构能通过 eNaira 钱包支付供应商和受益人。印度央行发布的《2024-2025 财年政策指南》强调了这一扩展，并将继续推动电子奈拉在公共和私营部门的采用。根据该文件，央行将努力使付款人能使用 eNaira 钱包向央行的政府账户存款，并允许 MDA 从各自的 eNaira 钱包发起对供应商/受益人的付款。此外，央行还计划推出 eNaira 2.0 版，侧重于扩大存款银行在促进数字货币使用方面的作用。新版本将优先考虑批发 CBDC、离线功能、可编程货币以及与政府的更大合作。通过这些措施，尼日利亚央行旨在将 eNaira 定位为改善公共部门金融运作、推进数字支付系统和提高经济效率的关键工具。

On September 20, the Central Bank of Nigeria announced the expansion of the use of eNaira digital currency to facilitate payments from government accounts. The move will enable ministries, departments and agencies to pay suppliers and beneficiaries through eNaira wallets. The Policy Guidelines for the Fiscal Year 2024-2025 issued by the Reserve Bank of India highlighted this expansion and will continue to promote the adoption of e-Naira in the public and private sectors. According to the document, the central bank will work to enable payers to use eNaira wallets to deposit into the central bank's government accounts and allow MDAs to initiate payments to suppliers/beneficiaries from their respective eNaira wallets. In

addition, the central bank also plans to launch eNaira 2.0, focusing on expanding the role of deposit banks in promoting the use of digital currencies. The new version will prioritize wholesale CBDC, offline capabilities, programmable currency, and greater cooperation with the government. Through these measures, the Central Bank of Nigeria aims to position eNaira as a key tool to improve public sector financial operations, advance digital payment systems, and improve economic efficiency.

<https://regtechafrika.com/nigeria-cbn-expands-enaira-for-government-transactions/#>

## 8. 尼日利亚：CIIN 倡导制定智能、创新的法规以提高行业效率

### **Nigeria: CIIN Advocates for Smart, Innovative Regulations to Boost Industry Efficiency**

9月20日，尼日利亚特许保险协会 (CIIN) 强调需要制定法规来促进保险业的创新和效率。在奥贡州阿贝奥库塔举行的 2024 年保险专业人士论坛上，CIIN 总裁兼理事会主席指出，随着保险市场的发展，监管环境必须适应以支持市场的增长和扩张。监管机构不仅需要确保消费者保护，还需要探索新的商业模式并向尚未开发的地区扩张，以促进行业增长。伊洛里指出，应敦促业内运营商推动金融包容性，拥抱数字技术，培养持续学习和创新的文化。阿拉克代表承诺支

持该行业，同时敦促承保人更积极主动地支付索赔并开发创新的、以客户为中心的产品。在小组讨论会上，拉各斯商学院保险教育主任赞扬了 CIIN 在为全球保险业培养世界一流人才方面的领导地位，鼓励运营商将重点从仅仅提供产品转向提供以客户为中心的服务。论坛最后再次呼吁合作与创新，与会者一致认为，智能监管和关注客户满意度对于尼日利亚保险业的可持续发展至关重要。

On September 20, the Chartered Insurance Institute of Nigeria (CIIN) stressed the need for regulations to promote innovation and efficiency in the insurance industry. At the Insurance Professionals Forum 2024 held in Abeokuta, Ogun State, the President and Chairman of the Board of Governors of CIIN noted that as the insurance market develops, the regulatory environment must adapt to support the growth and expansion of the market. Regulators need to not only ensure consumer protection, but also explore new business models and expand into untapped areas to promote industry growth. Ilori pointed out that operators in the industry should be urged to promote financial inclusion, embrace digital technology, and cultivate a culture of continuous learning and innovation. The Alake representative pledged support for the industry while urging underwriters to be more proactive in paying claims and develop innovative, customer-centric products. At the panel discussion, the Director

of Insurance Education at Lagos Business School praised CIIN's leadership in developing world-class talent for the global insurance industry, encouraging operators to shift their focus from just providing products to providing customer-centric services. The forum ended with another call for collaboration and innovation, with participants agreeing that smart regulation and a focus on customer satisfaction are essential for the sustainable development of the Nigerian insurance industry.

