

金融科技創新實驗—台灣外籍勞工跨境匯款

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摘要

監理沙盒為主管機關允許的風險控管下，提供業者在特定期限、特定場域實驗所提出的金融創新產品、服務或商業模式。勞動部資料顯示台灣的外籍勞工超過 70 萬人，每月平均匯出資金約為美金 2.54 億元；跨境匯款手續費平均占匯款總額 7%，對外籍勞工是高的成本費用。2018 年底金管會批准非金融業者的外籍勞工跨境匯款金融科技創新實驗方案。本研究整理相關文獻、政府組織資料及業者訪談，透過資料整理與訪談，梳理金融科技業者如何運用科技的協助，改善非法匯兌的情形，降低外勞匯款成本及時間，政府增加稅收。

關鍵詞：金融科技、監理沙盒、外籍勞工、跨境匯款

Abstract

Regulatory Sandbox provides financial innovation products, services or business models proposed by the firms' for specific time period, specific field experiments under the risk control allowed of the supervisory authority. According to data from Ministry of Labor, there are more than 700,000 foreign workers in Taiwan, and their average monthly remittance of foreign workers is about US\$ 254 million; this fee average 7% of the total remittance and it is a very high cost for foreign workers. At the end of 2018, Financial Supervisory Commission R.O.C. approved the FinTech program for cross-border remittances of foreign workers in financial technology innovations proposed by non-financial companies. This paper collates relevant literatures, government organization materials and industry interviews to review relevant factors in all aspects of the process. Through information collection and interviews, it sorts out how financial technology practitioners to use technology to reduce the cost and time of foreign workers' remittances; the government can increase taxes and reduce illegal exchanges.

Keywords: FinTech, Regulatory Sandbox, Foreign worker, Cross-border remittance