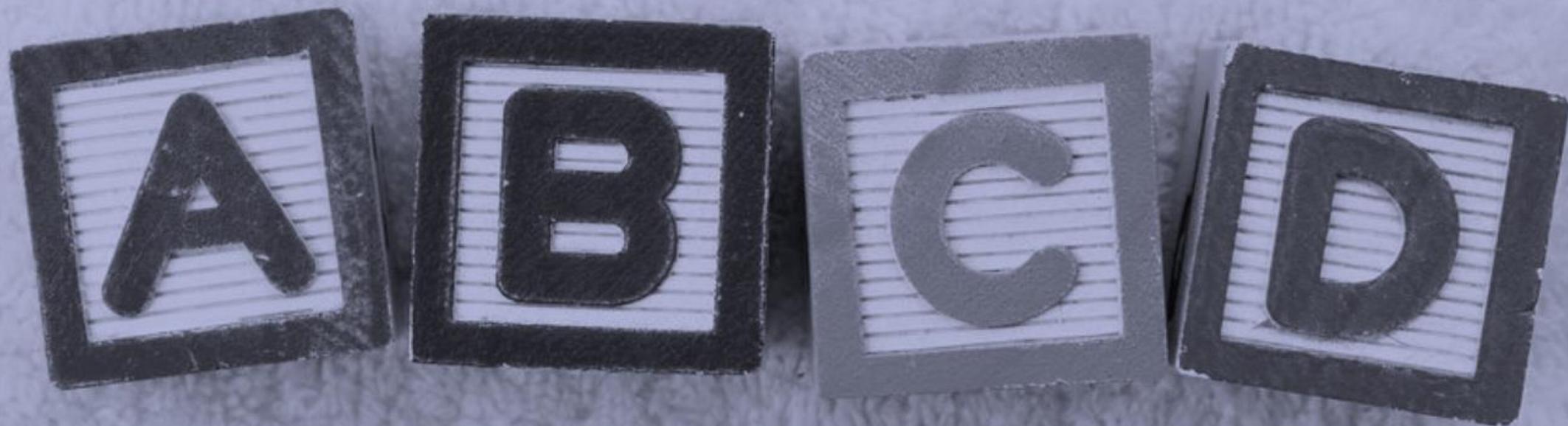


新兴科技与物流业的未来

冼君行博士 | 德勤咨询服务合伙人
+852 9625 2427 | psin@deloitte.com.hk

Asia Pacific
BLOCKCHAIN LAB
亚太区区块链实验室



什么是新兴科技？



从机器人流程自动化 (RPA) 到人工智能 (AI)

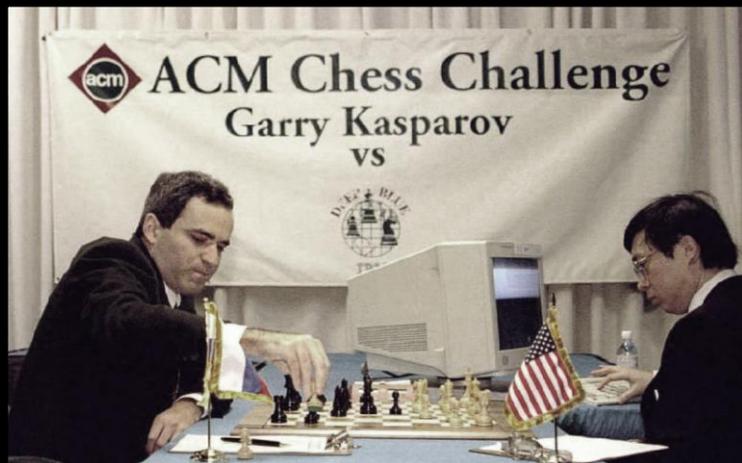
怎样才算人工智能？是否像試算表宏？聊天机器人？语音辨識？人脸辨識？捉圍棋？

RPA POC Demo



我可以取替手工操作。

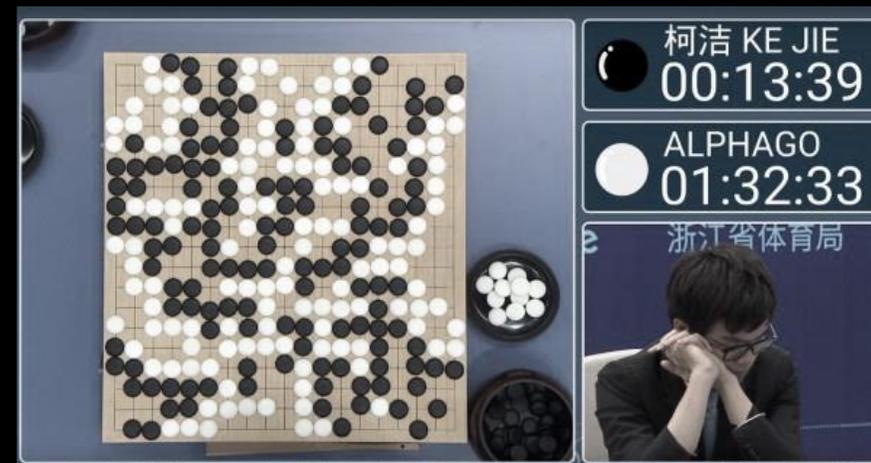
1996



2011



2015



它们有什么不同?