<https://regtechafrika.com/nigeria-ciin-advocates-for-smart-innovative-regulations-to-boost-industry-efficiency/>

## （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和国家发展。

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. 万事达卡与 Safaricom 合作，为肯尼亚 M-PESA 商家释放“新机遇”

### **Mastercard Teams up With Safaricom to Unlock ‘New Opportunities’ for M-PESA Merchants in Kenya**

9月23日，支付巨头万事达卡与肯尼亚移动网络运营商 Safaricom 合作，旨在加速肯尼亚境内支付受理和跨境汇款服务的采用。此次合作将使肯尼亚 636,000 家使用 M-PESA 的商户受益。通过利用 M-PESA 的商户网络和万事达卡的全球支付基础设施，双方希望为商户提供更安全、更可扩展的支付解决方案，使他们能够为全球市场的客户提供服务。此外，该合作还将促进汇款服务，高效简化跨境交易。预计首批举措将在未来几个月内推出，以加大力度争取收单许可证，并为商家提供尖端的数字支付解决方案。通过在 M-PESA 的商户空间嵌入万事达卡的全渠道接受解决方案，该合作伙伴关系正在扩大肯尼亚的数字支付规模。Safaricom 计划增强跨境汇款，提供更快、更可靠的汇款，同时提升其支持商家接受数字支付的能力。

On September 23, payment giant Mastercard partnered with Kenyan mobile network operator Safaricom to accelerate the adoption of payment acceptance and cross-border remittance services within Kenya. The partnership will benefit 636,000 merchants in Kenya that use M-PESA. By leveraging M-PESA's merchant network and Mastercard's global payment

infrastructure, the two parties hope to provide merchants with safer and more scalable payment solutions, enabling them to serve customers in global markets. In addition, the partnership will promote remittance services and efficiently simplify cross-border transactions. The first initiatives are expected to be launched in the coming months to increase efforts to obtain acquiring licenses and provide merchants with cutting-edge digital payment solutions. By embedding Mastercard's omnichannel acceptance solution in M-PESA's merchant space, the partnership is expanding the scale of digital payments in Kenya. Safaricom plans to enhance cross-border remittances, provide faster and more reliable remittances, and enhance its ability to support merchants to accept digital payments.

<https://thefintechtimes.com/mastercard-teams-up-with-safaricom-to-accelerate-payment-acceptance-adoption-in-kenya/>

## **二、案例分析 Case Study: Tazapay**

### **(一) 公司概况 Company Profile**

Tazapay 是一家总部位于新加坡的金融科技初创公司，专注于帮助公司无缝进行跨境支付。公司的主要业务是提供结账、支付链接和托管解决方案，以简化国际交易并帮助降低在线买家和卖家的风险。

为解决跨境支付复杂、昂贵且繁琐的问题，Tazapay 已经在 85 多个市场建立了全球本地收款方法网络，并在 173 多个市场覆盖了信用卡，这些信用卡通过单一 API 公开。这使得可以使用开放银行、实时支付网络和动态地理位置与客户的本地支付提供商匹配，以国内支付为代价实现快速且经济高效的跨境支付。

Tazapay 作为新加坡金融科技协会的成员，力争通过解锁跨境支付，将国际电子商务和 SaaS 平台推向数字经济的最前沿。目前，Tazapay 已入选《福布斯》亚洲 100 家值得关注的金融科技初创公司榜单。

Tazapay is a Singapore-based fintech startup focused on helping companies make seamless cross-border payments. The company's main business is to provide checkout, payment linking and escrow solutions to simplify international transactions and help reduce risks for online buyers and sellers.

To solve the complex, expensive and cumbersome problems of cross-border payments, Tazapay has established a global network of local payment methods in more than 85 markets and covered credit cards in more than 173 markets, which are exposed through a single API. This enables fast and cost-effective cross-border payments at the expense of domestic payments using open banking, real-time payment networks and dynamic geolocation to match customers' local payment providers.

