

Digital Payment and Technology Innovations at Ant Financial

DECEMBER 8, 2017

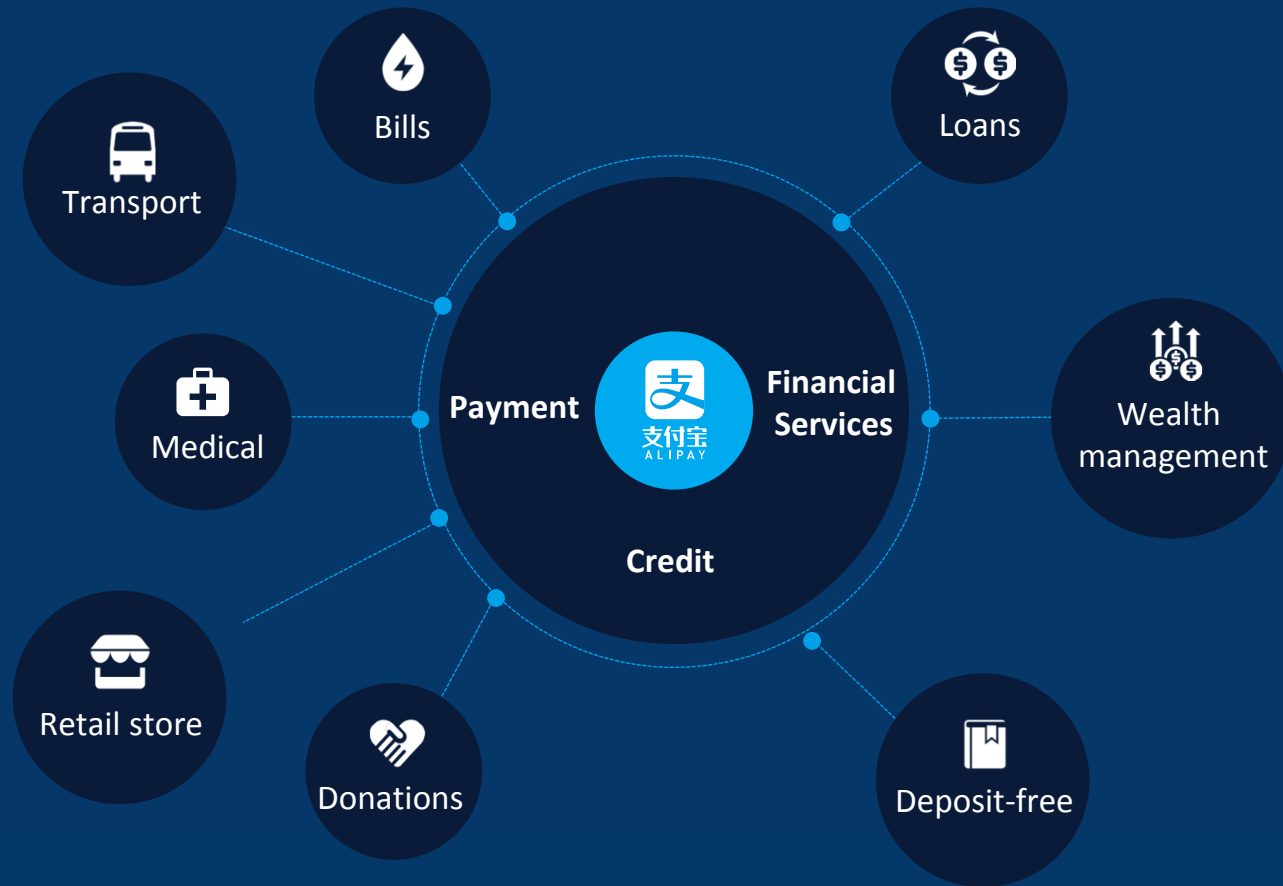
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Nowadays in China Alipay is a "must have".

“Finlife” for Alipay Users



**Value-added solutions that boost
digital payment acceptance**



The Evolution of Digital Payments in China, Driven by Different Solutions

Made transactions possible

Key solution:
Payment Gateway

1998-2002

Facilitate e-commerce transactions

Key solutions:
Escrow Account Payment
Full coverage for fraud loss

2003-2010

Smooth payment for high-volume concurrent transactions

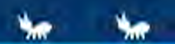
Key solutions:
Quick Pay
AI-driven risk management
OceanBase Database
Ant Financial Cloud

2011-

Mobile payments expanded to in-store spot payment

Key solutions:
QR codes
Biometrics
Walk-out Pay
Drive-through Pay

2012-



Value-added Services for Different Types of Businesses



Transport



Retail store



支付宝
ALIPAY

Payment



Bills



Medical



Drive-through Pay at Parking Lots

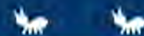
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VS

无感免密支付 

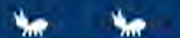
传统支付 



Alipay's Smart Hospital Solution Cuts Long Queues



Bring Value-added Services to Chinese Tourists and Overseas Merchants



Alipay Available for Chinese Travelling in Malaysia





Technologies at Ant

Key Technologies Ant is Focusing on

BASIC

Blockchain

Openness,
Transparency,
Building Trust

AI

Boosting
efficiency in
Finance

Security

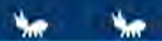
Transaction security,
Data security,
Privacy protection

IoT

Powering the
Internet of Things

Cloud

Robust and
reliable financial
cloud services



Blockchain Technology Makes Charity Simple and Transparent on Alipay's donation platform

>350 projects

Used blockchain

>200 Million

Donations made

>RMB 967 Million

Fund raised



Fundamental challenges for financial service providers and how is Ant applying AI technologies



