

NEW ZEALAND TECH DELEGATION

SINGAPORE FINTECH FESTIVAL X SWITCH

11 - 13 NOVEMBER 2019



FOREWORD

Kia ora

When you meet our technology leaders, you'll learn that New Zealanders don't just dream big - we go out and make it happen. We're natural collaborators and the right experience to solve a problem is never far away.

Wherever you look, you'll find us delivering every day, at scale, to industries and customers around the world. When the world was wedded to cash, New Zealanders adopted card payment technology in the early 1980s - and we haven't looked back.

Our technology businesses deliver at scale in markets around the world - from silicon chip production to healthcare and creative industries. With nearly one fifth of New Zealanders based overseas, our tech network, infrastructure and ecosystem has worldwide reach. Being on the edge of the world has fostered a unique way of looking at challenges. New Zealanders are known for stretching themselves, going beyond the accepted wisdom, and following good ideas wherever they lead.

When it's time to take on global markets, New Zealand technology businesses are ready to move faster, go further and work harder to make it happen.

We look forward to meeting you at the Singapore FinTech Festival x SWITCH and exploring how we can partner with you to drive success for your business.

Nga mihi,



Hayley Horan
New Zealand Trade Commissioner to Singapore

How Can New Zealand Tech Help Your Business?

Simplifying Data Privacy

Data privacy is a key concern for organisations working in industries from financial services to healthcare, insurance and government.

Wellington-based **Eightwire** has developed a technology platform that automates the complex steps needed to move data securely from system to system, providing a transparent way to share data across multiple industries and jurisdictions that is both secure and compliant.

In the healthcare sector, for example, Eightwire delivers data securely from doctors to health networks, and onwards to care providers and government regulators to help them deliver integrated care. Eightwire is responsible for transferring over 3.5 billion data records every month in New Zealand, Australia, and Singapore.

With its Asian headquarters based in Singapore, Eightwire is focused on compliance reporting, streamlining Fintech solution delivery, and improving data science outcomes in the region.

Giving SMEs an advantage

In Singapore, SMEs contribute up to 48 per cent of the nation's GDP and employ about 65 per cent of the workforce. Fintech companies like **9 Spokes** are stepping up to provide solutions that help SMEs stay ahead of the curve.

9 Spokes' business tracking and insights tool empowers SMEs to directly track their business performance – insights that are traditionally for larger companies. From finance and funding to digital marketing and POS, 9 Spokes has given SMEs a comprehensive overview of their businesses in one central location, helping them benchmark themselves against their competitors and sector standards.

Earlier this year, 9 Spokes helped OCBC Bank launch the first-of-its-kind white-label digital business dashboard which gives the bank's SME customers a holistic view of their business in minutes. The one-stop dashboard transforms and streamlines business sales, marketing, people and finance data from some of the most popular digital apps like PayPal and Mailchimp into actionable insights. As a result, the SMEs can track business performance at a glance and make more informed decisions quicker than before.

Moving the mortgage market forward

Before a lender can say yes to granting a mortgage, it has to validate the property and its value. **Valocity** helps banks do this faster, better and more efficiently, making the home buying experience seamless and simple for consumers and lenders across the world.

Their cloud-based property valuation platform automates and streamlines the entire mortgage and property valuation process by connecting the ecosystem of lenders, brokers, valuers and consumers in *One Smart Platform*.

This platform enables banks and lenders to validate a property and its value and compare these to the credit ratings of the potential home buyer, creating a faster, more efficient mortgage process, with improved customer experience.

Today, Valocity partners with lenders, valuers and brokers across New Zealand, Australia, Asia and India accelerating their pace of innovation through intelligent digitised workflows, seamless integrations and bank grade security encryption.

Blockchain solutions

Centrality leverages AI, blockchain and IoT to create a connected application platform. Through **Centrality Fintech**, they provide market innovation across financial services, helping enterprise financial service companies to enhance user experience, improve efficiency and increase transparency by facilitating compliance, payments and traceability.

Centrality's blockchain-enabled peer-to-peer solutions include **PL^G**, a toolkit for building blockchains; and **Trackback**, a decentralised traceability platform which allows businesses to prove the authenticity of their processes and products. The **centrapay** payment system uses blockchain to link an ecosystem of applications, empowering merchants to engage more consumers, receive real time insights whilst offering richer experiences and more choices for payment.

Recently, Centrality launched the **Sylo Smart Wallet**, a world-first smart wallet and decentralised messaging app. The system combines secure messaging, audio and video calls with the ability to send and receive digital assets in chat from the safety of a wallet address, with users in over 20 countries to date.



