

# E-Commerce Platforms as a Gateway to New SME Finance Services

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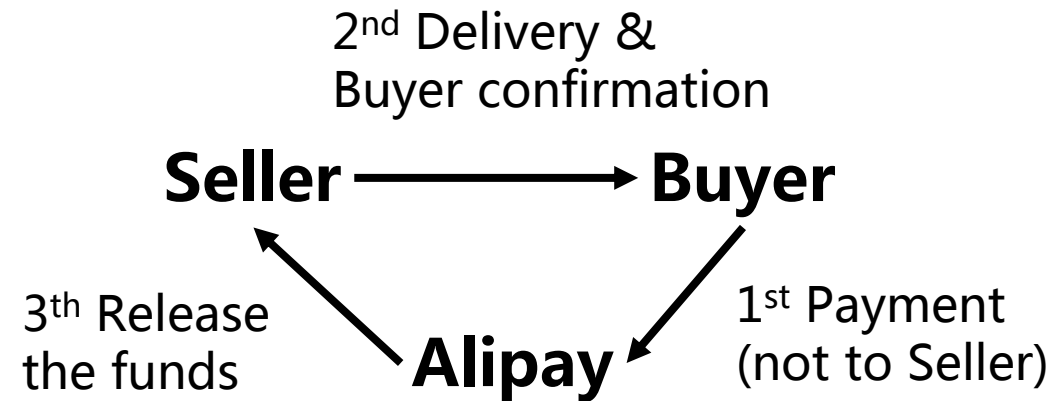


# Make Trust Simple

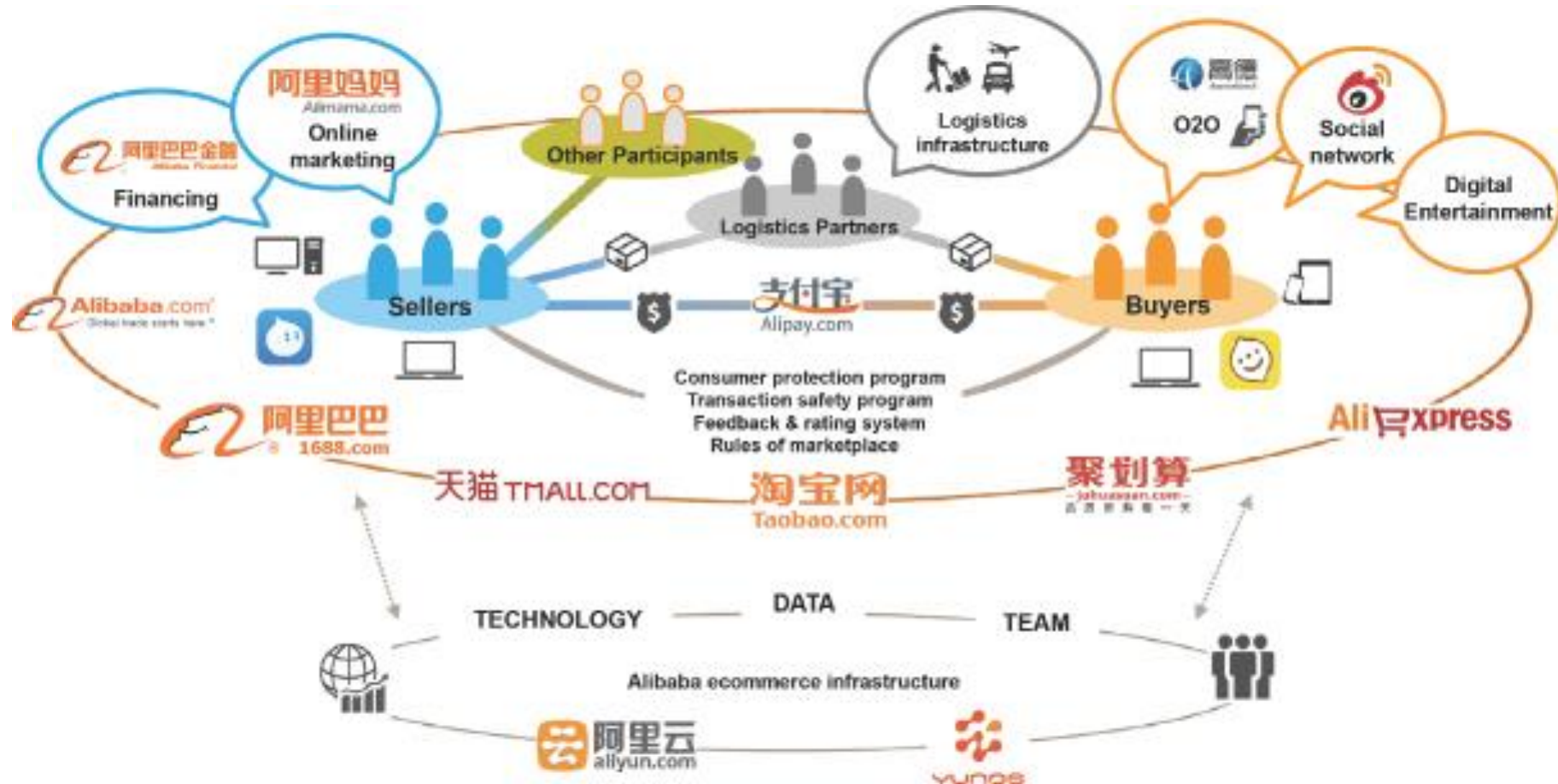
Alibaba Group's mission is to make millions of small businesses  
EASY to DO BUSINESS ANYWHERE.

