



**Mr Vincent Lau**  
Global Head of Digital Money  
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Vincent is currently the Global Head of Emerging Payments Product at HSBC Global Payments Solutions (GPS). In this role Vincent leads HSBC's digital currencies and emerging payments collaborations with clients, central banks and industry consortiums globally. Vincent is currently based in Hong Kong and is an appointed member of the Financial Services Development Council (FSDC) Policy Research Committee, as well as a member of the Hong Kong Financial Secretary's Digital Economy Development Committee (DEDC) Digital Transformation Subgroup. As part of his global remit, Vincent also leads HSBC GPS's efforts in supporting central banks's digital money explorations, including E-CNY Pilot (CN), Regulated Liability Network (US/UK), Project mBridge (CN/HK/TH/UAE), Project eHKD (HK), Tokenized Green Bond (HK), Project Ubin+ (SG), Digital Rupee Wholesale (IN), Project Garuda (ID), and other CBDC consultations.

A career transaction banker, Vincent started his digital banking journey with the launch of HSBC's wholesale electronic banking platform HSBCnet, and had held various transaction banking management roles across HSBC, Citi, and ANZ, covering Payments, Liquidity Management, Cards, Receivables, Supply Chain Finance, and Digital Currencies businesses globally. Vincent holds a BSE in Computer Engineering from the University of Michigan, Ann Arbor. He receives his Masters Degrees, in Information Economics from University of Michigan School of Information, and E-Business Management from The Chinese University of Hong Kong Business School.



劉彥奇先生  
滙豐銀行環球電子貨幣主管

劉彥奇先生目前擔任滙豐環球支付方案部 (Global Payments Solutions) 的新興支付產品主管，負責滙豐在各國與客戶、央行及同業進行數字貨幣和新興支付的開發與合作。劉先生負責開發的央行數字貨幣項目包括：數字人民幣、紐約聯儲 / 英倫銀行 Regulated Liability Network 概念驗證、香港金管局跨境央行數碼貨幣項目 Project mBridge、數碼港元先導計劃、香港代幣化綠色債券、新加坡金管局 Project Ubin+、印度央行數位盧比先導計劃、數位印尼盾及其他央行數字貨幣諮詢項目。劉先生現常駐於香港工作，並出任金融服務發展局政策研究委員會成員，以及香港數字化經濟發展委員會數字轉型工作小組成員。

劉彥奇先生的交易銀行事業始於二千年初參與滙豐推出企業網上銀行平台 HSBCnet，並其後於滙豐、花旗和澳新銀行等機構擔任不同的交易銀行管理崗位，負責管理支付結算、流動性管理、貿易金融、數碼貨幣等業務。劉先生畢業於美國密西根大學，擁有計算機工程學士學位及信息經濟碩士學位，劉先生亦同時擁有香港中文大學電子商務管理碩士學位。