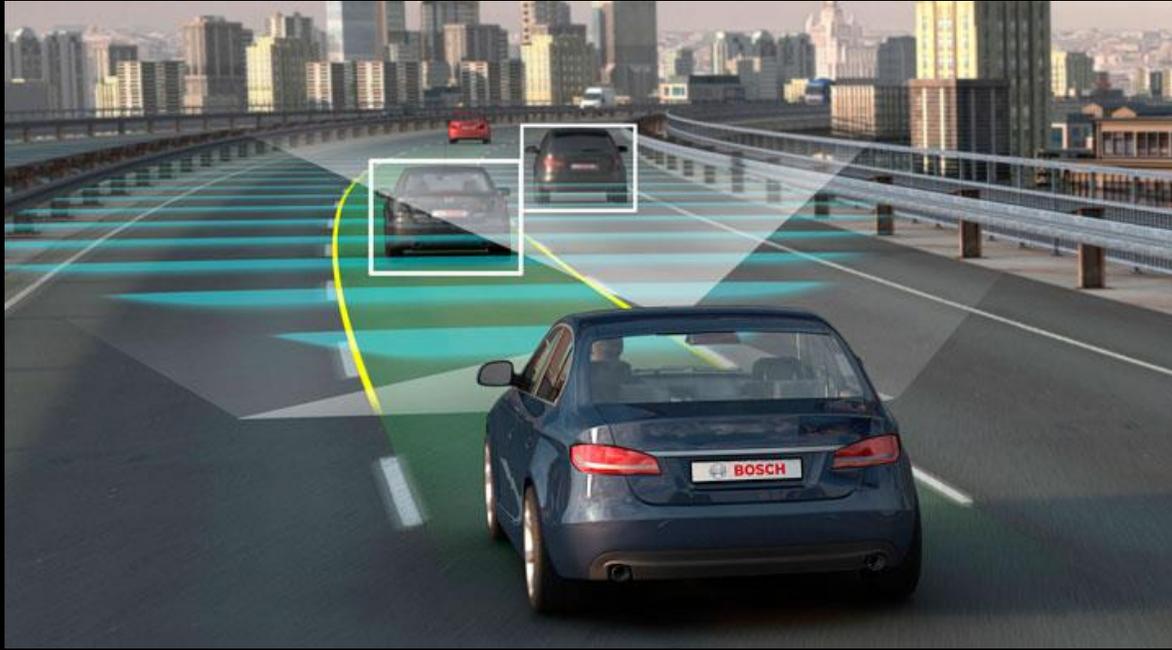


Chinese English Spanish Detect language ↔ Chinese (Traditional) English Spanish Translate

What is Artificial Intelligence? × 什麼是人工智能？

32/5000 ☆ 📄 🔊 🔗

Improve this translation
✎ Suggest an edit





我可以像你般阅读。

Deloitte. 30Rock_Lockout_Inc_FY14_Acquisition_Agreements - Hawaii Surfing Company - Hawaii Surfing Company - Executed Lease.pdf

Retail Space Lease

This Lease Agreement (this "Lease") is dated December 15, 2013, by and between 30Rock Lockout, Inc. ("Landlord"), and Hawaii Surfing Company ("Tenant"). The parties agree as follows:

RETAIL SPACE. Landlord, in consideration of the lease payments provided in this Lease, leases to Tenant a **5,000 square foot** retail space in the Waikiki Shopping Center (the "Retail Space") located at 8576 Beach Street, Honolulu, Hawaii 96822.

TERM. The lease term will begin on March 01, 2014 and will terminate on February 28, 2014.

LEASE PAYMENTS. Tenant shall pay to Landlord monthly installments of \$3,000.00, payable in advance on the first day of each month, for a total lease payment of \$366,000.00. Lease payments shall be made to the Landlord at 321 Strand Avenue, New York, New York 10007, which address may be changed from time to time by the Landlord.

ADDITIONAL RENT. Further, Tenant shall pay to Landlord, as Additional Rent, Tenant's Proportionate Share of Common Area Charges in equal monthly installments in advance on the first business day of each calendar month. The term "Common Area Charges" shall mean an amount equal to the sum of the actual cost of operating, managing, equipping, cleaning, lighting, heating, cooling, repairing, replacing and otherwise maintaining the Common Areas and maintaining order and security therein, including, but not limited to, all costs or insurance relating thereto, all Taxes allocable thereto (other than those payable by Tenant) and all costs of maintaining and operating sewage treatment facilities and meter equipment rooms. Tenant's Proportionate Share of Common Area Charges" shall mean an amount equal to the Common Area Charges multiplied by a fraction the numerator of which shall be the Floor Space of the Retail Space.

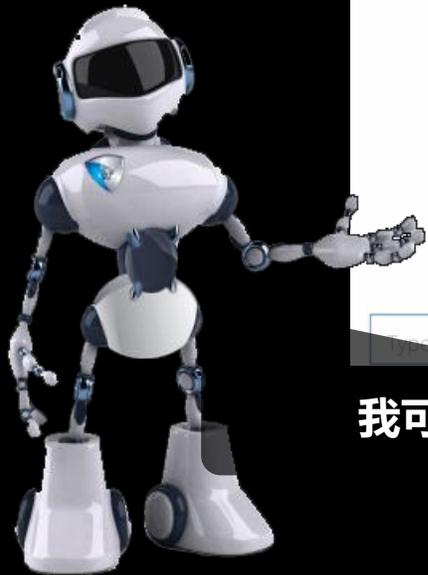
SECURITY DEPOSIT. At the time of the signing of this Lease, Tenant shall pay to Landlord, in trust, a security deposit of **\$20,000.00** to be held and disbursed for Tenant damages to the Retail Space (if any) as provided by law.

POSSESSION. Tenant shall be entitled to possession on the first day of the term of this Lease, and shall yield possession to Landlord on the last day of the term of this Lease, unless otherwise agreed by both parties in writing. At the expiration of the term, Tenant shall remove its goods and effects and peacefully yield up the Retail Space to Landlord in as good a condition as when delivered to Tenant, ordinary wear and tear excepted.

USE OF RETAIL SPACE. Tenant may use the Retail Space only for the purpose of operating a business open to the public for the sale of goods or services. The Retail Space may be used for any other purpose only with the prior written consent of Landlord, which shall not be unreasonably withheld. Tenant shall notify Landlord of any anticipated extended absence from the Retail Space not later than the first day of the extended absence.

| Field | Value | Progress |
|-----------------------------|--|----------|
| Premises Address | 8576 Beach Street, Honolulu, Hawaii 96822 | 1/7 |
| Lease Term | The lease term will begin on March 01, 2014 and will terminate on February 28, 2014. | 1/7 |
| Base Rent / Minimum Rentals | Tenant shall pay to Landlord monthly installments of \$3,000.00, payable in advance on the first day of each month, for a total lease payment of \$366,000.00. | 1/7 |
| Security Deposit | \$20,000.00 | 1/7 |
| Possession Date | | |

Navigation: Lease Name, Leaseable Area, Premises Address, Date, Title, Lease Terms, Lease Name, Base Rent / Min., Security Deposit



我可以像你般说话。

Ok, can I have an idea of the amount of the invoice?
Amelia 5:17:59 PM

It was about \$1.5k
5:18:15 PM Patrick Marlow

Ok. Based on the information you provided, I found the following records:

- 1. ABC INC, 05-08-16, \$1536, abc-0413
- 2. ABC INC, 07-08-16, \$2482, abc-0612

Amelia 5:18:16 PM

Are any of these invoices the one you are looking for?
Amelia 5:18:18 PM

Here you are:
payment date : 15-AUG-2016
payment amount : \$5,536.00
payment id : abc-0413-111111
Amelia 5:19:00 PM

Would you like me to send you the list of invoices included in this payment?
Amelia 5:19:01 PM

Why is my payment so high?
5:19:16 PM Patrick Marlow

Your service was probably used by multiple businesses. We combine multiple invoices into a bulk payment. Would you like me to send you the list of invoices included in this payment?
Amelia 5:19:17 PM

type here

The image shows a stack of several Bitcoin coins. The top coin is in sharp focus, showing its intricate design which includes a large 'B' with two vertical bars, a circuit-like pattern, and the words 'DIGITAL DECENTRALIZED PEER TO PEER' around the top edge. Below the 'B' is the word 'BITCOIN'. The bottom edge of the coin reads 'MJB MONERO FINE COPPER'. The coins are stacked on a dark, reflective surface. A semi-transparent black rectangular box is overlaid on the image, containing white text.