E-Commerce Platform

Online Payment



# Ecosystem, not only a Gateway



# BBC (connect the isolated transaction)



Domestic



CN SME



CN customer

Cross border



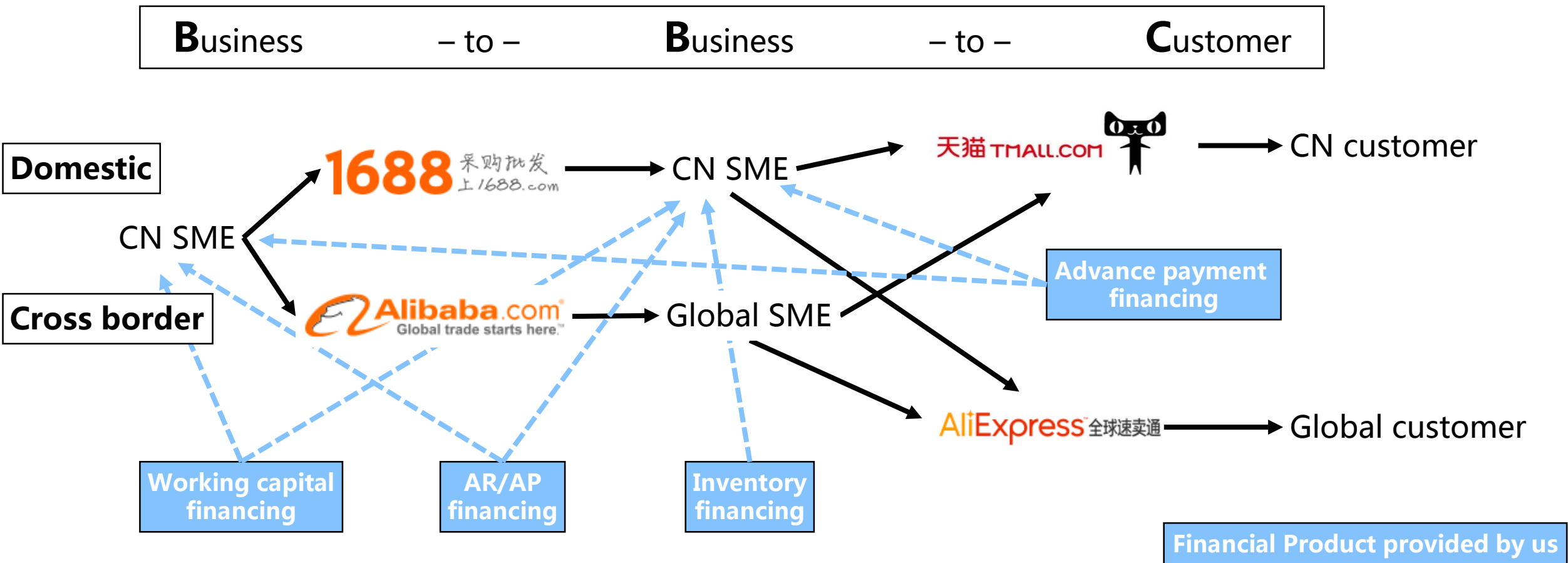
Global SME



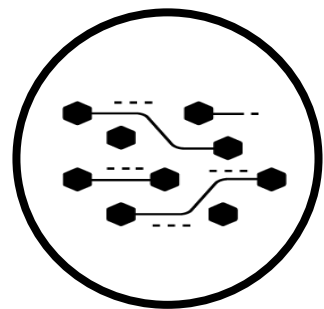
Global customer



# BBC (connect the isolated transaction)



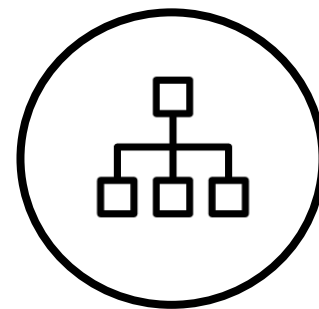
# Ant Intelligent Risk Management



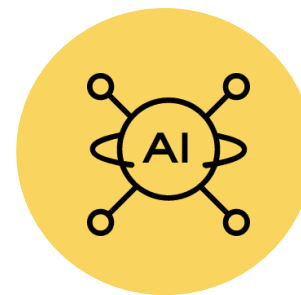
**Big Data**



**Cloud  
Computing**



**AI Model**



**Ant Intelligent  
Risk Management**

# 3-1-0 Digital Lending

3-1-0 Digital Lending means MSMEs (Micro, Small, Medium Enterprises) complete their **online** loan applications in **3 minutes**, obtain approval in **1 second** with **0 human touch**.

Current status:

- ✓ Over 10MM+ MSMEs served
- ✓ Loss rate <1%
- ✓ APR 6%-16%



# Globalization for Serving

Ant Financial Services Group's first mission and vision are to use the idea of **technology** to address inequality in society. We are expected **to serve 2 billion consumers around the world in the next 5 to 10 years.**

The biggest problem is: How to **go overseas?**

We aim to reach 2 billion consumers globally with its payments network in coming years, backed by investments and strategic partnerships with **Southeast Asian payment firms** as well as tie-ups in **South Korea, Japan and India.** We have a strategy to win together with local partners, cooperating with them, giving them empowerment, forming a service mode.

We hope to win together with our partners and give them the skills of technology,





**THANK YOU**



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