

Press Release: BOCPT selected for Regulators' First Cohort of GenA.I. Sandbox++ to validate "MPF360 AI-Powered Member Engagement Platform"

BOCI-Prudential Trustee Limited ("BOCPT") is pleased to announce that it has been selected for the First Cohort of GenA.I. Sandbox++, an initiative strategically expanded by the Hong Kong Monetary Authority ("HKMA"), the Securities and Futures Commission ("SFC"), the Insurance Authority ("IA") and the Mandatory Provident Fund Schemes Authority ("MPFA").

The project aims to promote the practical application of generative A.I. in the Mandatory Provident Fund ("MPF") industry, while enhancing customer-experience standards across Hong Kong's financial sector.

Transforming MPF Services: From Reactive to Proactive for a Member-Centric Experience

In traditional MPF digital services, retirement information is often scattered across channels and complex documents, making a holistic view difficult to obtain. Rule-based systems also tend to produce generic communications that lack personal relevance. In support of the **GenA.I. Sandbox theme of Customer Experience**, BOCPT's **MPF360** aims to address these challenges by combining generative A.I., predictive intelligence and data-driven insights to deliver proactive, personalized retirement-planning support, timely guidance and a holistic MPF journey view.

As part of this initiative, BOCPT will advance its proposed MPF360 — an A.I.-powered member engagement platform designed to elevate the MPF digital experience. MPF360 integrates intelligent knowledge retrieval, conversational A.I. and explainable recommendations to support members throughout their MPF journey. The concept aims to make MPF information more accessible, intuitive and actionable; providing forward-looking guidance and personalized recommendations to drive better long-term retirement decisions.

BOCPT's CEO, Andrew Law said: "We are excited to participate in the First Cohort of GenA.I. Sandbox++. By leveraging generative A.I. and predictive intelligence, our proposed solution refines and enhances MPF user experiences, bringing factual insights and proactive retirement-planning assistance to construct a holistic MPF journey view."

Responsible A.I. Adoption and Governance

As part of the pilot, BOCPT will evaluate A.I. performance, accuracy and operational readiness using masked member data. The initiative will help develop a practical and responsible A.I. adoption framework for the MPF industry, with a focus on A.I. governance, explainability, human oversight, regulatory compliance, data privacy and security.

Through its participation in the First Cohort of GenA.I. Sandbox++, BOCPT aims to support the industry's advancement toward more personalized, secure and member-centric MPF services, contributing to the healthy and responsible development of A.I. in Hong Kong's retirement system.