-  Cost of reaching customers
-  Complete KYC
-  Massive amounts of data
-  Real-time decision making
-  Effective risk management
-  Systemic risk



Machine Learning

Natural Language Processing

Prediction

Image Recognition

Speech Recognition

AI applications

- ⚙️ Smart Recommendations
- 🔌 Risk Management
- 💬 Chatbot - Intelligent Assistant
- 📅 Insurance Claims
- + Targeted Marketing

AI capabilities



Chatbot and Intelligent Assistant at Ant



Customer Service
Chatbot



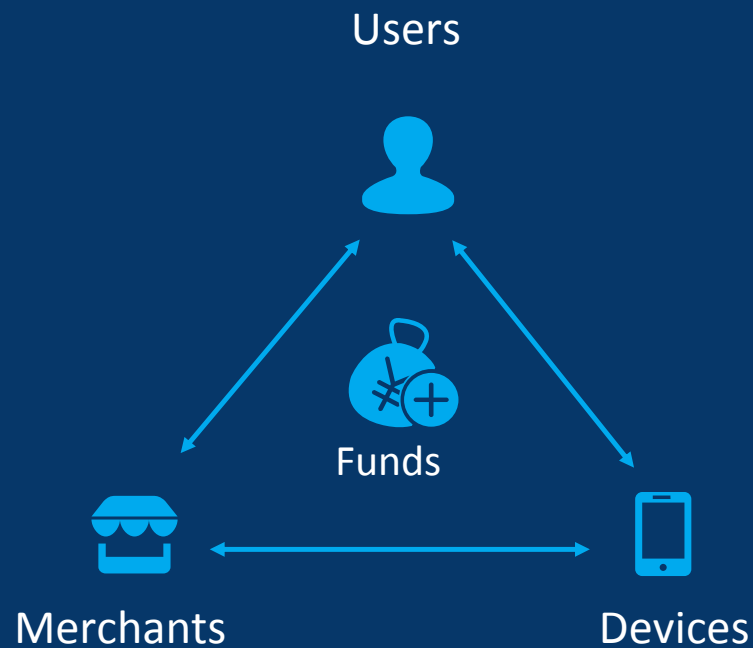
Intelligent Assistant
Antone



IoT Era



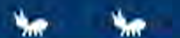
Security: AI-driven Real-time Risk Management



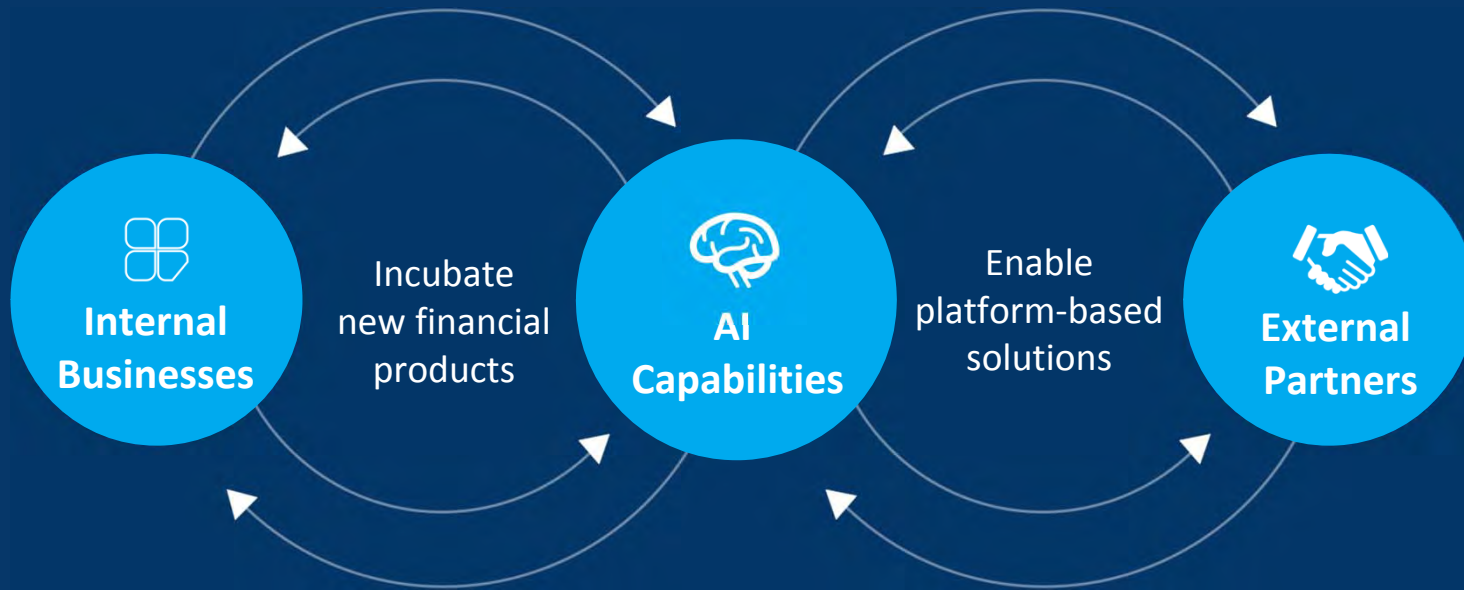
Fraud Loss Rate
< 1 in 1 million



Account Safety Insurance
1.6 RMB covers 1 million RMB



Ant Open Technology Platform



How We Empower Our Local Partners

to provide inclusive financial services via technology



Local Partner in Malaysia



THANK YOU

