

# 2026 ICBC CUP The 1st Hong Kong University Fintech Innovation Competition

## *Competition Overview*



## Timeline

2

9-10/2026

### Promotion & Recruitment

through online livestreams and  
on-campus talks

### Registration & Submission

By 19 October 2026

10-11/2026

### Hong Kong Division

Entries Selection &  
Finalist Notification

11/2026

### Hong Kong Division

Pre-final Training,  
Final Competition &  
Awards Ceremony

### Pre-final Training

On 16-19 November  
(Tentative)

### Final Competition

On 27 November  
(Tentative)

12/2026

### National Finals

## Arrangements

### Target

Full-time students in Hong Kong universities

### Team

1-3 members per team, including 1 team leader

### Application & Details

1. Official Website ( [www.gonghangbei.com](http://www.gonghangbei.com) )
2. WeChat Account ( 工行杯大學生金融科技創新大賽 )

More details about the competition are available on its official website and WeChat account.



Official Website



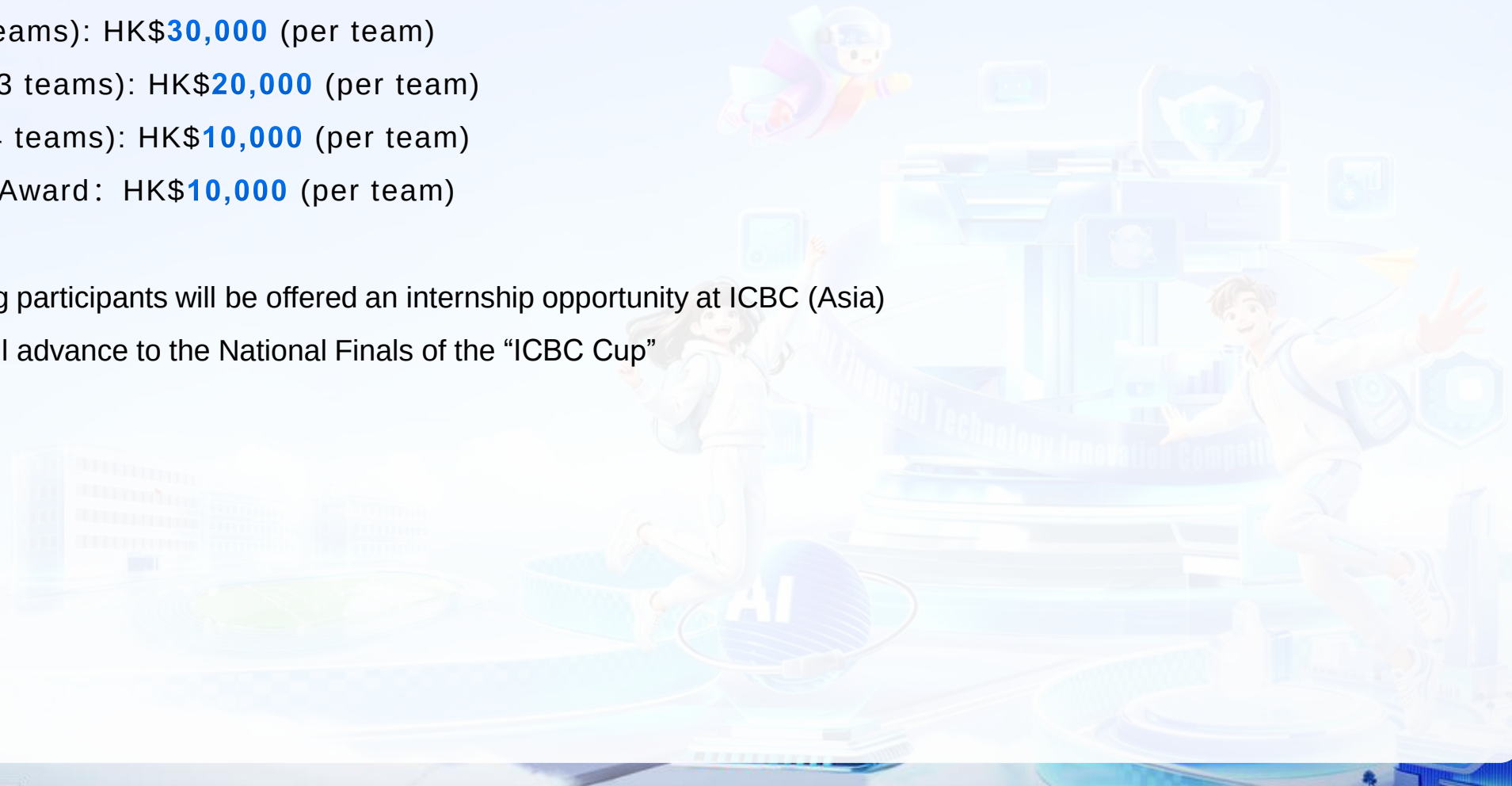
WeChat Account



## Awards

4

- Champion (1 team): HK\$**50,000**
- First Runner-up (2 teams): HK\$**30,000** (per team)
- Second Runner-up (3 teams): HK\$**20,000** (per team)
- Meritorious Award (4 teams): HK\$**10,000** (per team)
- Outstanding Mentor Award: HK\$**10,000** (per team)
- Qualified top-performing participants will be offered an internship opportunity at ICBC (Asia)
- The Champion team will advance to the National Finals of the “ICBC Cup”



## Themes

5

The Competition emphasises the application of emerging technologies and aims to inspire young people's innovative potential. Students are encouraged to explore real needs in the context of financial products and services, and propose substantive, innovative and feasible ideas for the application of fintech and the innovation of banking business models. Through offline campus outreach and online promotion, the Competition will strengthen bank–university collaboration and further advance research commercialisation, innovation, and entrepreneurship partnerships.

### 10 Major Themes



Technology Finance



Green Finance



Inclusive Finance



Pension Finance



Digital Finance



Financial  
Security Services



Specialised  
Financial Services



Wealth Management  
Services



Youth Financial  
Services



Open Innovation  
Services

## »» Themes

6

