

/ 未来好社会 /

Moving Towards
a Better Society for
The Future

蚂蚁金服 2016 可持续发展报告

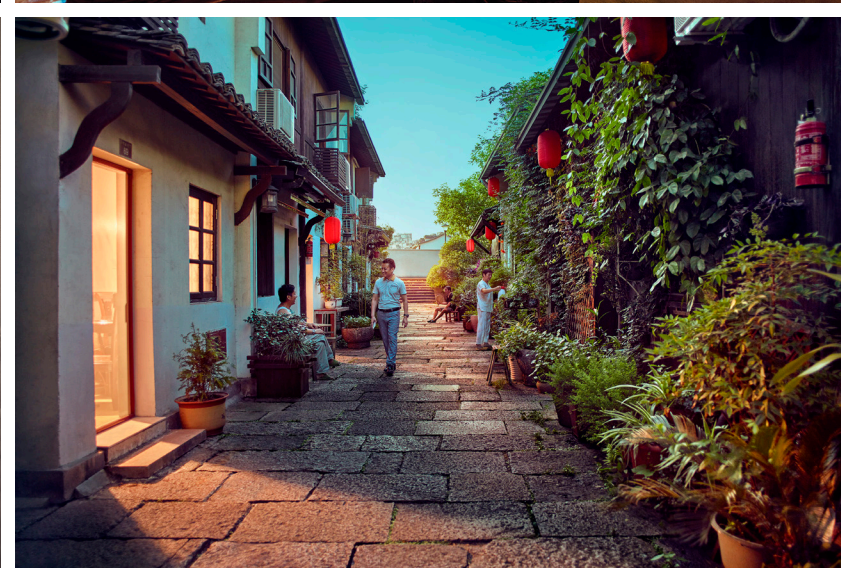
Ant Financial

2016

Sustainability

Report





目录

Contents

科技是这个时代最大的公益

Science and Technology are the Greatest Drivers of Public Welfare in our Age

CEO 致辞 001

Message from CEO 001

为世界带来更多公平的机会

Bring the World Equal Opportunities

蚂蚁金服社会责任模型 超级蚁力 004

Ant Financial's Social Responsibility Model:

Super Ant Power 004

以公益的心态商业的手法走向未来

Marching to the Future with a Mind for Public Welfare through Commercial Practices

未来好社会什么样？ 010

What Will a Good Society Be in the Future? 011

第一章 / 信用是“好社会”的“通行证” 012

Chapter One / Creditworthiness is the Passport to A Good Society 013

第二章 / 智慧生活不再是未来科幻片 036

Chapter Two / Intelligent Life is No Longer a Fantasy 037

第三章 / 好社会处处有爱 046

Chapter Three / A Good Society is Filled with Love 047

第四章 / 所有人帮助每个人 086

Chapter Four / Anyone Can Receive Help from Others 087

开放共享是可持续的生态土壤

Openness and Sharing is the Ecological Soil for Sustainability

1 / 蚂蚁金服概况 Ant Financial Profile 104

2 / 蚂蚁伙伴 Ant Partners 104

3 / 治理 Governance 104

4 / 创造共享价值 Create Shared Value 108

5 / 人才福利 Talent Welfare 116

6 / 社区服务 Community Services 124

7 / 绿色运营 Green Operation 124

8 / 关于本报告 About the Report 127

全球报告倡议组织 (GRI 标准) 指引 128

GRI Standards Content Index 128

/ 科技是这个时代最大的公益 /



最近,在一次越洋面试快结束时,我问那位在硅谷工作的工程师:为什么想回国?他说,太多不可思议的事情正在中国上演,相比之下,现在的生活有点无聊。我说,欢迎加入蚂蚁,一起 MAKE A DIFFERENCE!

我还给他讲了几个故事,也想分享给大家。

一位卖牛肉干的淘宝店主,过去5年通过网商银行贷了3794笔款,平均每天贷两笔,最小3块钱,最大56000元。她很可能创造了全球金融史两项新纪录,最“小微”和最“频繁”。一个公司老板去南极旅游,买返程机票时被告知买不了,因为他刚被列入法院“老赖”黑名单,不但芝麻信用分大跌,所有接入芝麻信用的平台都不会给他提供服务。这位老板只好紧急抵押三套房产还钱,才得以回国。还有两个年轻人,花几千块钱坐飞机到杭州抢劫,连抢几家便利店,结果一共就只抢到了一千多块,被抓后他们愤恨地问:你们杭州人不用现金的吗?

我为什么要在蚂蚁金服社会责任报告的开篇去讲这些看似不相干的话?因为这些充满魔幻感的故事背后,是科技的力量。而科技,正是我们对社会最大的诚意。

回顾人类的进化史和文明史,最简单来说,就是通过发展认知、农业、工业和科技,从一个地球上的边缘物种迅速上升到生态链顶端的进阶史。眼下,人类正处于一个所谓第三次工业革命的黄金时代,作为一家科技公司,我们想做、在做的事情,是想用科技推动社会回归人性的本源,一直退回到人类最初的模样:简单、平等、自由。

我们日常办事,是不是能不排队不求人甚至不出门,自己轻松搞定?这是所谓简单;一个隔壁家老奶奶,和一个银行行长,能不能享受到一样好一样方便的金融服务?这是所谓平等;我们是不是能告别繁琐的密码,告别现金,甚至告别身份证护照,走到哪里凭“一张脸”和它背后的信用数据就能轻松埋单,这是自由的应有之义。

以上这些,有的我们已经做到,有的正在从未来赶来的路上。

有人担心使用技术的门槛,会给这个世界带来更多的鸿沟。但在我看来,越是一家科技公司,人越重要,人性越重要。因为技术本身是中立的,但它是一个学习系统,会逐渐体现出技术背后的人的价值观和人性。只要我们的每一位工程师、产品经理保持人性中最美好的那些部分,爱和同理心,技术就会对这个世界展现出最大的善意。

还有人问我,2016年这一年,我最满意的自家产品是什么?我的答案是,蚂蚁森林,为视障人士开发的“听支付宝”功能,以及我们区块链团队选择的第一个应用场景——为一群听障孩子筹了一笔“史上最透明”的善款。它们体现了科技背后人性的温度,以及一个事实:科技,是这个时代最大的公益。

蚂蚁金服 CEO 井贤栋

/ Science and Technology are the Greatest Drivers of Public Welfare in our Age /

Recently, at the end of an overseas interview, I asked an engineer who was working in Silicon Valley: why do you want to come back to China? He said that so many incredible things are happening here but his life at present was a little bit boring. I said welcome and glad to have you on board, Let's make a difference!

I also told him several stories, which I would like to share with you.

A Taobao shop owner who sells beef jerky has obtained 3,794 loans through MYbank in the last 5 years, an average of two loans every day, with the smallest amount at three yuan and the largest at 56,000 yuan. She may have broken two new records in global finance history, the “smallest” and the most “frequent”.

A boss of an enterprise went to the South Pole for travel. However, he was turned down when he was going to buy the return ticket because he had been added to a “dishonest debtor” list by court order. As a result, his Zhima Credit scores dropped significantly and no platform connected with Zhima Credit would provide him with services. He had to mortgage three properties to pay back the money so that he could come back home.

One more story, two young people spent several thousand yuan to fly to Hangzhou to commit a robbery. They robbed several convenience stores in succession, but only stole a little more than a thousand yuan in total. After they

were caught, they asked in anger: Don't people in Hangzhou use cash?

Why do I make these seemingly unrelated remarks at the beginning of Ant Financial Corporate Social Responsibility report?

Because what hides behind these stories is the power of science and technology, which is exactly our greatest gift to society.

The evolutionary and civilized history of the human being, in the simplest way, can be seen as a progressive history where a marginal species climbed rapidly to the top of the ecological chain by developing cognition, agriculture, industry, science and technology.

At present, human beings are in a golden age of the so-called third industrial revolution. As a tech company, what we want to do and are currently doing is to use technology to bring the society back to the origin of human beings: simple, equal and free.

For example, our daily errands, can we handle them easily without queuing, begging people or even going out? This is the “simple” principle. Can a grandmother and a bank president enjoy the same quality and equally convenient financial services? This is the “equal” principle. Can we say goodbye to complicated passwords, cash or even ID cards and passports, paying bills easily with “a face” and the credit data behind it?

Some of the above examples have already been achieved and some are on the way.

Some people worry that there is a threshold for using technology that will bring greater inequality to the world. However, in my opinion, people and human nature should be greatly valued, especially in a tech company. Technology is neutral, but it is also a learning system which gradually reflects the values and human nature behind it. As long as each of our engineers and product managers exemplifies the best parts of human nature, namely love and empathy, technology will show the greatest kindness to the world.

Some have asked me which product of our company in 2016 am I most satisfied with. My answer is Ant Forest; our visual impairment function “Listen to Alipay”; as well as the first application scenario chosen by our blockchain team – to raise the “most transparent” fund in history for children with hearing impairment.

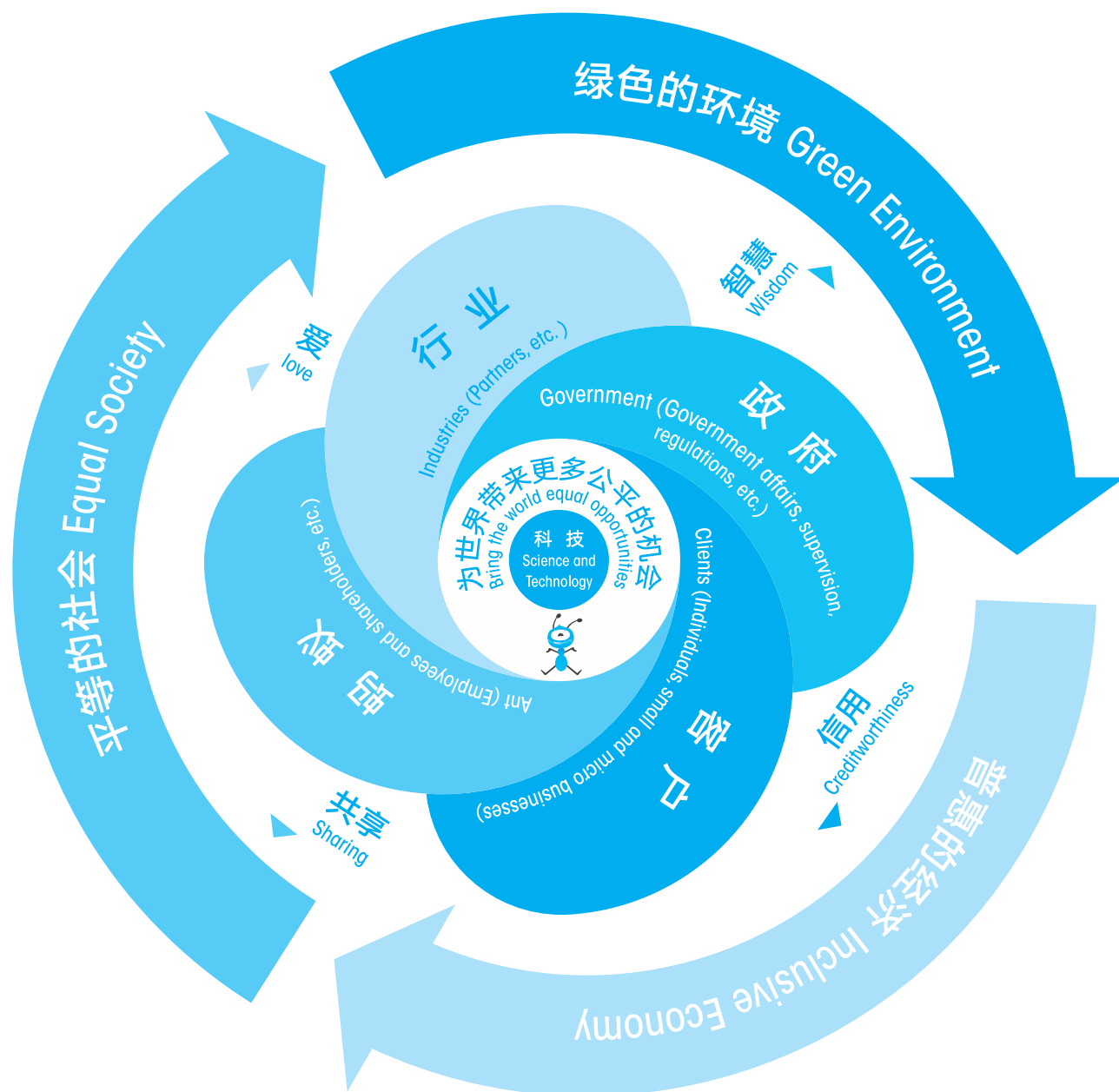
These thoughts reveal the human nature behind technology and a fact: science and technology are the greatest drivers of public welfare in our age.

Eric Jing, CEO of Ant Financial

/ 为世界带来更多公平的机会 /

Bring the World Equal Opportunities

超级蚁力 - 小蚂蚁，大力量
Super Ant power - A Small Ant, with Big Powers



超级蚁力的核心 ——

靠技术，为世界带来更多公平的机会

The core of Super Ant Power is to bring the world equal opportunities through science and technology

科技，是蚂蚁生存、发展、是实现自我价值的根基。依托于科技，蚂蚁努力向社会输出的价值有：爱、智慧、信用和共享。蚂蚁社会责任和价值的最终目标就是“为世界带来更多公平的机会”。

Science and technology is the foundation for Ant to grow, develop and realize its values. Depending on science and technology, Ant is committed to conveying several core values to society: love, wisdom, creditworthiness and sharing. The ultimate goal of Ant's social responsibilities and values is to "Bring the World Equal Opportunities".

超级蚁力的担当 ——

内部齐心协力，携手合作伙伴

The responsibilities of Super Ant Power - staying united internally and working hand in hand with outside partners

蚂蚁内部（员工和股东）齐心协力，并携手外部伙伴（客户、供应商、政府、监管、行业伙伴等），撬动社会资源，在为所有的利益相关方带来价值的同时，共同实现公平和普惠的愿景。

We are leveraging all possible social resources by pulling Ant's employees and shareholders' efforts together internally and cooperating with external partners (including clients, suppliers, the government, supervisors and regulators as well as industry partners), aiming to realize an equal society and inclusive future and reflect the values of all shareholders at the same time.

超级蚁力的生态 ——

平等的社会
普惠的经济
绿色的环境

The ecology of Super Ant Power – “equal society”, “inclusive economy” and “green environment”

蚂蚁希望依靠自己的不断“转动”，源源不断地贡献价值、输出力量，最终营造一个由“平等的社会”“普惠的经济”和“绿色的环境”组成的可持续的生态，实现“为世界带来更多公平的机会”的目标。

Ant hopes that through our relentless innovation we can continually contribute value and output power. Finally, we will build a sustainable ecology consisting of – “equal society”, “inclusive economy” and “green environment”, realizing our goal of “Bring the World Equal Opportunities”.

／ 以公益的心态
商业的手法走向未来 ／

／ Heading towards to the Future with
a Mind for Public Welfare
through Commercial Practices ／

What Will

未来好社会什么样？

What Will a Good Society Be like in the Future?

Good So

ne future

/ 未来好社会什么样？ /

在距离珠峰仅一个小时路程的定日县，当地居民小叶想买一件上海生产的衣服，她要做的事情，就是拿起手机，在淘宝里下单，用支付宝支付。衣服很快就会送到她的家门口。自从去年菜鸟驿站开到了海拔最高的定日县，这里的几百户居民可以和大城市居民一样享受移动互联网带来的便利，随时随地在网上挑选中意的商品。

对于90后淘宝卖家奇琪来说，作为一个没有任何抵押资产和信贷记录的年轻人，如果想要从传统金融机构获得贷款，难上加难。但在网商银行这里，她可以通过预

售的方式，先在网店里上架样衣，买家付款后，通过卖家后台提供的网商银行“订单贷”获得资金，支持后续生产。奇琪总共使用721次“订单贷”，平均一年180次，最高一笔5.3万，最低800元。

北京大学药学院研究生王金龙，在生活中每一个有助于减碳的行为——比如用支付宝移动支付，或是在线购买电影票、火车票，都会在“蚂蚁森林”系统里增加一点“绿色能量”。当“能量”积累得足够多，“树”长得足够大，阿拉善SEE基金会就会把它认领下来，在内蒙古阿拉善盟的荒漠里种下一棵真正的梭梭树苗。

科技的演进让小叶、奇琪和王金龙的故事成为可能。移动互联网将人与人连接在了一起，云计算提升了计算能力，区块链构成了一部可进行交换价值的信任机器，人

工智能和大数据让人类能够更快地找到事物发展的规律。科技的进步在某种意义上实现了人与人之间的平等，他们不再受制于家庭、地域、收入、职业的差异，在这个信息化时代，他们能够平等地享受科技带来的便利。

对于企业来说，为社会的每个个体创造平等的环境，是比追逐利润和估值更重要的事情。蚂蚁金服就是这样的企业，秉持“公益心态 商业手法”的理念，在十几年的创业过程中，我们始终试图理解技术、金融与人的关系，不断用科技去解决商业和用户的痛点，正是立基于此，才有了担保交易、快捷支付、余额宝、芝麻信用等创新，而这些创新，与其说是推动了时代的发展，不如说是在践行着蚂蚁金服始终如一的愿景，为世界带来公平机会，为人与人之间创造普惠而平等的环境。

这种创造与创新如何发生？我们期待中普惠而平等的好社会可能以怎样的面貌出现在未来？从小蚂蚁诞生的那天起，我们一直试图探索和回答这个问题，也用时间和行动给出了一些非标准化的“答案”——

/ What Will a Good Society Be Like in the Future? /

Living in Dingri County, an hour's ride from Mount Everest, a local resident Ye wants to buy a set of clothes made in Shanghai. All she needs to do is to grab her mobile phone, order through Taobao, pay via Alipay and the package will soon be delivered to her door. Since last year when Cainiao Yizhan (a logistics platform aimed at communities and campuses) opened in Dingri, which is located at a very high altitude, several hundred households here have been able to enjoy the convenience brought by mobile internet just like residents in larger urban cities. They can choose and buy any product they like, anytime, anywhere.

For Taobao vender Qiqi who is of the post-90's generation, it was difficult to obtain a loan from traditional financial institutions as a young person without any mortgage assets or credit history. However, she chose to pre-sell through MYbank, which means that she could display the sample clothes first on her online store. After the buyer pays for the product, she could obtain capital through "Loan by Order" at MYbank provided by the seller background platform to support reproduction. Qiqi has used "Loan by Order" 721 times, an average of 180 times annually, with the largest amount at 53,000 yuan and the lowest at RMB 800.

Wang Jinlong, a postgraduate student from the School of Pharmaceutical Sciences at Peking University, said that any of his actions in his daily life could help reduce carbon emissions by adding "green energy" into Ant Forest's system. Such actions include mobile payment through Alipay or booking movie tickets and train tickets online, etc. When sufficient "energy" is accumulated and the "tree" is big enough, SEE Foundation will claim it and plant a real saccsaoulin in the Alxa desert in Inner Mongolia.

Scientific and technological evolution have transformed the stories of Ye, Qiqi and Wang Jinlong into reality. The mobile internet has connected people together, and cloud computing has improved computing capabilities. Blockchains have formed a trust machine that can be used for value exchange. Artificial intelligence and big data make it possible for human beings to find laws behind the development of things more quickly. Scientific and technological evolution realizes the equality between people to some extent, freeing them from the restrictions imposed by geography, income and occupation. In this information age, people can enjoy equal access to the convenience brought by science and technology.

For enterprises, it matters more to create an equal environment for every individual in society than to pursue profits and estimated revenues, and so is it for Ant Financial. During its development of over more than a decade, the company, upholding the principle of "Public good mindset, business methodology", has always tried to understand the relationship among technology, finance and people. The company is committed to solving problems for the business industry and our users. It is because of such focus and effort that we have developed secure transaction and fast payment systems, Yu'E Bao, Zhima Credit and other innovations. These innovations, more than driving the times, are realizing the consistent vision of Ant Financial, bringing the world equal opportunities and creating a more equal and inclusive environment.

How do such creations and innovations come about? We are trying to build a future society that is equal and can benefit everyone, but is this possible? Since Ant Financial was founded, we have never ceased our efforts to explore and answer this question, and we have also proposed some non-standardized "answers" with actions over time:

/ 信用是“好社会”的“通行证” /

Creditworthiness is the Passport to a Good Society

古有商鞅立木、一诺千金，信用作为传统美德，一直为人称颂。

时至今日，随着云计算、机器学习和大数据技术的发展，“信用”正从感性的道德评价变得直观、量化，可以分析和应用。全新的信用评价体系，让越来越多的人享受到金融、生活等各个方面的便利。

在智能决策的支持下，蚂蚁金服的信用评价和风险预测体系已经建立起来。没有银行流水的农民，一样贷款购买肥料和种子，3分钟申请，1秒钟到账，全程零人工干预；还有创业大学生，从第一套办公用品后，他的信用行为便开始与消费金融大数据产生交互，信用额度也在累积提高。信用和财富的转换，正在帮助各行各业，社会各个阶层的人们实现梦想。信用不仅等于财富，也等于整个社会的运转和治理效率，这和每个人的生活休戚相关。

在不远的将来，也许餐厅、地铁、机场的摄像头就可以自动识别你的信用状况，出门不带手机，不带现金，甚至连身份证都不用带，全靠一张“脸”和它背后的信用大数据，就可以通行天下。信用，它正在成为每个人的社会“通行证”，诚信者畅行天下，失信者将寸步难行。



Shang Yang, a Chinese statesman of Qin during the Warring States period, kept his promise to reward anyone who could move a large wooden stake at any cost. Creditworthiness as a traditional value has always been praised.

Until today, with the development of cloud computing, machine learning and big data technology, “creditworthiness”, which used to be regarded as a moral evaluation, is now becoming direct and quantitative and can be analyzed as well as utilized. A brand new credit evaluation system enables more people to enjoy such convenience in finance, life and other sectors.

With the support of intelligent decision-making, Ant Financial has established creditworthiness evaluation and risk forecasting systems. Farmers without bank statements can obtain loans to buy fertilizer and seeds through MYbank. It takes three minutes to apply and one second to transfer the funds to the applicant's account. In addition, there is zero manual intervention in the whole process. For entrepreneurial college students who are starting up a business, after purchasing their first set of office supplies, their credit-related behavior will interact with

big data for customer finance, and the credit limit will gradually increase. The convergence between creditworthiness and wealth is helping people from all walks of life to realize their dreams.

Creditworthiness is linked not only to wealth but also to the operation and governance of society. It is closely related to everyone's daily life.

In the near future, it is likely that cameras at restaurants, subways and airports can automatically identify your credit status. People will be able to go out without a mobile phone, cash or even ID card. They can go anywhere with only their “face” and the big data of creditworthiness behind it. Creditworthiness is becoming everyone's “passport” in society; the trustworthy will be welcomed everywhere, while the untrustworthy will be rebuffed at every step.

“反正按时还款就没有利息”
不影响年轻自由的灵魂按照自己
的节奏生活。



刘红的网名叫“小麦和他的理想国”，小麦是他的昵称，理想国是他的图书馆。从2006年开始小麦飘在西藏、云南、四川、新疆等地，大部分时间在路上。超过5000km的自行车旅行，超过5000km以上的摩托车旅行，超过1000km以上的徒步旅行，超过100000km的徒步搭车旅行……有人不屑的把这种行为叫“穷游”。他认为这是属于他自己的修行，走过的每一段路都没有背叛成长。毕业后，小麦把自己所有的1000多本书弄到拉萨去做了个小型的公益图书馆，他把这个图书馆命名为理想国。说是图书馆都有些牵强，不过是把自已的书，租了个小房子，同别人分享，在高原苦寒之地这里成了一个年轻的俱乐部。2012年底，因为一些原因理想国书店关门了。25岁那年，小麦离开拉萨到杭州找到了一份工作，书也打包运到了杭州。当他再一次把自己连人带书打包回拉萨寻梦时，藏地已经换了新风貌。全世界的游客涌入西藏，移动互联网迅速占领了这里。2017公开数据显示，西藏以90%的移动支付渗透率，稳居全国第一。这里到处都是智能手机，最潮的应用，最“IN”的游戏，西藏已与世界同步。从杭州返藏的小麦，成了西藏第一代移动互联网人。他把移动支付的习惯带回西藏。他在支付宝上办了张虚拟信用卡“花呗”，购买户外用品，和朋友们“放飞心灵”。又把经验产品化，运营起一个定制旅游项目，开始创业。小麦也用花呗买书，“理想国”这块高原文青聚集地的日常开销，都跑在了这张特殊的“信用卡”上。29岁，小麦在一篇文章里写道，再也不想“间歇性奋发图强”了。



“As long as the repayment is made on
time, there is no interest.”
Creditworthiness will not restrict
young people who are long for the
freedom to live at their own pace.

