

Contactless Life + Contactless Loans

Digital Solutions to Support Clients in Battling the Crisis

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Crucial Time Calling for New Solutions



- Ant Financial is a **technology** company dedicated to providing **inclusive financial services** to individuals as well as small and micro enterprises.
- In the time of crisis, we introduced new tech solutions of **Contactless Life and Contactless Loans** to support our clients in fighting two battles.



Key Considerations of Contactless Life During Covid-19



Information

- How can I get timely information about local covid-19 situation
- Who should I trust for information, without fake news, click baits and rumors

Medical Consultation

- If feeling unwell, what should I do
- How do I get treated without leaving my house
- Is there good advice that I can get if I have symptoms of the novel virus

Social Engagement

- How do I pass my time at home and keep in touch with others

Food

- Where can I get supplies without leaving my home



Mini-Programs Created to Meet Urgent Needs



Top 10 Urgent Needs

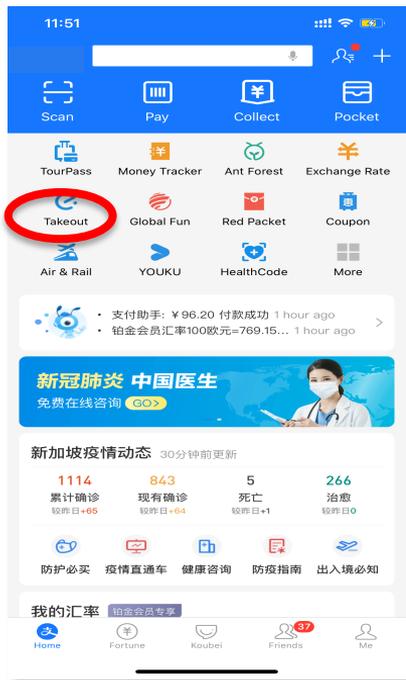


- Launched **Alipay mini-program campaign**, nationwide developers joined the efforts
- **181 mini-programs** were created and housed on the Alipay app
- **600 mn people** used these mini programs, reducing **90 mn times outdoor trips**

