



Press Release

For Immediate Release

**Shanghai Commercial Bank Introduces
Hong Kong's Most Comprehensive Interbank Analytics Platform for Businesses
Empowering Smarter Cash Flow Management and Operational Efficiency**

Hong Kong, 11 February 2026 - Shanghai Commercial Bank (the “Bank”) has introduced the most comprehensive¹ “Interbank Account Data Sharing” (IADS) cross-bank account analysis functions for corporate customers in Hong Kong. Customers can now integrate account data from multiple banks with just a single click through the “Shacom Business” mobile app, to gain a comprehensive view of their financial status, with enhanced cross-account transparency, and strengthened risk defense.

After authorizing the Bank to access account data from other banks via IADS, customers can access **8 new features** in the “Shacom Business” mobile app:

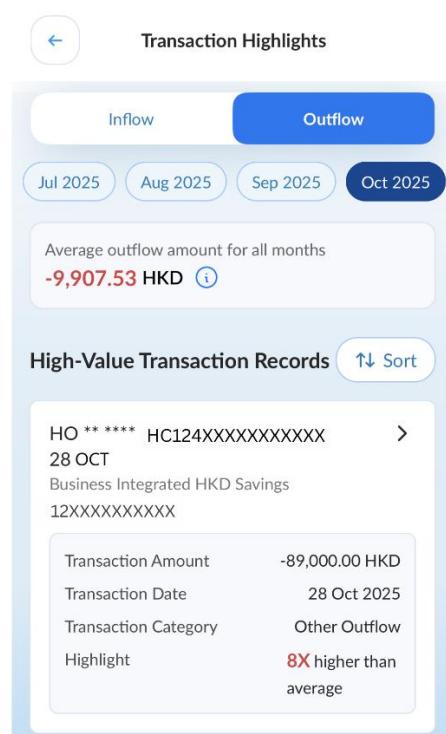
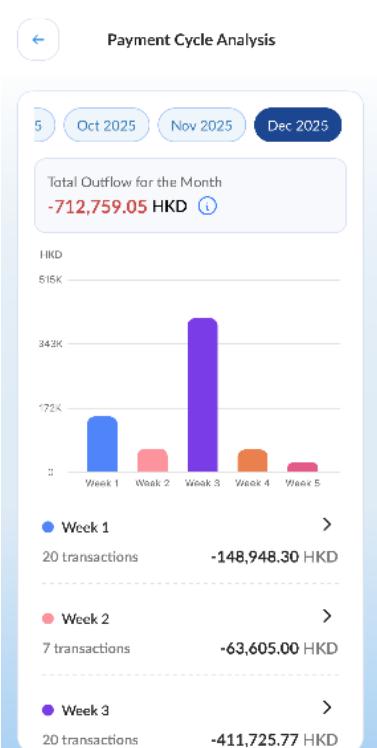
1. **Consolidated Account Overview:** view the account balances of Shacom and other 11 banks at a glance.
2. **Balance Over Time:** real-time view of daily total account balance across banks with mouse-over interaction.
3. **Cash Flow Analysis:** review up to 18 months of consolidate inflow, outflow and net flow data across banks, with ability to drill into cash flow of specific account.
4. **Payment Cycle Analysis:** break down outflow transactions across banks and maps payment cycle patterns.
5. **Transaction Highlights:** spotlight large amount transactions at a glance, enabling prompt review of potential anomalies or opportunities.
6. **Transaction Category:** breakdown of inflow and outflow by transaction type, i.e. check, cash, transfer, remittance, etc.
7. **Recurring Transactions:** detects monthly recurring inflows and outflows across all linked bank accounts for a clear view of predictable cash flows.
8. **Relationship Analysis:** highlights frequent payers/payees, including POS and merchant details for better supplier/partner management.



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Mr. Ryan Fung, Deputy Chief Executive, Chief of Retail & Digital Strategy said, “As one of the first participating banks in the Hong Kong Monetary Authority's "IADS" Pilot Programme, the Bank has been actively expanding innovative Fintech solutions to support SME business growth. Through these newly launched features, our customers, particularly SMEs, can enhance financial transparency, manage cash flow planning more effectively, and further improve operational efficiency. Moving forward, the Bank will continue leveraging Fintech to address our customers' business needs and enhance their overall banking experience.”

After authorizing the Bank to access account data from other banks via IADS, customers can access 8 new features in the “Shacom Business” mobile app, including:



1. Break down outflow transactions across banks and maps payment cycle patterns.

2. Spotlight large amount transactions at a glance, enabling prompt review of potential anomalies or opportunities.



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Recurring Transactions Analysis

Inflow Outflow

Total monthly recurring inflows
245,166.00 HKD

Recurring Transactions Sort

Company A
HD124XXXXXXXXX (01JAN26)

Recent Amount	24,100.00 HKD
Recent Transaction Date	01 Jan 2026
Occurrences	6
Total Amount	144,600.00

Company B
011XXXXXXXXXXXX

Recent Amount	100,374.00 HKD
Recent Transaction Date	30 Jan 2026
Occurrences	5

Relationship Analysis

Inflow Outflow

Summary of Frequent Payer

Highlights Sort

Company A

Total Amount	1,439,286.90 HKD
Average Amount	42,331.97 HKD
Days between transactions	5.42
Number of transactions	34

Company B

Total Amount	391,756.56 HKD
Average Amount	17,807.12 HKD
Days between transactions	7.29
Number of transactions	22

3. Detect monthly recurring inflows and outflows across all linked bank accounts for a clear view of predictable cash flows.

4. Highlight frequent payers/payees, including point of sale and merchant details for better supplier/partner management.

- End -

About Shanghai Commercial Bank

Incorporated in Hong Kong in 1950 and recognized as one of the city's most distinguished local Chinese banks, Shanghai Commercial Bank has built on its strengths in serving corporations, small and medium-sized enterprises (SMEs), and high-net-worth individuals. Tracing its roots to The Shanghai Commercial Savings Bank founded by Mr. CHEN Kwang-pu in 1915, the Bank is dedicated to serving the community with tailor-made services through a global network of approximately 50 branches and offices in Hong Kong, New York, San Francisco, Los Angeles, London, Shanghai and Shenzhen. It offers a comprehensive range of banking products and services, including loans, deposits, trade finance, remittances, securities trading, wealth management, insurance, treasury, foreign exchange, credit cards, and digital banking solutions.



In 2000, the Bank formed a strategic alliance with Bank of Shanghai² in Chinese Mainland and The Shanghai Commercial and Savings Bank³ in Taiwan, creating the Tribank branding with a combined network of more than 400 outlets spanning China, Southeast Asia, the United Kingdom and the United States.

¹ Compared against 28 IADS participating banks in Hong Kong as published on the bank's official website as of 5 February 2026.

² Bank of Shanghai Company Limited is a registered banking institution in Chinese Mainland, and does not hold a banking license in Hong Kong, and hence is not under the supervision of the Hong Kong Monetary Authority, but holds a wholly-owned subsidiary - Bank of Shanghai (Hong Kong) in Hong Kong.

³ The Shanghai Commercial & Savings Bank Limited is a banking institution registered in Taiwan, which has branch presence in Hong Kong.

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