As a member of the Singapore Fintech Association, Tazapay strives to bring international e-commerce and SaaS platforms to the forefront of the digital economy by unlocking cross-border payments. Currently, Tazapay has been selected as one of the 100 fintech startups worth watching in Asia by Forbes.

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

### **1. Rahul Shinghal: Tazapay 首席执行官**

Rahul Shinghal 是一位在金融科技领域拥有丰富经验的专业人士，他的职业生涯跨越了包括包括 PayPal 和 Stripe 在内的多个高增长公司。他热衷于利用科技的力量解决现实世界的问题，真正实现商业和贸易的民主化。在超过 20 年的支付行业经验中，Rahul 不仅建立了高绩效团队，还专注于人才培养，帮助团队成员发现并实现他们的真正价值。他的目标是创造一个工作环境，让员工对自己的工作感到自豪，彼此之间相互尊重，并共同努力产生积极的社会影响。

### **1. Rahul Shinghal: CEO of Tazapay**

Rahul Shinghal is a professional with extensive experience in the fintech sector, with a career spanning multiple high-growth companies including PayPal and Stripe. He is passionate about using the power of technology to solve real-world problems and truly democratize commerce and trade. With over 20 years of experience in the payments industry, Rahul has not only built

high-performing teams, but also focused on talent development, helping team members discover and realize their true value. His goal is to create a work environment where employees take pride in their work, respect each other, and work together to create a positive social impact.

## 2.Saroj Mishra: Tazapay 首席运营官

Saroj Mishra 是一位资深的金融从业者和连续创业者，拥有丰富的工程背景。在花旗银行和渣打银行积累了 15 年的经验后，他转向解决大型企业面临的挑战。他的第一次创业经历让他深入了解了中小企业市场的庞大规模和痛点。现在，作为 Tazapay 的创始人之一，他认为通过技术可以释放这些企业的巨大潜力，这将是一段鼓舞人心的旅程。

## 2.Saroj Mishra: Tazapay COO

Saroj Mishra is a senior financial practitioner and serial entrepreneur with a rich engineering background. After accumulating 15 years of experience at Citibank and Standard Chartered Bank, he turned to solving the challenges faced by large enterprises. His first entrepreneurial experience gave him a deep understanding of the huge size and pain points of the SME market. Now, as one of the founders of Tazapay, he believes that it will be an inspiring journey to unlock the huge potential of these enterprises through technology.

## 3.Arul Kumaravel: Tazapay 首席技术官

Arul Kumaravel 是一位经验丰富的技术专家，拥有超过 23 年的全周期项目管理、战略产品开发和营销规划经验。他领导开发了微软、亚马逊和 Grab 的多款知名产品，服务全球数百万客户。Arul Kumaravel 坚信技术能够丰富并改善人们的生活。他是一位终身学习者，不断寻求新知。

### 3. Arul Kumaravel: CTO of Tazapay

Arul Kumaravel is an experienced technologist with over 23 years of experience in full-cycle project management, strategic product development, and marketing planning. He has led the development of several well-known products for Microsoft, Amazon, and Grab, serving millions of customers around the world. Arul Kumaravel firmly believes that technology can enrich and improve people's lives. He is a lifelong learner who constantly seeks new knowledge.

### **（三）发展历程 Development History**

#### 1. 创始愿景和市场发掘

随着开放银行业务的出现和实时支付网络的成熟，如新加坡的 PayNow 服务和印度的统一支付接口(UPI)，企业和终端消费者对实时支付和通过他们熟悉的支付方式进行的期望越来越高。借助 Tazapay，企业现在可以通过单一 API 集成访问该公司的全球网络，从而使他们能够以低成本安全地接受客户的付款，而无需在各地设立本地实体。这标志着 Tazapay 向创建更具包容性和可访问性的数字支付基础设施

