



MEDIA RELEASE

OCBC Hong Kong Partners with GS1 HK to Launch Digital Trade Finance Service Enabling Same-Day Approvals for SMEs

Hong Kong, 19 November 2025 – As part of its Embedded Financing Strategy, OCBC Bank (Hong Kong) Limited (“OCBC Bank Hong Kong”) has partnered with GS1 Hong Kong (“GS1 HK”) to launch a digital trade finance service that enables small and medium-sized enterprises (SMEs) to receive approvals as fast as the same day upon the bank’s receipt of transaction data. Leveraging OCBC’s “One Group” approach and data-driven fintech capabilities, this collaboration helps local SMEs optimise cash flow, streamline financing, and accelerate business growth and regional expansion.

This partnership benefits the Bank, GS1 HK, and SMEs alike: it enhances risk management and approval efficiency for OCBC, demonstrates the value of reliable data from GS1 HK, and provides SMEs with faster, more transparent financing – eliminating the need for manual invoice submissions and supporting sustainable business development.

GS1 HK’s standard-based platform, ezTRADE, digitalises approximately 24 million transactions of 1,700 companies annually, providing a reliable data foundation that facilitates banks to assess SME creditworthiness.

All business users of ezTRADE can now apply for OCBC Hong Kong’s Effortless Invoice Financing service with significantly shortened approval lead time — approvals can be granted as fast as the same day. Upon users’ consent, transaction data from ezTRADE provides the bank with detailed insights into trading activities and business performance, simplifying loan applications and expediting fund disbursement.

Since launching Embedded Financing in 2023, OCBC has approved nearly SGD200 million in loans to hundreds of SMEs across Asia by end-2024. Industry data shows that Effortless Invoice Financing can reduce approval times by up to 50%, underscoring the solution’s efficiency and innovation.

Ms. Ruby Yiu, Head of Emerging Business of OCBC Hong Kong, said, “We are proud to collaborate with GS1 HK to provide timely and flexible working capital solutions in today’s challenging business environment. SMEs can leverage their own transaction data to gain faster access to quality financial services. For seasonal businesses, such as ice cream retailers, quick financing turnaround is critical during peak periods. This initiative reflects our commitment to innovation and customer-centricity.”

Ms. Anna Lin, Chief Executive of GS1 Hong Kong, said, “For years, ezTRADE has been playing a pivotal role in connecting major retailers, e-commerce platforms, food services, personal & beauty care, healthcare providers and their suppliers. By digitalising their day-to-day transaction documents, including purchase orders, invoices & shipment advice, ezTRADE enhances operational efficiency and drives sustainable development. We are pleased to collaborate with OCBC Hong Kong, empowering

SMEs to leverage their aggregated data on the platform for streamlined credit assessment, thereby accelerating access to working capital for business needs and driving the development of Hong Kong's digital trade finance ecosystem."

To accelerate SME growth in the region, OCBC Hong Kong has established a cross-divisional expert team supporting integrated trade finance, foreign exchange, and cross-border payment services, offering tailored one-stop cross-border financial solutions. CREME CONCEPTS, a local SME, successfully leveraged ezTRADE data to secure credit funding, enhancing supply chain efficiency and expanding into Asian markets.

Ms. Natasha Chiam, founder of CREME CONCEPTS, shared, "OCBC Hong Kong's digital trade finance services perfectly meet our regional expansion needs. Fast, flexible banking support helps us manage cash flow, unlock funds for innovation, and grow confidently."

In alignment with the Hong Kong Monetary Authority's "FinTech 2030" strategy, OCBC Hong Kong continues to promote fintech ecosystems and data sharing to improve SME financing convenience and transparency, supporting sustainable growth and internationalisation.

To learn more about how OCBC Hong Kong supports local businesses in growing and seizing new opportunities, please visit: <https://www.ocbc.com.hk/business-banking/en/index.html>

Photo



Representatives from OCBC Hong Kong and GS1 Hong Kong proudly support the first SME to leverage the Effortless Invoice Financing service.

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About OCBC

OCBC is the longest established Singapore bank, formed in 1932 from the merger of three local banks, the oldest of which was founded in 1912. It is one of the world's most highly-rated banks, with Aa1 by Moody's and AA- by both Fitch and S&P. Recognised for its financial strength and stability, OCBC is consistently ranked among the World's Top 50 Safest Banks by Global Finance and has been named Best Managed Bank in Singapore by The Asian Banker.

OCBC is the second largest financial services group in Southeast Asia by assets. The Group offers a broad array of commercial banking, specialist financial and wealth management services, ranging from consumer, corporate, investment, private and transaction banking to treasury, insurance, asset management and stockbroking services.

OCBC's private banking services are provided by its wholly-owned subsidiary Bank of Singapore, which operates on a unique open-architecture product platform to source for the best-in-class products to meet its clients' goals. Its insurance subsidiary, Great Eastern Holdings, is the oldest and most established life insurance group in Singapore and Malaysia. Its asset management subsidiary, Lion Global Investors, is one of the leading asset management companies in Southeast Asia. Its brokerage subsidiary, OCBC Securities, is one of the leading securities firms in Singapore.

The Group's key markets are Singapore, Malaysia, Indonesia and Greater China. It has close to 400 branches and representative offices in 19 countries and regions.

For more information, please visit www.ocbc.com.hk to learn more about OCBC Hong Kong.

About GS1 Hong Kong

GS1 Hong Kong is the local chapter of GS1®, a global, not-for-profit data standards organization headquartered in Brussels, Belgium and represented in over 120 countries. We help businesses identify, capture, and share trusted data across both physical and digital supply chains. Through global standards like GTIN (barcodes), GS1 Hong Kong empowers companies to improve efficiency, enhance visibility, and strengthen collaboration.

Building on these standards, we've developed platforms such as ezTRADE for B2B data exchange, ezTRACK for real-time traceability, and 1QR, a GS1 Digital Link-powered platform that delivers rich product information—certifications, sustainability data, and more—via 2D barcodes.

Our trusted data infrastructure now supports trade financing and Scope 3 emissions reporting, helping businesses meet ESG requirements.

In today's AI-driven economy, data quality is essential. GS1 Hong Kong provides a foundation for data that is accurate, visible, linkable, searchable, shareable, and traceable.

Website: www.gs1hk.org

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