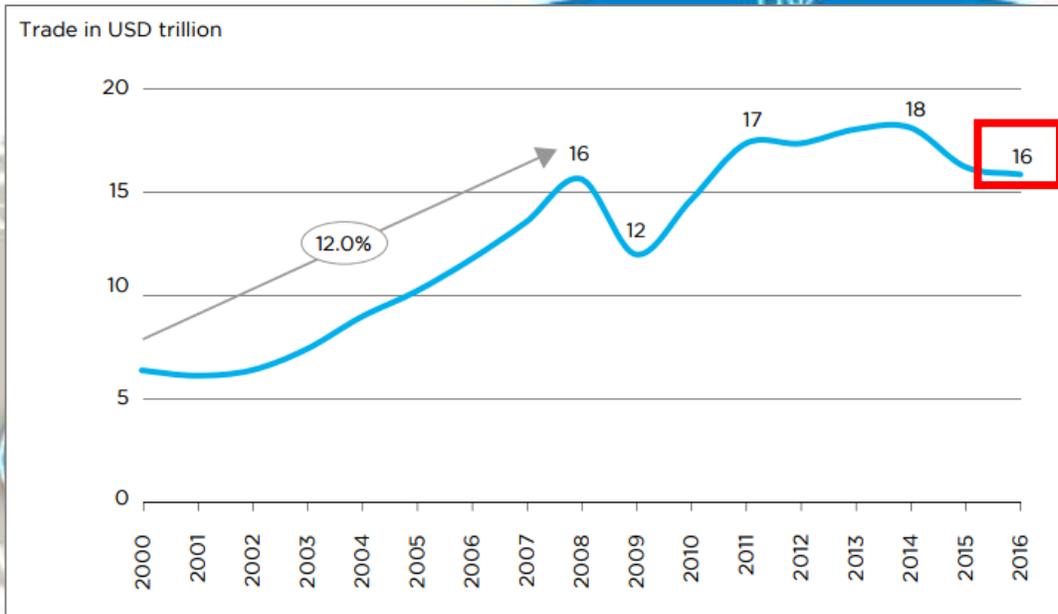
从比特币到区块链 (Blockchain)

什么是分布式帐本？ 区块链是否都很慢？ 是否要消耗大量运算力？



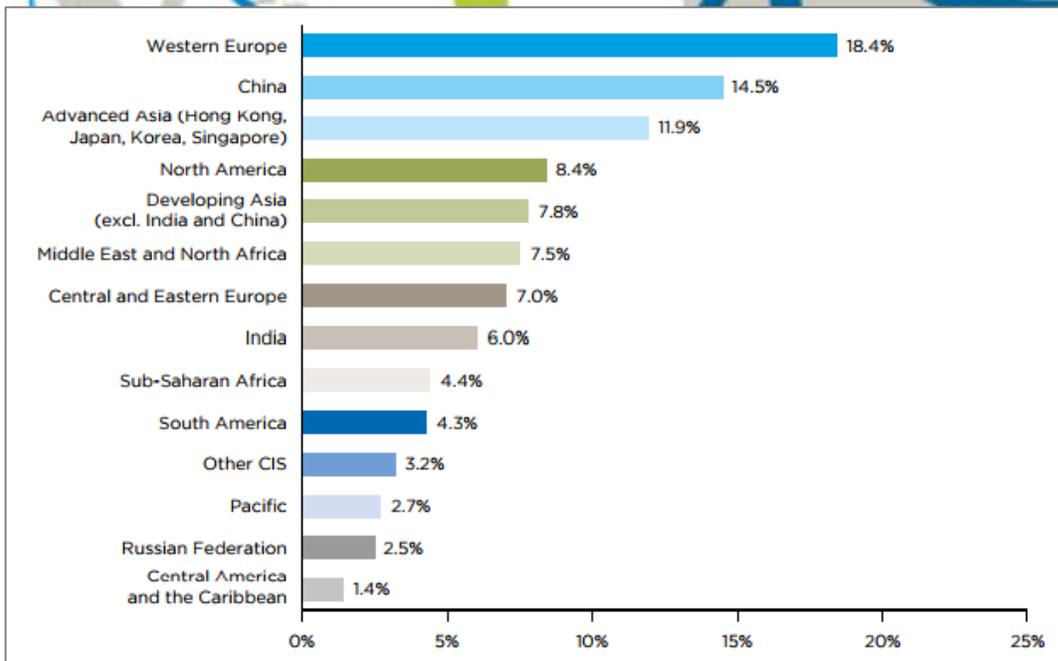
贸易金融 (Trade Finance)