迈出了一大步，使企业更容易参与跨境贸易，而无需管理多个支付集成或本地实体的麻烦。

目前，Tazapay 已与多家知名企业建立了合作关系，如 IndiaMART、BrightCHAMPS 等，并计划进一步深化这些合作。通过与这些企业的合作，Tazapay 可以更好地理解市场需求，优化产品和服务。其中，印度领先的在线 B2B 市场 IndiaMART 在 Tazapay 平台上连接着 740 多万卖家和 1.65 亿买家；领先的全球实时学习平台 BrightCHAMPS，业务遍及 30 多个国家；二手卡车市场平台 WTX；全球旅游平台 Rezlive；以及员工参与 SaaS 平台 Advantage Club。此外，Tazapay 还与渣打银行合作，为企业市场提供创新的商业支付解决方案。

### 1. Founding Vision and Market Discovery

With the advent of open banking and the maturity of real-time payment networks, such as Singapore's PayNow service and India's Unified Payments Interface (UPI), businesses and end consumers have increasing expectations for real-time payments and through payment methods they are familiar with. With Tazapay, businesses can now access the company's global network through a single API integration, allowing them to securely accept payments from customers at low cost without having to set up local entities everywhere. This marks a big step for Tazapay to create a more inclusive and accessible digital

payment infrastructure, making it easier for businesses to participate in cross-border trade without the hassle of managing multiple payment integrations or local entities.

Currently, Tazapay has established partnerships with several well-known companies, such as IndiaMART, BrightCHAMPS, etc., and plans to further deepen these collaborations. By working with these companies, Tazapay can better understand market needs and optimize products and services. Among them, IndiaMART, India's leading online B2B market, connects more than 7.4 million sellers and 165 million buyers on the Tazapay platform; BrightCHAMPS, a leading global real-time learning platform with operations in more than 30 countries; WTX, a used truck market platform; Rezlive, a global travel platform; and Advantage Club, an employee engagement SaaS platform. In addition, Tazapay has partnered with Standard Chartered Bank to provide innovative commercial payment solutions for the corporate market.

## 2. 平台升级和市场扩张

Tazapay 已获得新加坡金融管理局颁发的主要支付机构 (MPI) 牌照的原则性批准。该批准涵盖五项支付服务：账户发行、商户收单、跨境汇款、国内汇款和电子货币发行。这将使 Tazapay 能够为出口商、进口商和跨境电子商务平台提供全面的支付解决方案。Tazapay 的全球信用卡覆盖和 85 个市

场的本地支付收款覆盖范围，都为买家和卖家提供了内置保护。这一原则性批准标志着公司在短短两年内实现了重要的里程碑，为其在新加坡及地区客户提供全套服务，并与银行和信用卡组织直接合作，推动创新的跨境支付解决方案。为了提供更多的本地支付方式并服务于更多垂直领域，Tazapay 正加快申请支付牌照的步伐。获得更多的支付牌照不仅将增强其合规性，还将使其能够提供更多元化的服务。

进一步地，Tazapay 与全球实时支付网关 Volt 合作，将开放银行业务纳入其支付产品组合，以加速在英国和欧洲的国际增长。这一合作使 Tazapay 的客户能够扩大跨境销售，特别是亚太地区和中东及北非地区的商家希望增加英国和欧洲的销售。Volt 的实时对账功能提供支付全程跟踪，超过 70% 的付款能立即获得结算确认，这对跨境商家至关重要。Tazapay 还将利用 Volt 的反欺诈解决方案，通过灵活评分系统监控交易。此次合作标志着 Tazapay 的又一个重要里程碑。

同时，Tazapay 还在计划推出一系列新的服务，以满足不同行业客户的需求。例如，在跨境电子商务、教育技术、SaaS 和旅游等领域提供定制化的支付解决方案。

## 2. Platform upgrade and market expansion

Tazapay has received in-principle approval for a major payment institution (MPI) license from the Monetary Authority of Singapore. The approval covers five payment services: account issuance, merchant acquiring, cross-border remittances, domestic

remittances and e-money issuance. This will enable Tazapay to provide comprehensive payment solutions for exporters, importers and cross-border e-commerce platforms. Tazapay's global credit card coverage and local payment collection coverage in 85 markets provide built-in protection for buyers and sellers. This in-principle approval marks an important milestone for the company in just two years, providing a full range of services to its customers in Singapore and the region, and working directly with banks and credit card organizations to promote innovative cross-border payment solutions. In order to provide more local payment methods and serve more verticals, Tazapay is accelerating its application for payment licenses. Obtaining more payment licenses will not only enhance its compliance, but also enable it to provide more diversified services.