MEET OUR NEW ZEALAND TECH LEADERS

COMPANY PROFILES

NEW ZEALAND TECH DELEGATION

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Vaka Interactiv



BRANDON HUTCHESON
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ADRIAN GRANT
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9 Spokes



AWARE

Aware Group is an AI solution and innovation provider company servicing Asia Pacific while operating from three regional business hubs around the world. They assist forward-looking enterprises to work smarter and perform better through the use of AI technology.

Aware Group works with government organisations and large private enterprises to design, innovate, implement and monitor customised, accurate, user-friendly, and reliable counting solutions powered by AI. Using technologies such as Computer Vision and Deep Learning, they deliver the most accurate counts where numbers really matter.

Counting is just the start. Aware provides end-to-end consultancy and advanced AI technology to help your organisation harness the power of artificial intelligence in the following areas:

- Development and presentation
- Business intelligence
- Advanced analytics
- Cloud/Edge services
- Internet of Things
- BOTs and automation



www.awaregroup.com

CAPITAL PREFERENCES

Like a clear X-ray into your client's behaviour, Capital Preferences helps you better understand your clients and the decisions they make with their money using a suite of engaging and fun suitability games.

The firm represents the next generation of client profiling and is setting a new and higher standard of client understanding welcomed by regulators, firms and end investors.

In just sixty seconds, Capital Preferences' unique client suitability games help wealth managers, asset managers and insurers quickly learn vital, difficult to ascertain data – such as “How much risk is this client willing to take?”, “How sensitive is this client to losses?” – which is vital when providing consistent and scalable advice across multiple jurisdictions. Capital Preferences improves your advice profitability, consistency, regulatory readiness, and suitability while delighting end investors.

Capital Preferences' research team is led by international thought leader and Chief Scientist Shachar Kariv, Ph.D., former Chair of the Economics Department at UC Berkeley, California – widely considered to be the world's top game and decision theorists. The team's work is published in the world's top academic journals like Science, the American Economic Review, and many more. Their method is the advice backbone of some of the world's most client centric industry leaders and they welcome the opportunity to speak to you about your digital plans.



www.capitalpreferences.com

CENTRALITY

Centrality is one of the leading fintech venture platforms in the world. They leverage AI, blockchain and IoT to create a connected application platform.



www.centrality.ai

Centrality Fintech, a division of Centrality, is focused on market innovation across financial services. They help enterprise financial service companies to enhance user experiences, improve efficiency and increase transparency.

Key solutions they provide include:

- Programmable money
- Financial products and markets
- Governance
- Compliance
- Identity
- Other projects in banking and fund management

Other Centrality projects that power financial ecosystems include:

Centrapay - a marketplace for applications, which empowers merchants to engage more consumers, receive real time insights whilst offering richer experiences and more choices with ways to pay.

Trackback - a decentralised traceability platform, which allows any business to attest or prove the authenticity of their processes or products, to gain trust with their end customer.

Sylo - a smart wallet and decentralised messaging app that allows for the transfer of digital assets within a message.

Plug - PL^G is a toolkit for building business-ready, blockchain based applications and solutions for organisations of all sizes.

EIGHTWIRE

Data sharing across silos is an expensive and high-risk challenge for enterprises. To succeed, you need technology, audit, privacy and security tasks to operate perfectly in sync.

Eightwire is the world's first automated, secure platform for data sharing across enterprise boundaries. Complex data, privacy and security requirements are handled through a single application that maps, transforms and moves data across systems while meeting government-mandated privacy and security measures.

Eightwire is trusted by governments, consultancies and insurers across APAC to provide the speed and security needed to deliver data projects on time. For financial services, Eightwire accelerates analytics, KYC and regulatory reporting programmes to reduce risk and deliver in 30% of the time normally required.



www.eight-wire.com

JRNY

JRNY helps insurance providers protect people better. They do this with their highly configurable and artificially intelligent Insurance Distribution Platform.

Using the Platform, insurer networks can sell more of the right policies to the right people, deliver better customer experiences, improve internal efficiencies and bottom line, while more easily complying with regulatory obligations.

The Platform hosts a suite of three JRNY products: With **JRNY Chat**, client interactions can take place in a conversational interface, 24/7, without the need for a human. It can automate key parts of the customer journey like advice, needs analysis, quoting, purchase, claims lodging, policy management and renewal.