### 01 Technology Finance



**“While tech enterprises focus on R&D, who will address their capital needs?”**

Are you interested in strategic emerging industries such as semiconductors, aerospace, and biomedicine, and understand the financial needs of technology companies and patent holders, as well as have insights into equity, debt, and insurance? Join the Competition and design tailored financial solutions to help innovators overcome financing and risk-management challenges, using finance to enable technology to change the world!

#### 【Past Award-Winning Project】

**ICBC e-Intelligence: A Sci-Tech Enterprise “Credit Gene” Decoding System Based on Executive Multimodal Data**

The platform addresses financing challenges faced by innovation-driven enterprises through a multimodal “Credit Gene” decoding system for senior executives. It combines trait-and-characteristic profiles with AI-driven static and dynamic models to support the full financing lifecycle. By assessing both hard metrics and soft capabilities, it helps financial institutions identify enterprises’ credit potential more accurately. Aligned with technology, inclusive, and digital finance strategies, it creates a win-win outcome for banks and enterprises.

### 02 Green Finance



**“Environmental protection is cool, but how do we make ‘green choices’ profitable?”**

Have you ever considered how concepts such as carbon emissions and ESG can be translated into financial products that people can use in everyday life, or into financial solutions that support companies’ green transition? Join the Competition and share your ideas for using finance to advance green development—connecting green creativity more closely with financial services, and providing financial support for society’s green development and companies’ low-carbon transition.

#### 【Past Award-Winning Project】

**“ICBC e-Forestry”: A Forestry Carbon Sink Inclusive Financial Service Platform**

Aligned with national “Dual Carbon” goals and tailored to Forestry Carbon Sink CCER features, ICBC e-Forestry delivers comprehensive financial services across the supply chain, ensuring a multi-win for banks, foresters, enterprises, and society. Powered by big data and blockchain, it builds risk models to evaluate carbon sink potential and risks, providing key benchmarks for financial product pricing. Furthermore, its specialised apps and data-sharing platforms effectively boost rural economic growth and ecological protection.