线的粗细代表
跨区贸易量

圆形大小代表
区内贸易量



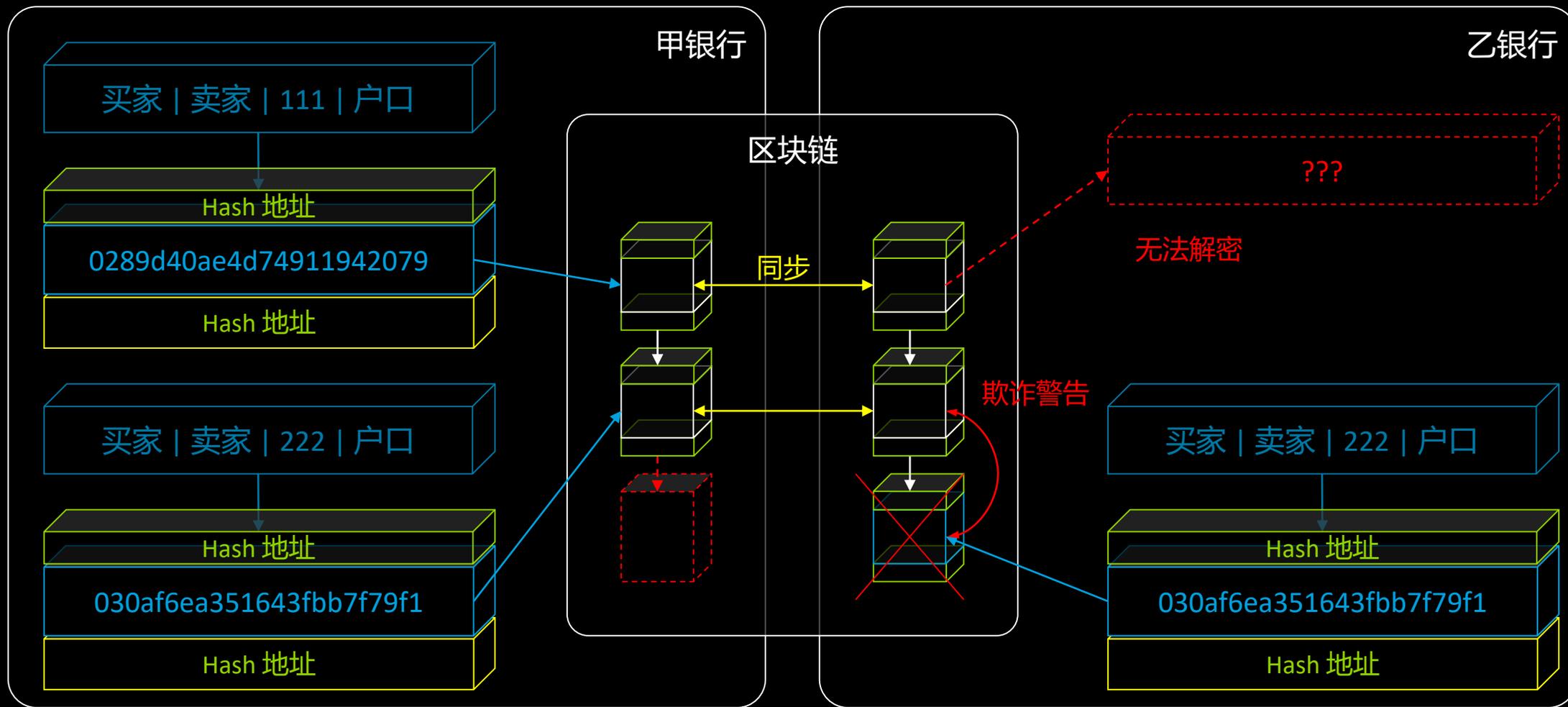
- <7%
- 8-9%
- 10-12%
- >13%

身份盗窃、重覆融资、伪造发票

F R A U D

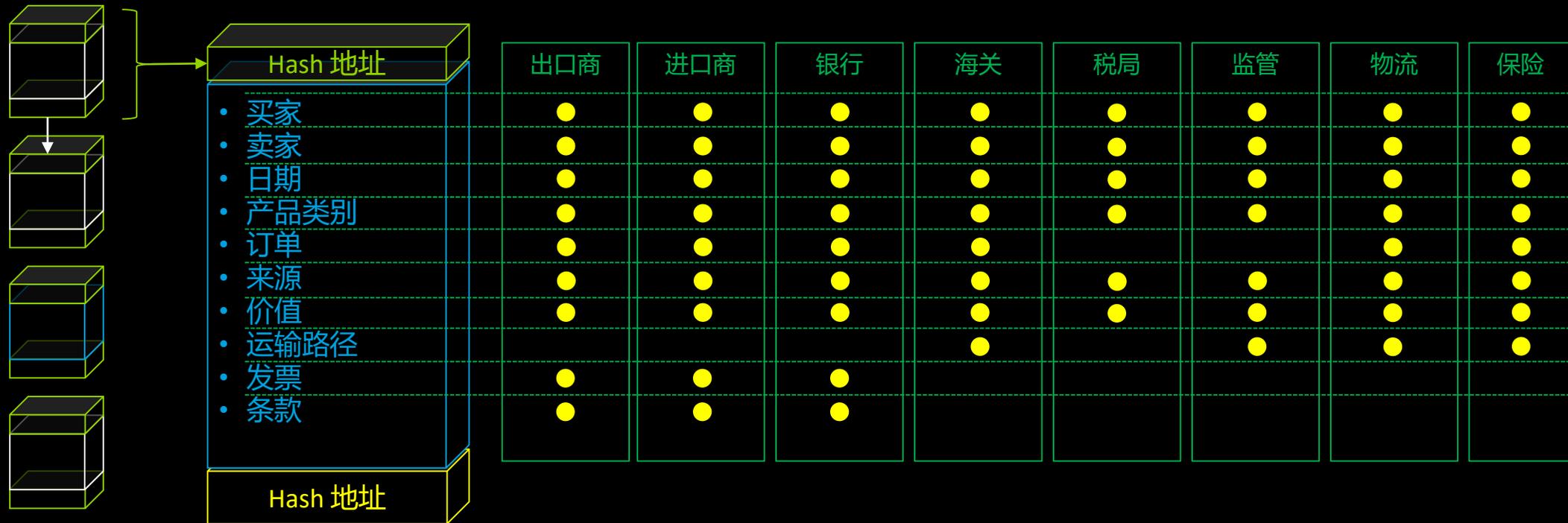
欺诈侦测

区块链能在不暴露敏感数据的前提下，有效防止重复支付或重复抵押。

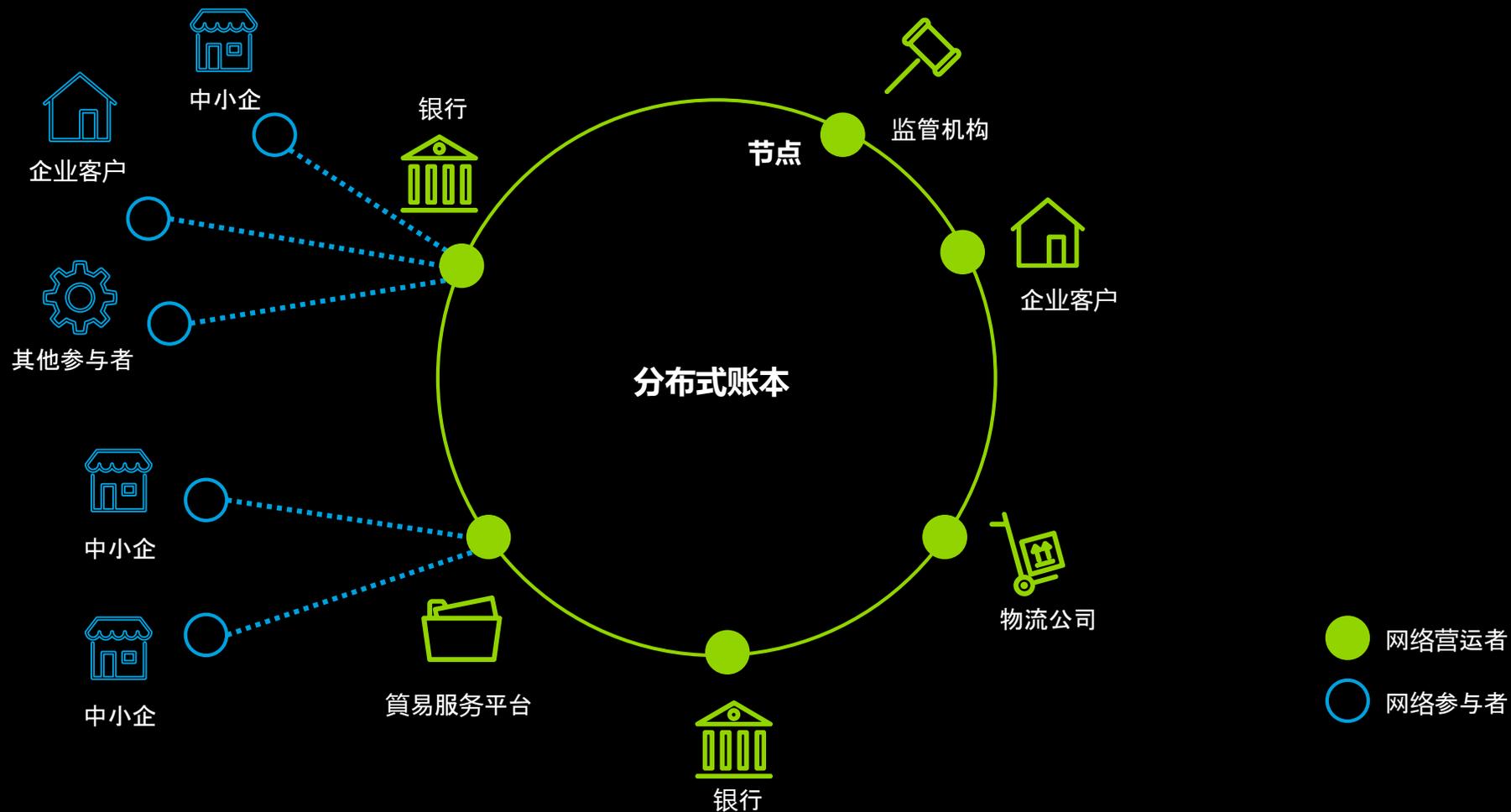


区块链里的金矿：大数据

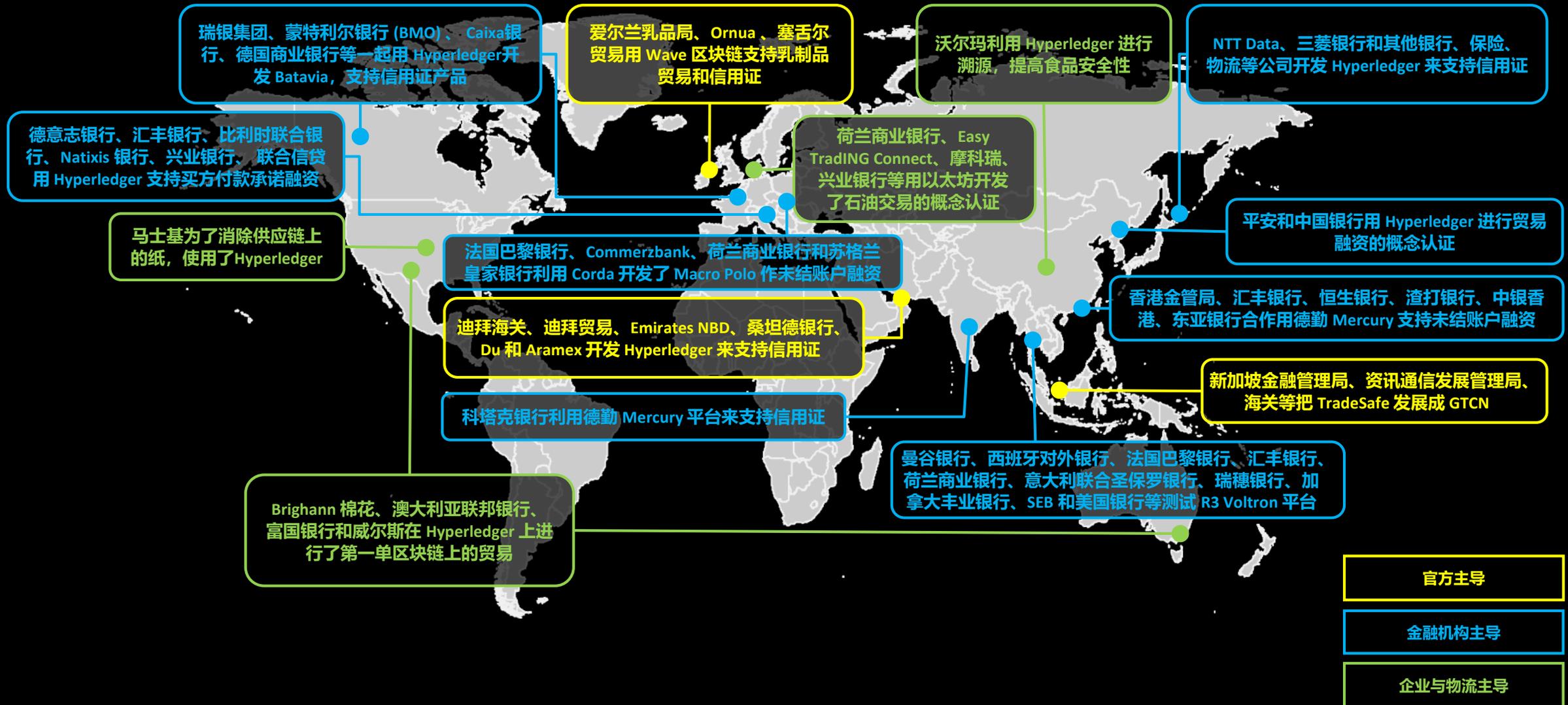
数据高度透明，成就了很多其他用例。



贸易金融生态圈



环球供应链与贸易金融区块链网络

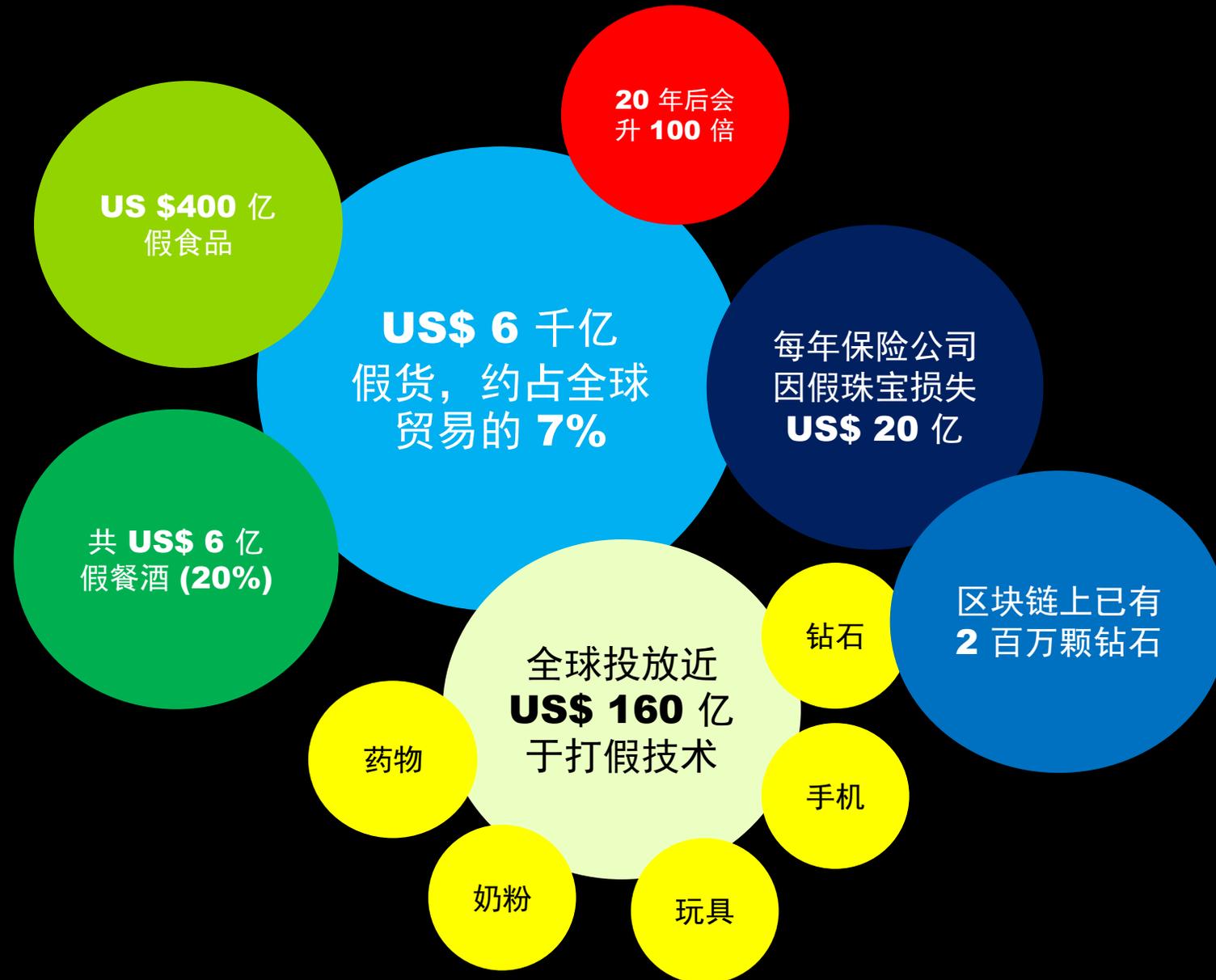




在供应链上溯源 (Traceability)



溯源



溯源区块链

Deloitte Tracechain | Carey Drake

HIJ Co. Inc. | Supply Chain Overview

Date Range: Last 30 Days | Product Name / ID: Aluminum Cans

Filter Results: Region, Country, Company Type, Variant

Key Traceability Metrics

- 4 Open Disputes
- 1 Late Shipments
- 11 Outstanding Orders
- 9 Associated Companies
- 2 Product

Companies

| Company Name | Type | ID | View Profile |
|--------------|--------------|--------|------------------------------|
| ABC Co. Inc. | Supplier | 183928 | View Profile |
| HIJ Co. Inc. | Manufacturer | 294829 | View Profile |
| LMN Co. Inc. | Manufacturer | 183928 | View Profile |
| XYZ Co. Inc. | Distributor | 294829 | View Profile |