Liu Hong's screen name is "Wheat and His Ideal Kingdom". "Wheat" is his nickname, while "the Ideal Kingdom" is his library.

Since 2006 when Wheat began traveling through Tibet, Yunnan, Sichuan, Xinjiang and other places, he has spent most of his time on the road. He traveled over five thousand kilometers by bicycle, over five thousand kilometers on motorcycle and over one hundred thousand kilometers by hiking and hitchhiking. Some people despise this, calling it "traveling on a shoestring". However, he believes this is part of his own self-worth, and every stretch of road he travels is part of his growth.

After graduation, Wheat transported his more than one thousand books to Lhasa and established a small public library named the Ideal Kingdom.

It is a little inappropriate to call it a library, because he only collected his books and rented a small house to share these books with others. This library on an extremely cold plateau has turned into a club. At the end of 2012, the Ideal Kingdom was closed due to various reasons.

When Wheat was 25 years old, he left Lhasa and found a job in Hangzhou. His books were also packaged and sent to Hangzhou. When he returned with his books to Lhasa to pursue his dream

again, Lhasa had a completely new appearance.

Tourists from all over the world are flocking into Tibet, which is now covered by mobile internet. Statistics publicized in 2017 suggest that Tibet tops the country with a mobile payment penetration rate of 90%. Smartphones, the most fashionable applications and the most popular games can be seen everywhere. Tibet is moving at the same pace as the rest of the world. When Wheat came back to Tibet from Hangzhou, he was part of the first generation of mobile internet users in Tibet. He also brought the habit of mobile payment along with him to Tibet and was using an emerging consumer credit service called "Ant Credit Pay". He often purchased outdoor products through Ant Credit Pay as it "freed his mind" to enjoy time with his friends. He also started a business by turning his experiences into products and operated a customized tourism program. He used "Ant Credit Pay" to buy books. The daily expenses of the Ideal Kingdom, a convening place for artistic youth, were all paid using this special "credit card".

When he was 29 years old, Wheat wrote in an article that he would never "work hard intermittently".

在中国，平均每4个90后就有1个人在用花呗进行信用消费。成长在信用理念、信用应用不断普及下的90后，对信用的认知和珍视程度也比“老一代”更强。花呗数据显示，90后按时还款的人数比例比高达99%。诚信的社会氛围正在形成。

In China, on average, one out of every four people from the post-90's generation uses Ant Credit Pay for consumption. People born in the 1990's have grown up in an environment where the concepts and applications of creditworthiness are being popularized. Therefore, they have a clearer understanding of creditworthiness and value it more than the "older" generations. Statistics on Ant Credit Pay show that the proportion of people born in the 1990's who repay their debt on time is 99%. A society that values and upholds integrity is taking shape.

迄今为止，
奇琪没有一笔逾期还款。
她说，经营信用，就是在经营财富。

As of today,
Qiqi has never missed a payment.
She believes that managing creditworthiness is managing wealth.

“支付宝初创立的时候，我们希望在中国创造一个公平的环境，让每一个人能够公平的获得金融的支持，我们更希望看到的是让每一个诚信的人，让每一个好人，他也许没有钱，但是因为他是好人，因为他是诚信的人，他有足够的财富和价值。” —马云

“When Alipay was created, we hoped to create an equal environment in China so that everyone can have equal access to financial support. We hoped to see that every honest person, every good person, even though penniless, can create sufficient wealth and value for one's honesty and virtues.” - Jack Ma

奇琪，90 后，黑龙江齐齐哈尔人，20 岁艺校毕业后来京做国标舞蹈老师，半年后，因为想过自由的生活，辞职开了一家淘宝店，起名“奇琪店 CHERIE ZHANG”。起初，奇琪卖她的私房二手货：上百双鞋、几百套衣服。慢慢的，奇琪开始去批发市场进货，尝试自己设计衣服，请工厂定制。订单越来越多，资金周转成了大问题。得知网商银行有“订单贷”，奇琪很快成为重度用户，平均每两天，奇琪就会贷一笔款，4 年共贷了 721 笔，最高一笔 5.3 万，最低 800 元——这是全球金融史难以想象的一幕。奇琪接连推出六十多款自己设计的衣物，年营业额近千万，80% 都是回头客。2017 年初，奇琪还和几个朋友合伙开了一家短视频公司，“风口上，猪都能飞起来，况且我还不是猪。”奇琪笑说。



Qiqi, born in the 1990's, is from Qiqihar in Heilongjiang Province. After graduating from art school when she was 20 years old, she came to Beijing and became an International Ballroom Dancing teacher. Half a year later, out of longing for a more free life, she quit her job and opened a shop on Taobao called “Qiqi's Shop Cherie zhang”. Qiqi first sold her personal second-hand goods including several hundred pairs of shoes and several hundred sets of clothes. Gradually, Qiqi started to stock goods from the wholesale market. She also tried to design clothes herself which were then factory customized. As the orders increased, capital turnover became a big problem. After learning about “Loan by Order” at MYbank, Qiqi has quickly become a frequent user, receiving a loan every two days on average. She obtained 721 loans within four years, with the highest amount at 53,000 yuan and the lowest at 800 yuan, which is hard to imagine in the global financial history. Qiqi has launched over 60 sets of clothes designed by herself, with an annual turnover reaching almost 10 million yuan. In addition, 80% of her customers are regular customers. At the beginning of 2017, Qiqi collaborated with her friends and opened a short-video enterprise. “When there is favorable wind blowing from behind, even pigs can fly, let alone I am not a pig”, She joked.





在信用大数据的作用下，网商银行为众多蓝领、大学生、进城务工人员开启了精彩人生。（数据截止 2017 年 4 月末）
With big data of credit, MYbank has helped many blue-collar workers, undergraduate students and migrant workers to embark on a new life. (By the end of April, 2017)

小微经营者 small and micro enterprises	累计贷款数额 the total amount of loans
超过 650 万人 more than 6.5 million people	超过 8000 亿元 more than 800 billion yuan



信用正在消灭押金，简化流程，带来更加便利的生活。
服务领域：酒店、租房、民宿、租车、共享单车、医疗、便民服务、农业设备租赁 8 大行业。

Creditworthiness is eliminating deposits and simplifying procedures to bring a more convenient life.
Service sectors: 8 industries including hotel, house renting, bed and breakfast, car renting, bike sharing, medical treatment, public services and agricultural equipment renting.

Reduced treatment time
平均缩短就诊时间

52.7 分钟
Minutes

Reduced time spent
缩短医院逗留时间

60%

先诊后付 | Treatment first and payment later



Covering the whole country

覆盖全国城市

190 ↑
Cities

Borrowing and returning service points signed

By the end of April, 2017

签约借还服务点

7500 ↑
Service points

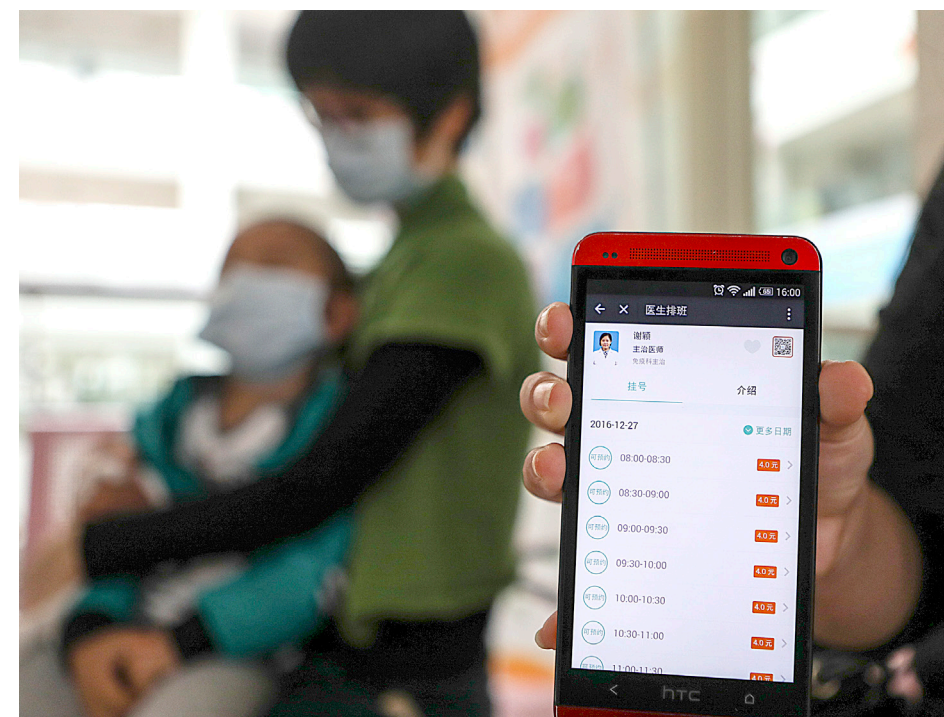
Borrowing and returning services facilitated by Zhima Credit | 信用借还





杨永才从部队退伍后，在广州成了家。广州生活便利不消多说，带小孩看病可叫一个闹心。小孩哭哭啼啼，挂号缴费得排队、化验缴费得排队、拿药缴费也得排队。没有老人帮忙，夫妻俩实在应付不了。

广州市妇女儿童医疗中心推出“先诊疗后付费”后，杨永才发现，带小孩看病方便多了。他的芝麻分有 700 多，只要在这家医院的支付宝服务窗里提交挂号申请，选择“先诊疗后付费”，就免除了所有排队苦恼，直接挂号、诊疗、拿药，就诊完毕不用掏钱就可以回家。晚上安顿好孩子，杨永才在手机上确认好缴费信息，就可以安心休息了。



After retiring from military service, Yang Yongcai got married and settled down in Guangzhou. Despite the convenience of daily life in Guangzhou, taking his child to see the doctor has always been a trouble. They have to wait in line with a crying child in their arms to pay the bills for registration, testing and medicine. Without the help of their parents, the couple finds it hard to handle by themselves.

When Guangzhou Women and Children's Medical Center launched "treatment first and payment later", Yang Yongcai found it much easier to take his child to see the doctor. His Zhima Credit score is over 700. He can now register and apply through the Alipay service window at this hospital. By choosing "treatment first and payment later", they can be exempted from the trouble of waiting in line and can immediately register, receive treatment and buy medicine before returning home without paying the bill. After helping his child settle down for sleep, Yang Yongcai can confirm the payment on his mobile phone and go to bed with a sense of relief.

在这个交通高度发达的现代社会，
老赖却如同原始人般寸步难行。

芝麻信用和最高人民法院联合开展信用惩戒，截至2017年1月，芝麻信用已协助最高法惩戒老赖超过73万人，近5万名老赖因此还清债务。信用带来社会治理效率的提升，让诚信变成值得推崇的社会氛围。

Zhima Credit and the Supreme People's Court have cooperated to punish dishonest credit behaviors. By January 2017, Zhima Credit had assisted the Supreme People's Court in punishing over 730,000 dishonest debtors, almost 50,000 of whom have paid off their debt. Credit can improve the social governance and make integrity highly valued by society.

一位公司法人代表去南极旅游，想购买返程机票却被拒绝了。一位老北京想带一家人自驾游，网上租车也是被拒。这两位都上了媒体报道，同样地，他们也都上了法院的“老赖”黑名单。

2015年7月，最高院携手芝麻信用，实时更新“老赖”（失信被执行人）数据，直接扣减老赖芝麻信用分，并在支付宝、淘宝、天猫、蚂蚁小贷和租房、租车、相亲等芝麻信用应用平台约束“老赖”行为，线上线下联合惩戒老赖。此外，“老赖”还不能乘坐飞机、列车软卧，不能购买奢侈品。

目前已经有3.6万名“老赖”主动还了钱，其中7000多人是欠债不还长达两三年的重度“老赖”。

开头提到的两位，一位紧急抵押了公司三套房产，还了钱，才得以从南极回国；另一位向亲友东拼西凑几十万元，主动上法院把钱给还了。否则，在这个交通高度发达的现代社会，他们将如同原始人般寸步难行。

还有一个更魔幻的真实故事，一位云南丽江的男子开通芝麻信用分后不久，发现自己芝麻信用分一下子掉了67分，得知扣分理由是自己14年前欠下一笔债务迄今未还，上了“老赖”黑名单后，急忙去法院要求还钱，还要求把67分信用分给加回来。当然，这是做不到的。

In a modern society with highly developed transportation networks, dishonest debtors find it as hard to move a single step as a primitive man.

A legal representative of an enterprise went to the South Pole for travel. However, he was turned down when he went to buy the return ticket. A local Beijinger was also denied access to online car rental when he wanted to take his family out for a trip. Both of their cases were reported by the media. Similarly, they were both on the list of dishonest debtors issued by the court.

In July 2015, the Supreme People's Court, together with Zhima Credit, updated information about dishonest debtors on the list in real time. These people lost Zhima Credit scores and were restricted on Zhima Credit application platforms including Alipay, Taobao, Tmall, Ant Small Loan and Car Renting, and Blind Dating. They were punished both online and offline. In addition, they were not allowed to take planes, soft sleepers on trains or buy luxurious products.

Currently, 36,000 dishonest debtors have paid back the debt on their own initiative. Over 7,000 of them are severely dishonest debtors who had refused to pay off their debts for two or three years.

One of the two people mentioned above had to mortgage three sets of property owned by his enterprise to pay back the money, so that he could come back home; the other borrowed money from his friends and relatives and went to the court to pay back the several hundred thousand yuan that he owed. Otherwise, even in a modern society with highly developed transportation networks, they would find it as hard to move a single step as a primitive man.

In another story a man in Lijiang, Yunan Province found that he had lost his Zhima Credit score soon after he started using Zhima Credit. The reason was that he had not paid off a debt which he owed 14 years ago. When he was included on the list of dishonest debtors, he rushed to the court to pay back the money, hoping that he could get his credit score back but found it impossible.

信用，
年轻人畅行世界的通行证

我们身上有太多标签是“世袭”得来的。出身、财富、声誉，甚至学识，通过代际传递，给每个人的未来画上了难以突破的“边框”。然而在可以预见的未来，信用作为新的社会规则，将赋予每个出身卑微的人，一个突破命运边框的机会。信用作为新的社会评价维度，可以决定你是否被一家好公司录取，决定能否拿到创业的第一桶金，甚至左右你爱慕的姑娘的择偶标准。信用，正在成为年轻人畅行世界的通行证。

*Creditworthiness,
Young People's Passport to the World*

We have many labels inherited from previous generations. Family background, wealth, reputation and even knowledge are passed from generation to generation, confining everyone's future with an unbreakable "frame". However, in the foreseeable future, creditworthiness, as a new social rule, will grant every person of humble origin a chance to break through these limitations. Creditworthiness as a new social evaluation dimension can determine whether you can be hired by a company or whether you can get your "first bucket of gold" when you start up a business. It will even influence your desired girl's choice for selecting a boyfriend. Creditworthiness is now becoming many young people's passport to the world.

/ 案例 / 大学应届毕业生：人之初，信护航

Fresh graduates guarded by creditworthiness / Case /

每月的6日，
邱哲一早起来的第一件事，
是打开支付宝，查看芝麻信用分。

*On the 6th of every month, the first
thing Qiu Zhe does when he gets up is
to open Alipay and check his
Zhima Credit score.*

大学毕业后，邱哲留在了上海，公司位于陆家嘴，前景可期，眼前却不易。最难的是租房，上海租金高，且起码要押一付三或押二付三。邱哲很独立，不愿向父母求助。一个偶然机会，邱哲在支付宝上发现可以用芝麻信用分抵免押金，在相寓上租房。他的芝麻分751分，不但免去了押金，还能一月一付。

数以万计的大学毕业生做出了和邱哲同样的选择。芝麻信用与相寓的合作，不仅帮助邱哲们减轻了负担，也保障了房东的权益。住了近一年，邱哲每个月都提前几天给房东打租金，因为逾期付租、拖欠租金、损坏房屋等行为都将反馈到芝麻信用，影响到自己的芝麻分。

每月的6日，邱哲一早起来的第一件事，是查看芝麻信用分。那是芝麻分一月一更的日子。除了租房，邱哲如今出差住酒店、租自行车，甚至租晚宴礼服，都凭芝麻分享受到了免押金服务。

“芝麻信用分成了我通往世界的通行证。”邱哲说。

After graduating from university, Qiu Zhe chose to stay in Shanghai. His company is located in the Lujiazui Area. Although he has a bright future, the present is not easy. The most difficult thing is to rent a house due to a high rent. In addition, tenants are usually required to give one month's deposit and pay three months' rent or two months' deposit and three months' rent. Qiu Zhe is independent and he is reluctant to ask his parents for help.

Accidentally, Qiu Zhe found in Alipay that Zhima Credit scores can be used to offset the deposit when he rents a house on Xiangyu (a property management company). He has a 751 Zhima Credit score, so he is not only exempted from paying a deposit, but he can also pay the rent monthly.

Tens of thousands of graduates have made the same choice as Qiu Zhe upon university graduation. Cooperation between Zhima Credit and Xiangyu not only helps people like Qiu Zhe reduce their burden, but also secures house owners' rights and interests.

For almost one year, Qiu Zhe has always paid rent several days in advance every month, because overdue payments, payment defaults or house damages will be reported to Zhima Credit, reducing his Zhima Credit score.

On 6th of every month, the first thing Qiu Zhe does when he gets up is to check his Zhima Credit score. This is the day when Zhima Credit scores are updated monthly. Apart from renting a house, Qiu Zhe now can enjoy deposit exemption services by his Zhima Credit scores on his business trips when he is staying at a hotel, renting a bicycle or even renting a dinner jacket.

“Zhima Credit scores have become my passport to the world”, said Qiu Zhe.

/ 案例 / 90后返乡创业者：我见证了中国移动互联网的黄金时代

Entrepreneurs of the 1990's generation
who start up businesses back in their
hometown: I have witnessed the golden age of
China's mobile internet

/ Case /

“这是在美国农民身上都不曾发生的事情，”张宏瑜说，“我虽然身在中国农村，却近距离见证了中国移动互联网的黄金时代。”

“This has never happened to American farmers”, Zhang Hongyu said, “Although I was born in the countryside of China, I have witnessed the golden age of China’s mobile internet.”

26岁的室内设计师张宏瑜回乡创业后承包了3000亩果园，干得得心应手，于是还想接手家附近的两万亩石榴果园。于是问题随之而来：打农药的问题怎么解决？这位90后做了一个让家乡人脑洞大开的决定：在支付宝上打飞机。

2016年6月30日，极飞农业无人机项目接入支付宝服务窗（现为生活圈），用户在指尖上就能预定到无人机代洒农药的服务。张宏瑜轻松租到了飞机，不仅如此，由于芝麻信用分高达763分，极飞减免了他的押金，还免费给他提供线下培训服务。

首次使用，张宏瑜就感受到了科技的力量：无人机喷洒将农药利用率提高了1.5倍，工作效率提高了60倍，还大大降低了农业用水量。

张宏瑜索性签了一年期用户，基于他的芝麻分，他需要交的押金仅为普通用户的五分之二。创业近两年，张宏瑜身上丝毫没有果农的痕迹：没有紫外线造成的灼伤，白衬衣上没有半点泥土的留痕、也没有刺鼻的对硫磷味道。

“这是在美国农民身上都不曾发生的事情，”张宏瑜说，“我虽然身在中国农村，却近距离见证了中国移动互联网的黄金时代。”



Zhang Hongyu, a 26-year-old designer, came back to his hometown and contracted three thousand mu (1mu=0.0667 hectares) of orchards. He did a great job in it, so recently he was considering taking over twenty thousand mu of pomegranate orchard. However, problems also occurred: how should he solve the problem of spraying insecticides?

He made a creative decision: to order airplane services on Alipay.

On June 30, 2016, the Xaircraft agricultural UAV system was included in Alipay's service window (now known as Life Circle). Users can order UAV spraying services with a simple click.

Zhang Hongyu found it easy to rent an UAV. Moreover, because he had a Zhima Credit score as high as 763, Xaircraft exempted him from paying the deposit and offered him free offline training services.

Zhang Hongyu has felt the power of science and technology upon the first use: UAV spraying increased the utilization rate of agricultural chemicals by 1.5 times. It also increased working efficiency by 60 times and reduced agricultural water consumption.

Zhang Hongyu then decided to sign a one-year contract. Based on his Zhima Credit scores, he only needed to pay a deposit that was two fifths of that of normal users. He has started his business for almost two years, but you cannot find any marks of an orchardist there are no burns caused by over exposure to ultraviolet rays, no mud stains on his white shirt and no pungent odor of parathion.

“This has never happened to American farmers”, Zhang Hongyu said, “Although I was born in the countryside of China, I have witnessed and felt closely the golden age of China's Mobile internet.”

/ 案例 / 大学校园里的信用“潮生活”

“每次上完课，都有同学现场掏手机，去人行征信中心网站上查自己的信用报告，或者打开支付宝查芝麻信用分。”

一年暑假，肖亮在深圳做了两个月义工，工作结束后，他拿到了义工证——一张额度1000元的信用卡。他在这张卡上描绘出的消费习惯和履约能力，帮助他不断地提升信用额度。他曾用这张信用卡与异地女友度过甜蜜地跨年，也支付过医药费，解过不少燃眉之急。这让肖亮意识到，信用不仅是美德，更是价值，是在经济社会中获得自由和便利，塑造生活方式的工具。

他迫不及待地想向同龄人，学弟学妹们传达这个发现，毕业前夕正巧遇到“芝麻信用专项公益基金”（以下简称“芝麻信用基金”）支持的信用教育课程开始校园推广，他应招成了志愿者讲师。

这项公益基金由芝麻信用与上海真爱梦想公益基金会合作成立，计划三年投入1000万，面向大学生群体推出全国首个“信用课程”。

随着TECHFIN快速发展，大学生参与金融活动的机会和便利性大增，他们之中很多人却并没有意识到随之产生的信用记录会成为自己的资产和标签，甚至对往后的生活、就业产生深远影响。绝大多数大学生未接触过系统的信用教育，高校信用课程几乎是空白。



Fashionable life enabled by creditworthiness in university campus

/ Case /

“Every time after class, some students take out their mobile phone immediately to check their credit report on the official website of Credit Reference Center of the People's Bank of China, or they open Alipay to check their Zhima Credit scores.”

During the first summer vacation when he was in university, Xiao Liang, a college student, did two-month voluntary work in Shenzhen. After that, he obtained his volunteer certification—a credit card with a limit of 1,000 yuan. He once used this credit card to spend a sweet time celebrating New Year's Eve with his girlfriend who was in a different city. He also used this card to pay for medical treatment as well as deal with some emergencies. His consumption habits, abilities to fulfill contracts and behavioral preferences were reflected on this credit card, which also helped him obtain his second credit card with a not low limit. This enabled made Xiao Liang to realize that creditworthiness is not only virtue but also wealth. It is a tool for people to pursue freedom and convenience in economic society and to shape their lifestyles.

He can't wait to share this discovery with others of his age as well as his junior classmates. Upon his graduation, credit education courses supported by “Zhima Credit Special Foundation for Public Interest” (hereinafter referred to as “Zhima Credit Foundation”) were being popularized to schools. He was then recruited as a voluntary lecturer.

This foundation was established by Zhima Credit and Shanghai Adream Charitable Foundation, planning to invest ten million yuan within three years to launch the first undergraduate-targeted “credit course” in the whole country.

With the fast development of Techfin, both the opportunities and convenience for graduates to take part in financial activities have increased significantly. However, many of them are not aware that credit records coming along will become their own assets and labels, which will even have a longstanding impact on their life and employment in the future. Most graduates have never been exposed to systematic credit education, which is almost blank in colleges and universities.