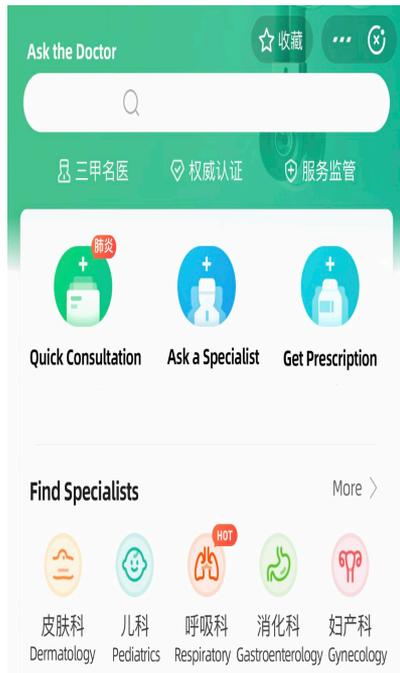


Contactless Life Solutions Developed through Collaboration

Alipay App



Online Medical Consultation



Food & Groceries Home Delivery



Online Job Hunting



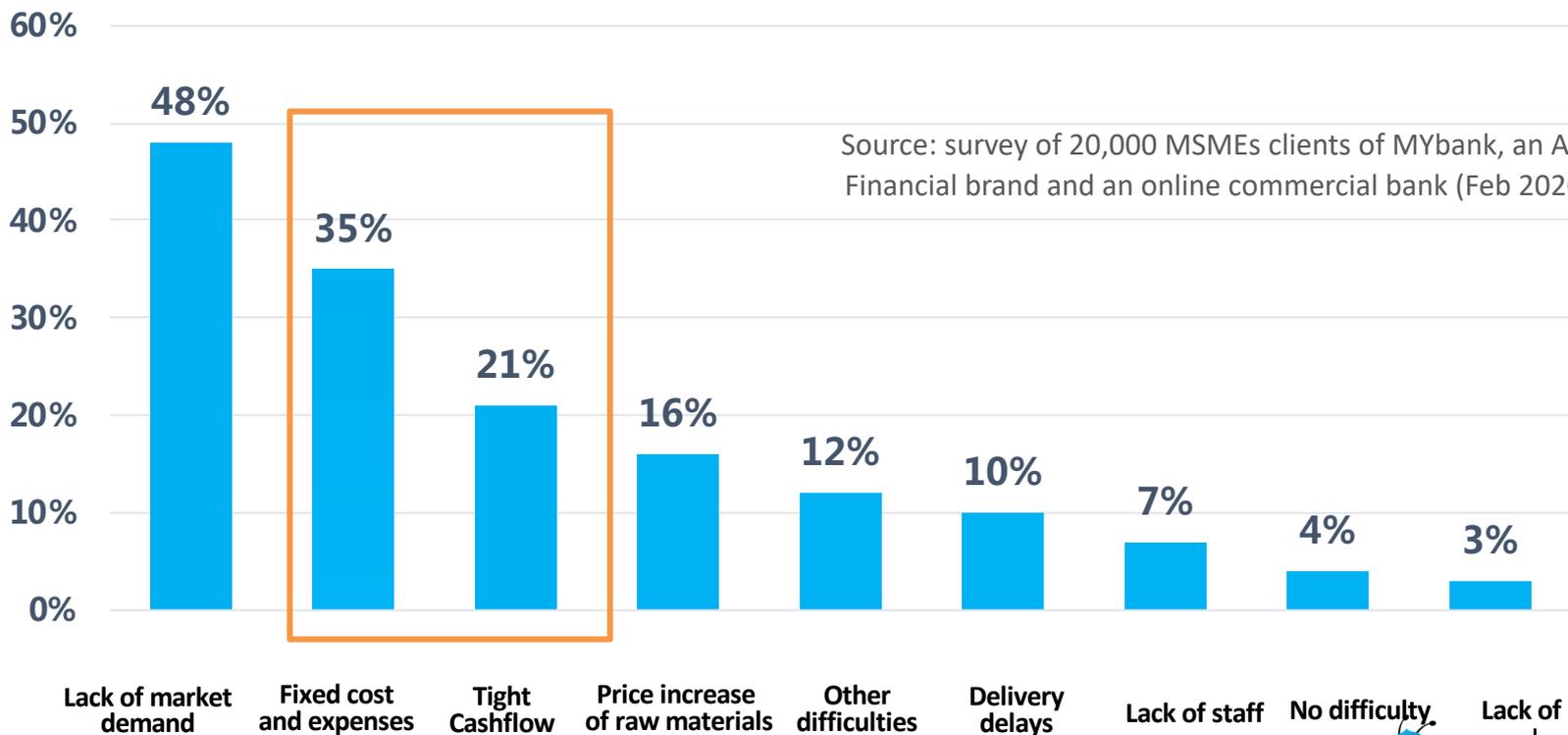
These programs are developed by third-party developers and housed on the Alipay App



Importance of Contactless Loans to Support SMEs



Key Challenges for SMEs



Joint Efforts to Promote Financing and Digital Transformation



310 Contactless Loans Program Covering:

- 100+ Financial Institutions
- 100+ Supply-Chain Corporates
- 100+ Cities and Counties

to support **10 million SMEs** with **contactless loans** and **capacity building** in digital transformation



“We've got **four staffers** back at work full-time and have ramped up repair services to clear a backlog of requests. Food delivery riders get **free repair services**.”

LIN Xia, owner
Sichuan Neijiang Electric Car Co.
Sichuan Province



Unique Advantages of Contactless Loans



Every **1%** increase in digital lending is estimated to reduce **2.57%** negative impact of Covid-19 on the real economy.

Source: Peking University Digital Finance Research Center



We want to see Africa not only managing these **challenging issues**, but also capitalizing upon the **opportunities** the crisis will present—to become more **competitive and to leap forward**, for example, with **e-governance and fintech**.

IMF Managing Director, Kristalina Georgieva



Summary



- **Leveraging Technology**

Digital infrastructure is the foundation of prompt and effective solutions

- **Embracing Collaboration**

Collaborate to achieve scalable social impact and mitigate systematic risks



THANKS