| Retailer A | Retailer | 183928 | View Profile |

Traceability Diagram

Transaction History - HIJ Co. Inc. (3)

| Trans. ID | Date | From | To | Transaction Type | Unit ID | Label | Flag |
|-----------|----------|--------------|--------------|-------------------------------|-----------|-------------------|-----------------------------|
| 111221 | 5/1/2017 | ABC Co. Inc. | HIJ Co. Inc. | Ownership transferred | 444333222 | 100lbs aluminum | |
| 111222 | 5/2/2017 | HIJ Co. Inc. | HIJ Co. Inc. | Unit registered to blockchain | 444333222 | 100 aluminum cans | UPS-12 999 AA1 01 2345 6784 |
| 111223 | 5/3/2017 | HIJ Co. Inc. | LMN Co. Inc. | Ownership transferred | 444333222 | 100 aluminum cans | |

Deloitte Tracechain | Carey Drake

HIJ Co. Inc. | Create PO

Purchase Order: Sent for Approval, PO Confirmed

Pre-Shipment Financing: Applied, Approved

Shipment: Shipping Requested, Shipping Confirmed, Goods Departed, Goods Arrived

Invoice: Submitted, Accepted

Post-Shipment Financing: Applied, Approved

Payment: Invoice Paid

Create New Purchase Order

Select Seller: _____

Transaction History - HIJ Co. Inc. (3)

