Oen / 應援科技

A Taiwanese payments company, its civic-tech origins, and the work of managing supporters

Oen is a Taiwanese software and payments company that helps organizations collect money and manage the people who give or spend it. Established in 2020 and publicly launched in 2021, it combines payment processing with fundraising pages, membership records, ticketing, merchandise sales and customer-relationship management. Its early constituency was civil society: charities, religious organizations and political campaigns. By 2026, the company was also serving creators, festivals, small merchants and taxis, while beginning a Japanese expansion. Its offices are in Taipei and Kaohsiung.[1, 2, 3]

The company is closely associated with cofounder and chief executive Hsin Hsiao, 蕭新晟, a software engineer whose earlier work crossed American startups, Taiwanese civic technology and electoral politics. But Oen's institutional story also belongs to strategists, operations staff, engineers, business-development workers and accountants, and to the organizations that supplied its first problems and customers. Its everyday product is the connection between a transaction and an administrative relationship: whose money arrived, what it was for, which document must follow, and who needs to hear from the organization next.

Its scale is best stated with qualifications. In January 2026, Oen reported approximately 3,500 customers and 3.28 million transactions during 2025. It said commercial organizations accounted for 74.7 percent of payment value. These are management figures reported by the press, not independently audited customer cohorts. They nevertheless indicate why an account confined to political donations would now misdescribe the business.[4]

From New York civic technology to a Taiwanese company

Hsiao's route into the business began outside finance. In a 2018 interview, he described leaving Taiwan for California during high school, studying physics and subsequently spending five years in a doctoral program on Long Island before moving into software. He taught himself programming and worked in New York startups. After the 2014 Sunflower Movement, he became involved in the New York branch of Philosophy Friday, a Taiwanese discussion network, and in g0v, the decentralized civic-tech community. His startup's office became meeting space. These activities put technical work beside discussion, voluntary organization and the practical demands of maintaining a community abroad.[5]

One durable project was National Treasure, 國家寶藏: volunteers located and photographed

historical materials concerning Taiwan in overseas archives, making documents more accessible to people unable to visit those repositories. Contemporary accounts place the proposal in 2016 and its g0v-funded work in 2017; a later account by collaborator 莊士杰 distinguishes this from the nonprofit's New York registration in 2018. The distinctions matter. This was an evolving volunteer undertaking before it became one of Oen's early organizational users.[6, 7]

Hsiao returned to Taiwanese electoral politics as a New Power Party candidate for Taipei's Neihu–Nangang council district in 2018. The campaign brought fundraising and reporting work into the same field of experience as nonprofit administration. In a 2022 interview, he identified the overlapping requirements: reaching people, receiving payments, recording donor information, producing reports and sustaining contact. An organization could assemble separate tools for each, but staff then had to bridge the gaps. The proposed company would sell an integrated system to organizations that lacked the personnel or budget to build one themselves.[8]

Oen was not the incorporation of g0v, nor an organizational successor to a political party. Civic-tech relationships supplied experience, collaborators and familiarity with nonprofit work; the resulting institution was a commercial company. Its name invokes the Japanese ōen, support or cheering, which gave it a vocabulary broad enough to include both a donation and a fan's purchase. The company's recruitment materials later used the same language to link technical employment with helping other organizations operate.[9]

The legal entity, 應援科技股份有限公司, was incorporated on 2 June 2020. Its October 2021 launch announcement described six cofounders with experience spanning technology, politics, law and nonprofit organizations, although it did not supply a complete founder roster. Contemporary press subsequently identified 林潘信 as another cofounder. Public biographies are much fuller for Hsiao than for the founding group; that unevenness should not be mistaken for evidence that he created or controlled every part of the enterprise alone.[10, 11, 12]

[External image / 外部圖片] Participants at a g0v civic-technology hackathon in 2015.
A g0v hackathon in April 2015. The civic-tech community was one of the networks through which Oen founders and staff gained experience. Photograph: 零時政府 / g0vphoto, CC BY 2.0; unmodified. Source and attribution · CC BY 2.0

Building the first service, 2020–2022

Getting a payment business into operation required more than writing a donation page. In a retrospective company interview, Hsiao recalled being refused by almost every bank approached, often before reaching a middle manager. He said the team had to build the product and obtain security certification before banks would seriously consider an agreement. Six or seven engineers, including Hsiao, spent roughly a year coding before launch. Even in the final week, he remembered uncertainty about whether the service

could open. This is a founder’s recollection rather than a banking archive, but it identifies a concrete entry barrier: a new software business needed established financial institutions to accept it as a reliable counterparty.[13]