/ 案例 / 大学校园里的信用“潮生活”

观点：大数据等新技术的应用，将为征信业提供全新的技术支撑，提升征信市场活力和总体水平。通过中国征信业的立体式发展，个人及小微企业将逐步获得更为完整的“信用身份证”，这将有效降低其融资成本、促进普惠金融发展，助力推动大众创业、万众创新，让中国经济焕发勃勃生机。构建信用社会一定要加强金融消费者教育。一是要把金融消费者教育纳入国民教育计划。二是应该把金融教育的主体赋予金融机构，机构开展了业务，应该有义务对消费者进行教育。——原中国人民银行金融消费者权益保护局局长 焦瑾璞

Opinion: The application of big data and other new technologies will provide brand-new technological support to the credit rating industry so as to increase its market vitality and overall performance. Comprehensive development of China's credit rating industry will enable individuals and small and micro businesses to acquire gradually a more complete "credit ID card", which will lower their financing cost and promote the development of inclusive finance. It will also encourage people to start their own businesses and to make innovations, injecting new impetus to China's economy. To build a credit society requires stronger financial consumer education. First, financial consumer education should be included in the national education plan. Second, the subject of financial education should be granted to financial institutions. Since these institutions conduct related businesses, they are obliged to educate their consumers – Jiao Jinpu, Former Director of Financial Consumer Rights and Interests Protection Bureau, People's Bank of China.

Fashionable life enabled by creditworthiness in university campus

/ Case /

芝麻信用针对大学生群体特点设计了信用教育课程体系。学生自主组织授课，管理进度，更新教参。

这样的课程，90后喜闻乐见：一位教师，工资微薄，无不良嗜好；一名无业青年，烟酒麻将不离身，银行流水高。作为个人借款行为，你会借给谁？如果你是高校联合储蓄委员会成员，又会给谁贷款？

“每次上完课，都有同学现场掏手机，去人行征信中心网站上查自己的信用报告，或者打开支付宝查芝麻信用分。”让肖亮和他的讲师伙伴们开心的是，同学们开始主动塑造自己的信用形象，比如有规划地在信用卡和蚂蚁花呗上留下消费痕迹，以便日后测评机构获取自己的信用记录。

2015年9月项目启动至今芝麻信用教育已覆盖111所高校，开展了337场体验式信用课程，11766名高校学生深度参与。让信用成为受年轻人尊重的品格，甚至一种潮流生活方式。

Therefore, Zhima Credit designed the credit education course system on the basis of group characteristics of undergraduates. Students independently organize classes, manage schedules and update teaching references.

Such courses are popular among the generation born in the 1990's. There are two persons: a teacher with meager salaries and no bad habits; another unemployed teenager who cannot live without alcohol and tobacco while has a high level of consumption. When they are borrowing money as an individual, who are you willing to lend your money to? Or if you are a member of colleges and universities' combined reserve committee, who will you grant a loan?

"Every time after class, some students take out their mobile phone immediately to check their credit report on the official website of Credit Reference Center of the People's Bank of China, or they open Alipay to check their Zhima Credit scores." What delights Xiao Liang and other lecturers is that students are starting to actively shape their credit image. For example, they will intentionally leave their consumption footprint on credit card and Ant Check Later according to their plans, so that evaluation institutions can obtain their credit records more easily in the future.

Since this project was launched in September 2015, Zhima Credit education has covered 111 colleges and universities. 337 experimental credit courses have been conducted with 11,766 college and university students deeply involved. This enables creditworthiness to become a virtue valued by young people and even become a fashionable lifestyle.

/ 智慧生活不再是未来科幻片 /

Intelligent Life is No Longer a Fantasy

在空气中动一下手指,就可以唤醒支付宝,查看各种信息,安排一天的活动;用手触摸一下,就可以搞定租车、购物;甚至只从旁边经过一下,机器就能“认出”你,自动完成检票、付款。

这些看起来“聪明之极”的生活片段,在不久的将来,将不再是科幻片里才会出现的桥段。与之相关的生物识别、空气投影等技术已经“上路”。科技带给生活的改变,每天都在真切地发生着。

未来的智慧生活应该是便利、快捷的。从“线下”到“线上”,原本繁琐的事情只消动手指就能完成;它应该是温暖、可感知的,曾被搁浅的关系因为科技而被联接,曾被遗忘的群体因为智慧获得帮助。它还应该具有建设性,帮助政府提高效能,社会治理越来越聪明。

总之,在这个时代,科技带有天然的普惠属性。不用担心因为身份、地域、性别等差异而被区别对待。简单来说,未来的智慧生活,就是要让你我隔壁家的老太太,都能和银行行长一样参与金融生活,也能和健步如飞地 90 后一样享受便捷的生活。



Lifting a finger can awaken Alipay, check all information and arrange a day's activities; a click on your phone can get car rental and shopping done; even when slipping by a machine, you can be "recognized" and your ticket will be checked and payment made automatically.

These seemingly "intelligent technology" episodes in daily life will no longer exist only movies. Related biometrics, air projection and other technologies are "on the way". Changes brought about by science and technology to daily life are happening every day.

The future intelligent life will be convenient and rapid. From online to offline, trivial things can be dealt with only a tap of the finger. It is supposed to be warm and perceptible because once isolated relationships are connected by science and technology and the groups who were once neglected are given a lot of helps thanks to intelligence. It is also supposed to be constructive by helping the government to improve

performance, making social governance more intelligent.

In a word, in this new age, technologies are inclusive in nature. People do not need to worry about being discriminated against due to differences in status, geography or gender. To put it simply, the future intelligent lifestyle is to enable the old woman next door to participate in financial matters as easily as a bank president and to enjoy as convenient a life like those born in the 1990's.



357 个城市（含县级市和直辖市）
把公共服务装进支付宝 APP

357 cities (including county-level cities
and counties directly under the central
government) have included public
services in Alipay APP.

1.5 亿人，超过 **10** 亿人次使用
150 million people,
more than 1 billion APP visits

车主服务、政务办事、医疗服务、
交通出行、生活缴费等，**9** 个类别，
380 项服务

Car owner services, government
services, medical services,
transportation and daily payment
and nine other categories,
with 380 services in total.

作为一个驾驶者，驾驶证是钱包里面必不可少的存在，但是，在这个实体钱包都已经被取代的年代，驾驶证都变得无处安身。其实科技还可以推动社会继续向前进步一点点。

在互联网+政务服务，蚂蚁金服利用自身的大数据、云计算和技术优势，协助更多政府部门推进电子政务、新型智慧城市建设，并助力政府部门利用互联网扁平化、交互式、快捷性优势，推进政府决策科学化、社会治理精准化、公共服务高效化。

In internet plus governance service, Ant Financial helps government agencies to promote E-governance and build new smart cities with the help of our big data, cloud computing and technological advantages, and helps them make scientific decisions, carry out targeted social governance and provide highly effective public services utilizing the flattening, interactivity and speed of the internet.

支付宝上的“深圳交警”城市服务号，让深圳的便民政务再次走在全国前列。作为一个城市里的机动车司机，每次去车管所排队都是一件令人烦躁的事情，一大堆手续、永远拥挤吵闹的办事大厅、并不那么耐心的服务人员，还没轮到你去处理问题，一整天时间就过去了。这时打开支付宝，只能感叹，为什么我不是在深圳开车。其实科技的意义不正是要为我们带来一点点便利吗？“深圳交警”的城市服务号是全国第一家入驻支付宝城市服务的政务机构。深圳交警城市服务惠民平台在2015年8月推出至今，已经拥有约200万注册用户。借助智能手机和支付宝的接口，目前线下的业务基本上都可以在服务平台中实现。同时，这个服务号还是一个重要的交流平台，深圳交警的动态和对司机们的提醒都可以在上面发布。介绍铁骑女战神车队的飒爽英姿、提醒家长不要放任小朋友在停车场随意玩耍、展示运用“互联网+”治理酒驾的最新举措，还有铁骑车队合唱团的欢乐放送。服务和交流的融合，深圳交警在这平台上实现了为城市带来便利。

其实科技还可以推动社会继续向前进步一点点。作为一个驾驶者，驾驶证是钱包里面必不可少的存在，但是，在这个实体钱包都已经被取代的年代，驾驶证都变得无处安身。不过，在深圳，驾驶证也随着深圳交警的“手机电子证件”的推出，被装进了手机里。

在深圳的马路上，当看到一个交警拿着手机对着司机时，他们不是只为留下司机的身影，而是通过俗称“刷脸”的人脸识别技术，对现场无法提供证件和身份信息的人员，进行有效识别并进行处罚，从此，那些以“没带证件”为理由希望忽悠过去的道路违法者再也无所遁形。



The driver's license used to be a must in drivers' wallets, but as physical wallets have been almost fully replaced, the license then needs to find a new home. In fact, science and technology can push our society forward a little bit more.

The city service account “Shenzhen Traffic Police” in Alipay enables Shenzhen to lead the nation again by improving the way the public handles government affairs. For drivers in many other cities, it is quite frustrating to queue in transportation bureaus because there are redundant procedures, noisy crowds, and not-so-patient service officers. You have to spend a whole day just waiting for your turn. At such moments, you might probably wish to drive in Shenzhen so that you can use Alipay to get things done.

The true meaning of science and technology is to bring us convenience. As the first government administration among the nation to settle in Alipay, the convenient city service platform of the Shenzhen traffic police has around two million registered users since its launch in August 2015. Alipay in smartphones allows almost all offline procedures to be carried out on the service platform. Meanwhile, the service account is also an important platform for exchanges where traffic news in Shenzhen and cautions for drivers are released. For example, there has been the introduction of “female traffic warriors”, a reminder for parents to prevent their children from playing in parking lots, a demonstration of recent anti-DUI measures applying “internet plus”, and happy live show given by the warrior chorus. Combining service and exchange, the platform provides convenient services to residents of Shenzhen. In fact, science and technology can push our society forward. The driver's license used to be a must in drivers' wallets, but as physical wallets have almost been fully replaced, the driver's license then needs to find a new home. In Shenzhen, the driver's license has found its new home in smartphones after the launch of the “Electronic Certificate in Smartphone” by Shenzhen traffic police.

When traffic police in Shenzhen aim their smartphones at a driver, they are not taking a photo; instead, they are using facial recognition technology to identify drivers who cannot provide licenses or identity information on-site and fine them accordingly. Traffic violators can never use the excuse of “I've forgotten my license at home”.

个人生活的便利和智慧化，从来不只是个人的事，还需要政府治理模式的变革。“群众少跑腿”的减法，需要“信息多跑路”的加法来支撑。云计算、大数据、人工智能，新科技正为社会治理带来更多智慧的累积。

Promoting more convenient and intelligent methods for dealing with daily issues requires not only individual efforts but also the transformation of the governance model. The subtraction of “procedures” means the addition of “information”. Cloud computing, big data, artificial intelligence and other new technologies have brought more sensibility to social governance.

“我们使用手机跟普通不太一样，你们是用看的，我们是用听的。”这是参与支付宝读屏功能测试的志愿者孙涛对视障人士使用智能手机最直接的概括。在这个大屏高分辨率手机横行的年代，视障人士没办法欣赏绚丽的手机屏幕，但是幸好，科技的发展让他们能够听到这个智能的世界。

“Our smartphones are different from yours because you use it through your eyes while we use it through our ears.” a most direct conclusion of how the visually impaired use their smartphones by Sun Tao, a volunteer in Alipay’s screen-reading function test. The visually impaired cannot enjoy the large screens and high resolutions featured in modern smartphones, but fortunately, the development of science and technology enables them to hear the smart world.

技术趋势背后是人们对于美好生活的向往。技术是没有善恶的，但人是有选择的。技术越发达，越需要人的智慧，人的道德，人的情操、勇气、决心以及爱。技术越发达，越是需要这些善良的品质。

——蚂蚁金服董事长 彭蕾

The trend of technology carries people’s expectations towards a beautiful life. There is no good or bad technology; it is about people’s choices. As technology develops, wisdom, morality, sentiment, courage, resolution and love are increasingly needed. The further technology develops, the more urgent these qualities are. – Executive Chair, Lucy Peng



26岁的临安青年张海彬是一名视障人士，因为眼睛不方便，以前每次出门前他都要在不同的兜里放置不同面值的纸币，同时要记清楚这些钱的放置位置。为了不出错，每次出门都提心吊胆。从2013年支付宝推出针对视障人士的产品功能之后，他出门带上手机就够了。



26-year-old Zhang Haibin from Lin’an is visually impaired. In the past, he had to put cash of a different face value in different pockets and remember the location in order to avoid any mistakes, which made him nervous. But after Alipay launched new functions for the visually impaired in 2013, now he only needs to take along his phone when he goes out.

科技的每一次大发展，都会带来人类的整体进步，提升整体社会发展和福利水平。但是，由于每个人出身、地域、资源、禀赋的不同，也曾有人担心科技发展会带来新的鸿沟，拉大已经存在的差距。未来科技的发展，应该让每个人受惠，它绝不仅仅是锦上添花，而是修复那些生活中的“bug”。

Every significant step forward in science and technology is always followed by overall progress for humanity, increasing social development and welfare as a whole. However, as people vary in terms of family backgrounds, location, resources and talent, some people also worry that development would cause new gaps and enlarge existing disparities. Therefore, in the future, science and technology should benefit every single person. That is to say, it should not only to bring flowers to us, but more often as repairing the “bug” in everyone’s everyday life.

智能手机发展的初期，其实对视障人士来说并不友好，在功能手机年代，几乎所有手机都配备键盘，视障人士可以凭借触感拨打电话和使用简单的手机功能，但是换成了全屏幕的智能手机，要适应并非那么容易。不过目前，主流的智能手机系统会自带支持读屏功能的软件，可以帮助视障认识读出他们手指触摸到的内容。

在我国，目前约有 1300 万视障人士，保守估计至少有 600 万人在使用智能手机，其中 83% 使用智能手机的视障人士，需要完全借助读屏软件。但是，根据中国信息无障碍产品联盟发布的《中国互联网视障用户基本情况报告》的调查，这些人群中只有不到 15% 的人群觉得目前国内的信息无障碍水平足够好。

“对于一个普通人和视障人来说，对支付宝的依赖是一样的；但如果支付宝不能用了，那对于这两个人群的影响是完全不同的。”支付宝对于视障人士的意义，在于他们能够不需要出门就能够完成很多琐事，缴纳水电费、银行转账、上网购物、手机充值、政务办理等等。而在需要出门的时候，他们也比以前有更充足的底气。

“因为无法判断哪辆车是出租车，以前许多视障人出门宁可走路也不愿意打车，现在可以在打车软件上叫好车再出门。”孙涛和妻子都是视障人士，他的妻子还记得曾经在问路时因为别人的一句“那边”而落泪，因为她没办法分清别人口中的“那边”究竟是“哪边”。而现在，在智能手机的指引下，出门打车、自己导航，再加上盲道的指引，目的地仿佛不再那么远。

早在 2013 年，支付宝因为解决视障用户看不到手势密码的问题，就组建了无障碍小组来满足视障用户的需求。同时，工程师在开发页面中引进了名为 WAI-ARIA 的无障碍网页技术规范。但是，由于部分安卓手机上的安全隐患，支付宝在春节后一度暂停了读屏的功能。没有读屏功能，孙涛也就不能再使用支付宝，这让他很焦急。

“当时我们联系了客服，但给到我们的答案是不一致的，有的让我们联系读屏软件厂商，有的让我们重新安装支付宝，还有的告诉我们已经反馈给产品技术部门，当时心里就比较慌。”2016 年 5 月 14 日，孙涛和几位视障朋友在网上发布了一封《视障用户致支付宝公司公开信》。当天下午，支付宝的技术人员就联系了孙涛，解释了为什么下架这个功能的原因。

5 月底，孙涛接到支付宝的邀请，希望他能参加即将上线的安卓版支付宝的内测。孙涛和两名视障朋友在测试过程中还给支付宝反馈了另外 9 项在无障碍方面需要改善的功能。因为孙涛和他的朋友们的努力，支付宝率先实现了安全密码键盘读屏的功能。

我们知道你在听支付宝，我们也会努力在倾听你们的心声。“技术的发展，应该让人跨越残障带来的鸿沟，而不是带来新的不平等。

In the early stage of development, smartphones were not so friendly to the visually impaired. In the time of the feature phone, almost all phones were equipped with a keyboard, through which the visually impaired could dial and use other simple functions. But when screens replaced the keyboard, it was not so easy for them to adjust to the change. The good news is that today mainstream smartphones all carry screen readers to help the visually impaired.

In China, now there are around 13 million people who are visually impaired, within whom an estimated 6 million use smartphones. 83% of these users depend on screen readers. However, according to the *the Report on the Basic Situation of Chinese Visually Impaired Internet Users* released by the China Information Accessibility Product Alliance (CAPA), fewer than 15% of them are satisfied with the current level of information accessibility in our country.

“Visually impaired or not, people have a similar dependence on Alipay; but when Alipay is inaccessible, the influence between the two groups is totally different.” Alipay is important for the visually impaired in that with its help, they can get lots of things done without going out, such as paying utility bills, making bank transfers, shopping online, charging their phone minutes, dealing with government affairs, etc. Also, when they need to go out, Alipay gives them more courage than before.

“Unable to tell taxi from other cars, in the past many visually impaired people would rather walk than take a taxi when they went out, but now they can book one through a car-hailing app before leaving home.” Sun Tao and his wife are both visually impaired. His wife mentions that once she cried because she could not tell where was “over there” when she asked for directions. But now, under the guidance of smartphones, they can take a taxi and set the navigation. With the guidance of blind sidewalk, now their destinations seem not so far away.

As early as 2013, in order to solve the problem in that the visually impaired cannot see gesture passwords, Alipay set up an accessibility group to cater to their needs. At the same time, engineers introduced a technical specification on web page accessibility named WAI-ARIA to the developer page. However, due to potential safety hazards in some Android smartphones, Alipay suspended its screen reading function after the Spring Festival. Without the screen reading function, Sun Tao could no longer use Alipay, which made him anxious.

“We contacted the service staff only to find inconsistent answers: some told us to contact the vendor of a screen reader, some asked us to reinstall Alipay and some said they had sent feedback to the technical department. We were left confused and nervous.” On May 14 2016, Sun Tao and several friends with visual impairment posted *A Letter to Alipay from Users with Visual Impairment* on the internet, and that afternoon, technical staff from Alipay contacted Sun Tao, explaining to him the reason for the suspension.

At the end of May, Sun Tao was invited by Alipay to participate in a closed beta test of the forthcoming version of Android Alipay. During the test, Sun Tao and two friends made another nine suggestions on improving its accessibility. Thanks to Sun Tao and his friends, Alipay became the first such platform to develop a safe password keyboard screen reader.

We know you are listening to Alipay, and we will spare no efforts to listen to you. The development of technology should fill the gap caused by impairment instead of bringing new inequality.

/ 好社会处处有爱 /

A Good Society is Filled with Love

爱永不止息。无论人类走到哪里，未来社会发展成什么样，都一定会有爱。

科技的发展，让我们力量更强、走得更远。往后看 30 年，数据、算法、软件等等，融合了虚拟与现实，真实与想象的世界，与往前看几百年的自然社会相比，相似之处越来越少。但无论“人造”的痕迹有多少，人和社会的 DNA 里，都会有爱。

爱让人类高尚，让时代伟大，给一切存在赋予意义。而在科技时代，我们对爱的理解，似乎比以往任何时代都更加乐观，更有想象力。

我们看到了移动互联网、大数据、云计算、人工智能等技术让公益变得触手可及，让信息流通的更加自由，让每一个人都能够随手分享爱的善举、加入爱的行动。与此同时，这个时代让人人获得善意的门槛也在降低，出身贵贱、教育程度高低、美貌或者平庸，这些既往参差多元的衡量维度，在科技面前变得扁平。



Love is always there. No matter how far we go and what society becomes, there is always love.

The development of science and technology makes us stronger and allows us to go further. In 30 years, data, algorithm, software and other technologies will blend the virtual and the real, the physical and the imaginary world, which from day to day is more unlike the natural society of several hundred years ago. But no matter how “artificial” it is, there is always love in the DNA of humans and human society.

Love makes humans noble and endows meaning to all existence. In the technological era, our understanding of love is more optimistic and imaginative than in any past era.

We have witnessed mobile internet, big data, cloud computing, artificial intelligence and other technologies make public welfare more available and information circulation freer. They enable everyone to share kindness and take action. At the same time, in this era, people can receive kindness from others more easily, regardless of their family background, education or appearance. All these measurements of the old days become unimportant in the face of science and technology.

Women

爱是人行善

kindness

Love Means Kindness from Everyone

everyone



蚂蚁森林用这种方式鼓励用户选择绿色生活方式：地铁出行、在线缴纳水电煤、网络购票等。截至2017年4月底，蚂蚁森林用户超过2.2亿，日均减排5000吨，累计减排67万吨，累计种成梭梭树845万棵。

一个是北京大学药学院研究生王金龙，一个是内蒙古阿拉善盟希勒图嘎查的牧民聂玉胜，相隔千里，他们有何联系？

2016年8月27日，蚂蚁金服在旗下支付宝平台上线个人碳账户，首期碳账户呈现为“蚂蚁森林”公益平台。

当王金龙使用支付宝进行线下支付等低碳行为，他就可以在支付宝“蚂蚁森林”收取“绿色能量”，而由这些“能量”所浇灌的虚拟树也会随之长大，积满17.9KG“绿色能量”，这棵“树”就养成了。

每养成一棵虚拟树，蚂蚁金服和公益合作伙伴阿拉善SEE基金会就在内蒙古阿拉善的荒漠化地区种下一棵真正的树。

千里之外，牧民聂玉胜正在种植并养护蚂蚁森林的梭梭1号地块。一棵成年梭梭可以固定十平方米的沙漠，还能嫁接珍贵的药材肉苁蓉。对于52岁的聂玉胜来说，传统放牧的生活逐渐远去，在“光光滩”的土地上种下梭梭，成为抵御荒漠化侵袭和维持生计的好方式。



Ant Forest encourages users to choose green lifestyles in ways like taking public transit, paying utility bills and booking tickets online. As of April 2017, Ant Forest had over 220 million users, contributing carbon emission reduction of 5,000 tons per day. It has planted a total of 8.45 million trees, reducing more than 2,500 tons of carbon emissions every day.

Wang Jinlong is a postgraduate from the School of Pharmaceutical Sciences at Peking University. Nie Yusheng is a herdsman from a small village of the Alxa League of Inner Mongolia. How could they be linked when they are thousands of miles away from each other?

On August 27, 2016, Ant Financial launched personal carbon accounts in its Alipay system, and the first accounts were presented in the form of the “Ant Forest” public welfare platform.

When Wang Jinlong uses Alipay for offline payments or carries out other low-carbon activities, he will be able to harvest “green energy” in “Ant Forest” and the virtual tree nurtured by the energy will grow. When the “green energy” reaches 17.9 KG, the “tree” will be mature.

When a virtual tree is mature, Ant Financial and its public welfare partner Alxa SEE Foundation will plant a real tree in the desert area of Alxa of Inner Mongolia.

Thousands of miles away, Nie Yusheng is nurturing the No. 1 land parcel of sachsaul for Ant Forest. A grown sachsaul could help improve the ecology of 10 square meters of desert, and could be where a kind of precious medicinal plant cistanche is grafted. For Nie, a 52-year-old, the traditional lifestyle is gone. Now the best way to fight against desertification and maintain life is to plant sachsaul in the barren land.



“蚂蚁森林”的设想源起于“碳账户”，而支付宝的碳账户是迄今为止全球最大的个人碳账户平台。目前全世界的节能减排基本采取“自上而下”的模式开展，个人碳账户是全球范围内第一次“自下而上”对数亿人进行低碳行为的正向激励。

2017年1月，蚂蚁金服和联合国环境规划署（UNEP）在达沃斯世界经济论坛上启动全球范围内首个绿色数字金融联盟，以此来促进跨越未来的全球金融体系的绿色金融。

联盟将在全世界探索推广蚂蚁森林碳账户的可能性。

金融是全球经济的命脉。为了支持向可持续发展的转变，金融必须被“绿色化”。蚂蚁金服和联合国环境署雄心勃勃建立起一项全球合作——“绿色数字金融联盟”，让绿色金融遍布未来全球的金融体系。这样的联盟展现了蚂蚁金服与联合国环境署及其他利益相关方（甚至包括竞争对手等公司）分享珍贵经验和方法的途径，同时也凸显了蚂蚁金服的开放性。——谢孟哲，联合国环境署可持续金融体系设计研究项目联席主任

The idea of “Ant Forest” originates from the “carbon account” of Alipay, which is by far the largest platform for personal carbon accounts in the world. Currently, common global practices in energy conservation and emission reduction adopt a “top-down” model. By contrast, the personal carbon account is the first “bottom-up” approach in the world that encourages hundreds of millions of people to lead a low-carbon life.