| Trans. ID | Date | From | To | Transaction Type | Unit ID | Label | Flag |
|-----------|----------|--------------|--------------|-------------------------------|-----------|-------------------|------|
| 111221 | 5/1/2017 | ABC Co. Inc. | HIJ Co. Inc. | Ownership transferred | 444333222 | 100lbs aluminum | |
| 111222 | 5/2/2017 | HIJ Co. Inc. | HIJ Co. Inc. | Unit registered to blockchain | 444333222 | 100 aluminum cans | |

Transaction Details - 111222

Date: 5/1/2016 | Transaction Type: Unit registered to blockchain

From: HIJ Co. Inc. | Transaction Attachments: ABC Co. Attachment (PDF)

To: HIJ Co. Inc. | Flag: None

| Unit ID | Label | Unit Owner | Unit Creator | Flag |
|-----------|-------------------|--------------|--------------|------|
| 444333222 | 100 aluminum cans | HIJ Co. Inc. | HIJ Co. Inc. | |

Geographic Overview

Company Types

Truck Number: ZA8291 | Actual Departure Date: _____ | Actual Delivery Date: _____

Place of Loading: _____ | Place of Discharge: _____ | Place of Delivery: Toronto | Place of Destination: _____

Marks and Numbers: _____ | Gross Weight: _____ | Number of Packages: 100 | Package Type: _____

