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Ant International Empowers Partners to Serve Over 15 Million Customers Globally with Intelligent Credit Tech Solutions

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Ant Credit Engine helps financial service providers make faster and smarter credit decisions at scale

SÃO PAULO--(BUSINESS WIRE)-- Through its credit tech solutions, Ant International has enabled financial institutions and fintech companies to extend credit access to over 15 million customers, including micro, small and medium-sized enterprises (MSMEs) in emerging markets, according to Quan Yu, General Manager of Credit Services, Ant International. Ant International is a global leader in digital payments, digitisation and financial technology.

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Millions of MSMEs and individuals remain underserved due to the lack of collaterals, stable income or credit history. To serve these segments and grow business, financial service providers need intelligent credit tech solutions powered by alternative data and embedded in their existing systems.

The Ant Credit Engine, one of the core innovative offerings developed by Ant International, is an intelligent and automated credit engine. It helps financial institutions, fintechs, e-wallets and other qualified lenders such as digital platforms in e-commerce, delivery and ride-hailing sectors make credit decisions with greater efficiency, accuracy, and speed. Yu made the remarks during FEBRABAN TECH 2025, one of the largest financial innovation events in Latin America.

“Financial inclusion shouldn’t mean lowering the bar for risk; it means raising the standard for intelligent decision-making. Just like canoeing in the Amazon River, navigating financial complexity requires the right tools,” said Yu. “Our embedded, alternative-data-driven approach enables seamless integration, smart decisioning, and rapid deployment, making it easier and faster for our partners to embed credit services directly into their platforms. This allows lenders to reach customers, especially MSMEs, where they are, when they need it, and in a way they can afford, driving more inclusive and sustainable growth.”

The engine accelerates the configuration and deployment of credit policies from weeks to minutes, according to Yu. Its code-free environment allows lenders to build and adjust strategies easily through a drag-and-drop interface, with rapid strategy testing and real-time risk alerts.

It also offers a comprehensive template library covering essential strategies, such as underwriting, powered by decision rules, alternative data modelling and advanced algorithms developed from Ant International’s deep industry know-how.

By applying alternative data modelling and algorithms including heterogeneous networks and deep neural networks, lenders can quickly turn vast amounts of sparse, fragmented data into actionable insights. This enables them to assess borrowers’ eligibility more precisely and efficiently, with a more comprehensive view of their financial situation.

Further enhancing the credit engine is the AI-driven strategy bot, which generates tailored and precise credit policies in minutes. Lenders can define and prioritize their business objectives and constraints, such as increasing eligibility, reducing portfolio risk, and detecting fraud. The strategy bot will automatically balance these factors to generate optimal, customized strategies by analysing and comparing a wide range of strategy sets.

Now Ant Credit Engine is introduced to Brazil. Dock, a leading payments and banking technology provider in Brazil, will integrate Ant Credit Engine into Dock One platform, a composable and unified platform to help its clients scale



financial services.

Ant Credit Engine will be made available within Dock's ecosystem, which connects over 400 banks and fintechs across Latin America. This collaboration aims to help these institutions expand credit access to underserved communities with improved operational efficiency and reduced costs.

About Ant International

With headquarters in Singapore and main operations across Asia, Europe, the Middle East and Latin America, Ant International is a leading global digital payment, digitisation and financial technology provider. Through collaboration across the private and public sectors, our unified techfin platform supports financial institutions and merchants of all sizes to achieve inclusive growth through a comprehensive range of cutting-edge digital payment and financial services solutions. To learn more, please visit <https://www.ant-intl.com/>.

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