In January 2017, Ant Financial and the United Nations Environment Program (UNEP) launched the world's first “Green Digital Finance Alliance” at the World Economic Forum in Davos to promote the extension of green finance throughout the entire global financial system.

The Alliance will seek to extend Ant Forest's carbon account to the global level.

Finance is the lifeblood of the global economy, and must be greened to support the transition towards sustainable development. Ambitiously, Ant and UN Environment have launched a global partnership, the Green Digital Finance Alliance, to advance green finance across tomorrow's global financial system. Furthermore, UN Environment is pleased to be involved in the Cashless Alliance, extending green digital finance aspirations and practices across Ant's extensive business eco-system. – Simon Zadek, Co-Director of the UNEP Inquiry into Design for a Sustainable Financial System

互联网创新让中国人有机会更好地表达人间大爱，送出“生命的礼物”。支付宝器官捐献志愿登记功能上线仅 20 天，登记公众就达到了将近 10 万人，超过往年全国所有登记人数的总和。

Internet innovation gives Chinese more opportunities to show the great love by sending "a gift of life". Within 20 days after the launch of voluntary organ donation registration in Alipay, nearly 100 thousand people finished their registration, surpassing the total number of past years.

这一功能由卫计委下属中国器官移植发展基金会主导开发并管理。用户只要在支付宝 APP 首页搜索“器官捐献登记”，进入登记页面。值得一提的是，器官捐献志愿登记仅为个人捐献意愿的表达，登记意愿全凭自愿，如果改变主意可随时取消登记。

The function was developed and managed by COTDF, an affiliate of National Health and Family Planning Commission. Users can search on the home page of the Alipay APP to enter the registration page. It is also worth mentioning that the registration is only a voluntary expression of a person's willingness in donation, so registers can cancel it whenever they change their minds.

2016 年 12 月的一天深夜，广州，一名 33 岁的男性因脑外伤去世，根据他的遗愿，家人捐出了遗体的肝脏和肾脏。

次日凌晨，北京，一名 53 岁患有多囊肝和多囊肾的女性患者在首都医科大学附属北京友谊医院肝移植中心接受了肝脏和肾脏移植手术，中国人体器官分配与共享计算机系统（COTRS）的记录显示，此次移植所使用的肝源和肾源正是由上述这位生命定格在 33 岁的男性捐献。

一句再也没有机会说出口的“我愿意”，跨越死亡，让生命继续。器官捐献是我国最举步维艰的人道救助领域之一。“器官捐献在社会中逐渐得到认可，但中国人捐献意愿的表达与国际差距依然很大。”原卫生部副部长、中国器官移植发展基金会理事长黄洁夫介绍说，美国有 1.3 亿人登记捐献器官，而我国不到 8 万人。

一份由世界卫生组织支持发起的“器官捐献公众意愿调查”显示，83% 的人愿意成为器官捐献志愿者，但超过半数的人表示不登记的主要是因为“不知道在哪登记或手续太繁琐”。

2016 年 12 月 22 日，支付宝医疗服务平台“器官捐赠志愿登记”功能上线。数亿支付宝实名用户可通过手机一键完成登记，过程不超过 10 秒。

Late at a night in December 2016, a 33-year-old man in Guangzhou died because of brain trauma, with the last wish to donate his liver and kidney.

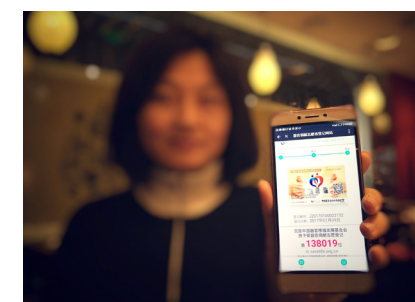
In the next morning, a 53-year-old woman in Beijing who suffered polycystic liver and polycystic kidney received liver and kidney transplantation in Beijing Friendship Hospital, an affiliated hospital of Capital Medical University. According to records from China Organ Transplant Response System (COTRS), the liver and the kidney transplanted were exactly from the 33-year-old donor.

The donor can no longer say "yes" but his donation defeated death and helped other people to live.

Organ donation is one of the Humanitarian Aids that have the most difficulty in taking steps. "Organ donation has gradually gained recognition, but in terms of the willingness to donate, the gap between Chinese and people in other countries is still huge." said Huang Jiefu, the former Deputy Health Minister and a council member of China Organ Transplantation Development Foundation (COTDF). He said there were 130 million organ donation registrations in the US, but in our country, the number was lower than 80 thousand.

A survey on the public's willingness to donate organs supported by WHO shows that 83% of the surveyed are willing to donate their organs, but more than a half say they do not register because they "don't know where to register or it's too troublesome".

On December 22, 2016, the medical treatment service platform in Alipay launched the "Organ Donor Register" function. From then on, hundreds of millions of Alipay real-name users can spend less than 10 seconds on their registrations in smartphones.



支付宝上线器官捐献登记功能后，浙报集团“浙视频”携手蚂蚁金服、中国器官移植发展基金会，邀请器官移植者录制宣传视频，让器官捐献变得温暖，让爱被看见。

After the launch of the registration function in Alipay, "Video of Zhejiang" of the Zhejiang Daily Press Group cooperated with Ant Financial and COTDF in inviting transplantation receivers to produce a promotion video, hoping to make organ donations warmer and to let love visible.

“我又可以和同学们一起上学了”

"I can go to school with my classmates again."



赵喆 2013年浙大一院接受肝移植手术

Zhao Zhe received a liver transplant in 2013 at the First Affiliated Hospital of the Medical School of Zhejiang University.

“很幸运，手术以后可以去我想去的地方”

"I feel so lucky because after the transplant, I can go anywhere I want."



范皆敏 2012年浙大一院接受肝移植手术

Fan Jiemin received a liver transplant in 2012 at the First Affiliated Hospital of the Medical School of Zhejiang University.

支付宝上线器官捐献登记功能后，浙报集团“浙视频”携手蚂蚁金服、中国器官移植发展基金会，邀请器官移植者录制宣传视频，让器官捐献变得温暖，让爱被看见。

After the launch of the registration function in Alipay, "Video of Zhejiang" of the Zhejiang Daily Press Group cooperated with Ant Financial and COTDF in inviting transplantation receivers to produce a promotion video, hoping to make organ donations warmer and to let love visible.

“现在的我，是一名运动健将，
参加过铁三！”

*"Now I'm an athlete and once I even
participated in a triathlon!"*



汤建辉 2006年浙大一院接受肝移植手术

Tang Jianhui received a liver transplant in 2006 at the First Affiliated Hospital of the Medical School of Zhejiang University.

作为器官移植医生，器官移植就是我们的职业和使命。器官移植的技术发展很快，可是我们的器官捐献体系，一直是我们器官移植医生的一个中国梦。把器官捐献志愿登记工作与国民生活相关的互联网服务相结合，这是一种超常规的广泛便捷的社会动员方式。可以预见，其广泛性和便捷性将让人们更好地理解器官捐献的意义，能让更多具有器官捐献意愿的人们参与进来。——国家人体器官捐献与移植委员会主任委员 黄洁夫

For transplant surgeons, organ transplants are our job and mission. Technologies in transplantation develop quickly, but we've always hoped that our organ donation system can catch up. To combine voluntary organ donation registration and internet services that concern people's daily life is an unconventional way to extensively and conveniently mobilize the public. It is predictable that the extensiveness and convenience of registration will help people better understand the meaning of organ donation and involve more people who are willing to donate organs.—Huang Jiefu, Director of the Human Organ Donation and Transplantation Committee

One way the internet encourages people's involvement in public welfare is public donation. The core of internet donation is whether its flow is transparent and whether it is used properly. The “trust machine” blockchain technology may be able to answer these questions.



我们这一代中国公益人的使命是通过专业工作，重建公众对公益行业的信任。区块链技术，可以使公益项目的运作实现透明化、可追溯，让捐赠人深入了解我们关键的工作行动，提升他们的信任，改善他们对于公益的理解和认知，从而更好地参与公益。区块链新技术本质上体现了朴素的互联网精神。我们也对蚂蚁金服通过技术和公益产品设计，以平等、开放、协作、共享的理念推动公益行业的发展充满期待。- 壹基金副秘书长沈昱

The mission of social worker of this generation in China is to rebuild public trust in the public welfare sector through professional work. Using blockchain technology, we can better advocate for “all people involved”, and actually achieve transparency and traceability of the whole flow, so as to help donors better understand our key actions and gain their trust, and improve their recognition of public welfare for their better participation. The new technology of blockchain has reflected the basic Internet spirit. To be simple, we maintain high anticipation that Ant can promote the development of public welfare by technology and product design with equal, open and shared public welfare concept.-Zoe Shen, Vice Secretary of One Foundation

2016年，蚂蚁金服旗下支付宝公益平台开始全面引入区块链技术，让每一笔善款的生命周期都可以在区块链上得到实时记录，实现善款走向全流程公开、透明和可追溯。该技术由蚂蚁金服自主设计和研发，能够达到金融级的稳定性。区块链是一项“不可篡改的数字账簿”技术，它对于公益行业标准化项目的公开透明以及电脑化自动化管理提供了一种全新的模式。网络募捐平台依托便捷和流量，让公益迅速平民化，当公民捐献意识和资金不再是问题，如何保证“物尽其用”成了焦点，每个人都想知道自己手里的钱到底何时捐给了谁。在传统网络募捐平台上，善款进入基金会账户后流向不够直观，而区块链技术加持的公益项目则解决了善款公示“最后一公里”。捐款人可以在项目页面里查看善款流向。所有捐款人经隐私处理后的捐款时间和金额一目了然，募款结束后，拨付时间和每一位受益人收到款项的时间也会一一公示。目前，支付宝公益平台已经将该技术能力全面开放给所有公益机构，公益机构可以自行管理项目，引入参与方、监管机构等，让“信任的机器”在最需要信任的领域运转起来。

公众捐款是互联网撬动人人参与公益的方式之一。善款流向是否透明公开、物尽其用，是互联网捐款的核心问题。被称为“信任的机器”的区块链技术，或许可以用来解题。



In 2016, the public welfare platform of Alipay, an affiliate of Ant Financial, introduced the blockchain technology, which enables us to record the lifecycle of a donation. In this way, we have achieved an open, transparent and traceable flow of money. Designed and developed by Ant Financial, the technology can improve stability at the financial level. Blockchain is a technology called an “anti-modification digital ledger”. Therefore, it provides a new model for openness and transparency of standardized public welfare projects as well as the computerization and automation of their management. Depending on convenience and flow, online fundraising platforms can quickly make public welfare popular among common people. Now that public awareness of the importance of donations is no longer a problem, the focus then shifts to assuring that the funds are used properly. People want to know when and where their donations end up. On traditional online fundraising platforms, fund flows are not precise or clear; in comparison, the blockchain technology can help present the “last mile” of fund flows. Donors now can view donation flows on the project page. After privacy issues are dealt with, the donation time and sum can be seen clearly, and after the fund-raising, the allocation and receiving time will also be publicized. Currently, Alipay's public welfare platform shares technology with all public welfare organizations, enabling them to manage their own projects and introduce participants and regulators so as to make the “trust machine” function in the fields where it is most needed.

区块链的“公共账簿”属性将打造一种不需要第三方背书的新信任机制。“区块链技术让支付宝平台、公益机构支付宝账户、受助人支付宝账户无缝链接起来，成为一个可追溯的闭环，这是低成本高效率，专业公益、有效公益的重要尝试，对提升公益透明度和信任度是一次革命性的助推。”- 中华社会救助基金会秘书长胡广华

As a “public ledger”, blockchain will build a new trust mechanism that does not require third party endorsements. “The blockchain technology can seamlessly connect Alipay platform, Alipay accounts of public welfare organizations and those of donation receivers, forming a traceable closed circle. This is an important development in providing professional and effective public welfare that require low costs, and it is also a revolutionary drive towards increasing the transparency and trustworthiness of public welfare.”-Hu Guanghua, General Secretary of the China Social Assistance Foundation

截至 2017 年第一季度末，蚂蚁金服公益平台累计募捐超过 9.67 亿元。平台通过大数据、大流量优势为超过 50 家具有公募资格的慈善组织优秀项目提供了公众募款服务，同时向超过 1200 家公益机构开放支付能力和提供服务。

蚂蚁金服搭建的高质量儿童故事“版权银行”，正在通过歌路营、上学路上等公益伙伴和 16000 多个农村淘宝服务站，送达全国超过 46 万学生，尤其是留守儿童。

By the end of the first quarter of 2017, Ant Financial public welfare platform had raised over 967 million yuan. Utilizing big data and big volume, it has provided public fund-raising services to over 50 projects initiated by charity organizations that are qualified to raise money through public placement. Meanwhile, it has provided services for over 1,200 public welfare organizations, endowing them with payment functionality.



The “Copyright Bank” of high-quality children’s stories built by Ant Financial has sent stories to more than 460,000 students across the nation, especially left-behind children, through public welfare partners like Growing Home and On the Road to School and over 16,000 Taobao service stations in rural areas.



蚂蚁公益保险平台正式上线，首个上线项目与“大病医保”公益基金会合作，为湖南贫困县新晃的 4 万名儿童募集大病保险费用。

Ant Financial public welfare insurance platform has been officially launched, and its first project is in cooperation with the “China Rural Kids Care” public welfare foundation in providing insurance funds for 40,000 kids in Xinhuang, a poverty-stricken county in Hunan Province.

通过支付宝表达器官捐献意愿的公众近 13 万人，超过以往所有年份全国登记人数的两倍。

Nearly 130,000 people have expressed their willingness to donate organs through Alipay, more than twice that of nationally registered donors in past years.



图片来自蚂蚁金服公益伙伴：壹基金、免费午餐、春晖博爱。

The pictures come from Ant Financial public welfare partners: One Foundation, Free Lunch, Chunhui Children.

Love

爱是人人获益

Benefi

Love Means Benefiting Everyone

ewerwo

要想使得改革开放能够推进下去，一定要让普通百姓有改革成果的获得感。可获得当中最主要的是获得金融资源，因为它是所有经济上不公平的最重要因素之一。很多人在享受过度金融服务的同时，更多的人却享受不到金融服务。这个时候提出普惠金融非常重要。迄今为止，全世界普惠金融发展规模最大、最迅速也最稳妥、风险最可控的可能还是基于互联网的一些金融。- 国家金融与发展实验室理事长 李扬

In order to continue the reform and opening-up policy, we must make sure that common people have a sense of gain towards the reform. The sense of gain mainly comes from gaining financial resources because they are behind one of the most important factors of economic inequality. While many people use financial services to excess, others have no access to them, so inclusive finance is very important. By far, the largest, fastest, safest and most controllable inclusive finance in the world has been finance that is based on the internet.-Li Yang, Chairman of the National Institution for Finance & Development (NIFD).

在广袤的中国农村，绝大多数农民没有银行流水，没有资产证明，也没有太多的抵押物，没有信用记录，因此很难获得平等的金融服务。2015年，蚂蚁金服开始和全国最大的农村小额贷款社会企业中和农信合作，探索“互联网+精准扶贫”。把贷款搬到“网上”和“手机里”，只要有过一次信用贷款，农户就有了自己的信用画像。此后，有借有还、再借不难。

In many rural areas in China, most farmers have no bank statements, asset certificates, mortgages or credit records, so they cannot receive equal financial services. In 2015, Ant Financial started to cooperate with CFPA Microfinance, the largest social enterprise that provides small loans in rural areas, in exploring "Internet + targeted poverty alleviation". It moves loans to the "internet" and "smartphones" so that as long as farmers have one credit loan, they will have a credit profile and can get loans more easily.

王建新(左, 39岁)和丈夫, 平江县农科村, 养猪还养蛇。去年王建新贷款5万元购买蛇蛋。今年还完这笔钱, 她的信用额度增加到10万元。她打算再申请10万贷款, 置办一套提取蛇毒液的设备。“1克毒液比1克黄金还贵”她说, 等将来有钱了, 也要建个大房子, 全家都住进去。

Wang Jianxin (Left, 39 years old) and her husband live in Nongke Village of Pingjiang County, raising pigs and snakes. Last year Wang Jianxin borrowed a loan of 50,000 yuan to buy snake eggs. After she paid the loan this year, her credit line was extended to 100,000 yuan. She is now planning to apply for a loan of 100,000 yuan to buy snake venom extracting equipment. “One gram of snake venom is more precious than one gram of gold.” she said, expressing her wish to build a big house with the money she will earn in the future.





许超（中，27岁）和岳父母，平江县马头村，返乡创业青年，贷款5万元，在六峰岭经营生态养鸡场，专门养殖芦花鸡。他饲养的芦花鸡超过1500只，平均每天产蛋1000多枚。每个月，卖鸡蛋的收入除了还分期贷款还有结余。

Xu Chao (Middle, 27 years old) and his parents-in-law live in Matou Village of Pingjiang County. As a young entrepreneur, he has borrowed a loan of 50,000 yuan to manage an ecological chicken farm in the Mount Liufeng area, specifically for raising barred rock chickens. He has over 1,500 of them, which produce more than 1,000 eggs per day on average. His income from selling eggs not only covers the installment loan, but also provides a surplus.



黄志周（左，46岁）夫妇，平江县青冲村，贷款2万元在临街的老房子里开手工作坊，主要生产建筑用的竹架板。靠着作坊的生意，夫妻俩在老屋旁边盖起了新房，装修很现代，“留给儿子将来娶媳妇用”。

Huang Zhizhou (Left, 46 years old) and his wife live in Qingchong Village of Pingjiang County. They borrowed a loan of 20,000 yuan to open a workshop in an old house facing the street, mainly producing bamboo frame boards for architecture. With the income from the workshop, they managed to build a new house with modern decoration. "It's saved for the marriage of our son."



陈先文（43岁），平江县青冲村，贷款5万元在当地开了一个凳子厂。

Chen xianwen (43 years old), Qingchong Village of Pingjiang County, borrowed a loan of 50,000 yuan to open a bench factory in the area.



吴艳仿（53岁），平江县兴阳村。多年前，他外出打工被骗，回到老家时，父母已不在世，祖宅坍塌，没有任何积蓄。他靠贷款来的5000元，买了种子和农具，在家旁的农田种起豆角和玉米。

Wu Yanfang (53 years old) lives in Xingyang Village of Pingjiang County. Many years ago, he was cheated when he went out to make a living, and when he came back home, his parents had already passed away, leaving him neither money nor house. With a loan of 5,000 yuan, he bought seeds and farm tools, and planted beans and corns in the farmland next to his home.



江红国（44岁），平江县礼门村，贷款5万元在当地主要经营租赁农用机械的业务，家里有两台旋耕机，一台收割机。农闲时间，他还经营红白喜事的拱门出租。

Jiang Hongguo (44 years old) lives in Limen Village of Pingjiang County. He borrowed a loan of 50,000 yuan to manage a farm machinery leasing business. He has two rotary cultivators and a harvester. During slack seasons, he also leases arched doors to serve in weddings and funerals.

截至 2017 年 3 月底，超过 1.6 亿的农村消费者利用蚂蚁金服提供的支付、保险和信贷服务获得跟城里人一样的金融体验。其中，有 175.7 万家农村小企业、个体工商户和养殖户利用上述服务提升自身经营水平。

As of the end of March, 2017, over 160 million rural consumers have received the opportunity to make use of the same financial services as urban citizens through the payment, insurance and credit services provided by Ant Financial. Among them, about 1.757 million small rural businesses, individual businesses, farmers and growers have increased their management level with the help of the above services.

羊出栏的时候是刘星最高兴的时候，她的梦想在羊的迎来送走中一步步成真。5 年前，内蒙姑娘刘星大专毕业，找不到稳定的工作，让她产生了创业的想法。内蒙什么多？羊。于是刘星抱回 300 只羊羔，当起了羊倌。创业初期，刘星遇到不少难题：没经验、缺资金。“要有个平台来指导就好了。”当羊从 300 头养到 1000 头时，刘星开始和内蒙古的农牧业巨头蒙羊集团合作：她从农户手里收购羊羔，育肥，然后卖给蒙羊。“三四个月收一次羊，与农户都是现金交易，需要大量周转资金。”资金问题不仅困扰着“小牧场主”刘星，也是当地大型种植养殖户共同面临的问题。2016 年 6 月，经蒙羊牵线，刘星了解到通过蚂蚁金服的农村供应链金融项目能获得贷款，还可以“借钱换物”，就是等羊出栏后将羊肉卖给蒙羊集团，蒙羊再通过天猫旗舰店等渠道销售，销售所得用于归还贷款。这样一来，不仅解决了资金问题，连销路也解决了，养殖风险被降到最低。刘星决定一试。没想到，一次就申请到了贷款 500 万元。从此，刘星羊场的扩建规模也赶上了互联网的速度。就在最近，她的第三个羊场建成了，占地 400 多亩，存栏 1.5 万只。三个羊场今年预计出栏 10 万多只羊。眼看着，小羊倌变成了牧场主。



When sheep have become full grown, Liu Xing is happy because she is watching her dream coming true. Five years ago, Liu Xing, an Inner Mongolian girl, graduated from junior college but could not find a stable job, which gave her the idea of starting up her own business. Inner Mongolia has lots of sheep, so she bought 300 lambs and became a shepherd. At the beginning, Liu Xing encountered a lot of problems: she had neither experience nor money. “If only there were instructional platforms.” When her flock of sheep grew from 300 to 1,000, she started to cooperate with the husbandry giant in Inner Mongolia, Mongolian Sheep. She bought lambs from other shepherds, and raised and sold them to Mongolian Sheep. “I bought new lambs every three or four months, and we did cash transactions, so I needed a large amount of circulating capital.” The capital issue not only troubled the “small rancher”, but was also a common problem among large-scale local farmers and growers. In June 2016, with guidance from Mongolian Sheep, Liu Xing discovered that she could get loans from the supply chain financial project in rural areas launched by Ant Financial. She could also “borrow money and pay with goods”, that is she could sell mutton to Mongolian Sheep which would sell it in Tmall flagship stores or other channels, and use the revenue to pay the loan. In this way, she could solve the capital and sales issues at one time, as well as minimize her risk. Liu Xing decided to have a try, and unexpectedly, received a loan of 5 million yuan. Since then, Liu Xing has expanded her farm to catch up with the speed of the internet. Recently, her third sheep farm was completed, covering an area of over 400 mu and including 150,000 sheep. It is estimated that this year more than 100,000 sheep in her three farms will become mature. Now the little shepherd has become a rancher.



100元能做什么？两桶油，一袋米。如果这些钱换作一份保险，则有可能变成一份“家庭发展的保障”甚至“救命钱”。如果还能数字化，这份保障将更加透明且可追溯。2017年1月，以“泗洪模式”为蓝本的蚂蚁公益保险平台正式上线，与公益机构合作，为更多需求人群筹措保险资金。公众爱心与商业运作相结合的“互联网+精准扶贫”模式，将在这个平台上逐步成型。

What can 100 yuan buy? Two buckets of oil and a bag of rice. But if the money is spent on insurance, it may become a “guarantee of family development” or even “life-saving money”. If digitalized, this guarantee will be more transparent and traceable. In January 2017, the Ant public welfare insurance platform, based on the “Sihong Model” and cooperating with non-profit organizations to raise insurance funds for more groups in need, was officially launched. The model of “Internet + targeted poverty alleviation”, combining public love and commercial operation, will be gradually developed on this platform.



2016年的夏天，18岁女孩蒋倩命运被彻底改变了。蒋倩的家在江苏省泗洪县穆墩岛的一条小船上。狭小的船舱面积不到10平方米，热得根本没法住人，父亲只能将就着在甲板上打地铺。父女俩的经济来源只有每月600元的低保费和每天20多元钱的打渔收入。在这个闷热的夏季，蒋倩家“双喜临门”：她考上了常州的一所大专学校，同时，支付宝账户里还收到了3000元“助学金”。与寻常的“爱心助学故事”不同，蒋倩得到的这笔“助学金”并非来自直接的慈善捐赠或者扶贫资金，而是一笔保险理赔款。2016年，泗洪当地政府与蚂蚁金服、保险公司共同发起了一场“精准扶贫”试验：为泗洪13.26万低收入人口全面投保“扶贫100”综合型商业保险，保障范围涉及疾病、意外伤害、家庭财产和教育，人均保费100元，全部由当地政府和蚂蚁金服公益平台联合筹措。投保之后，查询、赔付等操作都可在支付宝APP中完成，捐多少、保多少、赔多少、赔给谁，完全信息公开。

In the summer of 2016, the life of an 18-year-old girl, Jiang Qian, was totally changed.

