

英國經驗協助 台灣發展金融科技產業



撰文：Natalie Black CBE布蕾克勳爵

我於3年前出任英國國際貿易部駐亞太地區貿易公使，在初期造訪台灣時，深受熱情的民眾、美味的食物，以及快速起飛的科技實力感動。

在那之後，台灣應對COVID-19疫情的堅強實力、繁榮的經濟，以及在全球高科技供應鏈中所扮演的重要角色，贏得了亞太與全球各國的共同喝采。

英國新任貿易政策部長萊丹特（Penny

Mordaunt）於今年10月共同主持台英經貿對話會議（UK-Taiwan trade talks），提到英國與台灣在貿易與投資的關係越來越緊密，2020年雙方貿易總額達到80億美元，英國也是在台投資最多的歐洲國家之一。

現在，我們應該讓這兩個具有願景的經濟體共同合作，發展更多未來合作的機會，特別是在科學、創新、教育、潔淨科技及金融科技等產業。

UK ready to support Taiwan's Fintech ambitions

I took up the post of Her Majesty's Trade Commissioner for Asia Pacific three years ago. I visited Taiwan early on and I remember it fondly – a warm welcome, amazing food and the chance to see the impressive high tech economy in action.

A lot has happened since then and Taiwan has earned plaudits across the region, and around the world, for its steadfast handling of Covid-19, its prospering economy and vital role in tech supply chains.

Last month's UK-Taiwan trade talks, co-chaired

by UK Trade Minister Penny Mordaunt, highlighted the burgeoning strength of our trading and investment relationship. Bilateral trade reached US\$8bn in 2020 and the UK is one of the top European investors in Taiwan.

We must now maximise the opportunities for our two visionary economies to work side-by-side in the sectors which will define the future – especially science and innovation, education, clean growth and fintech.

In fact, our recent survey of British business



英國金融科技產業蓬勃發展，占全球市場總額的10%，年收益達150億美元，不僅吸引了許多新創公司前來設立，也加快了傳統機構的創新。
(圖／英國在台辦事處)

根據2021年台英經貿會議前所做的最新調查顯示，英國企業對台灣深具信心。89%在台灣設立據點的英國企業對台灣的商業前景持樂觀態度。

台英雙方於再生能源產業的合作持續深化，其中最令人印象深刻的是台灣在亞太地區的再生能源發展居開創地位，致力於推動未來世代所需的離岸風電能源。

sentiment ahead of the trade talks reported strong confidence in Taiwan: 89% of UK companies operating in Taiwan have a positive outlook for business prospects.

We are already seeing a step-up in collaboration in important sectors like renewable energy. Taiwan is an impressive pioneer of the sector in Asia Pacific, propelling offshore wind power for generations.

Our experience in the UK has proven there is similar transformative potential in combining technology and financial services, delivering better financial outcomes for customers.

The launch of Taiwan's FinTech

Development Roadmap in 2020 charted a course for digitalised financial services and financial inclusion.

Taiwan has many natural advantages to fulfil these Fintech ambitions – not least a leading technology sector, well developed IT infrastructure and a strong investment environment.

The British Office is proud to have an agreement with the Taiwan Financial Services Roundtable to build partnerships between Taiwan and the UK to spur innovation in financial services.

In the spirit of our partnership, I will share

根據我們在英國的經驗，創新科技與金融服務的結合也會有類似的轉型潛力，並為客戶帶來更高的報酬。

2020年，台灣提出了《金融科技發展路徑圖》，提出數位金融和普惠金融服務未來的發展方向。

台灣具有發展金融科技的優勢，不僅科技產業強大、資訊基礎建設完善，還有良好的投資環境。

英國在台辦事處很榮幸能與台灣金融服務業聯合總會在2018年簽訂合作協議，為台灣與英國的金融服務創新建立夥伴關係。

秉持著夥伴精神，我將分享一些英國成為金融科技革命先驅的重要經驗，包括就

業、創新、改善人民生活以及增加全球貿易機會。

開創金融業新局面

整體的危機常常為改革提供新動力，帶來創新發展的條件。

英國的金融服務具有悠久的歷史，並且與時俱進。2008年的金融危機讓消費者渴求更優質、更有競爭力的服務。而最近的新冠疫情也加速數位化發展，且為數位金融服務提供機會，幫助許多家庭和企業走出疫情造成的低谷。

如今，英國受益於蓬勃發展的金融科技產業。英國的金融科技業占全球市場總額的

some of the key lessons the UK has learned at the vanguard of the Fintech revolution – in jobs, innovation, improvements to people's lives and in increased opportunities in global trade.