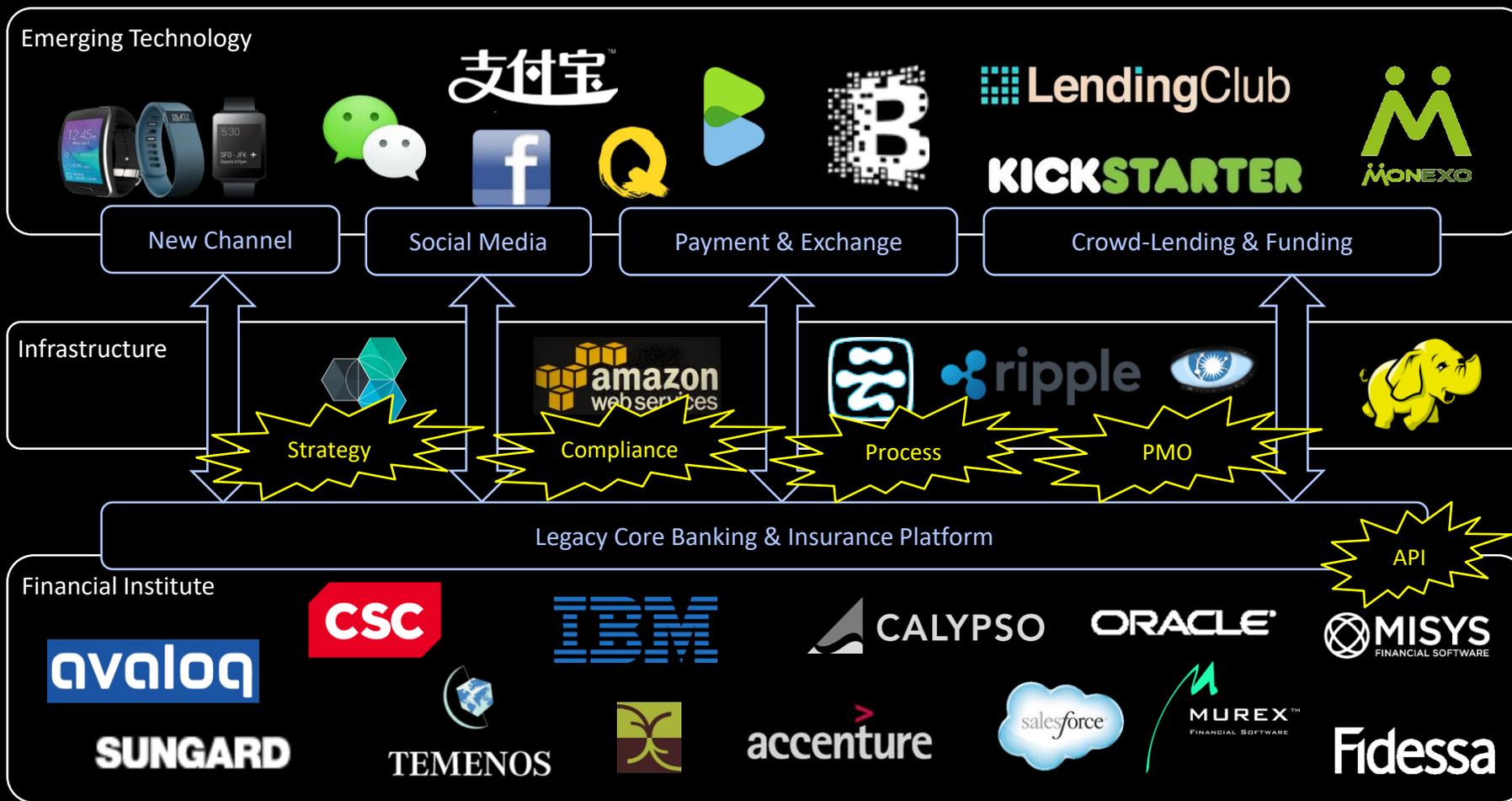
Line Items

| Item No. | Style No. | Quantity | Items | Measure Unit | Unit Price | Total Price |
|--------------|-----------|----------|-------|--------------|------------|-------------|
| Grand Total: | | | | | | |

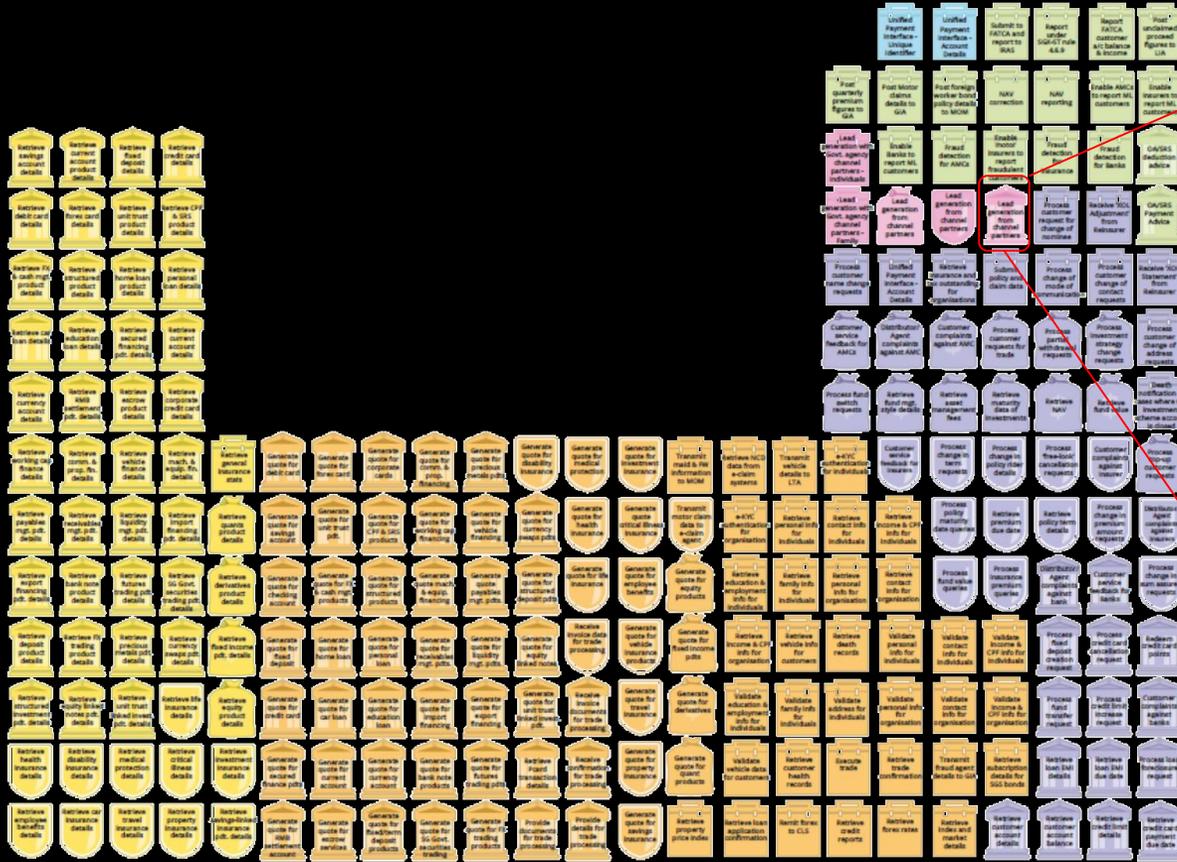
从云端 (Cloud) 到开放平台模型

云端是否只是云端储存？电邮？照片上载？

远景



开放 API 的成果



167

Lead generation with asset management channel partners

Description

Facilitates exchange of contact information of prospective customers who have granted consent to release details for cross-selling of products & services.