Jiang Qian lived aboard on a small boat at Mudun Island of Sihong County, Jiangsu Province. The cabin was smaller than 10 m², too hot to accommodate people. Her father had no other choices but slept on the deck. Their income came from a 600 yuan basic living allowance every month and 20 yuan of fishing every day.

In this stifling summer, two pieces of good news came to her family: she was enrolled in a junior college in Changzhou and she received a 3,000 yuan “student subsidy” in her Alipay account. As compared to an ordinary “assistance story”, the subsidy did not come from direct donation or poverty alleviation funds; instead, it was an insurance claim.

In 2016, the local government of Sihong worked with Ant Financial and insurance companies to initiate a “targeted poverty alleviation” experiment: to provide a comprehensive business insurance program, “Poverty-alleviation 100”, for 132,600 low-income people in Sihong, covering diseases, accidents, family property and education, with an average premium of 100 yuan, all raised by the local government and the public welfare platform of Ant Financial. People can use the Alipay app to check their insurance and make claims. Information such as the sum of donation, premium, and claims and claim targets is totally transparent.

互联网保险的价值应该是在于普惠，互联网金融属于普惠金融，互联网保险也属于普惠保险，投保人可以通过互联网购买保险和办理理赔，不受时间空间的限制，对传统渠道更便捷，更及时，价格也更低廉。互联网创新要注重线上和线下的结合，开展大数据分析，并创新商业模式。——原中国保监会副主席 魏迎宁

The value of internet insurance lies in its inclusiveness. Internet finance falls into the category of inclusive finance, and internet insurance belongs to inclusive insurance. The insured can purchase insurance and claim compensation via the internet, which is free from time and space constraints, and is, therefore, more convenient, timelier, and cheaper than traditional channels. Internet innovation should focus on the combination of online and offline services, carry out big data analysis, and innovate the business model. – Wei Yingning, former vice chairman of the China Insurance Regulatory Commission

/ 所有人帮助每个人 /

Anyone Can Receive Help from Others

每年非洲斑马迁徙的时候，都会途遇河流的阻碍，由于不知河水的深浅，整个斑马队伍在湍急的水流前会踟蹰不前，这时只要有一只斑马勇敢地趟出试探的一步时，所有的斑马都会跟随着过河。人类社会的发展也是如此。瓦特改进了蒸汽机之后，将人类从体力的限制中解脱了出来。爱迪生发明了电灯，给所有人在黑夜中带来了光明。乔布斯几乎凭一己之力将我们带到了真正的智能手机时代。

所以，每一个人会走多远，决定了整个人类社会会走多远。在数字信息时代，公司在社会的发展中起到了重要的作用，从这个角度看，每一个创新企业所探索的距离，也就是整个人类社会所能前进的距离。

当下，我们进入了一个技术大爆炸的“奇点时刻”，大数据、云计算、移动互联网、人工智能，能够在这些基础技术上取得突破的往往是大企业，但利用这些技术做应用层面上的创新，站在巨人的肩膀上继续前进，这是所有人、所有小企业都可以考虑的问题。

可以想见的是，未来，每一个微小的个体都有可能调动全人类的资源去完成他的梦想，每一个普通的人都有可能让所有人听到他的声音，每一个程序员都有可能用代码构建更美好的社会，只要他的梦想足够坚持，他的观点足够独到，他写的程序足够出色，而所有这些开放和分享的努力，又会带领我们迈入更加美好的明天。



Every year, African zebras must cross rivers during their annual migration. Not knowing the depth of the river, zebras will hesitate in front of the rapid flow of water. But as long as one zebra bravely makes a tentative step forward, the rest will follow it across the river. This is true of the development of human society. Watt improved the steam engine, freeing humans from the limitations of physical strength. Edison invented the light bulb, bringing light to the dark night. Steve Jobs almost single-handedly brought us to the smartphone era.

Hence, how far the whole human society will go depends on how far every individual will go. In the era of digital information, companies play an important role in the development of society. From this perspective, the new territories explored by innovating enterprises become the distance by which the whole of human society moves forward.

Now we are at a “singularity moment” of technology. In the field of basic technology, including big data, cloud computing, mobile internet and artificial intelligence, breakthroughs are often made by large enterprises. But using these technologies to innovate at the application level is an issue that all people and small businesses should consider.

It is conceivable that in the future, every individual is likely to mobilize the resources of the whole of mankind to achieve his or her dream, that every ordinary person is likely to let his or her voice be heard, and that programmers are likely to build a better society with code as long as they are persistent in their dreams and their views are unique. All these open, shared efforts will lead us to a better tomorrow.

Nurture

请在这片土壤长出花朵来

Since its foundation, Alipay has focused on developing the infrastructure of China's e-commerce industry. With "Internet +" becoming a national strategy, all areas, ranging from business, finance, public services to government services, are advocating and promoting "Internet +". One of the core strategies of Ant Financial is to open and share our capabilities and become part of the "Internet +" infrastructure. Ant Financial will strive to enable small and medium enterprises to participate in the innovation of "Internet +"; to make financial services more equal and more inclusive; to make business more efficient and more intelligent; to make life more convenient and better.

Blossom

Nurture Blossom from the Soil

支付宝从创立起就立志做中国电子商务的基础设施。随着“互联网+”成为国家战略，从商业、金融到公共服务、政务办事，各个领域都在倡导和推动“互联网+”。蚂蚁金服的核心战略之一，就是开放和共享我们的各项能力，成为这个时代“互联网+”基础设施的一部分。让每个中小企业都能参与“互联网+”的创新；让这个时代的金融更平等、更普惠；让商业更高效、更智能；让生活更便捷、更美好。

from the soil

蚂蚁金服开放平台是蚂蚁金服对外能力分享的门户，开放的能力包括最基础的支付能力，独家的数据、安全、信用能力，理财、融资等金融能力，以及营销、会员等商业组织能力等众多方面。开发者可以基于这些能力创新出多种多样的行业解决方案，帮助各个领域用好互联网，创造更好的服务。截至2017年4月，蚂蚁金服开放平台上注册开发者近40万，服务商超1.5万。



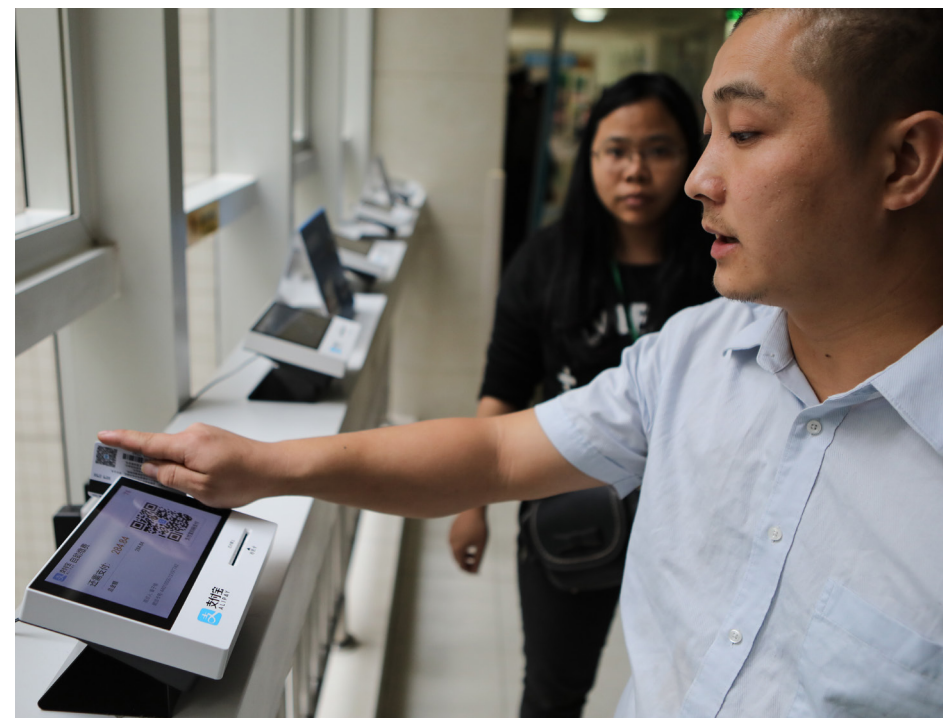
Ant Financial Open Platform is a gateway for Ant Financial to share its capabilities, including the most basic payment abilities, exclusive data, security, credit ability, financial capabilities such as financial management and financing, and business organizing ability such as marketing and membership. Developers can come up with a variety of innovative industry solutions to help all areas take advantage of the internet and create better services. As of April 2017, there are nearly 40 million registered developers and more than 15,000 service providers on Ant Financial Open Platform.

海鹮科技是一家大健康领域的服务公司，也是蚂蚁金服开放平台的医疗合作伙伴。2014年，蚂蚁金服启动了未来医院计划，希望以互联网的平台和技术连接患者和医疗机构，提升中国社会的医疗体验。

海鹮科技主要做蚂蚁金服与医院的连接，让患者可以方便地通过支付宝挂号、候诊、支付、查询报告。患者就医中投诉最多的“三长一短”（挂号排队时间长、看病等候时间长、取药排队时间长，而医生问诊时间短）问题，移动互联网都能提供帮助。与蚂蚁金服合作两年多里面，海鹮科技服务了超过200家医院。

“蚂蚁金服是一家正能量公司，通过开放平台可以充分发挥生态能力，为社会大众提供更多服务和保障，也为平台上的中小企业创造更多就业岗位，承担更多社会责任。” 闵能说。

开放共享、生态共赢是蚂蚁金服的经营理念。生态体现的是蚂蚁的商业逻辑，及对产业、政府的态度及定位，不独享市场，不做大象。蚂蚁建设开放生态的初心，是希望借助生态力量，服务好商家，让商家更好地服务用户，共同为好的社会努力。



Haici Technology is a service company in the mass health field, and a medical partner with Ant Financial Open Platform. In 2014, Ant Financial started the Future Hospital program, hoping to connect patients and medical institutions with the help of internet platforms and technology, and improve the medical experience in China. Haici Technology is mainly responsible for connecting Ant Financial with hospitals, so that patients can easily register, book treatment, pay and request reports through Alipay. Mobile internet can help with the most complained about issues of “three long and one short” (long queuing time for registration, long waiting time for treatment, long queuing time for getting medicine, and short treatment time). In more than two years of cooperation with Ant Financial, Haici Technology has served more than 200 hospitals.

“Ant Financial is a company with positive energy. Through the open platform, it can give full play to ecological capacity, provide more services and guarantees for the public, create more jobs for SMEs on the platform, and assume more social responsibility.” Min Neng said.

Open, sharing, ecological win-win are the core ideas of Ant Financial. Ecology reflects Ant's business logic and its attitude toward and positioning of the industry and the government. It will not be an elephant which monopolizes the market. Ant built the open ecology with the hope that it can serve business well so that they can serve users better and build a better society.

“蚂蚁金服希望通过开放的方式，帮助更多传统行业互联网+。我们也是一样，我们公司从刚开始的几十人到几百人，逐渐扩展规模，要把这种便捷惠民的医疗模式延伸到更多的省市地区。”——海鹮科技CEO 闵能

Ant Financial hopes to help more traditional industries become involved in 'Internet +' in an open way. So do we. Our company has expanded from dozens of people at the beginning to hundreds of people, and we will extend this convenient and beneficial medical model to more provinces and cities.” – Min Neng, CEO of Haici Technology

“一个微笑，一点温暖，这是移动支付带给我们的一个巨大改变。”

家乐福中国 CMO 余莹：

一个合格的收银员每天早晨 6 点钟左右到卖场，第一件事就是领现金。跑到一个很小的办公室，先问收银主管领箱子，就是大家结帐时在收银台看到会弹出来的那个钱匣子。然后两人一起记录几点钟拿了多少钱，再开始工作。

一天工作中，有一件事，最让人紧张，就是顾客用现金结帐。

我自己体验收银工作时遇到过一次。一天站 10 个小时已经特别消耗体力了，还要不停地跟形形色色的顾客讲话。拖着疲惫的身躯回到上午领现金的小房间后，要把所有现金结账的小票用夹子夹好，计算现金和票据能否对上。那一次，我的帐目没有对上，被罚了 300 元。我还只是偶尔为之，我们的收银员天天如此，压力可想而知。好事也在发生。两年多前，家乐福和支付宝合作，花了七八个月时间完成了支付系统的对接。那年冬天，我拜访支付宝，一个小伙伴到楼下接我。我穿着棉袄，他穿着 T 恤，我觉得这是线下零售和线上互联网的差异，也正是这种差异，让我们有了握手的机会。

家乐福有 5 万名员工，超过一半是收银员，是窗户型员工。移动支付或者说无现金，帮助他们提高了效率，也释放了压力。他们用耐心、开心地投入工作，自然会给每一位客人带来了优质愉悦的西安线下购物体验。

合作带来的红利还不止于此。蚂蚁金服开放的顾客大数据也在帮助家乐福摆脱传统零售营销模式的滞后性，可以根据顾客消费习惯进行前置营销、精准营销和智慧营销，顾客只需看看支付宝就能事先了解家乐福的优惠活动。

线上线下的合作，让每个收银员多一点微笑，给每个平凡的消费者多一点便利和实惠，这已经是巨大的收获了。

“Smile and warmth are the big change brought by mobile payment.”

Yu Ying, CMO of Carrefour China:

Immediately after arriving at the store at about 6 o'clock every morning, a qualified cashier goes to get cash. The cashier goes to a very small office and asks the cashier supervisor for the box, that is, the money box that pops out when we are checking out at the checkstand. Then the two record the time and amount of money the cashier has taken, and start work.

The most unnerving thing in one day's work is when the customer checks out with cash.

I worked as a cashier once. Standing 10 hours a day is already tiring but apart from that, I needed to talk to all kinds of customers. After dragging my tired body back to the small office where I got the cash in the morning, I had to bind all receipts with a binder clip, and calculate the sum of the cash and receipts to see if they match. One time, they did not match, and I was fined 300 yuan. I did cashier work only occasionally, but our cashiers do so every day. They must be under great pressure. But good things are happening. Over two years ago, Carrefour cooperated with Alipay, spending seven or eight months to connect the payment systems. I visited Alipay in a cotton-padded jacket that winter, and a young man in T-shirt picked me up downstairs. I think this reflects the difference between offline retailing and online operation, and it is this difference that gives us the chance to join hands.

Carrefour has 50,000 employees, more than half of whom are cashiers, the kind of employees that act as a window for Carrefour. Mobile or cashless payment helps them to raise their efficiency and destress. They can dedicate themselves to working patiently and happily, and as a result, they can provide customers with a more pleasant offline shopping experience.

There are more benefits. Customer big data shared by Ant Financial also helps Carrefour reduce delays in the marketing model of traditional retailing, and carry out pre-marketing, precision marketing and intelligent marketing according to customers' spending habits. Customers only need to look at Alipay to know Carrefour's promotions in advance.

The online and offline cooperation has brought smiles to cashiers and more convenience and benefits to ordinary consumers. This is already a big gain.

“一个好的商业模式，应该是更公平、
更普惠和更便捷的。”

兴全基金电子商务部总监 周树明：

蚂蚁和兴全基金的合作，就是想给“投资理财小白们”提供理财的概念和途径，这些人是传统金融理财机构由于技术和成本没有能力去覆盖的人群。他们或是资金量不足，或是理财概念缺失。我们的合作一方面普及适合他们的理财意识和知识，另一方面是设计适合他们使用的理财投资产品，通过这种方式，去慢慢实现每个人的理财梦，让金融更加普惠和公平。

从2015年11月起，我们共同完成了“养鸡计划”及其升级版。

在我们看来，通过这样的尝试，蚂蚁金服更好地展现了它海量的用户开拓能力、用户画像能力和运营能力，而兴全基金有了更广阔、更高效的服务平台输出我们业内领先的基金投资能力和专业金融服务能力。这样的“金融+科技”的合作，让金融服务更具有可获得性，也将是我们推动金融更平等，更普惠的重要一步。

*“A good business model should be more
equal, inclusive and convenient.”*

Zhou Shuming,
Director of E-Commerce Dept., Aegon-Industrial Fund:

The cooperation between Aegon-Industrial Fund and Ant aims to provide laypeople with the concepts of and approaches to financial management. These people, who either have insufficient money or lack the awareness of financial management, are not covered by traditional financial institutions due to technology or cost constraints. Our cooperation, on one hand, popularizes financial awareness and knowledge that is suitable for them; on the other hand, designs financial management and investment products for them. In this way, we will slowly realize everyone's dream of financial management, and make finance more inclusive and much fairer. Since November 2015, we have completed the “Chicken Plan” and its upgrade versions.

In our view, through these attempts, Ant Financial better demonstrates its massive capabilities in developing users, portraying users as well as operating, and Aegon-Industrial Fund gains access to a broader and more efficient service platform to output its industry-leading fund investment capacity and professional financial services capabilities. Such “financial + technology” cooperation makes financial services more accessible, and will be an important step towards more equal and more inclusive finance.

Going

出海吧，去造船

Going overseas

we're

Data from the World Bank shows that in developing countries, there are still 2 billion people who do not have a bank account, that only 10% of people hold credit cards, and that only 21% of those who require loans get them from formal financial institutions. In ASEAN countries, 360 million people, out of more than 680 million people, have no access to basic banking services.

To bring inclusive financial services to more ordinary people in the world, we should focus on seeking local partners instead of setting up overseas branches. Adopting the path of “exporting technology to local partners” and entering into emerging markets with high demographic dividends is sustainable in terms of commercial space and models.

At the invitation of overseas enterprises and governments, Ant Financial is “building ships” to go overseas.

来自世界银行的数据显示，目前在发展中国家，尚有 20 亿人没有银行账户，仅 10% 的人持有信用卡，有贷款需求的人中仅 21% 通过正规金融机构获得贷款。在东盟国家，超过 6.8 亿人口中，其中 3.6 亿人口迄今无法获得基础的银行服务。

给全球更多普通人带去普惠金融服务，以寻找当地合作伙伴的方式进行，不是去海外开分公司，而是选择“向当地合作伙伴技术输出”的路径，进入到这些人口红利高的新兴市场，在商业空间和商业模式上也是可持续的。

应海外企业和政府的邀请，蚂蚁金服正在出海“造船”。

在很多年之前，我们大家都会说中国的创业者或者中国移动互联网的人在学习硅谷的经验，或者拷贝硅谷的技术，今天这个现象已经改变了，我告诉大家一个事实是，硅谷已经在向中国学习，学习中国先进的移动互联网的技术 -Paytm 创始人 Vijay

Many years ago, we all said that Chinese entrepreneurs or Chinese mobile internet industry were learning from Silicon Valley or copying Silicon Valley's technology. But this is no longer the case. I want to tell you a fact that Silicon Valley is now actually learning about advanced mobile internet technology from China. – Vijay, founder of Paytm



我对蚂蚁金服有两个感受。他们是看到问题然后想办法去解决问题，而不是去复制一个其他的解决方案，对于我们国家的问题，他们并不是要给我们一个解决方案，而是借助蚂蚁的经验帮助我们建立自己的解决方案。第二是阿里巴巴和蚂蚁目前所有的硬件、软件和技术都是属于自己的，不再依赖于其他的第三方国家或者第三方技术。——GATEWAY HOUSE(印度最核心的民间智库)高级研究员 Aditya Phatak

I have two feelings about Ant Financial. They find a problem, and then seek a solution to the problem instead of copying a solution from somewhere else. They do not give us a solution to our country's problem, but help us build our own solution with their experience. The second feeling is that all the hardware, software and technologies of Alibaba and Ant are their own, they are no longer dependent on third-party countries or third-party technologies. –Aditya Phatak, senior researcher at GATEWAY HOUSE (India's core private think tank)

2015年9月，阿里和蚂蚁金服宣布战略投资印最大支付平台PAYTM。当时PAYTM的用户数不足3000万，相比于印度12亿的人口，这个数字还有很大的增长潜力。和很多发展中国家相类似的是，印度也存在着严重的金融压抑的情况，以银行卡市场为例，截至目前，在印度市场上，大约有3亿张借记卡、2000万张信用卡，但是能够使用这些卡片的终端只有120万台。很多农村地区生活的人，甚至连银行也没有见过。

印度观察者研究基金库尔卡尼主席曾经说过，钝斧难揽活，传统银行体系已经十分疲软，难以承担庞大人口的需求。“这一方面，我们要向中国学习，中国在这方面处于领先。”

在过去两年间，PAYTM创始人维杰·夏尔马来过杭州十几次，还意犹未尽。“世界互联网金融的中心在杭州，我来这里多少次都觉得不够。”

在双方合作后，蚂蚁金服有一支上百人的跨部门团队每周飞赴在印度德里卫星城NOIDA的PAYTM总部，从技术、风控、产品到运营等各种环节，都和PAYTM团队一起展开日常工作。同时，PAYTM也不断派出大量人员到杭州的蚂蚁金服总部，从业务内容到企业文化进行全面的学习。

从印度经验中，蚂蚁总结了一条，培养当地人才学会中国技术，开发当地产品，提供当地服务的路径。

现在，蚂蚁所有的被投资项目都有双重目标考核制，既要完成业务目标，又要让合作伙伴可以在最短的时间内掌握平台的技术能力的双目标制。

2017年4月12日，PAYTM宣布其用户数达2.2亿，首次超过PAYPAL，跃升为全球第三大电子钱包。中国的支付经验帮助PAYTM讲述了一个成功的“印度故事”。

除了印度，蚂蚁金服沿着“一带一路”的路线积极出海共享技术，印度、泰国、菲律宾、印尼……这样的技术共享合作模式能为合作伙伴节省数年研发成本和发展时间。

技术的发展，必须秉承开放共享的思想，在蚂蚁出海的过程中，帮助更多的国家，推行中国的普惠金融发展经验，帮助他们在金融的发展上实现真正跨越式发展，“小蚂蚁”有一点经验，想以这点力量撬动一下一个大未来。

In September 2015, Ali and Ant Financial announced a strategic investment in Paytm, the largest payment platform in India. At that time, Paytm had less than 30 million users, a number with great growth potential compared with India's 1.2 billion population.

Similar to many developing countries, there is a problematic financial situation in India. Taking the bank card market as an example: currently there are about 300 million debit cards and 20 million credit cards in the Indian market, but there are only 1.2 million terminals where these cards can be used. Many people living in rural areas have not even seen banks.

Kulkarni, chairman of the Indian Observer Research Foundation, once said a blunt axe can never do its job well and that the traditional banking system is already very weak and cannot meet the needs of India's huge population. "We should learn from China. China is leading in this regard."

In the past two years, Vijar Sharma, founder of Paytm, has come to Hangzhou a dozen times and has said: "Hangzhou is the global center of internet finance, I can never come here enough."

After the cooperation with Paytm started, every week Ant Financial sends a cross-department team consisting of more than a hundred people to Noida, a satellite city in Delhi where Paytm's headquarters are located. The team works with Paytm's team on technology, risk control, product, operations, etc. At the same time, Paytm also sends a large number of employees to Hangzhou, the headquarters of Ant Financial, to learn about a variety of issues, from business content to corporate culture.

From the Indian experience, Ant has found a way to teach local talents Chinese technology, develop local products and provide local services.

On April 12, 2017, Paytm announced that its number of users had reached 220 million, surpassing Paypal for the first time and becoming the world's third largest e-wallet. With the help of China's payment experience, Paytm told a successful "Indian story".

In addition to India, other countries, such as Thailand, the Philippines and Indonesia, have also benefited from the technology shared by Ant Financial along the route of "One Belt One Road". Such a technology sharing model can save years of R&D costs and development time for partners.

The development of technology cannot be isolated from the idea of opening and sharing. In the process of Ant going global, we want to help more countries leap forward with China's experience in developing inclusive finance. The "little Ant" has little experience, and wants to pry open a big future with this force.