Further, Tazapay has partnered with Volt, a global real-time payment gateway, to incorporate open banking into its payment product portfolio to accelerate international growth in the UK and Europe. This collaboration enables Tazapay's customers to expand cross-border sales, especially merchants in the Asia Pacific and MENA regions who want to increase sales in the UK and Europe. Volt's real-time reconciliation function provides full payment tracking, and more than 70% of payments can get settlement confirmation immediately, which is critical for cross-

border merchants. Tazapay will also use Volt's anti-fraud solution to monitor transactions through a flexible scoring system. This collaboration marks another important milestone for Tazapay.

At the same time, Tazapay is also planning to launch a series of new services to meet the needs of customers in different industries. For example, providing customized payment solutions in cross-border e-commerce, education technology, SaaS and tourism.

### 3. 发展成就和未来展望

2023 年，Tazapay 被列入第六届年度金融科技 100 强。在快速全球化的电子商务领域，Tazapay 成为关键推动者。其平台提供无缝且安全的支付解决方案，使企业能够自信地在全球范围内运营。Tazapay 为跨境商家和企业弥补了差距，促进了来自 173 多个全球市场的付款收款。此外，引入本地银行转账、二维码、电子钱包、代金券等本地支付选项使企业能够挖掘这些市场中的不同客户群体，进一步扩大和深化其覆盖范围。Tazapay 展示了对增长和合规的承诺，获得了新加坡金融管理局 (MAS) 的许可，并于 2023 年成功完成 A 轮融资。

目前，Tazapay 已宣布计划扩大在亚洲的业务，并进军中东和欧洲等地区，这表明公司正积极寻求国际市场的机会。这种全球化策略将帮助 Tazapay 触及更广泛的客户群，增加市场份额。Tazapay 首席执行官曾表示，Tazapay 的目标和愿

景是成为全球平台最重要的跨境基础设施，因此公司会加倍努力扩大市场影响力，并将全球每个实时银行网络整合到一个 API 下。未来，Tazapay 还将继续优化其数字支付平台，提升结账、支付链接和托管等服务的效率 and 安全性，从而吸引更多企业用户，提高用户满意度。

### 3. Development achievements and future prospects

In 2023, Tazapay was included in the sixth annual Fintech 100. In the rapidly globalizing e-commerce field, Tazapay has become a key enabler. Its platform provides seamless and secure payment solutions that enable businesses to operate confidently around the world. Tazapay bridges the gap for cross-border merchants and businesses, facilitating payment collection from more than 173 global markets. In addition, the introduction of local payment options such as local bank transfers, QR codes, e-wallets, vouchers, etc. enables businesses to tap into different customer groups in these markets, further expanding and deepening their coverage. Tazapay has demonstrated its commitment to growth and compliance, obtained a license from the Monetary Authority of Singapore (MAS), and successfully completed its Series A financing in 2023.

Currently, Tazapay has announced plans to expand its business in Asia and enter regions such as the Middle East and Europe, indicating that the company is actively seeking

opportunities in the international market. This globalization strategy will help Tazapay reach a wider customer base and increase market share. Tazapay's CEO once said that Tazapay's goal and vision is to become the most important cross-border infrastructure for global platforms, so the company will redouble its efforts to expand its market influence and integrate every real-time banking network in the world under one API. In the future, Tazapay will continue to optimize its digital payment platform, improve the efficiency and security of services such as checkout, payment links and hosting, so as to attract more corporate users and improve user satisfaction.