Reimagining the financial sector

Moments of crisis often provide new impetus for reform and the conditions for innovation to thrive.

The UK has a long history of financial services combined with a willingness to adapt, including after the 2008 financial crash, which drove consumer demand for better, more competitive services. More recently, the impact of Covid-19 has accelerated digital adoption, opening up opportunities for digitalised financial services to support households and businesses as they emerge from the pandemic.

Today, the UK benefits from a thriving FinTech

sector, representing 10% of global market share and US\$15bn in revenue. The industry encompasses emerging start-ups and has also fast-tracked innovation in our more traditional institutions.

Fintech is driving the democratisation of access to financial services for consumers and SMEs, including those unbanked or underbanked. 71% of citizens in the UK now use the services of at least one fintech company.

At the heart of the UK's success is the tangible benefits to customers. Innovative and creative technologies make a positive impact on financial services - making it easier, cheaper, faster and safer for consumers and businesses to manage their finances.

In the UK, we have learned that FinTech succeeds where capital, tech and talent connect with regulators and government.

10%，年收益達150億美元，不僅吸引了許多新創公司來大展鴻圖，也加快了傳統機構的創新。

金融科技的發展讓更多消費者和那些不使用或不常使用主流金融服務的中小企業能夠接受到金融服務。如今有71%的英國公民，至少使用一家金融科技公司的服務。

英國金融科技成功的關鍵在於為客戶帶來實質的利益。創新和創意科技為金融服務帶來正面效益，讓個人和企業的財務管理變得更簡單、便宜、快速和安全。

英國的經驗告訴我們，金融科技的成功，有賴於資本、技術、人才以及監管機關和政府的鏈結與合作。

創造持續精進的監管環境

歷任英國政府與監管機關，建立了有利於金融服務創新的環境。

隨著企業、科技與解決方案的快速增加，英國的政策與監管方式確保消費者的權益受到保障，並鼓勵企業成長和競爭。

2016年，英國金融行為監管總署（Financial Conduct Authority）推出了全球第一個「金融監管沙盒」，將最振奮人心的創新產品推向市場，如今這項計畫已經幫助了700多家企業，將平均進入市場的速度提高40%。

2018年，台灣推出了自己的金融監管

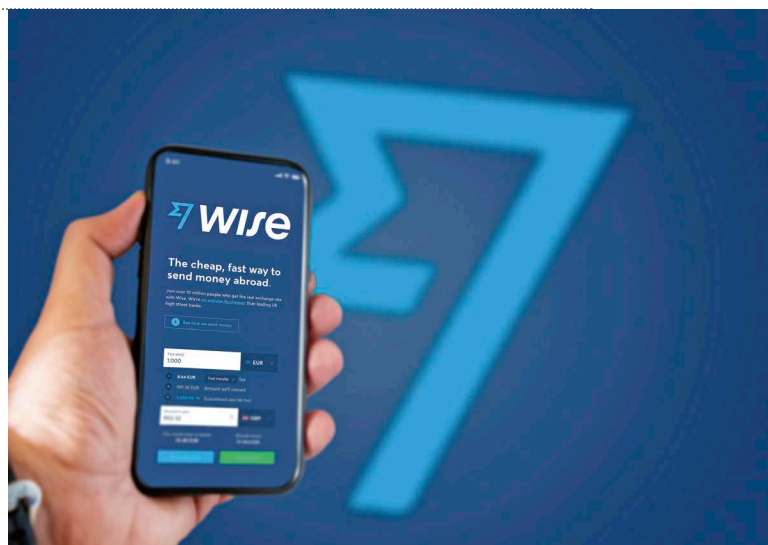
Creating a progressive regulatory environment

Successive UK governments and regulators have built a supportive enabling environment to facilitate financial services innovation.

As businesses, technologies and solutions scale, our policy and regulatory approach ensures protection for consumers as well as encouraging growth and competition.

In 2016, the UK's Financial Conduct Authority (FCA) launched the world's first regulatory 'sandbox' to catapult exciting and innovative new products to market. This initiative has supported more than 700 firms and increased average speed to market by 40%.