After closed testing, the product opened publicly in October 2021. The launch release named National Treasure, 小愉兒社會福利基金會, 熊米屋愛心烘焙坊, 台灣生命之窗慈善協會 and 國際兒童能力促進協會 among its users. These were small, operationally varied organizations, not merely an imagined market. They needed to connect appeals and supporters to actual receipts, accounts and recurring work.[14]

The company simultaneously announced NT$30 million in Pre-A financing. TechNews reported that investors included I-Mei general manager 高志明 and other angels investing personally. The distinction is important: the announcement does not establish that I-Mei Foods itself bought a stake. The stated purposes were product development and hiring. Outside capital financed the interval in which engineering, compliance and customer acquisition had to precede a dependable stream of fees.[15]

The first customers were acquired through more than advertising. Hsiao said the company did no marketing during its first two years and obtained business through recommendations and inbound inquiries. That account concerns his understanding of early growth, not proof that every acquisition was organic.[16] A 2026 CommonWealth report identifies a more specific intermediary: after donor-data breaches elsewhere in the nonprofit sector in 2021, the Taiwan NPO Self-Regulation Alliance sought a more secure service provider. Its network connected Oen to organizations for which choosing a payment system was also a question of donor trust.[17]

That relationship can be checked beyond retrospective publicity. The alliance used an Oen page to collect its 2022 membership dues, and a separate page handled registration for its June 2026 social-impact workshop. These are dated traces of actual use. They do not reveal the financial terms of the partnership or prove that every alliance member became an Oen customer.[18, 19]

From company formation to partnerships記錄
Selected institutional milestones. Spacing is not proportional to elapsed time. Financing entries record announcements, not audited cumulative capital.

Company registration mirror · October 2021 launch release · Megaport organizer interview · June 2025 financing announcement · Neweb alliance announcement · ForGood announcement · 2026-10-25 · Selective chronology. Public-launch and partnership dates derive from contemporary announcements; the Megaport role is specifically membership registration. · 事件按所列順序排列；間距不代表時間長度。

1. June 2020：Company incorporated
2. October 2021：Public launch after closed testing
3. 2023：Megaport membership registration; Tixcraft sells tickets
4. June 2025：A-round financing announced
5. December 2025：Neweb strategic alliance announced
6. January 2026：ForGood collaboration announced

What the platform does after someone pays

Oen offers both a hosted organizational platform and payment connections for customers retaining their own websites or software. A charity can therefore use its pages and relationship tools, while another business uses a narrower payment integration. The distinction prevents an inflated reading of the customer count: using Oen does not necessarily mean adopting the complete system.[20]

The work begins before checkout. An organization must be identified, a receiving account established and the purpose of collection translated into suitable pages and records. A donation, a recurring membership, an event ticket and a physical purchase may all involve money, but they create different obligations. Oen allows several kinds of item to coexist, bringing the customer-facing request and the subsequent administrative record closer together. Its support material is also explicit that individuals undergo review; access is not simply an anonymous webpage generator.[21]

The next layer is continuity. Its payment product includes recurring-payment functions and connections to card-network services, while its relationship manager imports existing supporter lists, maps their fields, assigns tags and records interactions. The work of deciding what a tag means or whether two records describe the same person remains organizational work. A searchable database can reduce clerical repetition without deciding which donors should receive a particular appeal or whether an old contact should be retained.[22, 23]

The support documentation is especially revealing where clean automation breaks down. Cash or transfers received outside the platform can be entered into its records. Refunds and voided receipts require corresponding changes. Shared telephone numbers can cause a payment to be associated with the wrong supporter and require correction. Political-

donation reporting has its own module, including incomplete-record queues. These are signs of a system designed around mixed online and offline practices, rather than a world in which every transaction arrives with perfect information.[24, 25]

Settlement is another stage, separate from a successful purchase screen. Oen’s payout guide distinguishes the bank’s settlement process, the organization’s payout and the invoices for Oen’s service charges. A further clarification, published in October 2026, says that funds awaiting disbursement are held in a SinoPac trust account separately from operating cash. That is the company’s published account of its arrangements, not an independent examination of the bank account or a guarantee against every possible loss.[26, 27]