#### **(四) 融资及并购 Financing and M&A**

自 2021 年成立以来，Tazapay 在 2023 年成功完成了 A 轮融资，筹集了 1690 万美元。本轮融资由红杉资本东南亚领投，EscapeVelocity、PayPal Alumni Fund 以及知名天使投资人 Gokul Rajaram 也加入了投资者行列。现有投资者 Fundamental、January Capital、RTP Global 和 Saison Capital 同样参与了此轮融资。Tazapay 计划利用这笔资金扩大其在亚洲的业务范围，并向中东和欧洲等对其服务需求旺盛的地区扩张。其扩张战略包括在主要市场申请支付牌照，以增强 Tazapay 的全球支付网络。

Since its establishment in 2021, Tazapay has successfully completed its Series A financing in 2023, raising US\$16.9 million.

This round of financing was led by Sequoia Capital Southeast Asia, and EscapeVelocity, PayPal Alumni Fund and well-known angel investor Gokul Rajaram also joined the ranks of investors. Existing investors Fundamental, January Capital, RTP Global and Saison Capital also participated in this round of financing. Tazapay plans to use the funds to expand its business scope in Asia and expand to regions such as the Middle East and Europe where there is strong demand for its services. Its expansion strategy includes applying for payment licenses in major markets to enhance Tazapay's global payment network.

### **(五) 行业生态 Industry Ecology**

#### **1.超越支付：跨境结账革命中的数字化趋势**

2024年，德勤发布的《超越支付：跨境结账革命中的数字化趋势》深入探讨了亚太地区跨境支付行业的最新发展，指出了重塑格局并为商家提供重大机遇的四大趋势。(1) 数字支付革命。数字支付已经成为支付的首选，占据全球交易价值的一半。其中，亚太地区占据领先地位，贡献了全球支出的近三分之二，合计达 9.8 万亿美元。此外，该地区的数字钱包普及率也是所有地区中最高的。(2) 线上线下交易的连通性和互操作性需求。新加坡、马来西亚、柬埔寨和韩国等国家的国家二维码支付计划已与支付宝+合作，以弥补跨境支付的差距。(3) 数字钱包演变为多功能平台，以满足不断变化的消费者行为。(4) 推进金融包容性和可持续发展性。

天狼星计划 (Program of Sirius) 专注于推进可持续实践，改善服务不足社区获得可持续融资的机会，得到了行业合作伙伴的支持，包括蚂蚁国际、Gprnt (新加坡金融管理局的一项举措)、国际金融公司和亚太地区金融科技领导者。

## 1. Beyond Payments: Digital Trends in the Cross-Border Checkout Revolution

In 2024, Deloitte's Beyond Payments: Digital Trends in the Cross-Border Checkout Revolution explored the latest developments in the cross-border payment industry in the Asia-Pacific region and pointed out four major trends that are reshaping the landscape and providing major opportunities for merchants. (1) Digital payment revolution. Digital payments have become the preferred choice for payments, accounting for half of the global transaction value. Among them, the Asia-Pacific region takes the lead, contributing nearly two-thirds of global spending, totaling US\$9.8 trillion. In addition, the region has the highest penetration rate of digital wallets among all regions. (2) The need for connectivity and interoperability between online and offline transactions. National QR code payment programs in countries such as Singapore, Malaysia, Cambodia and South Korea have partnered with Alipay+ to fill the gap in cross-border payments. (3) Digital wallets evolve into multi-functional platforms to meet changing consumer behavior. (4) Promote financial inclusion and

sustainable development. Focused on advancing sustainable practices and improving access to sustainable finance for underserved communities, Programme of Sirius is supported by industry partners including Ant International, Gprnt (an initiative of the Monetary Authority of Singapore), IFC and fintech leaders from the Asia Pacific region.