Taiwan's own sandbox, launched in 2018, was a positive development. It has enabled



英國金融科技募資案參與者眾多，這些投資讓英國金融科技獨角獸得以在世界各地拓展版圖。（圖／達志影像）

businesses to test their technologies in areas such as outbound remittance by foreign workers and blockchain technology for transmission of fund transfers. The British Office continues to work closely with the

沙盒，是一項正面的發展，讓企業測試如移工匯款、區塊鏈轉帳等技術。英國在台辦事處持續與台灣金融研訓院，以及最先進的金融科技創新園區密切合作，彼此交流分享見解。

人才培育

英國金融科技產業靠著頂尖的研發能力和一流大學，培育了許多優秀的高科技人才，帶來創新企業服務，且孕育出新生代創業菁英。

目前英國有76,500人服務於金融科技產業，預計到2030年將增加近40%。甫於日前公布的新創公司成長簽證（Scale-up Visa）將於2022年初正式上路，將促進英國與亞洲間的科技人才流動。

Taiwan Academy of Banking & Finance and the state-of-the-art FinTechSpace facility, making connections and sharing insights.

Nurturing talent

Building on the UK's R&D capabilities and access to top tier universities, Fintech is creating new high skilled jobs to power our most innovative businesses and inspire the next generation of entrepreneurs.

76,500 people work in FinTech across the UK and this is set to grow by almost 40% by 2030. Talent flows between Asian and UK tech sectors will be boosted by this month's announcement of a new Scale-up Visa, launching in early 2022.



英國在金融科技生態系統中擁有監管與商業的專業知識，值得台灣借鏡學習。（圖／達志影像）

為新創企業吸引資金

光是在2021年的前6個月，英國就促成了317筆的金融科技募資案，募資總額達到历史新高57億美元，比去年一整年募得的43億美元多出三分之一以上。

這些投資讓英國金融科技獨角獸得以在全球各地拓展版圖，包括發展匯款App的「Wise」

Attracting capital for start-ups and scale-ups

In the first six months of 2021 alone, UK FinTechs raised a new record US\$5.7bn across 317 deals compared to US\$4.3bn for the previous year, an increase of over a third.

These investments are now unleashing the UK's FinTech unicorns around the globe. Brilliant companies such as money transfer app Wise (London's biggest ever tech IPO), online payment firm Checkout.com, digital bank Revolut and Rapyd, the world's largest local payments network, are all seeking opportunities to offer services across the region.

It was great to see seven British companies

公司（倫敦有史以來最大規模首次公開發行的科技公司）、線上支付公司「Checkout.com」、數位銀行「Revolut」，以及世界最大的本地支付網絡「Rapyd」等一流企業，都積極在國際間尋找業務機會。

我也很高興看到7家英國公司參加今年的台北金融科技展，展示他們的技術。

綠色金融科技

英國的金融業者也支持將ESG和永續經營納入營運準則，以滿足環境、社會和公司治理投資策略需求的增長。

金融科技產業扮演著邁向淨零碳排的關鍵角色，可以提供企業有效的衡量工具，以減少氣候變遷帶來的衝擊，且透過資訊傳

遞，讓消費者作出更明智的決策。

台灣金融科技新紀元

很顯然地，亞太地區的數位經濟正蓬勃發展，其人口的多樣性與大量行動裝置使用習慣，充分顯現此地區未來科技發展的潛力。

台灣金融科技產業前景看好，而英國在整個金融科技生態系統中擁有監管與商業的專業知識，我們竭誠希望能將這些經驗分享給台灣與亞太地區的合作夥伴。我希望在不久的將來能夠再次造訪台灣。（本文作者為英國國際貿易部駐亞太地區貿易公使）

其他相關英國金融科技資訊或合作機會，請洽英國在台辦事處科技處（Wendy.Kan@fcdo.gov.uk）

participate in this year's FinTech Taipei to showcase their technologies.

Green Fintech

British companies are also supporting ESG adoption and sustainability across the financial industry to meet the growing demand for environmental, social and governance-conscious investment strategies.

Fintech has a crucial role to play in achieving net-zero by providing companies with better tools to measure and mitigate their climate impact, and by giving consumers the information they need to make more informed decisions.

A new era for Taiwan Fintech

It is clear that the digital economy in this region is booming and with its diverse and mobile-first population, the future of technology can be shaped in this part of the world.

Taiwan's fintech vision holds great promise for the future. The UK has both regulatory and commercial expertise across the fintech ecosystem and we are committed to sharing our experience with Taiwan and partners across the region. I look forward to visiting Taiwan in person again soon.

Please contact the British Office Taipei's Technology Team (Wendy.Kan@fcdo.gov.uk) for further information on UK fintech and opportunities to collaborate.