中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

Press Release | 新聞稿

15 October 2025

BOCHK enters the second cohort of GenA.I. Sandbox to further explore the advanced applications of GenA.I. and drive digital transformation

Bank of China (Hong Kong) ("BOCHK") has been selected to participate in the second cohort of GenA.I. Sandbox, following its participation in the first cohort jointly organised by the Hong Kong Monetary Authority ("HKMA") and the Hong Kong Cyberport Management Company Limited ("Cyberport"). BOCHK will continue to deepen the application of artificial intelligence (A.I.) technologies to enhance customer experience and strengthen risk management, contributing to Hong Kong's digital transformation and the development of inclusive finance.

Stephen Chan, Deputy Chief Executive of BOCHK, said, "BOCHK is dedicated to enhancing the degree of intelligence in its banking services and is honoured to be among the second cohort of the GenA.I. Sandbox. The Bank achieved encouraging results in the first cohort, further enhancing its personalised and smart banking experiences while bolstering risk management capabilities. Leveraging its successful experiences in the first cohort, BOCHK will make full use of the controlled environment in the sandbox and powerful computing resources provided by the HKMA and Cyberport, to further explore the advanced use of GenA.I. applications through a six-month long proof-of-concept testing. Looking ahead, the Bank will continue to discover the potential of GenA.I. applications in wealth management and risk management in an effort to provide customers with more intelligent, convenient, and secure banking experiences."

In the first cohort, BOCHK tested the AI Avatar and anti-deepfake solution in a sandbox environment. Harnessing the power of GenA.I., the AI Avatars offer comprehensive information on banking services, products and promotions to users through interactive features. The Bank further deployed the AI Avatars in the provision of investment market insights, generating multilingual investment commentary video clips in Cantonese, Mandarin and various Southeast Asian languages, which will be disseminated to customers through the BOCHK mobile banking app. For the upcoming cohort, the Bank will drive digital transformation in wealth management using GenA.I. technologies. By collaborating with multiple parties, the Bank will strive to ensure information accuracy while establishing security measures to strike a balance between user experience and compliance requirements.

With a prime focus on anti-fraud initiatives, BOCHK leveraged cutting-edge A.I. technologies to test how document fraud detection and anti-deepfake facial recognition could assist credit assessment in the first cohort. This enables loan approval officers to identify material forgeries and AI-generated fraudulent documents, thereby enhancing the efficiency of loan application approvals. In the coming cohort, the Bank will further examine advanced fraud detection technologies to address the emerging challenges introduced by deepfake audio and text as we continue to advance the learning capabilities of our GenA.I. model, in order to establish a more comprehensive risk management system to elevate the Bank's security standards.

-End-