Customers must learn this apparatus as it changes. A product session scheduled for January 2026, with 家萱 listed as presenter, advertised an agenda of guest donations, custom fields, regenerated receipts after refunds, bilingual documentation, messaging credits and entertainment-tax settings, followed by questions. An April 2025 announcement offered training on receipts, coupons and shipping changes. These recurring training announcements place customer education alongside software releases: the service is partly maintained through explaining new controls and helping staff incorporate them into existing routines.[28, 29]

The resulting workflow is not just “collect money.” It is onboarding, configuration, collection, matching, documentation, settlement and renewed contact, with human intervention wherever an identity, record or obligation remains uncertain. That sequence explains the demand for a combined system more precisely than claims about frictionless payments. It also explains the responsibility assumed by customers: the easier it becomes to centralize supporters, the more consequential access decisions and data quality become.

Work around a payment作者解釋
Editorial synthesis of Oen documentation. Stages can loop back when records, payments or receipts need correction.

Oen support overview · Supporter management · Payment records · Payout guide ·
2026-10-25 · A functional reconstruction, not an audited internal operating procedure. Products and customer responsibilities differ.

1. Onboard：Identity, organization and payout review
2. Configure：Donation, membership, ticket or merchandise offer
3. Collect：Payment authorization through financial infrastructure
4. Match：Supporter records, including corrections
5. Document：Receipts, invoices and required records
6. Settle：Reconciliation and disbursement
7. Maintain：Contact, updates and exception handling

The people operating the integration

The current leadership page names Hsiao as CEO, 呂家沁 as chief operating officer, 田君陽 as chief strategy officer and 葉依婷, Elsa Yeh, as chief product officer. 林博元 is listed in business development and 蔡宜庭, Grace Tsai, in public relations. The page does not disclose reporting lines, staffing by department or the division of formal board power and daily decision-making.[30]

Tian’s account makes strategy unusually concrete. A political-science graduate and former NGO advocate, he had experience assembling people and resources through g0v grant proposals. At Oen he describes quarterly attention to competitors, market conditions and policy, then translating an opportunity—such as the return of in-person events—into a ticketing strategy for business development to execute. He also acknowledges unsuccessful cold outreach. His stated commercial choice is to charge for additional service rather than compete solely on the cheapest payment fee: invoicing, fulfillment, returns and customer assistance can justify a higher price for customers who need them.[31]

Engineering accounts reveal a related division of labor. Senior frontend engineer Charlie described joining a very small technical group after work ranging from networking equipment to interface design and livestreaming. In his company interview, biweekly meetings and an annual consensus gathering appear as mechanisms for coordinating people with different specialties. His volunteer experience also supplied familiarity with the organizations using the product. This employer-selected account identifies coordination practices, rather than establishing how the entire workforce experiences them.[32]

A backend engineer identified as 育誠 describes work on business logic and data, discussing new features and helping customer-service and business-development colleagues resolve live problems. He weighs severity, available resources and time when deciding what to address. The article’s displayed 2025 date conflicts with forward-looking references to 2024, so it is safer evidence for the described role than for a precisely dated organizational snapshot. It shows how customer trouble can become an engineering task rather than remaining inside a call-center queue.[33]

Business development is equally interpretive. In a May 2026 interview, senior BD worker 張育軒, who joined in August 2023 after journalism and blockchain-sector work, distinguished creators combining sponsorships, goods and events from software businesses wanting only an API. The task is to work out which part of the platform fits a customer’s business, rather than assume everyone should buy an identical package. His attendance at Stripe Sessions is evidence of professional learning, not a partnership between Oen and Stripe.[34]

The clearest quantitative account of back-office labor comes from a supplier. In a FlexSystem case study, chief accountant 王小嵐 described replacing manual entry in legacy bookkeeping software with FlexAccount batch imports and reconciliation. At the case-study stage, she said two people handled approximately 120,000 orders and nearly 7,000 invoices a

month. She also described a slow processing job that the vendor shortened after an update. These are promotional, self-reported figures, not a current staffing audit. They nonetheless show Oen as a customer of somebody else’ s automation, dependent on configuration and vendor support to sustain its own promise of administrative simplification.[35]

Recruitment materials advertise flexible hours, remote working and unlimited paid leave. There is no sufficient independent evidence here about actual leave-taking, overtime, pay distribution, turnover or employee representation. Public interviews cannot settle whether the advertised autonomy works evenly across engineering, customer-facing service and finance. A whole-company account must retain that gap rather than turn recruitment language into a verified description of working life.[36]