Functionality

1. Retrieve contact information

Provider

AMC

Consumer

Bank, Insurers, Other FIs, Channel Partners

Data Standards

Open Financial Exchange (OFX)

Information Security Standards

| | |
|------------------|---------------------|
| Authentication | SAML 2.0 |
| Authorization | OAuth 2.0 |
| Encryption | AES 192 bits |
| Hosting Security | ISO27001 + ISO22301 |

ATM

API security

Icons representing various security protocols and standards.

数据标准

安全标准

API 标准



云端是创造**协同效应**的业务模型



Google Cloud Platform

citi developer hub



RECRUITMENT

ONBOARDING

LEARNING AND DEVELOPMENT

CLIENT INTERACTION

ADVICE DELIVERY

RECOGNITION

TEAM LEAD
The team lead is responsible for the overall performance of the team. They are responsible for setting the vision, strategy, and goals for the team. They also provide guidance and support to team members.

TEAM MEMBER
Team members are responsible for executing the team's strategy and goals. They work together to complete tasks and projects. They also provide feedback and support to each other.



Recruitment is the process of identifying, attracting, and hiring qualified candidates for a specific role. It involves defining the job requirements, sourcing candidates, and conducting interviews.

Onboarding is the process of integrating a new employee into the organization. It involves providing the employee with the necessary information, resources, and support to get started.

Learning and development is the process of providing employees with the knowledge, skills, and abilities they need to perform their jobs effectively. It involves identifying training needs and providing appropriate learning opportunities.

Client interaction is the process of communicating with clients to understand their needs, provide advice, and build relationships. It involves listening, asking questions, and providing clear and concise information.

Advice delivery is the process of providing clients with personalized advice and recommendations based on their needs and goals. It involves analyzing client data and using expertise to provide valuable insights.

Recognition is the process of acknowledging and rewarding employees for their contributions and achievements. It involves identifying high performers and providing them with meaningful recognition and incentives.

TEAM LEAD

TEAM MEMBER

KEY TAKEAWAYS

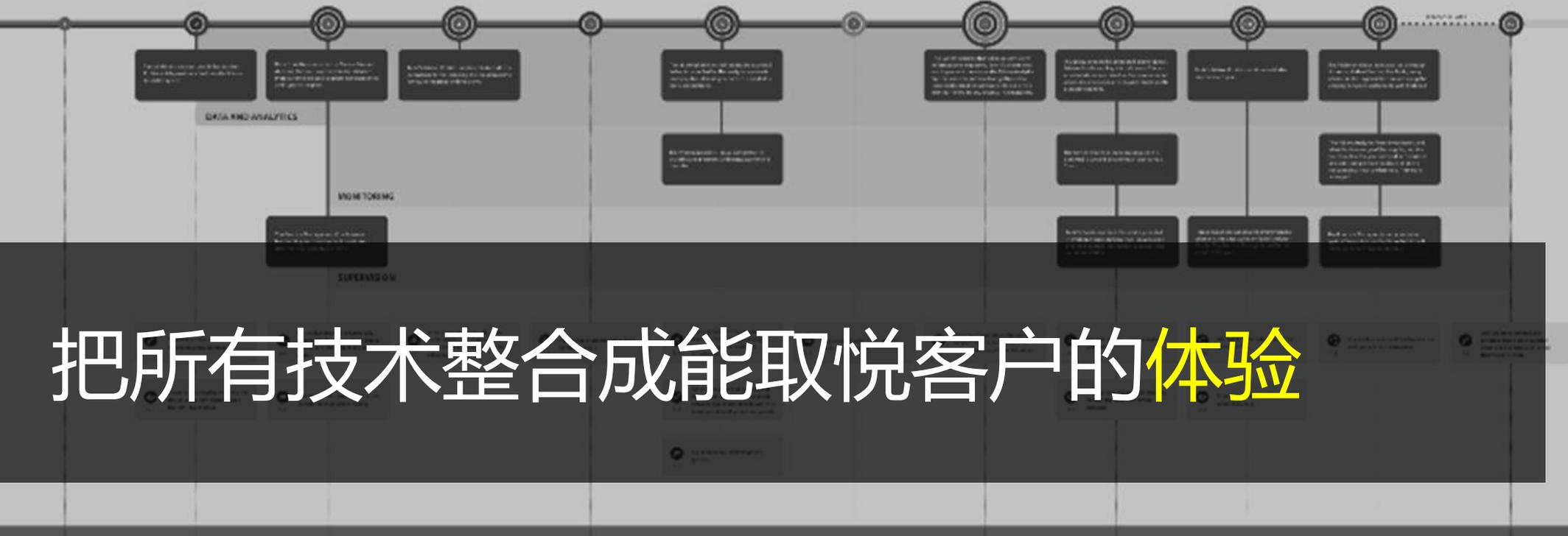
- Recruitment is a critical function for any organization.
- Onboarding is essential for employee success.
- Learning and development is a continuous process.
- Client interaction is the heart of the business.
- Advice delivery is a key differentiator for financial institutions.
- Recognition is a powerful tool for employee engagement.

PROFESSIONAL SKILLS

- Communication
- Problem Solving
- Teamwork
- Leadership
- Time Management
- Attention to Detail
- Customer Service
- Financial Knowledge
- Technology Proficiency

KEY TRENDS

- Remote Work
- Artificial Intelligence
- Personalized Learning
- Client-Centricity
- Regulatory Compliance
- Diversity and Inclusion
- Continuous Learning
- Employee Well-being
- Automation
- Blockchain



把所有技术整合成能取悦客户的体验

WHAT ARE ADVISERS SAYING TODAY?

Advisers are increasingly focused on providing personalized and holistic advice to their clients. They are leveraging technology to enhance their capabilities and improve the client experience. Key challenges include staying up-to-date on regulatory changes and managing complex portfolios.

"The most difficult thing for me as an adviser today is staying on top of the regulatory changes that are constantly evolving."

"I think the biggest challenge is finding ways to personalize the client experience in a cost-effective manner."

"It's important to stay up-to-date on the latest market trends and economic indicators to provide the best advice to my clients."

"The most significant challenge is managing the complexity of client portfolios and ensuring they are aligned with their goals and risk tolerance."

"I've found that the key to success is providing personalized advice that takes into account the client's unique circumstances and needs."

"The most significant challenge is staying up-to-date on the latest market trends and economic indicators to provide the best advice to my clients."

"I think the biggest challenge is finding ways to personalize the client experience in a cost-effective manner."

"It's important to stay up-to-date on the latest market trends and economic indicators to provide the best advice to my clients."

"The most significant challenge is managing the complexity of client portfolios and ensuring they are aligned with their goals and risk tolerance."

"I've found that the key to success is providing personalized advice that takes into account the client's unique circumstances and needs."

"The most significant challenge is staying up-to-date on the latest market trends and economic indicators to provide the best advice to my clients."