## 2.新加坡跨境支付行业分析

新加坡作为亚洲重要的金融中心，凭借其优越的地理位置、高技能的国际劳动力、高度发达的市场经济、作为全球金融中心的良好声誉以及政府对金融科技的支持，近年来跨境支付行业发展迅速。

2023 年，亚洲跨境收入增长超过 30%，其中新加坡 Stripe 平台上支付处理量大于等于 100 万美元的亚洲企业数量同比增长了 28%。这表明新加坡跨境支付市场正在快速增长。同时，新加坡金融监管机构在 2023 年出台了消费税新规，更加规范了跨境贸易结算和投资，为，为跨境支付行业提供了良好的政策环境。

跨境支付数据和情报提供商 FXC Intelligence 的最新分析显示，展望未来，新加坡在全球支付领域的地位将继续提升，成为跨境支付最重要的全球城市之一，既是新公司的发源地，也是该领域成熟和新兴企业的总部。它对对新加坡的 MPI 许可证持有者进行了审查，确定了 15 家拥有标准支付机构(SPI)牌照的公司和 207 家拥有主要支付机构 (MPI)

牌照的公司，发现在 MPI 牌照持有者中，93% 拥有跨境汇款牌照，SPI 牌照持有者的比例为 40%。这也反映了新加坡支付市场对跨境支付的高度关注。另外，它强调了跨境支付生态系统的多样性。通过分析新加坡跨境支付参与者的主要人口统计数据，发现仅在国内开展业务的公司大多为小型和微型企业，其中 78% 的员工人数不到 50 人，只有 3% 的员工人数超过 5000 人。这些都表明新加坡长期以来致力于为初创企业提供支持性发展环境。进一步地，它强调了支付市场的多样性，强调了新加坡跨境支付行业提供的广泛产品和服务。许可证持有者包括消费者汇款、B2B 支付、B2B2X 支付和支付处理商等，规模各异，各具特点，为用户提供了便利的服务。

总的来说，新加坡跨境支付行业正处于快速发展阶段。得益于技术创新、政策支持和市场需求的增长，未来新加坡跨境支付行业将有望继续保持强劲的增长势头。

## 2. Analysis of Singapore's cross-border payment industry

As an important financial center in Asia, Singapore has developed rapidly in the cross-border payment industry in recent years, thanks to its superior geographical location, highly skilled international workforce, highly developed market economy, good reputation as a global financial center, and government support for financial technology.

In 2023, Asia's cross-border revenue grew by more than 30%, among which the number of Asian companies with payment processing volume greater than or equal to US\$1 million on the Stripe platform in Singapore increased by 28% year-on-year. This shows that Singapore's cross-border payment market is growing rapidly. At the same time, Singapore's financial regulator introduced new consumption tax regulations in 2023, which further standardized cross-border trade settlement and investment, providing a good policy environment for the cross-border payment industry.

The latest analysis by FXC Intelligence, a cross-border payment data and intelligence provider, shows that looking forward to the future, Singapore's position in the global payment field will continue to rise, becoming one of the most important global cities for cross-border payments, both the birthplace of new companies and the headquarters of mature and emerging companies in the field. It reviewed the MPI license holders in Singapore, identified 15 companies with standard payment institution (SPI) licenses and 207 companies with major payment institution (MPI) licenses, and found that among the MPI license holders, 93% have cross-border remittance licenses, and the proportion of SPI license holders is 40%. This also reflects the high attention paid to cross-border payments in the Singapore

payment market. In addition, it highlights the diversity of the cross-border payment ecosystem. By analyzing the main demographics of cross-border payment participants in Singapore, it is found that most companies operating only in the country are small and micro enterprises, of which 78% have less than 50 employees and only 3% have more than 5,000 employees. These all show that Singapore has long been committed to providing a supportive development environment for start-ups. Further, it highlights the diversity of the payment market and the wide range of products and services provided by Singapore's cross-border payment industry. License holders include consumer remittances, B2B payments, B2B2X payments and payment processors, etc., with different sizes and characteristics, providing convenient services to users.

In general, Singapore's cross-border payment industry is in a stage of rapid development. Thanks to technological innovation, policy support and growth in market demand, Singapore's cross-border payment industry is expected to continue to maintain its strong growth momentum in the future.