/ 开放共享是可持续
的生态土壤 /

/ Openness and Sharing
is the Ecological Soil
for Sustainability /

01

蚂蚁金服概况

Ant Financial Profile

浙江蚂蚁小微金融服务集团股份有限公司（以下称“蚂蚁金服”）起步于2004年成立的支付宝。2014年10月，蚂蚁金服正式成立。我们的初心和愿景，是为世界带来微小而美好的改变，比如人与人之间更加信任，比如每个人都能获得公平的机会。

像是金融服务的毛细血管，蚂蚁金服主要服务于传统金融服务难以覆盖的小微企业和个人消费者。同时，通过打造开放的生态系统，助力伙伴们加速迈向“互联网+”。我们希望，未来可以服务20亿全球消费者。

目前，蚂蚁金服集团旗下及相关业务包括支付宝、蚂蚁聚宝、蚂蚁金融云、芝麻信用以及网商银行等。另外，蚂蚁金服也与投资控股的公司及关联公司一起，在业务和服务层面通力合作，深度整合共推商业生态系统的繁荣。

Ant Financial Services Group (hereinafter referred to as “Ant Financial”), originated from Alipay, the world's leading third-party payment platform founded in 2004. Ant Financial was officially founded in October 2014. Our vision is to bring small and beautiful changes to the world, such as increasing trustworthiness among people and enabling everyone to have access to equality.

Ant Financial, like a capillary of the financial system, mainly serves small and micro enterprises and individual consumers which find it difficult to obtain access to traditional financial services. Meanwhile, through creating an open ecosystem, Ant Financial is helping our partners to move towards “Internet +”. We hope that in the future we can serve two billion consumers all over the world.

Currently, the businesses operated by

Ant Financial include Alipay, Ant Fortune, Ant Financial Cloud, Zhima Credit and MYbank. In addition, Ant Financial's invested/controlled companies and affiliates also work closely with Ant Financial to boost the prosperity of our ecosystem.

02

蚂蚁伙伴

Ant Partners

蚂蚁金服旨在创造“多赢”价值。首先给老百姓带来价值，其次，与合作伙伴、客户、员工、股东及潜在投资者、市场、政府、环境和社会通过多种方式的合作寻找共赢的最佳路径，打造社会责任生态圈。蚂蚁金服与利益相关方之间是相互依赖、相互影响的。在利益相关方的支持下，共同创造经济、社会与环境价值，共同成长，实现可持续健康发展。

Ant Financial aims to create “multi-win” value. First, we bring value to ordinary people. Second, we seek the best multi-win outcomes in our cooperation with partners, customers, employees, shareholders, potential investors, the market, the government, the environment and society, and create an ecosystem of social responsibility. Ant Financial and its stakeholders are interdependent and have mutual influence. With the support of its stakeholders, Ant Financial will create joint economic, social and environmental value, grow together with them, and achieve sustainable and sound development.

2.1 利益相关方日常沟通及重大性议题评估

Stakeholders Engagement and Assessment of Materiality

保持与利益相关方沟通一直是蚂蚁金服可持续发展管理工作的重点。通过与各利益

相关方密切合作，主动沟通交流，从多个渠道积极倾听他们的需求，了解并及时回应各方的期望与建议，制定各利益相关方的参与策略，将各方意见落实于蚂蚁金服的可持续发展目标与日常行动中。

Maintaining communication with stakeholders has always been the focus of Ant Financial's management of sustainable development. In our close cooperation with stakeholders, Ant Financial communicates actively, listens to their needs from a number of channels, understands and responds timely to the expectations and suggestions of all parties, formulates strategies for stakeholder participation, and implements their suggestions in the pursuit of sustainable development as well as in our daily operation.

03

治理

Governance

蚂蚁金服在致力于实现自身战略目标的同时，也追求集团内外的可持续发展。公司严格依据相关法律法规，结合自身业务发展情况，完善和健全内控、风控体系建设，保障安全，加强风险管理，维护员工利益，并且设立廉政部门，开展内部廉正调查、预防和教育等工作。

When working towards our own strategic objectives, Ant Financial also pursues sustainable development goals both inside and outside the Group. In accordance with relevant laws and regulations as well as the development of our own business, the company has improved the construction of internal control and risk control systems, ensured safety, strengthened risk management, safeguarded employees' interests, and set up a department to fight against and prevent corruption, and carry out internal investigation and education.

各利益相关方互动方式 Communication Channels with Stakeholders

利益相关方 Stakeholders	沟通渠道 Communication Channels
客户 Customers	客户会议 Meeting with customers
	客户满意度调查 Customer Satisfaction Survey
	客服热线 Customer service hotline
	客户投诉机制 Customer complaint mechanism
政府 The Government	参加政府项目 Government projects
	专题调研 Special research
	相关论坛交流活动 Communication through web forums
	社区活动 Community activities
员工 Employees	政府来访接待 Government visits
	日常工作上报 Reports on day-to-day work
	职工代表大会 Congress of workers and staff
	完善培训的体系 Complete training system
股东 Shareholders	绩效沟通机制 Performance communication mechanism
	全方位关怀体系 All-round care system
	OPEN 信箱等沟通平台 Communication platforms such as open mailbox
	圆桌会议 Roundtable meetings
合作伙伴 Partners	接待股东来访 Shareholder visits
	登门拜访 Visiting to shareholders
	年度沟通 Annual communication
	季度汇报 Quarterly reports
供应商 Suppliers	定期电话、电子邮件 Regular calls and emails
	各类投资论坛、座谈会、学术会议、展览等 Investment conferences, seminars, forums, academic conference, exhibitions
	参与理论研究、研究行业发展趋势 Theoretical studies and industry development trend studies
	供应商会议、招投标大会、合同、培训与审核 Supplier meeting, bidding meeting, contracts, training and checks
社会 The Society	大众传媒 Mass media
	公益项目平台 Platform for public welfare programs
	员工志愿活动 Volunteering activities of employees

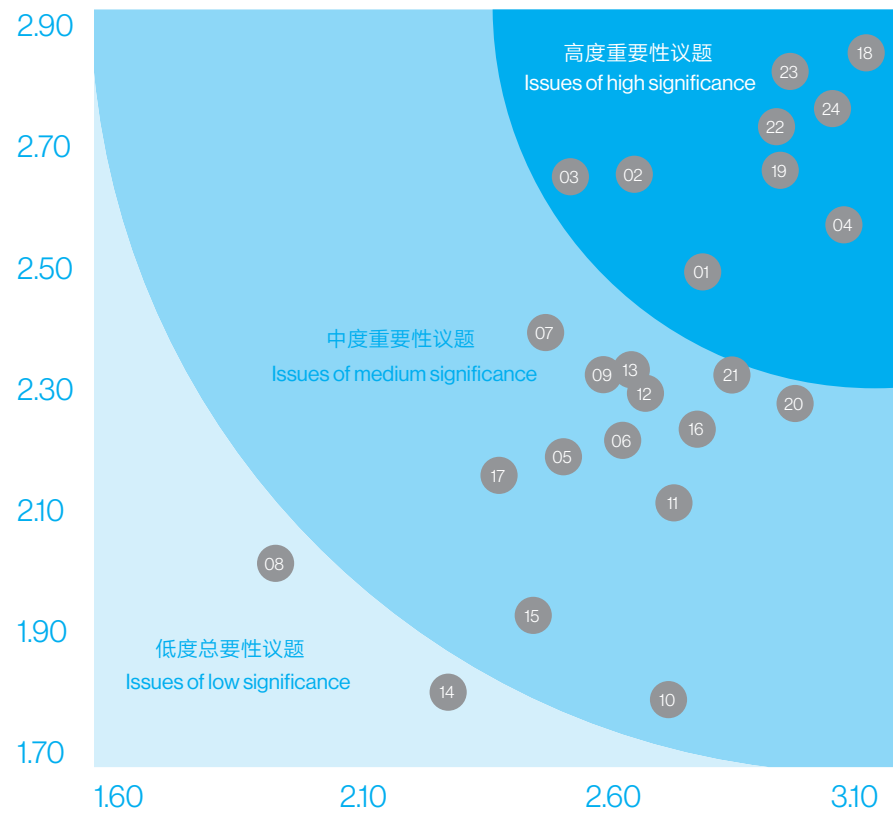
重大性议题清单

List of Materialities

1. 蚂蚁金服的市场形象
Market image of Ant Financial
2. 对国家的经济发展的影响
Influence on the country's economic development
3. 对国家金融体系建设和影响
Support of and influence on the country's financial system construction
4. 对普惠金融的影响
Influence on inclusive finance
5. 对绿色金融的影响
Influence on green finance
6. 减少办公材料使用的措施
Measures to reduce the use of office materials
7. 减少资源消耗措施
Measures to reduce the consumption of resources
8. 重视自身运营过程中产生的废弃物和我们的处理方式
Attention to the waste produced in operation and our treatment
9. 将自身业务和环境保护相结合
Combination of our own business and environment protection
10. 维护良好劳资关系并给员工合理报酬
Maintenance of good labor-capital relationship and reasonable remuneration
11. 蚂蚁工作环境安全与健康
Safe and healthful working environment
12. 员工培训
Staff training
13. 员工多样化
Diversified employee background
14. 童工和强迫劳动
Child labor and compulsory labor
15. 员工的人权
Human rights of employees
16. 自身的社区责任的履行
Fulfillment of community responsibility
17. 对供应商社会责任相关的要求（人权、环境保护、反贪腐合规等）
Requirements for suppliers' social responsibility (human rights, environment protection, anti-corruption compliance)
18. 维护消费者权益并保护消费者信息安全
Protection of consumer rights and interests and information safety
19. 遵守国家相关的法律法规要求
Compliance with laws and regulations
20. 内部廉洁建设
Internal anti-corruption
21. 和同行维持良性竞争
Healthy competition with rivals
22. 技术和创新
Technology and innovation
23. 业务对社会的影响（例如移动支付、芝麻信用）
Businesses' influence on the society (e.g. mobile payment, Zhima Credit)
24. 在行业安全保障和风险控制上的影响
Influence on safety guarantee and risk control of the industry

对外部利益相关方的重要性

Significance to External Stakeholders



对蚂蚁金服内部员工的重要性 Significance to Internal Employees

蚂蚁金服核心议题矩阵

蚂蚁金服希望在履行经济、社会和环境责任的同时，与利益相关方共享经济、社会和环境三重价值。根据各利益相关方的意见和建议，识别出社会责任核心议题矩阵，确定本次报告披露内容，并作为公司可持续发展决策的重要参考。

Ant Financial's Materiality Matrix

While fulfilling our economic, social and environmental responsibilities, Ant Financial hopes to share its economic, social and environmental values with stakeholders. According to the suggestions of various stakeholders, Ant Financial has identified our social responsibility materiality matrix and determined the reporting content of this report, which it will also use as an important reference for decision making in terms of sustainable development.

3.1 企业可持续发展目标

Sustainable Development Goals

“蚂蚁”意为从小微做起，我们关注小微的世界，承载小微梦想，并希望像蚂蚁一样，齐心协力，与更多金融机构及其他合作伙伴携手，共同提供普惠、便捷、低成本的金融服务，制定开放、透明、公平的行业规则，建设商业生态圈基础设施，打造一个信用成为新规则的未來好社会。蚂蚁一直致力于满足社会新需求，解决社会痛点，为老百姓、政府、金融科技行业生态圈创造多方共赢价值。

“Ant” means starting from the small and micro scale. We focus on the dreams of small and micro-sized entities, and hope to work with more financial institutions and other partners to provide inclusive, convenient and low-cost financial services, make open, transparent and fair industry rules, construct commercial ecosystem infrastructure, and create a future society where credit is the new rule. Ant has always been committed to meeting new needs of society, to solving social problems, and to creating multi-win value for people, the government and the Techfin industry.

3.2 合规运营，防控风险

Compliance Operation: Risk Prevention and Control

蚂蚁金服始终恪守商业道德，遵守所有相关的法律法规和监管要求，与客户、业务伙伴、股东等相关方开展业务往来，致力于遵循最高标准的商业行为规范。重视风险防控，积极参与制定新的行业规范与国际标准，以降低潜在的监管风险。我们一直秉承合规运营的理念，设立了畅通的沟通机制和完善的监督机制，倡导公平竞争，保护知识产权，维护人权，反对歧视，并杜绝任何形式的腐败和商业贿赂。

In our business with customers, business partners, shareholders and other stakeholders, Ant Financial has always abided by business ethics, relevant laws and regulations, regulatory requirements, and the highest standards of business practices. We pay much attention to risk prevention and control, and actively participate in making new industry standards and international standards to reduce potential regulatory risk. Adhering to the idea of compliance operation, we established a smooth communication mechanism and a sound supervision mechanism to promote fair competition, protect intellectual property rights, safeguard human rights, oppose discrimination and eliminate any form of corruption and commercial bribery.

蚂蚁金服不断完善和健全公司内部控制体系建设，以保证业务经营符合相关法律法规要求，并有效提升公司经营效率，实现可持续的健康发展。公司管理层负责组织、领导公司内控的日常运行。各部门、各级管理人员以及全体员工共同参与内部控制，基本形成了分工合理、职责明确、相互制衡、报告关系清晰的组织结构。

Ant Financial continues to improve our internal control system to ensure that business operation is in line with relevant laws and regulations and to effectively raise the operation efficiency so that sustainable and sound development can be achieved. The management level is responsible for organizing and leading the daily operation of internal control. Various departments, managers at all levels and all employees participate in internal control together, forming an organizational structure with reasonable division of labor, clear responsibilities, mutual checks and balances, and clear reporting relations.

安全管理是蚂蚁金服的生命线。蚂蚁金服通过生物识别、机器学习等前沿科技，配合专业的风险控制团队，积极开展对用户的安全教育，在安全行业建立良好生态。蚂蚁通过了多种国内外安全检测，获得了业内一致认可。目前支付宝的交易资损率

不到百万分之一，远低于国际领先支付机构千分之一的风险水平。与此同时，蚂蚁金服成立了事件应急小组，明确应急流程，确保在出现重大信息安全事件时，能够第一时间响应和处置，并向有关监管部门报告。

Safety management is the lifeline of Ant Financial. Through biometric-based facial recognition technology, machine learning, and other cutting-edge technology and with a professional risk control team, Ant Financial actively carries out safety education for users and establishes a good ecology in the safety industry. Ant has passed a variety of domestic and international safety testing and is recognized by the industry. The transaction capital loss rate of Alipay is less than one millionth, far below two thousandths, which is the risk level of leading international payment agencies. At the same time, Ant Financial has set up an emergency response team and made a clear contingency process to ensure that in the event of major information safety incidents, it can respond timely and report to relevant regulatory authorities.

蚂蚁金服不仅夯实自身的风控体系，还与行业中的领先企业开展安全合作，携手完善金融科技生态圈的风控系统。蚂蚁金服积极同一行三会、网信办、工信部等监管机构沟通，参与制定行业规范，调整安全及合规策略，防控相关合规风险。伴随着公司海外业务的迅速发展，在国际标准建设方面，蚂蚁金服也积极参与、或主导国际标准的修订，大力推动蚂蚁产品和技术方案成为国际标准。

Ant Financial not only reinforces our own risk control system, but also cooperates with the industry's leading enterprises to improve the risk control system of the Techfin ecology. Ant Financial actively communicates with regulatory agencies such as PBC, CBRC, CIRC, CSRC, CAC, and MIIT, participates in making industry norms, and adjusts safety and compliance strategies to prevent and control related compliance risks. With the rapid development of our overseas business,

Ant also participates in or leads the revision of international standards, vigorously pushing Ant's products and technical solutions to become international standards.

作为一个负责任的企业公民，蚂蚁坚定不移地维护员工的人权及劳工权利，制定完善的人力资源政策，平等招聘，消除歧视，为员工谋求良好的福利待遇，让员工充分参与公司事务讨论并表达意见，开通投诉及匿名举报通道。蚂蚁金服与所有员工都签订了经平等协商的劳动合同，保障员工劳动权益，消除童工和强制性劳动风险。

As a responsible corporate citizen, Ant unswervingly upholds the human rights and labor rights of our employees, formulates sound human resources policies, promotes equal recruitment, eliminates discrimination, seeks welfare for employees, allows employees to fully participate in the discussion of corporate affairs and express their opinions, and opens channels for complaints and anonymous reports. Ant Financial has signed labor contracts with all employees after equal consultation to protect their rights and interests of labor, and eliminate the risk of child and forced labor.

蚂蚁金服对不道德或不合法的行为采取零容忍政策，通过设立专门的廉政合规部门与完善的廉政制度体系，开展内部廉政调查、预防和教育工作。蚂蚁金服有完善的人力资源政策及程序，在员工入职及在职期间组织相关政策培训。蚂蚁全体员工都必须遵照《蚂蚁金服商业行为准则》及准则相关的附件制度，如蚂蚁金服员工利益冲突细则，蚂蚁金服礼品处理条例，蚂蚁金服员工纪律制度等。同时建立了系统的培训、教育及宣传体系，通过入职培训、团队内部日常培训、小课堂、答题竞赛、举办“诚信月”和相应的诚信活动等加强员工商业行为合规管理。除此之外，蚂蚁金服积极向外部宣传公司廉洁诚信的理念并贯彻到日常经营活动中。例如，公司加入了中国企业反舞弊联盟，接受、处理并反馈外部举报，并向蚂蚁的供应商发出调研报

告,要求供应商学习和签署诚信廉洁协议，发展提供公正透明的商业环境。

Ant Financial adopts a zero tolerance policy towards unethical or unlawful acts. We carry out internal investigations, prevention and education through the establishment of a specialized anti-corruption unit and a complete anti-corruption system. Ant Financial has complete policies and procedures for human resources, and provides relevant policy training since employees enter the company. All Ant employees must comply with the "Ant Financial Code of Business Conduct" and its attached documents, such as Ant Financial rules of employees' conflict of interest, Ant Financial regulations on gift handling, and Ant Financial regulations on staff discipline. At the same time, we have established a training, education and publicity system. Through induction training, daily internal training, small class, contest, "integrity month" and corresponding integrity activities, we strengthen the management of staff conduct. Moreover, Ant Financial is actively promoting the company's concept of anti-corruption and integrity to the outside world, and we carry out this concept in our daily operation. For example, the company joined the China Enterprise Anti-fraud Coalition to accept, process and respond to external reporting. Also, we issue a research report to Ant's suppliers and require them to learn and sign anti-corruption and integrity agreements, so that we can develop a fair and transparent business environment.

04 创造 共享价值 Create Shared Value

蚂蚁金服坚持“开放共享”的价值观，建立内生于自身商业模式的社会责任，为客户和合作伙伴创造价值，帮助客户和合作伙伴取得成功。蚂蚁有规范的供应商管理政策，重视与相关政府事务部门及业界协会组织的合作，通过为利益相关方创造价值，推动整个生态圈的发展和进步。

Ant Financial sticks to the "openness and sharing" values. We take social responsibility which is inherently in our own business model, and create value for our customers and partners to achieve success. Besides, Ant has a standardized supplier management policy, and attaches importance to cooperation with relevant government departments and industry associations. Through creating value for the stakeholders, we promote the development and progress of Ant Financial's entire ecosystem.

4.1 对客户的承诺

Commitments to Customers

蚂蚁金服致力于建立全面的客户账户安全、信息保护管理机制，利用智能实时风控系统、生物识别技术构建强大的实时风险防御鉴别能力。同时，蚂蚁金服设有专案风险及情报中心，打击电信诈骗等犯罪行为，提升自身产品及业务的安全性。蚂蚁金服还致力于开展客户安全教育，启动防骗知识库“安全课堂”，提高客户安全意识。

Ant Financial is committed to building a secure e-commerce ecosystem by establishing a comprehensive management mechanism which ensures customer account and information security. Also, Ant uses intelligent real-time risk control systems and biometric-based facial recognition technology to strengthen real-time risk defense and identification. At the same time, Ant Financial has set up a professional project risk and intelligence center to combat telecommunications fraud and other criminal acts, and thus to enhance

the security of our products and businesses. Ant Financial is also committed to customer safety education. We have launched an anti-cheat knowledge base, "Safety Classroom", to improve customers' safety awareness.

.....
急用户之所急，联合监管有效解决问题

Meet the needs of customers,
and effectively solve the problems
by joint supervision

.....
面对日益复杂的金融环境，蚂蚁金服不仅为用户提供快速、便捷的服务，更与监管机构建立良好的投诉流转机制，不断调整优化投诉处理机制，保障问题得到快速、高效的处理。2016年，通过开通上海工商等监管机构的绿色通道等方式，为3万余名用户提供了紧急服务，线下接待来访客户2000+人次，处理响应率达到100%；并向上海市消保委等监管机构输出服务专刊8份，获得监管机构认可。

Facing an increasingly complicated financial environment, Ant Financial not only provides users with fast and convenient services, but also cooperates with government regulators to establish a good complaints handling mechanism. We constantly adjust and optimize the handling mechanism to ensure that customer complaints can be processed efficiently. In 2016, Ant Financial opened green channels for Shanghai Industrial and Commercial Bureau and other regulators, and provides emergency services for more than 30,000 users. We received more than 2,000 offline customer visits, and our response rate of the complaint is 100%. In addition, we sent eight copies of special service issues to the Shanghai Consumer Protection Committee and other regulators, and were well approved by these regulatory institutions.

.....
蚂蚁神盾局，用户的安全教育小课堂

Ant Shield, the small class of
safety education

蚂蚁金服与所在地警方配合，共同发布安全教育服务。通过设置支付宝安全中心，设立蚂蚁神盾局圈子、安全教育小课堂等形式，帮助用户提升安全意识，养成良好的安全习惯。在过去不到一年中，蚂蚁神盾局圈子已经发展成为上百万会员的大圈。另外，蚂蚁金服持续加强投资者教育，综合运用各类媒体资源，走进高校、企业，通过教育培训等方式，帮助投资者树立“自享收益、自担风险”的投资理念，减少非理性投资冲动。针对用户做每日安全使用提醒、反诈骗提醒。

Ant Financial cooperates with the local police to provide safety education services. Ant Financial has set up Ant Shield Circle which is the Alipay Security Center combined with social media functionality. In the form of safety education and small classes, Ant helps users improve safety awareness and form good security habits. In less than one year, Ant Shield Circle has gained millions of members. In addition, Ant Financial continues to strengthen investor education. By using comprehensive and diversified types of media resources, entering into universities and enterprises to carry out financial safety education and training, we help investors establish an investment philosophy which is "earn the benefits at your own risk" to reduce irrational investment. Besides, we also remind users of daily safe usage and anti-fraud.

.....
探用户之所感，全面调研用户服务体验

Explore users' feelings,
and conduct a comprehensive study
of user service experience

.....
蚂蚁金服秉承以客户为中心的理念，主动定期与客户交流沟通。为充分了解蚂蚁金服用户对于服务的诉求和体验感知，消除用户服务痛点，结合用户产品使用行为特点，选择合适的途径向用户收集服务体验感知。目前已覆盖热线人工、智能客服等4个服务接触方式，共收集了近80万份用户反馈。我们对用户服务接触链路进行

了梳理、分析，通过关键环节的优化提升用户整体服务体验感知，当前超5成业务场景的服务满意度超过80%。2016年蚂蚁金服整体客户满意度为85%，持续保持行业领先水平。

Ant Financial adheres to the customer-centric code and takes the initiative to communicate with customers on a regular basis. In order to fully understand users' demand and experience of the service and to eliminate loopholes, Ant Financial studies product use behavior and selects an appropriate way to collect service experiences from users. At present, we have implemented a hotline, intelligent customer service, and two other contact methods, collecting feedback from nearly 800,000 users. In addition, we sort and analyze user service contact links, and improve an overall user service experience through optimizing key links. The customer satisfaction rate of more than half of the business units has surpassed 80%. In 2016, Ant Financial's overall customer satisfaction rate was 85%, continuing to maintain an industry-leading level.

.....
懂用户之所想，智能化变革服务业态

Understand users' thoughts,
and transform the service format in
an intelligent way

.....
蚂蚁金服客户服务中心通过持续技术创新，不断升级服务产品、服务平台和服务模式，对外输出服务经验与技术看方案，帮助更多企业提升服务质量，促进金融服务产业整体技术变革。

The Customer Service Center of Ant Financial continuously updates our service products, platforms and models through constant technical innovation. We export service experience and technical solutions to help more companies improve their service quality, and thus to promote the overall technological transformation of the financial service industry.