Charities, temples, festivals and creators

Oen’s customers bring different definitions of a successful transaction. For a charity, the important sequence may run from an appeal to repeated donations and annual documentation. For a temple, the online purchase or offering must still correspond to something done at a physical site. CommonWealth’s account of Taoyuan’s Jingfu Temple, 景福宮, describes online lamp offerings integrated with the temple’s offline system. The technology connects geographically dispersed participants to local religious administration; it does not replace the temple’s ritual work.[37]

[External image / 外部圖片] The decorated front facade of Jingfu Temple in Taoyuan.
Jingfu Temple in Taoyuan, photographed in 2018. The temple later connected online lamp offerings with its physical administration using Oen. Photograph: Outlookxp, CC BY-SA 4.0; unmodified. Source and attribution · CC BY-SA 4.0

Music festivals bring concentrated demand and distinctions between membership and admission. A 2023 interview with Megaport organizer Doris explains that participants first registered as “Megaport People” through Oen, then used a password to buy tickets through Tixcraft. Oen’s membership role was therefore part of a larger arrangement, not proof that it alone operated the festival’s entire ticketing chain. The same account locates real-name ticketing within the organizers’ effort to restrict resale. Promotional claims that a vendor eliminated a particular percentage of scalping are not independently established by that interview.[38]

Oen’s homepage offers selected client accounts of other uses. The Taiwan Detection Dog Association describes reducing receipt-related clerical work; the legal-media organization 法律白話文運動 describes ticketing, memberships and subscriptions; a podcast client emphasizes reconciliation and customer assistance. These testimonials identify tasks customers say matter. They are not controlled measurements of increased revenue, nor a representative survey of everyone who stayed or left.[39]

The creator business can also run through intermediaries. Mountain Muntjac, 山羌互動, has an Oen-hosted intake page naming a business-development contact, while Oen’s 2026 account of the collaboration describes payment integration for creators. Here the platform, creator and payments provider are separate actors. Oen’s October clarification explicitly assigns creator qualifications and platform-level fees to the partner platform, while reserving identity and payout verification to Oen. Such boundaries become important when a creator or supporter cannot tell which organization is responsible for a delay or request.[40, 41]

By 2025–26 the institution was also moving into ordinary retail and physical payments. Reported integration with yoxi’s in-car system extended its work to taxis in Taipei, Kaohsiung and Taoyuan. This is a different operational tempo from a seasonal fundraiser: repeated small transactions, devices in vehicles and an expectation that payment will work immediately. The reported commercial majority of payment value makes this expansion central to the company’s present business, even while civil-society users remain central to

its public identity.[42, 43]

Acquiring customers and paying for the company

Referrals did not remain the only acquisition method. Marketing consultant Ryan’s published case study says COO 呂家沁 commissioned search work when Oen was visible mainly to people already searching its name. The project used customer interviews and topic clusters to develop content. The consultant reported 19,100 organic clicks between March 2025 and February 2026, an increase of 128 percent. The vendor case study measures traffic, not its conversion into contracts or retained customers.[44]

The current price list shows several different revenue arrangements. Nonprofit plans start at NT$2,000 monthly plus transaction fees from 2.8 percent; business or individual merchant plans start at NT$3,000 monthly and 3.5 percent. Creator plans show no setup or monthly charge but transaction fees from 8 percent. A standalone payment-API plan lists a setup charge and a different fee structure. These are published starting prices checked in October 2026, not the average rate Oen actually realizes, and bespoke contracts may differ.[45]

The combinations clarify its economics. A subscription can pay for maintaining an organizational system even between campaigns; transaction-linked income grows when users collect more. Higher-service offerings must cover work that a payment-only competitor may leave to the customer. Oen’s decision to integrate more functions therefore also creates a cost question: how much onboarding, troubleshooting, reconciliation and customization can recurring fees sustain? Public accounts do not provide gross margins by product, the cost of support, or customer retention cohorts with which to answer it.