## »» Themes

7

### 03 Inclusive Finance



**“Every small business deserves dedicated fintech support.”**

Have you ever considered the financial needs of farmers, new urban residents, online merchants, shop owners, street vendors, and other micro, small, and medium-sized enterprises—from payments and reconciliation to financing? As the night-time economy emerges as a new consumer trend, join the Competition to bring your creativity to building more accessible and efficient services that extend inclusive finance to a broader range of people and businesses.

#### 【 Past Award-Winning Project 】

**e-Corp Finance: A Large AI Model-Powered Credit Risk Control Solution for MSMEs**

Driven by large language models and multimodal data fusion, this intelligent risk control product is custom-built for ICBC’s MSME credit services. While optimising flagship products like “Fast, Smart, and Premium Loans”, it guarantees the digital and intelligent transformation of risk control, delivering a “fast, accurate, and stable” trinity to the bank’s credit operations.

### 04 Pension Finance



**“Phones for older adults should have more than promotional messages and complicated apps.”**

As the silver economy expands, older adults may struggle to keep pace with rapid digital change, while complex procedures and cluttered interfaces can create barriers. Join the Competition to design a secure, simple financial solution to fulfill their evolving needs and make the pension finance smarter. This theme also invites young people to plan ahead for their future.

#### 【 Past Award-Winning Project 】

**“e-Life Companion”: A Smart Youth Pension Finance Platform**

Targeting pension planning gaps for students and young professionals, this platform introduces an innovative “Learn-Plan-Save-Protect” model. It breaks knowledge barriers via gamified quizzes, leverages AI actuarial models to quantify future funding gaps, and utilises ICBC accounts for a 10-RMB threshold, T+0 savings feature. Pioneering family account linkage for cash-flow safety and anti-fraud alerts, it reshapes the youth pension paradigm through gamified education, smart concierges, and family alliances.

## »» Themes

8

### 05 Digital Finance



**“What if a banking app could understand youth just like a video game does?”**

As digitalisation accelerates, many traditional offline services can now be completed quickly on a smartphone. Reimagine the digital finance experience by integrating cutting-edge technologies that make banking both secure and engaging. Join the Competition to craft the future of banking and bring it to life.

#### 【 Past Award-Winning Project 】

##### E-nergy sports

Aligned with national policies and ICBC strategies, this project builds a digital sports finance ecosystem around four core initiatives: “Xuanwu Shield”, “Baihu Vitality”, “Zhuque Engine” and “Qinglong Nurture”. It resolves career security gaps, MSME financing bottlenecks, and fragmented financial services of athletes, sports firms and public users. Leveraging blockchain, AI, and big data across consumption, social and event scenarios, it delivers full-lifecycle customised solutions, achieving dual goals of ICBC business growth and brand elevation.

### 06 Financial Security Services



**“When you wonder if your bank account is safer than your physical wallet.”**

As online payments and transfers become embedded in daily life, security remains a paramount concern. Join the Competition to explore how technology can construct a financial “digital firewall” to safeguard funds and data privacy by aligning with tech trends and industry dynamics, and leveraging AI security agents and multimodal model detection.

#### 【 Past Award-Winning Project 】

##### CipherBridge: A Verifiable Multi-Ciphertext Computation Platform

CipherBridge is a multi-ciphertext computation platform that addresses data-sharing and privacy-protection challenges through fully homomorphic encryption and zero-knowledge proofs. Built on the FISCO BCOS blockchain, it enables secure data exchange through encrypted computation, privacy protection, data verification and regulatory traceability. Designed for the insurance, financial services and other industries, its scalable, verifiable and regulator-ready architecture supports full-lifecycle data management, promotes compliant data sharing and addresses the trade-offs among openness, security, and compliance.

## » Themes

9

### 07 Specialised Financial Services

**“Showcasing your hometown’s distinctive character may be just one great financial solution away.”**

We may come from bustling cities, small towns or rural communities. Our hometowns may be snowy or warm year-round, but each has its own landscapes, cuisine and rich cultural heritage. Explore the economic potential of your hometown—or a city you care about. Join the Competition to use finance to revitalise distinctive local industries, and use creativity to energise regional economies.