为更快一秒的安心，提供更快一秒的接入

[For an early second of relief,](#)

[we provide an early second of access](#)

为解决用户使用传统按键菜单费时费力的问题，给用户提供更简单易懂、快捷流畅的热线求助体验。蚂蚁金服 95188 智能语音系统，实现了极简 0 菜单、精准问题定位和快速服务接入的全新智能体验，达到高覆盖率和语音识别率，并且有效提升了话务调控能力。账户识别覆盖率达到 95%，语音识别准确率达到 92%，领先于行业水平。

In order to reduce time and effort when users use traditional keyboard menu, we provide users with easy-to-understand, fast and smooth hotline service. Ant Financial's "95188 intelligent voice system" realizes the brand new intelligent experience of the simplest zero menu, offers accurate problem positioning and provides fast service access. The system has a high level of coverage rate and a high accuracy rate of voice recognition, and can effectively enhance the telephone traffic control capabilities. The coverage rate of account recognition is 95% and the accuracy rate of voice recognition amounts to 92%, which is industry-leading.

为随时随地使用，提供随时随地智能帮助

[To enable users to use our services](#)

[anytime and anywhere, we provide](#)

[intelligent help anytime and anywhere](#)

率先推出了智能服务产品“我的客服·小蚂答”，通过无线端智能客服机器人的解答，蚂蚁金服为客户提供服务的效率和标准化程度得到大大提升。94.1% 的用户通过“小蚂答”求助，转人工率 1.7%。通过智能算法的预判小蚂答也会向客户提供智能提醒，减少用户的产品使用障碍，使得客户更安心顺畅地使用蚂蚁金服旗下的各类产品。

Ant Financial has taken the lead in the introduction of intelligent service products, such as "My Customer Service: Little Ant Answer". Through this wireless intelligent customer service robot, the efficiency of service and the degree

of standardization have been greatly improved. At present, 94.1% of users ask the "Little Ant Answer" for help, and the rate of turning to manual service is only 1.7%. Through pre-judging through intelligent algorithms, Little Ant Answer provides customers with intelligent reminders to reduce problems, which enables customers to use Ant Financial's various products with ease.

交互式生物识别技术，实现多场景用户体验

[Interactive biometric-based facial](#)

[recognition technology makes a](#)

[multi-scene user experience possible](#)

通过交互过程中客户展示的“活体面部信息”，验证客户的人脸特征与合法证件（如：身份证）。目前，其中人脸比对的准确率达到 96.6%。复合生物认证在用户登录、实名认证、找回密码、商家审核、支付风险校验等场景作为主要身份验证方式全面应用，已经服务超过 1.5 亿用户，识别准确率 99.99% 以上。

We verify the customer's facial characteristics and legal documents (e.g., identity cards) through the "live facial information" displayed by the customer during the interaction process. Now the accuracy rate of face comparison is 96.6%. As the main authentication method, complex biometric-based certification has been widely applied in the process of user login, real-name authentication, password recovery, business review, and payment risk verification. It has served more than 150 million users, with a recognition accuracy rate of more than 99.99%.

构建全方位管控体系，组建专业团队保障

[Build a comprehensive control system,](#)

[and form a professional team to maintain it](#)

针对涉黄、涉赌、涉政防控，组建专业团队，强化事中管控。我们成立了事件应急小组，确保在出现重大信息安全事件时，能够第

一时间响应、处置、报告，并确保在向监管部门和有权机关报告的同时，同步开展调查、保存证据、确定事件等级、分析事件原因、追查相关责任等工作。

To prevent and control spreading information involving pornography, gambling and political affairs, we have set up a professional team to strengthen the capability for live issue monitoring. We have set up an emergency response team to ensure that we can respond to, dispose of and report the event immediately. The team also ensures that when we report the emergency to the regulators and authorities, we can carry out investigations, preserve evidence, determine the severity of the event, analyze the cause of the incident, and call relevant people to account for the incident at the same time.

4.2 与政府的战略合作 / 项目合作

Strategic and Project Collaboration with the Government

蚂蚁金服珍视与相关政府事务部门的合作，积极发挥在金融科技行业领域的专业优势，通过与政府进行战略协作，规范行业工作流程。

Ant Financial is committed to working with relevant government departments to actively play a leading role in the scientific and Techfin industry, and we have standardized the industry working processes through strategic collaboration with the government.

互联网 + 政务，打造智慧城市标杆

Internet + Government services, to be a smart city model

推进“互联网+”战略实施和新型智慧城市建设，不仅需要政府的努力，也有社会力量的参与，尤其是来自互联网的力量。作为互联网领军企业，蚂蚁金服致力于做“互联网+”的基础设施和新型智慧城市

的新引擎。协助地方政府推动互联网+政务服务，积极开拓城市公共服务，不断输出自己的核心能力和先进技术。努力让居民和企业少跑腿、好办事、不添堵。

Carrying forward the "Internet +" strategy and constructing the new smart city requires not only efforts from the government but also the participation of society, especially the internet. As a leading internet company, Ant Financial is committed to constructing the infrastructure of "Internet +" and being the engine of the new smart city. It will assist the local government to promote Internet + government services, expand urban public services, constantly export our core capabilities and advanced technology, and make efforts to allow people and businesses to get their things done easily.

蚂蚁金服利用自身的大数据、云计算和技术优势，协助更多政府部门推进电子政务、新型智慧城市建设，并助力政府部门利用互联网扁平化、交互式、快捷性优势，推进政府决策科学化、社会治理精准化、公共服务高效化。

Ant Financial will take advantage of big data, cloud computing and our own technology to help more government departments promote e-government services, construct new smart cities, and help them make scientific decisions, carry out targeted social governance, and provide efficient public services with the help of flat, interactive, and fast internet.

目前，蚂蚁金服、阿里巴巴和浙江省、江苏省分别签订战略合作协议，在政务服务“一张网”新型智慧城市等方面展开合作。现在，浙江省已建成全国第一个覆盖全省的统一政务服务平台和全国第一个统一公共支付平台，已有 1500 多万人次在统一公共支付平台上完成缴费，真正让浙江老百姓实现了足不出户完成所有政务缴费，浙江也因此成为全国“互联网+政务”的标杆省份。

Ant Financial and Alibaba have signed strategic cooperation agreements with Zhejiang Province and Jiangsu Province

to cooperate in the field of "one-stop" government services. Zhejiang Province has established China's first unified government service platform and unified payment platform, where more than 15 million payments have been completed. Zhejiang Province has enabled its citizens to pay for government services without leaving their home, and thus becomes a model of "Internet + government services".

2017 年初江苏政务服务网也开通试运行，这是首个完全搭载在公有云上的政务服务平台。江苏“一张网”建成后，江苏居民有望在一张网上办理涉及所有政府部门的政务事务。

At the beginning of 2017, Jiangsu Province started a pilot run of its government service website, the first government service platform which is fully built on the public cloud. After Jiangsu completes its "one-stop website", Jiangsu residents may gain access to government services involving all government departments.

在公共服务方面，截至 2016 年底，全国已有 357 个城市（含县级市和直辖市）入驻支付宝城市服务平台，辐射全国。包括车主服务、政务办事、医疗服务、交通出行、生活缴费等在内的 9 个类别共计 380 项服务，为超过 1.5 亿的用户提供简单便捷的服务体验。

As for public service, by the end of 2016, there are 357 cities (including county-level cities and municipalities) on the Alipay city service platform throughout the whole country. There are nine categories of services, covering 380 specific items. The services include car owner services, government services, medical services, transportation and livelihood payments. More than 150 million users can enjoy this simple and convenient service experience.

2016 年有超过 10 亿人次使用“指尖上的城市公共服务”，比去年增长 218%。支付宝已经成为政府和公共机构的移动便民服务平台。

2016 saw more than 1 billion visits to "urban public services at your fingertips", an increase of 218% compared with last year. Alipay has become a mobile service platform for government and public institutions.

218% 增长
218% Increase



超 10 亿人
more than 1 billion visits



互联网 + 精准扶贫之“泗洪模式”
The Sihong Model of “Internet+targeted poverty alleviation”



互联网 + 精准扶贫，提供生活更多保障
Internet + targeted poverty alleviation, providing more living guarantees

做公益，捐钱捐物大多只能解一时之需，比如 20 元钱可换一周的午餐，100 元钱能买两桶油。这些钱如果换作一份保险，捐给贫困人群，则有可能变成一份“家庭发展的保障”甚至“救命钱”。2016 年蚂蚁金服携手保险公司、地方政府、公益组织等生态伙伴开创了“互联网 + 保险”的新公益模式，精准扶贫，从一份“保障”开始。

When it comes to public welfare activities, donating money and materials is only a quick fix. For example, 20 yuan can only afford a week's lunches while 100 yuan can be used to buy two barrels of peanut oil. However, if the money is used to by insurance that will be given to the poor, it is likely to become a “family development guarantee” or even “life-saving money”. In 2016, Ant Financial, in cooperation with insurance companies, local governments and public welfare organizations, created a new public welfare model of “Internet + insurance”. Targeted poverty alleviation will start with a “guarantee”.

去年 7 月，蚂蚁金服与江苏泗洪扶贫办合作，为低收入户投保综合型保险，人均保费 100 元，保障范围涉及疾病、意外伤害、家庭财产和教育。保费由当地政府和蚂蚁金服公益平台联合筹措，赔付、查询都可在支付宝 APP 中完成。这样的尝试，提高了扶贫效率，也促进了扶贫行为从粗放向精准转型。截至 2017 年 5 月 5 日，共赔付 1731 件，理赔总计近 640 万元。

In July last year, Ant Financial cooperated with Jiangsu Sihong Poverty Alleviation Office to insure low-income households with comprehensive insurance. The premium per person is 100 yuan. This insurance covers illnesses, accidents, family property and education. The premium is funded jointly by local governments and Ant Financial,

while the compensation and query can be operated through Alipay application. This new move not only improves poverty alleviation efficiency but also enables poverty alleviation to become more targeted. As of May 5, 2017, there were 1,731 compensation cases, with a total amount of 6.4 million yuan.

2017 年 1 月，蚂蚁公益保险平台正式上线，与公益机构合作，为更多人群筹措保险资金。首个上线项目与“大病医保”公益基金会合作，为湖南贫困县新晃的 4 万名儿童募集大病保险费用。公众爱心与商业运作相结合的公益保险模式，将在这个平台上逐步成型，以期提高扶贫的效率和效果。

In January 2017, the Ant Public Welfare Insurance platform was launched officially. In collaboration with public welfare organizations, this platform helps more people to raise insurance funds. The cooperation between the first online project and “China Rural Kids Care” public welfare foundation has raised insurance funds for major diseases for 40,000 children in a poor county, Xinhuang of Hunan province. The public-business-combined welfare insurance model will take shape on this platform so as to improve poverty alleviation efficiency and results.

互联网 + 公安，“团圆”打拐在行动
Internet + Ministry of Public Security, using “Reunion” to crack down on abductions

2016 年 11 月 17 日公安部“儿童失踪信息紧急发布平台”二期——“团圆”系统 2.0 版正式上线。蚂蚁金服旗下支付宝 APP 同手机淘宝、YUNOS 系统等移动应用一起接入新版“团圆”系统。失踪儿童信息可自动推送到相关新媒体和失踪地周边一定范围内相关人群。

The second system of “Children Missing Information Emergency Issuance Platform” of the Ministry of Public Security – “Reunion” system version 2.0 – was officially launched on November

17, 2016. The new version of “Reunion” connects with Ant Financial’s Alipay APP, Taobao, YunOS system, and other mobile applications. Information of missing children can be automatically pushed to relevant media and then to a certain range of people around the place where the child went missing.

4.3 行业努力共享价值
Work with Industry and Shared Values

蚂蚁金服相信一个行业的发展必须借由业内伙伴的共同努力而实现，蚂蚁通过协助监管层成立行业组织 / 协会，并积极参加各类行业会议及论坛，主动推广金融科技行业相应的规范及公约。同时，通过会议、座谈、对话、研讨、项目合作、共同推进技术与管理标准等方式，遵循并积极参与法律法规与行业管理规定的制定、宣传活动，实现生态圈的可持续发展。

Ant Financial believes that the development of an industry must be achieved through the joint efforts of industry partners. Ant helps regulators to set up industry organizations and associations, actively participates in various industry conferences and forums, and takes the initiative to promote norms and conventions of the Techfin industry. At the same time, we obey relevant rules and laws, and through meetings, discussions, dialogues, seminars, project cooperation and joint efforts of promoting the technical and management standards, we actively participate in drafting laws and industry management regulations and promoting related activities, to achieve the sustainable development of the industry ecological circle.

参与建立行业协会
Participate in the Establishment of Industry Associations

中国互联网金融协会
[National Internet Finance Association of China \(NIFA\)](#)

2016年3月25日,由中国人民银行牵头会同银监会、证监会、保监会等有关部门组建的中国互联网金融协会在沪正式挂牌。蚂蚁金服代表互联网行业成为了首届副会长单位之一,彭蕾亦当选首任副会长。她在发言中表示,“监管和自律要求,是对行业最大的爱护。”

On March 25, 2016, led by the People's Bank of China, China Banking Regulatory Commission, China Securities Regulatory Commission, China Insurance Regulatory Commission and other relevant departments set up the National Internet Finance Association of China (NIFA) in Shanghai. On behalf of the internet industry, Ant Financial became one of the first vice president units, and Lucy Peng was elected vice president. She said in a speech that, “regulation and self-regulation can provide the greatest degree of protection for an industry.”

杭州市互联网金融协会
[Hangzhou Internet Finance Association](#)

成立于2015年9月13日的杭州市互联网金融协会,根据协会发起单位审议并通过的《杭州市互联网金融协会章程》选举产生了各组成单位,其中蚂蚁金服当选会长单位。

Founded on September 13, 2015, Hangzhou Internet Finance Association elected various units in accordance with the “Hangzhou Internet Finance Association Charter” which was reviewed and passed by the initiators; and Ant Financial was elected to one of the president units.

中国金融学会绿色金融专业委员会
[Green Finance Committee of China Society for Finance and Banking](#)

2016年4月23日,中国金融学会绿色金融专业委员会在北京举办了“2016年中国绿色金融论坛暨中国金融学会绿色金融

专业委员会年会”。在本次年会上,蚂蚁金服当选为理事单位,成为首家加入绿金委的互联网金融企业。

On April 23, 2016, Green Finance Committee of China Society for Finance and Banking held the “2016 China Green Finance Forum and 2016 Annual Conference of Green Finance Committee of China Society for Finance and Banking” in Beijing. At this annual meeting, Ant Financial was elected as a council member and became the first internet finance company to join the Green Finance Committee.

参与行业标准制定
Participate in Setting Industry Standards

全国金融标准化技术委员会系列
金融行业标准

[A series of financial industry standards implemented by the China Financial Standardization Technical Committee](#)

蚂蚁金服受央行科技司邀请作为ISO TC68专家,参与第三方支付系列国际标准的研究制定工作。在央行金标委《支付标记化技术规范》、《第三方支付》国际标准等方面进行了深度参与。同时,受央行《中国金融标准化2016年报告》起草组邀请,起草“金融企业标准化”部分内容;通过共同参与国家科技专项《安全支付及其运行监管的关键技术研究及应用示范》的申报工作,与中金国盛共同申报TC260标准研究项目《电子货币安全标准研究》,形成密切的合作关系,共同研究促进国内电子货币领域的安全与可靠性研究。在一定程度上,有助于在非金融机构支付服务监管方面形成平滑的契合关系。

Ant Financial is invited by Technology Department of the People's Bank of China as an ISO TC68 expert to participate in researching and developing international standards related to the third-party payment. We are

deeply involved in drafting “Payment Tokenization Technical Specifications”, “Third Party payment” and other international standards of the China Financial Standardization Technical Committee. Meanwhile, invited by the “China Financial Standardization 2016 Report” drafting group of the People's Bank of China, we drafted some content of the “Financial Enterprise Standardization” session. Through joint efforts with Zhongjin Guosheng, we completed a national science and technology special project called “Research on Key Technology and Application Demonstration of Safe Payment and Its Operation and Supervision”. In the process of researching the TC260 standard research project – “Electronic Currency Security Standard” with Zhongjin Guosheng, we formed a close partnership with Zhongjin Guosheng, and we worked together to study and promote research on safety and reliability of domestic electronic currency. To some extent, our efforts help to form a close relationship between the payment service and supervision of non-financial institutions.

网络可信身份管理技术研究
[Research on Management Technology of Liability of Network Identity](#)

蚂蚁金服与公安部一所共同参与国家科技专项《网络可信身份管理技术研究》,研究网络可信身份管理的相关技术、管理办法、技术标准。通过共同参与国家标准《信息安全技术人脸识别系统技术要求》的制定,有效提升蚂蚁在人脸识别方面的规范水平,促进蚂蚁人脸技术、系统、产品在未来第三方检测认证的合规水平。

Ant Financial and the Ministry of Public Security jointly participated in a national science and technology special project named “Research on Management Technology of Liability of Network Identity”. We studied relevant technologies, management methods, and technical standards concerning management of liability of network identity.

By taking part in setting a national standard of “Technical Requirements of Information Security Technology and Face Recognition System”, we effectively enhanced Ant's technical level of face recognition, and enabled Ant's face recognition technology, system and products to meet the standard of third-party authentication in the future.

参与大型会议和论坛
Participate in Conferences and Forums

2017 达沃斯论坛
[2017 Davos Forum](#)

2016年9月,联合国环境署参访蚂蚁金服时达成战略合作。达沃斯时间2017年1月19日晚,蚂蚁金服和联合国环境规划署在达沃斯世界经济论坛上正式启动绿色数字金融联盟,吸纳全球金融科技伙伴加入,共同寻求推动全球可持续发展的新路径。这是联合国环境署成立45年来,第一次携手中国企业发起的国际性联盟,也是全球范围内首个绿色数字金融联盟。

In September 2016, when the United Nations Environment Program (UNEP) visited Ant Financial, we reached a strategic partnership. In the evening of January 19, 2017, Davos time, at the World Economic Forum in Davos, Ant Financial and UNEP launched the Green Digital Finance Alliance, attracting partners from the global financial technology area and seeking new paths of global sustainable development together. For 45 years, this is the first time since the foundation of UNEP, that UNEP worked with a Chinese company to launch an international alliance, and this is the first green digital finance alliance in the world.

参与发起联盟
Participate in Founding Alliances

2017年4月18日,蚂蚁金服和联合国环境署共同努力,和首批15家联盟成员一起和在杭州成立无现金联盟,联合国环境署、蚂蚁金服作为理事,倡导低碳运营、提升商业效能,加速从现金到无现金支付的转化。无现金联盟是指用低碳的理念、创新的技术、成熟的经验倡导、普及无现金支付,通过无现金支付,促进成员机构及其用户的信用积累,推动金融普惠,以“在全球范围内加速从现金到无现金支付的转化”为目标。今天据上一次我们提出的‘中国5年进入无现金社会’的倡议倒数还有1777天,我希望中国经验能引领全球走向无现金社会。”蚂蚁金服CEO井贤栋在无现金联盟的成立仪式上表示。

On April 18, 2017, Ant Financial, in collaboration with UNEP and 15 other partners launched the Cashless Alliance in Hangzhou. UNEP and Ant Financial are council members of the alliance. We advocate low-carbon operations, enhancing business efficiency and accelerating the pace of transition from cash to cashless payment. Cashless Alliance aims at promoting the concept of low-carbon and innovative technology and using the mature experience to popularize cashless payment. Through cash-free payment, the credit of alliance members and its users accumulates, which helps to develop inclusive finance with a goal of “accelerating the transformation from cash to cashless payment at the global level”. “Since we proposed a five year countdown of ‘China steps into a cashless society within 5 years’, we still have 1,777 days. Thus, I hope that China's experience can lead the world to a cashless society.” Ant Financial CEO Eric Jing said in the opening ceremony of the Cashless Alliance.

共享行业价值
Share Industrial Value

蚂蚁利用大数据及机器学习技术为金融机构和各类互联网商户提供了反黄牛、反作

弊、反欺诈的服务——蚁盾。该服务的核心是一套针对手机号、支付宝账号、EMAIL等主体进行风险预测,风险解释的评分体系(RAIN, Risk of Activity, Identity and Network)。基于海量的数据,结合最新的机器学习算法对用户分别从身份信息、行为特征、关系网络三个方面建立多维度的层次化特征体系,来评估主体的风险可能。过去的一年中,蚁盾已经为业界几百家用户提供服务,为金融机构和合作商户提供了累计超过百亿次的风险咨询服务调用,据不完全估算,避免资金损失超过300亿元。

Ant provides financial institutions and various types of internet merchants with Ant Shield which can provide anti-scalper, anti-cheating, anti-fraud services by the use of big data and machine learning technology. The core of the service is a scoring system (RAIN, Risk of Activity, Identity and Network) that can predict and interpret risk of mobile phone numbers, Alipay accounts, and emails. Based on vast amounts of data and the latest machine learning algorithm, Ant Shield evaluates the risk of the subject with a multi-dimensional and multi-level system which consists of three aspects: identity information, behavioral characteristics, and relation network. Over the past year, Ant Shield has provided services for hundreds of users in the industry, and more than 10 billion risk consulting services for financial institutions and cooperative merchants. According to incomplete estimates, Ant Shield has prevented more than 30 billion yuan of loss of funds.

4.4 供应商管理
Supplier Management

蚂蚁金服建立了严格的采购制度和管理方法,秉承公正公平公开的基本采购原则,蚂蚁金服的供应商注册采用开放平台方式,可自行通过邮箱或手机注册。供应商需在线确认一份“诚信约定函”,详细明确

双方必须遵守的商业行为规范，根据系统结构化的标签可直接筛选到相应的供应商，平等给予所有供应商参与项目的机会。

Ant Financial has established a strict procurement system and management methods, sticking to the basic procurement principles of being fair and open. Companies can register as Ant Financial's suppliers with email or mobile phone through an open platform. Suppliers need to confirm an "Honesty Agreement" online, which details the business practices that both parties must comply with. When we choose suppliers for certain projects, structured labels in the system can direct us to certain suppliers, so that all suppliers have equal opportunities to work with us.

蚂蚁金服对供应商进行绩效管理政策，根据其现场审核结果及改善情况评估其可持续发展绩效。蚂蚁优先与绩效表现好的供应商合作，对于绩效表现差的供应商，将减少采购份额或业务合作机会，限期整改，甚至可能取消合作关系。蚂蚁金服还积极与供应商一起推进人权保障，遵守相关法规及商业行为规范。若供应商违规，蚂蚁会限期整改甚至取消合作关系。暂无发现任何有违反结社自由和集体谈判，聘用童工或强迫劳动的运营点或供应商。

Ant Financial utilizes performance management policies to manage suppliers, and we assess their sustainability performance by determining the results of on-site visits and their improvements. Ant preferentially cooperates with good-performing suppliers; while for poorly performing suppliers, we will reduce their share of procurement or business cooperation opportunities, and require them to take rectifications within a certain period; otherwise, we may terminate the partnership. Ant Financial is also actively working with suppliers to promote human rights protection, and to comply with relevant laws and business practices. If suppliers violate the laws or practices, Ant will require them to correct their actions within a certain period or even terminate the partnership.

Up until now, there are no operational points or suppliers that forbid setting up associations, oppose collective bargaining, or employ child or forced labor.

05 人才福利 Talent Welfare

5.1 蚂蚁的原则和实践 Ant Principles and Practices

员工是蚂蚁金服基业长青的基石，也是蚂蚁能够健康迅速发展的重要保证。了解员工自身状况，保障员工的基本权益，健全员工发展体系，为员工创造良好的工作环境，关爱员工的生活，是蚂蚁对员工所需负起的责任。我们关注员工的职业发展，为多元化的员工提供多种价值实现通道。

Employees are the cornerstone of Ant Financial's success and the guarantee for Ant's healthy and rapid development. Understanding their situations, protecting basic rights and interests of employees, improving employee development system, creating a better working place and caring for their lives, are Ant's responsibilities to our employees. We focus on the career development of our employees and provide a variety of channels to realize their value.

对于人才的培养，蚂蚁重点通过选、育、用、励，汰五个维度重点跟进，帮助员工实现个人价值。

To cultivate talents, Ant helps employees to realize their value of life mainly by five aspects: selection, education, appointment, encouragement, and dismissal.

选 Selection

重点是明确标准，聪明，乐观，皮实，自省、谦卑。

Emphasize a clear standard. Smart, positive, tough, reflective and modest.

提倡合适的人做合适的事，鼓励员工在内部自由轮岗，在组织层面强制轮岗，从横纵不同领域鼓励人才全方面发展。

We propose that the right people should do the right things. We encourage employees to be free in the internal rotation, and at the organizational level we adopt forced rotation, therefore individual can develop themselves in different areas.