The **JRNY API** integrates with CRMs and legacy systems to streamline internal efficiencies and maximise ROI, while the **JRNY Dashboard** allows companies to analyse data and conversations so that they can know their customers like never before.



www.jrny.ai

SPOTLIGHT REPORTING

Spotlight Reporting is a family of award-winning cloud-based tools designed to provide accountants, advisors and businesses with a great range of reports, dashboards and forecasts that save time and effort while delivering clarity for better decision-making.

Spotlight tools import data from leading accounting software such as Xero, MYOB, Intuit QuickBooks Online and non-financial software products including WorkflowMax, Google Analytics and Excel.

Richard Francis, CEO of Spotlight Reporting, a CA and Trusted Advisor with over 20 years of experience, saw a need to improve analysis and forecasting for his clients, which led to the development of Spotlight Reporting. Thus, Spotlight tools were developed by accountants for accountants to meet their specific needs.



www.spotlightreporting.com

SUSSED

Sussed is a white-label platform that provides banks and lenders the opportunity to improve both their own and their SME customer performance.

Sussed's always-on platform lets banks provide their customers with real time business insights and KPIs, credit score and capacity, and a paperless credit application. Banks receive the same individual (and portfolio) SME insight, credit and application data allowing them to improve relationship management, compliance, data management, internal processes, and segment and product strategies. Sussed will reduce cost, risk and time to decision for both parties.

Sussed also allows banks to extend an acquisition offer to the wider SME market – regardless of current banking relationship. Operating at industry secure standards, Sussed is customisable and designed to be quickly integrated and brought on brand, improving ROI and deployment timelines.

Sussed has been built using 50 years of experience and knowledge in credit and decision processes, business finance, credit analytics and data, intuitive UX and design, and pioneering technology.

The company was established by Dave Morgan and Chad Graybeal in 2017. They saw an opportunity to solve a global problem and shift the way banks and lenders leveraged and enriched data, promoted credit, and improve acquisition and retention – while arming SMEs with business and credit tools.



www.sussed.io

THE CLINICIAN

The Clinician is an international, privately owned company that specialises in solutions for value based health care. Their flagship product is ZEDOC, a platform for the end to end management of patient reported outcomes and experience measures, often referred to as Patient Perspectives.

The company's original founders are a team of health industry veterans that a number of years ago recognised there would be a growing need to incorporate outcomes in clinical practice.

They designed the best of breed and robust solution ZEDOC, that integrates into health information ecosystems to smartly manage the outcome measurements on multiple levels for different stakeholders - from state-wide to regional networks, hospitals and right down to the single GP practice.



THE CLINICIAN

www.theclinician.com

UneeQ

Using digital humans, every brand can achieve the impossible.

Powered by AI, UneeQ's intelligent digital human platform supercharges your brand's ability to create, real-time interaction based on tailored content and memorable personas who build emotional connection with your customers using the power of the human face.

- **Digital humans are UneeQ** | Digital humans do not just have IQ (knowledge intelligence), they have EQ (emotional intelligence) which builds individual connection through human-like conversation.
- **You're UneeQ** | Your organisation has its own one-of-a-kind brand, and UneeQ aims to provide a one-of-a-kind digital human embodiment of that brand.
- **Your customers are UneeQ** | While online tools treat people like case numbers, digital humans treat them like people.
- **We're UneeQ** | As a company, UneeQ's customers love how easy they are to work with and how they 'just get things done'. In such an industry, that is pretty UneeQ.

Over the next few years, UneeQ will be striving to make digital humans a part of your everyday lives, and to empower creators to make the world more UneeQ, more accessible and more enriching.



www.digitalhumans.com

VAKA INTERACTIV

Vaka Interactiv is a storytelling tech company that is passionate about bringing stories to life. They believe that technology can be used to harness the full potential of stories from all over the world, in order to maximise their impact and influence on people.

The company recently launched 'Culture Lens' - the world's first cultural storytelling portrait which brings storytellers to life by creating highly engaging and fully immersive experiences. It is art, magic, tech, culture and storytelling all rolled into one.

Culture Lens utilises a wide range of technology from facial detection to machine learning, motion capture, IoT and more. The combination of these technologies enables the team at Vaka to create beautifully stunning and captivating experiences that communicate the true power of a story.



www.vakainteractiv.com

VALOCITY

Valocity's intuitive and customisable digital platform automates the entire mortgage valuation process. Their Smart Platform uses data and technology to elevate lenders' business, making their frontline lending teams and customers' lives easier.