#### 【 Past Award-Winning Project 】

**“Blue Ocean e-Protection”: Blue Finance Empowering High-Quality Marine Economy**

Envisioned as an integrated blue finance module within the ICBC App, this project resolves the difficulties in identifying blue projects, inconsistent standards and product mismatch challenges. By fusing IoT, big data, cloud, blockchain and AI with finance, it delivers marine credit and investment services to eco-friendly maritime enterprises and individuals. It creates a real-time data platform that connects clients with national marine firms, fostering new quality productive forces in the marine economy through financial innovation.

### 08 Wealth Management Services

**“With so many jargon-heavy metrics in wealth management, how can we easily participate?”**

In personal and family asset allocation, achieving steady wealth appreciation remains the primary goal for most investors. However, technical jargon and complex risk disclosures often create a cognitive barrier. Join the Competition to build smarter robo-advisory systems and product structures, adopting a human-centric approach to design accessible, user-friendly wealth management services for all.

#### 【 Past Award-Winning Project 】

**“e-Fun Gold Saver”: Pioneering a New Era of ICBC Metaverse Gold Wealth Management**

This innovative metaverse project features a virtual-life business game across four themed scenes where players complete tasks to earn gold tokens, converting virtual rewards into real-world wealth. Leveraging blockchain and AI for immersive security, it balances emotional connection with wealth growth. Through financial literacy and investment courses, it boosts youth financial intelligence, defining a new gold wealth management paradigm for the digital age.

## 09 Youth Financial Services



### “This is how young people can make their money work!”

As we grow up, we gain more disposable income from allowances, scholarships, part-time jobs and internships. How can asset allocation better reflect the lifestyles of Generation Z? As youth-focused and self-reward consumer trends continue to grow, how should we plan our assets for both consumption and investment? Join the Competition to design financial products that reflect our spending habits and values.

### 【 Past Award-Winning Project 】

#### “Qingkui Bao”: A Youth Financial Literacy Platform Powered by Dynamic Intelligent Risk Management

“Qingkui Bao” addresses two pain points of 180 million K12 students: financial education gaps and service blanks. Via a “parent-custody” account model, it seamlessly links with low-risk ICBC funds, enabling visible returns and low-threshold investing from RMB 1. Its core “Growth Guardian” risk engine innovatively fuses RBAC and ABAC models to evaluate user, scenario and behavioral attributes in real-time, dynamically customising a flexible financial safety fence for each youth. Combining big data profiling and gamified education, it precisely delivers personalised financial literacy content.

## 10 Open Innovation Services



### “For unexplored needs, thoughts or creative ideas yet to be showcased.”

With no defined boundaries, this category encourages you to unleash imagination and creativity to redefine the frontiers of financial services. Join the Competition to build your ideal high-quality products, financial scenarios and solutions, fully showcasing the innovative vision of today's youth!

## Online Classes

11

The 17th "ICBC Cup" Online Live Streaming Series is now launched, featuring lectures by fintech experts from ICBC Head Office to help participants better understand the banking landscape and competition directions.

### 《人工智能技术在银行的应用》\*\*

Artificial Intelligence in Banking

中國工商銀行總行金融科技部領航AI+團隊資深經理 李策

### 《年輕客群運營實踐與思考》\*\*

Operational Practices and Insights for the Youth Audience

中國工商銀行總行個人金融業務部經理 劉妍

### 《共築消保安全防線，提升服務品質體驗》\*\*

Strengthen Consumer Protection with a Safety Net, Improve Service Quality Experience

中國工商銀行總行牡丹卡中心客戶服務部資深經理 趙雅譚

\*\*Conducted in Chinese/Putonghua

How to access:

1. Go to “工行杯大學生金融科技創新大賽” WeChat account
2. Click “大賽直播” at the bottom menu of the page
3. Select the corresponding session



# 2026 ICBC CUP The 1st Hong Kong University Fintech Innovation Competition

*Join us!*

