



顧問

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**鄭學豐**  
Kevin Cheng

## 專業資格

- 中華民國律師
- 金融機構法令遵循人員資格
- 金融機構洗錢防制人員資格
- 壽險管理師 (FLMI) 初級證書

## 學歷

- 臺灣大學事業經營法律 碩士
- 天主教輔仁大學法律學系 學士

## 經歷

- 台灣大哥大 新科技事業發展經理
- 幣託科技 洗錢防制法令遵循專責主管
- 裕隆金融菲律賓公司 授信管理部暨客戶服務部主管
- 國泰金控 法令遵循部副理
- 全球人壽 不動產發展部放款科主任
- 臺灣金融科技協會 理事
- 比特幣及虛擬通貨發展協會 常務理事

## 語言

國語、英語與台語

## 專門領域

- 科技法律
  - 區塊鏈技術與智慧合約應用
  - 虛擬資產平台(VASP)去中心化金融(DeFi)
  - 真實世界資產(RWA)與非同質化代幣(NFT)
  - 數位身分(DID)與身分識別(KYC)
  - 人工智慧與數據財產權
- 金融法規
  - 防制洗錢 / 打擊資恐 / 反資武擴
  - 法令遵循制度 / 內部控制制度
  - 支付法令（電子支付、行動支付、第三方支付與跨境支付與虛擬貨幣支付）
- 授信管理
  - 徵、授信準則 / 擔保與無擔保放款
  - 融資租賃 / 動產擔保交易
  - 貸後管理 / 債權管理 / 強制執行
- 智慧財產權
- 個人資料保護
- 虛擬資產服務架構規劃
  - 營運組織與系統架構規劃
  - 制度輔導（內部控制、洗錢防制與法令遵循等）
  - 產品與服務流程適法性規劃與合規評估

## 現職

- 臺灣金融科技協會秘書長
- 全國律師聯合會數位經濟及金融科技委員會委員
- 銘傳大學金融科技應用學士學位學程講師
- 拓荒數碼科技股份有限公司策略發展顧問
- 公務機關及金融機構內訓講師

## 著作

- 我國虛擬通貨事業辦理防制洗錢業務之研究（碩士論文）
- 監管時代來臨 虛擬資產產業何去何從（工商時報名家廣場）

## **Kevin Cheng** Counsel

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### ***PROFESSIONAL QUALIFICATION***

- Attorney at Law, Republic of China (2014)
- Financial Institutions Money Laundering Reporting Officer (2021)
- Financial Institutions Legal Compliance Officer (2018)
- FLMI Level 1 Certificate (2018)

### ***EDUCATION***

- Professional Master's Program of Law in Business Administration, National Taiwan University (2021)
- Bachelor of Laws, Fu Jen Catholic University (2005)

### ***EXPERIENCE***

- Manager, New Technology Business Development, Taiwan Mobile Co., Ltd. (2023-2024)
- Director, Taiwan FinTech Association (2022-2023)
- Executive Director, Bitcoin and Crypto Currency Development Association (2021-2023)
- Director, Legal and Compliance Department, BitoPro Technology Co., Ltd. (2020-2023)
- Deputy Manager, Compliance Department, Cathay Financial Holding Co., Ltd. (2020)
- Head, Real Estate Department Loan Section, TransGlobe Life Insurance Inc. (2018-2020)
- Director, Credit Department and Customer Service Department, Yulon Finance Philippines Co., Ltd. (2015-2018)

### ***CURRENT POSITIONS***

- Secretary General, Taiwan FinTech Association
- Member, the Digital Economy and Fintech Committee, Taiwan Bar Association
- Lecturer, Financial Technology Applications Program, Ming Chuan University
- Strategic development consultant, Gtech International Group
- In-house training lecturer for government agencies and financial institutions

### ***FIELDS OF EXPERTISE***

- Technology Law
  - Blockchain technology and smart contract applications
  - Virtual Asset Service Provider (VASP) and decentralized finance (DeFi)
  - Real world assets (RWA) and Non-fungible tokens (NFT)
  - Digital identity (DID) and know-your-customer (KYC)
  - Artificial intelligence and data property rights
- Financial regulations
  - Anti-money laundering/countering the financing of terrorism and proliferation financing
  - Legal compliance and internal control systems
  - Payment laws (electronic payment, mobile payment, third-party payment, cross-border payment and virtual currency payment)
- Credit management
  - Credit investigation and extension principles / secured and unsecured lending
  - Financing and loans / chattel-secured transactions
  - Post-loan management / debt management / compulsory enforcement
- Intellectual property rights
- Personal data protection
- Virtual asset services framework planning
  - Operational organization and system structure planning
  - Project consulting and guidance (internal control, money laundering prevention, legal compliance, etc.)
  - Compliance planning and assessment for product and service processes

### ***PUBLICATIONS***

- Research of the Complying Anti-Money Laundering Regulations of Taiwan's Virtual Asset Service Providers (Master's Thesis)
- The regulatory era is coming, where will the virtual asset industry go from here? (Commercial Times)

### ***LANGUAGES***

Mandarin, English and Taiwanese