The Valocity Platform connects the entire ecosystem of banks, lenders, brokers and valuers to streamline the property valuation process for lending and insurance.

Valocity's cloud-based technology delivers modular, scalable and customisable solutions that re-platform and transform legacy infrastructure to create seamless and relevant customer experiences. Data capture throughout the process creates real-time insights, seamless workflow and conversion funnel optimisation, leveraging data to automate and simplify the property valuation, lending and insurance processes.

Valocity combines machine learning and predictive modelling to create leading edge models, portfolio bench-marking and continuous improvement to drive improved risk management, empowering lenders to innovate while managing risk and compliance.



www.valocityglobal.com

9 SPOKES

9 Spokes is a tracking and insights tool designed to help SMEs enhance performance and harness the power of data to drive business success. SMEs connect their cloud software to get a comprehensive picture of their business performance through a smart dashboard – so it's easier to make the decisions necessary to manage and grow with confidence. The dashboard collates and sorts through business data, allowing SMEs to track their progress against the metrics that matter most to them.

9 Spokes is also available as a white-labelled platform for banks and other financial institutions. The enterprise edition allows key partners to move beyond traditional banking by offering a branded version of the platform to their customer base. Through a shared view of their clients' dashboards, relationship managers can have more holistic business conversations, provide tailored products and services, and reduce the risk of banking small business.



www.9spokes.com

INGENIOUS SOLUTIONS

When you want a job done differently, give it to people who think differently.

New Zealand was one of the last land masses to be settled by humans. Just getting here was a feat of ingenuity, expertise and courage for the first New Zealanders.

Fast forward a thousand years, and our relative isolation has nurtured our talent for finding new and ingenious ways to do things.

New Zealanders look at what hasn't been tried before and see an invitation, not a stop sign. We take on tough problems and succeed, because we see potential where others only see barriers, and because we make the most of all our resources to get the job done.

Unconventional thinking, plus leading-edge science and technology, means we're finding extraordinary answers for the world's toughest problems. And that's important, because making the world a better place is part of who we are, too.

**Ingenious solutions to the world's problems.
It's what we do.**



"As a citizen of the earth I would like to thank New Zealand for your benefit to the whole planet. The earth is fortunate to have a country like New Zealand. We must embrace this and we should not only buy from New Zealand but should learn from them. New Zealand has great people, education, environment and technology."

JACK MA

Founder and Executive Chairman
of Alibaba Group

NATURAL COLLABORATORS

Being from a small country means we dream big – and teaming up helps us achieve the extraordinary.

New Zealand's advanced economy means we've always been able to work quickly and creatively to solve challenges, using the latest technology and approaches. We're natural collaborators, and being small, the right expertise to solve a problem is never far away.

With a highly connected network of businesses, investors and researchers, New Zealand is a country-sized accelerator for fresh technology and ideas.

Our people are also known for informal professionalism. We're friendly, open and get straight to the point. Results matter more than hierarchy, and easy access to decision-makers means fewer barriers and faster results.

New Zealanders don't just dream big – they go out and make it happen.



"This country of 4.5 million people has started to churn out some awfully polished, extraordinary products... They're world-class technological achievements – the work of a well-educated, creative people bent on competing on the world stage."

Source: The Investor's Guide to the New Zealand Technology Sector, TIN & MBIE, 2017

ASHLEE VANCE

American business columnist, author of "Elon Musk: Tesla, SpaceX, and the Quest for a Fantastic Future"

GLOBAL SOLUTIONS

We've always looked beyond our shores for new challenges. That means New Zealand businesses are born global from day one.

New Zealand innovation has a truly global presence, in ways you might not even realise. Ninety percent of the world's silicon chips are made with New Zealand production technology. Hospital equipment developed here helps over 10 million people a year to breathe easier, in 120 countries. And our filmmakers have led the field in motion-capture technology – transforming how stories are told on screen.

Wherever you look, you'll find us delivering, every day, at scale, to industries and customers around the world.

We span the timezones of North America and Asia, and we can work while Europe sleeps. With nearly one fifth of New Zealanders based overseas, our tech network, infrastructure and ecosystem has worldwide reach. And as a country of travellers, we're always ready to pack our bags and put ourselves where the action is.

Global solutions with a difference – from a country where world firsts are second nature.



“The thing we really like is that as a small and remote country, New Zealand companies almost from conception think globally, and are structured to achieve that objective.”

Source: The Investor's Guide to the New Zealand Technology Sector, TIN & MBIE, 2017

SIMON FEIGLIN
The Riverside Company

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