Financing has continued alongside operating income. In June 2025, MoneyDJ reported the company’s announcement of a NT$100 million A round. Later corporate summaries describe the financing differently, including language about cumulative fundraising; the published accounts do not reconcile those definitions. It would be unsafe simply to add headline rounds into a lifetime total. Nor should fundraising be confused with registered capital, transaction value or revenue.[46]

INSIDE’s January 2026 coverage reported 2025 revenue above NT$30 million, an A-plus fundraising plan and a target of NT$200 million in capital. It also reported the intention to apply for a Taiwan Innovation Board listing in 2027. Those were plans, not an achieved public offering or proof of profitability. An August 2026 company update continued to place fundraising and the 2027 application in its forward program. Available public material does not establish that the anticipated listing had occurred by this profile’s research date.[47, 48]

Alliances and overseas work

The company’s growth has altered its relationships with competitors. In December 2025, Oen and Neweb, 藍新金流, announced an alliance in which Oen would supply organizational systems and Neweb payment infrastructure. The arrangement makes sense of an institutional distinction that a list of product features obscures: an organization can compete for customers in one period and become a component supplier or distribution partner in another. The announcement establishes a strategic relationship, not a merger or exclusive control of either company’s business.[49]

Blueberry System, 藍莓系統, illustrates another route. Oen publicized an integration with its social-commerce ordering system in 2024. January 2026 reporting subsequently described Oen’s acquisition of Blueberry as part of a move into omnichannel retail. The available report does not disclose the consideration, closing documents, retained staff or post-acquisition governance. The defensible sequence is an earlier collaboration followed by a reported acquisition, not a fully documented account of corporate consolidation.[50, 51]

International ambitions also have a longer geography than the latest Japanese announcement. An accelerator account records Hsiao presenting at a Manhattan Taiwan Demo Day in June 2024. A 2025 Startup Terrace interview focused on learning American consumer habits and commercial expectations. Those activities demonstrate market exploration and network-building, not a verified American revenue base or office.[52, 53]

Japan has produced a more visible institutional link. Oen announced a collaboration with ForGood in January 2026; ForGood’s own Japanese page now presents a joint selection of Taiwan-related projects, including organizations working in social assistance, culture and environmental or community activity. The reciprocal page is evidence of an operating discovery and referral relationship. It does not prove the volume of cross-border donations, nor that all of ForGood’s users have become Oen customers. Reporting also describes a Japanese subsidiary, but its legal particulars are not established in the sources consulted here.[54, 55]

The geographic network is consequently uneven: Taipei and Kaohsiung are listed operating locations; Taoyuan appears through religious and taxi customers; New York belongs to formation and renewed market exploration; Japan is a developing corporate and platform relationship. Treating every place as an equivalent “market presence” would erase the difference between an office, a client deployment, an accelerator visit and a partnership.

Explore Oen’s documented institutional locations on the cross-regional map.

Trust, dependencies and the company in 2026

Oen presents PCI DSS Level 1 and ISO 27001 certification as central credentials. Its published payment product also identifies services supplied through Visa’s Cybersource. These assertions describe the company’s security positioning and external infrastructure;

they should not be translated into a claim that incidents are impossible, that every customer use is secure, or that the company is a bank. Certification, financial partners, internal controls and customer behavior are different parts of the arrangement.[56, 57]

A July 2026 incident notice makes the dependencies tangible. Oen reported disruption in an upstream Visa authorization service, with intermittent payment problems and transactions whose state required reconciliation. Its notice tracked detection and investigation. The page’s recovery label and older body text are not sufficient to reconstruct a definitive minute-by-minute outage history, but they establish that service continuity depended on infrastructure beyond Oen’s own application. Recovery included determining what had happened to transactions, not simply restoring the ability to display a page.[58]

The company’s 2026 agenda adds AI-mediated administration to this existing chain. Its product page labels the MCP connection as beta; management has promoted conversational access to payment functions. The appropriate institutional question is not whether a demonstration makes a task look easier, but how permissions, confirmation, records and responsibility remain legible when another software layer initiates work. Public claims of time savings are not substitutes for a disclosed evaluation of those conditions.[59, 60]

The largely company-mediated record leaves important questions about customer and employee experience unresolved: independently measured retention, complaints and resolution times, complete ownership information, audited profitability, and the working conditions of staff handling exceptions. The proposed listing may eventually require a different level of disclosure; it has not supplied that evidence yet.

What can be reconstructed is the organization’s changing work. A team formed around the administrative difficulties of civic participation built a payment-and-record system, won early organizational trust, and developed services around the gaps between collection and ongoing relationships. Its present operation extends into ordinary commerce and depends on a wider group of financial, software and platform partners. The test of that expansion will occur in the mundane work already visible in its records: correct payouts, corrected identities, usable receipts, maintained integrations and people able to resolve what the software cannot settle by itself.

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