用 Appointment

育 Education

重点是以战养兵，实践出真知，在此基础上，加强复盘和沟通反馈，最后是基础的分享，交流和培训，培训的重点在新人和管理层。

We emphasize cultivating soldiers by wars and learning by doing. On this basis, we highlight the importance of reflection, communication, feedback, basic share and training. Our training focuses on newcomers and the management.

汰 Dismissal

对于不合适组织的人，要有 TRAIN, REMOVE, 实在不行的，要请离。

For those who are not suitable in the organization, we need to train, remove them, otherwise, we will dismiss them.

励 Encouragement

工作意义和价值是最好的励，一群有情有义的人一起快乐的做一件有价值有意义的事情，是我们在一起的动力，在此基础上，有明确的绩效管理体系，鼓励协同，鼓励不断挑战新的目标和高度，鼓励透明，公平的激励体系。

The meaning and value of working can encourage employees in a best way. Working happily with a group of righteous people to do meaningful and valuable things is the driving force that pushes us to work together. On this basis, we have a clear performance management system and we encourage cooperation, constantly challenging new goals and heights, and transparency. We have a fair system of encouragement.

5.2 平等雇佣 Equal Employment

我们严格遵循国家人权、劳工相关的法律法规和国际公约，遵守运营所在地相关劳工政策，制定了详细的反歧视，公平招聘的章程。在招聘、选拔、升职、处分、员工发展、福利和劳动合同终止等方面禁止任何因为人种、肤色、国籍、语言、财富、社会出身、社会地位、年龄、性别、性倾向、种族、残疾、怀孕、信仰、政治派别、社团成员或婚姻状况等歧视。

我们坚决杜绝雇佣童工，不使用任何形式的强迫劳工，明确与员工切身利益相关的事项变更的最短通知期。公司不容忍任何由管理层或同事，现场或非现场实施的骚扰。不采用任何形式的体罚、精神或身体压迫或口头辱骂。公司尊重所有员工自由加入或不加入协会的权利，包括工会组织、集体谈判的权利等。

蚂蚁金服严格遵守《中华人民共和国劳动法》等法律法规，依法与员工签订劳动合同，严格按照规定缴纳社会保险，保护员工个人隐私，不断完善劳动用工的管理基础。截止 2016 年 12 月 31 日，蚂蚁金服在岗员工总数为 6,909 人，相较一年前，人数增长约 25%。其中，约 37% 的员工为女性，团队继续保持年轻化与专业程度，近 87% 的员工年龄低于 36 岁，超过 89% 的员工拥有本科以上学历。

We strictly abide by national and international laws, regulations and conventions of human rights and labor. Also, we obey relevant labor policies in our operating places, and formulate detailed regulations regarding anti-discrimination and fair recruitment. We prohibit discrimination on the grounds of race, color, nationality, language, wealth, social background, social status, age, sex, sexual orientation, disability, pregnancy, beliefs, political faction, association members or marital status during the process of

recruitment, selection, promotion, punishment, staff development, welfare and the termination of labor contracts.

We resolutely oppose the employment of child or forced labor in any form. We explicitly determine the shortest period to inform our employees of changes involving their interests. The company does not tolerate any on-site or off-site harassment by management or colleagues and does not permit any form of physical punishment, mental or physical oppression or verbal abuse. The company respects the right of all employees to join or not to join associations, including labor union organizations, and respects employees' right to

员工总数 Total number of employees	
女性 Female	2563
男性 Male	4346
< 36	5998
36 - 50	899
> 50	12
高中 High school	51
大专 Junior college	684
本科 Bachelor	3645
研究生及以上 Master and above	2529

注释：数据截止 2016 年 12 月 31 日

collective bargaining.

By strictly complying with the Labor Law of the PRC and other laws and regulations, Ant Financial signs labor contracts with employees, pays social insurance, protects the privacy of employees, and constantly improves the management of labor employment. By December 31, 2016, the total number of employees in Ant Financial was 6,909, which increased by about 25% compared with that of last year. Among our employees, 37% are female. Our team continues to stay young and professional, with nearly 87% of employees under 36 years old and more than 89% of employees have bachelor degrees or above.

Note: The data was collected on December 31, 2016

5.3 薪酬福利 Remuneration and Welfare

为了吸引更多优秀的人才，我们不断完善岗位薪酬制度，将员工的能力、岗位和绩效紧密结合，创建长效激励，提升员工薪酬的公平性和竞争性。公司完善福利保障体系，在足额缴纳各项法定社会保险，为全体员工保证基本福利的前提下，还为员工提供更多的员工关爱项目。

In order to attract more talented people, we continue to improve the remuneration system which connects their ability, position and performance closely, to create long-term incentives and to enhance the fairness and competitiveness of salary. In addition, the company has improved its welfare security system. Under the premise of fully paying statutory social security insurance and guaranteeing the basic welfare for all employees, the company provides employees with more staff care projects.

五险一金 Five social insurances & one housing fund	年度商保 Annual business insurance	年度体检 Annual physical examination
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为全体提供养老、医疗、失业、工伤、生育等法定社会保障住房公积金社会福利。We provides every employee with old-age insurance, medical insurance, unemployment insurance, industrial injury insurance ,maternity insurance and housing accumulation fund.

更好的保障员工在遭受意外事故或患病时的经济利益，为全体员工投保综合福利保障计划，计划包括人身保障和综合医疗保障。同时员工可以选择为符合投保条件的子女、配偶、父母加入自费的保障计划。To better protect the economic interests of employees when accidents or illness struck, we insure all employees of the "comprehensive welfare protection plan", which includes personal security and comprehensive medical security. At the same time employees can choose to let our children, spouses and parents who meet the requirements join the insurance plan at our own expense.

年度体检项目旨在帮助员工及时了解自身和家人的健康状况，早防范、早治疗。The annual physical examination project aims at helping employees to keep track of our own and our family members' health status to prevent diseases and obtain early treatment.

iEasy 惠民月活动
iEasy Month of Benefit the Public

全员受惠，100% 覆盖率
Benefit Everyone. 100% coverage rate.

iEASY 本着“阿里人，惠生活”的初心，为员工提供大宗商品（如房产、汽车等），金融类产品（如贷款等）等对员工民生有较大影响的商业特惠服务。除在线优惠内容公布外，每年在 4 月的和 10 月组织两次覆盖全集团、多城市的线下优惠活动。

Believing in “Alibaba should benefit the lives of employees”, iEasy provides employees with staple commodities (such as real estate and cars), financial products (such as loans) and other products that have a great impact on employee's life. In addition to online promotional information, each year in April and October, we provide two offline discount activities, covering the whole Group in.

彩虹项目
Rainbow Program

全员受惠，100% 覆盖率
Benefit Everyone. 100% coverage rate.

帮助遭遇重大自然灾害、突发事件或重大疾病等不幸，在得到社会和阿里现有保障及援助充分自救后，仍然有较大生活困难的阿里员工，向他们发放临时性的生活困难补助费。

We help and offer temporary life subsidy to those Ali employees who suffer from devastating natural disasters, emergencies or serious illnesses and other misfortunes, and obtain Ali's existing insurance and assistance but still live a difficult life.

蒲公英项目
Dandelion Program

4000+ 员工受惠，70%+ 覆盖率
Benefit 4000+ employees. 70%+ coverage rate.

发扬我为人人、人人为我的团结互助精神，提高互助保障和自我保障意识，为参与人解决实际困难。蒲公英互助计划是救“病”：重大疾病，疾病身故，意外残疾，意外身故。

The program aims to promote the spirit of solidarity – one for all, all for one, to improve mutual help and self-protection awareness, and to solve practical difficulties for the participants. Dandelion Mutual Help Program is to cure “diseases”: serious diseases, illness, accident, accidental disability, and accidental death.

iHome 免息住房贷款
iHome Interest-free Housing Loans

3000+ 员工受惠，50%+ 覆盖率
Benefit 3000+ employees. 50%+ coverage rate.

iHOME 无息置业贷款成立的初衷是基于市场情况和员工实际所需，帮助员工解决工作地首次刚需置业的困难，让阿里人在奋斗的城市拥有属于自己的家，是具有阿里情怀的特色福利项目。

Based on the market conditions and the actual demand of employees, we set up iHome, Interest-free Housing Loans, to help employees solve problem of buying our first necessary houses around the workplace, so that Ali employees can own our own home in the city where they are working hard. And this is a special program which is full of warm feelings towards Ali.

iHealth 健康中心服务
iHealth Health Center Service

全员受惠，100% 覆盖率
Benefit Everyone. 100% coverage rate.

专业团队为员工的健康问题及心理困惑提供专业的指导、培训和咨询等服务，帮助员工和家人们提升身心健康水平。

The professional team provides professional guidance, training and counseling services to employees who have physical or psychological problems, so that the physical and mental health of employees and our families can be improved.

注：阿里指代阿里巴巴集团，与蚂蚁金服属于关联公司关系。

Note: Alibaba refers to Alibaba group, which is an affiliated Company with Ant Financial.

5.4 职业健康安全
Occupational Health and Safety

为打造健康安全的工作环境，我们通过线上线下等多种途径宣传、普及健康生活等观念知识。组织员工检查身边的事事故隐患，积极营造确保安全、注重健康、关爱生命的良好氛围。对劳动环境较特殊或工作强度大的岗位给予关注和慰问，关心员工心理压力变化，及时提供医疗资源和信息的支持，看望、慰问和帮助员工。

To create a healthy and safe working environment, we promote and popularize the concept of healthy life online and offline. We organize employees to check and detect potential dangers in the working places, and actively create a warm atmosphere which ensures safety, emphasizes health and cares for life. What's more, we pay close attention and to employees who work in special environments or at high intensity. We are concerned about the mental health of our employees and provide medical aids and information support. We visit, console and help employees facing difficulties.

我们承诺向员工提供一个健康、安全的工作场所，蚂蚁金服 2016 年工伤的数据为 0.86%，因工伤损失小时数 920 小时。2016 年，公司继续推进健康安全管理体系的落实，为了保证公司各级员工的身体健康，公司定期组织员工体检。2016 年度，公司员工的体检覆盖率已达到 100%，全年未发生职业病案例；我们为每位员工送达年度体检报告，并在公司内网上为其建立健康档案，每位员工自入职后的所有体检报告，都被收集在健康档案里，能够进行自由跟踪查询。

We promise employees a healthy and safe workplace, and in 2016, the work injury rate of Ant Financial was only 0.86%, with 920 hours lost due to work injury. In 2016, the company continued to promote the implementation of a health

and safety management system. In order to ensure the health of employees of all levels, the company regularly organizes employees to take physical examinations. In 2016, the physical examination coverage rate of the company reached 100%, with no occupational diseases throughout the year. We send annual physical examination reports to every employee, and establish an online health internal network for each of our employees. After employees enter Ant, all their physical examination reports are collected in their own health files, and they can track and search related information freely.

5.5 多元培训与发展
Diversified Training and Development

蚂蚁金服建立了完善的培训制度，成立了蚂蚁技术大学提供全方面的培训课程。常规培训课程体系涵盖了人权政策、公司文化、价值观、个人管理、团队管理以及各方面的专业技术培训，并针对不同类别设立了如大咖荟、精武门、青年近卫军加油站等多类型课程品牌。2016 年度，参与培训总人次达 18536 次，人时 155195 小时。

Ant Financial has established a comprehensive training system by setting up the Ant Technical University to provide all aspects of training courses. The regular training course system covers human rights policy, corporate culture, values, personal management, team management and other aspects concerning professional and technical training. Moreover, we set various types of advanced courses, such as Talent Forum, Jingwu School and Gas Station for Youth Guard. In 2016, the total number of participating times in the training reached 18,536, with 155,195 hours in total.

5.6 轻松、高效的工作氛围
A Relaxed and Effective Working Environment

在蚂蚁金服内，我们倡导“快乐工作，认真生活”的态度，为员工提供一个和谐的办公和休闲空间，营造一种自由开放的工作环境和温馨的团队氛围。

In Ant Financial, we advocate an attitude of “Happy Work and Serious Life”, provide staff with a harmonious office and leisure space, and create a free and open working environment and a warm team atmosphere.





5.7 员工声音 Employees' Voices

赵星：芝麻信用资深数据挖掘专家

Zhao Xing, Senior Data Mining Expert of Zhima Credit

赵星，美国康涅狄格大学运筹学博士，前 FICO 首席科学家。在赵星看来，在蚂蚁的日子与之前 FICO 工作的经历完全不同。在蚂蚁信用的授信中，不光要考虑传统金融授信考虑的指标，还能够考虑许多原本难以考虑的信息，例如热爱公益、家庭责任心强的人，信用都比较可靠，而这些信息的搜集、考虑乃至量化成衡量指标都是传统金融的授信无法做到的。在蚂蚁金服的新平台下，这样的数据却是可以被搜集的：热爱公益的人，可能有更多对公益的捐款，又或者留言转发；对家庭责任感强的人，会用自己的支付宝账户为不同年龄不同性别的家庭成员购买商品，会使用亲情账户的功能……这些信息都将被蚂蚁金服的大数据系统收集分析，由此而形成一整套蚂蚁金服独有的征信评分体系。

Zhao Xing has a Ph.D. of Operations from the University of Connecticut, and was a former chief scientist at FICO. In Zhao Xing's view, unlike working at FICO, in Ant's credit system, she not only needs to consider indexes used by traditional financial credit, but also needs to take many other factors which are difficult to compare into considerations. For example, those who devote themselves to the public welfare and who have a strong sense of familial responsibility are relatively creditworthy. However, the collection, analysis and quantification of such information cannot be done by traditional financial credit. In the new platform of Ant Financial, such data can be collected as thus: people devoted to public welfare may make more donations or make more comments, while those who have a strong sense of familial responsibility may buy goods for family

members of different ages and different genders with their own Alipay accounts, and they may use the family account function. All such information will be collected and analyzed by Ant Financial's big data system, and thus a unique credit scoring system is formed.

正是这样参与建设一个社会新的征信系统的目标，深深地吸引了赵星，促使他告别了美国按部就班的工作，投入了蚂蚁金服发展壮大的大团队中。1970 年代出生的他，发现公司里大多是年轻人，更让他差点吃不消的是工作强度，虽然之前也有心理准备，但没想到会这么累，“这里更像一个创业公司。”赵星说，倒是不后悔，反而有了一种看着新事物在手中慢慢成形起来的快感，“我们的目标，当然是争取以后让全中国的人都使用我们的征信评分。”

It is the goal of participating in the construction of a new social credit system that deeply attracted Zhao Xing, prompting him to bid farewell to step-by-step work in the United States and join the growing team of Ant Financial. Zhao, born in the 1970s, found that most of his colleagues were young people, and he was almost not able to bear the intensity of work. Although he was mentally prepared, he did not expect it to be so tiring. "It is more like a start-up company," Zhao Xing said. He was not regretful, instead, he felt satisfied when seeing new things taking shape gradually. "Our goal, of course, is to have all Chinese people use our credit scoring system."

郑航：蚂蚁金服国际事业部资深总监

Jia Hang, Senior Director of Global Business at Ant Financial

郑航 1996 年毕业于清华大学，和大多数同学一样，出国是顺理成章的选择。但与同学们不同的是，他曾两次海归，第一次从加拿大回国，去了中信银行；第二次被银联派去北美开拓美洲业务，十年后，他从美国再次回国，加入蚂蚁金服。“毫不夸张的说，金融科技方面，我们中国已经跑在了全世界的前面。”

Jia Hang graduated from Tsinghua University in 1996. Like most of his classmates, he chose to go abroad. However, unlike his classmates, he returned to China twice. The first time, he came back from Canada to work at CITIC Bank, and at the second time, he was sent to North America to open up the Americas business. Ten years later, he came back to China again from the United States, and he joined Ant Financial. "It's no exaggeration to say that in the field of financial technology, China has been running in front of the world."

在国际事业部，郑航负责蚂蚁全球化战略中的“技术出海”部分：与团队一起，将支付宝的基础技术能力，如安全风控、反洗钱系统等，以及商业模式及运营经验带给印度、泰国、韩国、菲律宾、印尼等国合作伙伴，共同打造当地版支付宝。

In the Global Business unit, Jia Hang is responsible for the "Technology Going Abroad" of Ant's global strategy: he works with the team to bring the fundamental technologies of Alipay, such as security and risk control, and anti-money laundering, as well as business models and operating experience to Indian, Thai, Korean, Philippine and Indonesian partners to set up the local Alipay systems together.

印度是蚂蚁技术出海的第一个项目。2015 年，他第一次去德里，司机没找到 PAYTM 所在地，把他绕进了贫民窟。这让他意识到，这条此前从未有人尝试过的路，注定不好走。

The India project is the second "Technology Going Abroad" project. In 2015, the first time Jia Hang went to Delhi, the driver could not find the location of Paytm, and led Jia Hang into the slums, which made him realize that the road which had never been walked by others was doomed to be tough.

确实不好走。与 PAYTM 牵手两年，蚂蚁数十名工程师每隔半个月轮流飞赴德里，与 PAYTM 工程师朝夕相处，一起开会，一起讨论技术细节，一起研究如何在蚂蚁提供的整套技术方案上做本土化的开发……

And it was. In the two-year cooperation project with Paytm, dozens of Ant engineers flew to Delhi every two weeks. They worked closely with Paytm engineers day and night; they had meetings, discussed technical details, and studied how to localize development based on technical solutions provided by Ant.

两年后，PAYTM 用户从最初不到 3000 万，飙升至 2.2 亿，跃升全球第三大电子钱包。与此同时，印度模式在被快速复制到泰国、韩国、菲律宾、印尼……以及接下来更多国家。

Two years later, the number of Paytm users soared from less than 30 million to 220 million, making Paytm the world's third largest electronic wallet. At the same time, the Indian model was quickly copied in Thailand, South Korea, the Philippines, Indonesia and more countries.

由于频繁出入境，郑航的护照已经换了好几本，他说他享受这种“打仗”的感觉，反正他此前的人生，也一直在飘着：北京、加拿大、美国、杭州，呆过的地方包括海外互联网公司、央企、金融机构，然后是蚂蚁。郑航觉得自己挺幸运，因为完整亲历了中国经济腾飞的过程。

Due to frequent exits and entries, Jia Hang has changed several passports. He said he really enjoyed “fighting a battle” like this; after all in his previous life, he was roving all the time: in Beijing, Canada, America and Hangzhou. He had worked in overseas internet companies, state-owned companies and financial institutions, and then he came to Ant. Jia Hang felt lucky, because he witnessed the whole process of China's economic take-off.

他现在的工作是二十年前的某种倒转，不再向远方寻找更好的生活，而是为远方带去更好的生活。

His current job is some kind of a reversal of twenty years ago. He is no longer looking for a better life in the future but delivers a better life for the future.

06 社区服务 Community Services

蚂蚁金服鼓励每一名员工积极参与公益，倡导人人公益三小时志愿精神。员工不定期自发组织各种帮困扶贫的公益活动，数次联合地方公益基金会，为贫苦的孤残儿童募集越冬御寒衣服、参加公益助跑等活动。其中支付宝员工组织专门为视障儿童提供志愿服务的公益队伍“萤火虫小分队”，在长达两年时间内，为视障人群录制口述电影，制作无障碍电影数十部，用点滴善举，将欢乐带给特殊人群。

Ant Financial encourages every employee to actively participate in community activities, and advocates the volunteer spirit of “everyone contributes three hours to the public welfare”. From time to time, employees of Ant Financial spontaneously organize a variety of poverty alleviation activities, such as working with local public welfare foundations to raise winter clothes for poor orphans and disabled children and participating in running races for public welfare. In particular, Alipay employees organized a specialized team, called “Firefly”, to provide volunteer services for visually impaired children. In a two-year period, the team recorded several oral movies for visually impaired people and made dozens of barrier-free movies. They bring joy to those who are in need by taking concrete actions out of kindness.

2016 年间，员工共累计公益活动时间逾 1.4 万小时，有超过 6700 员工人次参加。

In 2016, employees have participated in the community services for more than 6,700 times, with more than 14,000 hours in total.

07 绿色运营 Green Operation

保护环境和应对气候变化是当今人类面临的两个最为迫切的挑战。蚂蚁金服将环境保护融入到自身的每个运营环节之中，做到绿色运营、减排环保，充分利用。

Protecting the environment and coping with climate change are two of the most pressing challenges facing mankind today. Therefore, Ant Financial will integrate environmental protection into each process of our operation, so that we can achieve green operations, reduce carbon emissions, and make full use of resources.

我们高度重视资源节约与环境保护，为减少能源以及资源的浪费，蚂蚁金服在自身办公空间内采取了多种绿色办公措施，将环保理念融入各项运营环节，践行绿色环保承诺。在 2016 年度运营过程中，我们严格遵守中国环境法，并不涉及任何环境侵权的诉讼案件。

We attach great importance to resource conservation and environmental protection. To reduce the wastage of energy and other resources, Ant Financial takes a variety of green office measures and integrates environmental protection into every operational aspect, to practice our green commitment. In addition, during the operation in 2016, we strictly abided by China's environmental law and were not involved in any environmental infringement litigation cases.

序号 NO	绿色办公措施 Green Office Measures
1	纸张双面打印 Double-sided printing
2	办公文具回收利用 Office stationery recycling
3	洗手间无擦手纸 No hand towel in washrooms
4	厕所内环保用纸 Save toilet paper
5	安保 24 小时巡检，随手关办公区域、会议室灯 The security patrols the office for 24 hours and turns off lights in unoccupied office area and meeting room.
6	控制空调冬夏开启时间：在夏季当室内温度高于 26 摄氏度时，可以开空调制冷；在冬季当室内温度低于 20 摄氏度时，可以开空调制热 Control the using of air conditioners in winter and summer. AC is allowed when the indoor temperature is higher than 26 degrees Celsius in summer; AC is allowed when the indoor temperature is below 20 degrees Celsius in winter.
7	其他 Other measures

蚂蚁金服 2016 年能源消耗总量 Total Energy Consumption of Ant Financial in 2016	
电力使用 (千瓦时) Electricity (Kwh)	5109552.61
总能耗量 (百万瓦时) Total energy consumption (Kwh in ' 000s)	5109.55
温室气体排放种类二 (二氧化碳当量 - 吨) Emission of type two greenhouse gasses (Ton)	3591.25
温室气体总排放 (限种类一及二) (二氧化碳当量 - 吨) Total greenhouse gas emissions (Ton)	3591.25

截止 2016 年底，蚂蚁金服共消耗各种能源折合标准煤共计 3591.25 吨，其中全部为外购电力。

By the end of 2016, energy consumption of Ant Financial was equivalent to 3591.25 tons of standard coal, and all the consumption is electricity.

蚂蚁金服 2016 资源消耗量 Resource Consumption of Ant Financial in 2016	
有害废弃物 Hazardous Waste	
硒鼓 (个) Cartridge (piece)	120
灯管 (个) Lamp (piece)	3632
无害废弃物 Non-hazardous Waste	
纸张 (公斤) Paper (KG)	9158
水 Water	
总用水量 (立方米) Total water use (m ³)	38812

注：污水主要为办公生活污水，经市政污水处理厂处理

Note: Sewage here is mainly office sewage, and will be treated by the municipal sewage treatment plant.

08 关于本报告 About the Report

本报告是蚂蚁金融服务集团(以下简称“蚂蚁金服”、“蚂蚁”、“集团”、“我们”、“公司”)公开对外发布的第一份企业社会责任报告。蚂蚁金服主动向社会公众报告公司的可持续发展状况,让全社会了解、监督蚂蚁金服的可持续发展工作。

This is the first corporate social responsibility report issued to the public by Ant Financial Services Group (hereinafter referred to as “Ant Financial”, “Ant”, “the Group”, “we” and “the Company”). Ant Financial takes the initiative to report the company’s sustainable development situation to the public so that the whole society can understand and supervise the sustainable development of Ant Financial.

编写依据 Reporting reference

本报告编制遵循全球报告倡议组织(GLOBAL REPORTING INITIATIVE)最新标准 GRI STANDARDS。

The report is prepared in accordance with the most updated standards—GRI Standards, issued by the Global Reporting Initiative.

时间范围 Reporting Period

本报告的时间跨度主要为 2016 年 1 月 1 日至 2016 年 12 月 31 日,部分数据截止到 2017 年 4 月。

The report primarily discloses the information of the Company from January 1, 2016 to December 31, 2016, some data is by April, 2017

数据来源 Data Sources

除特别说明外,本报告中的数据来自蚂蚁金服各业务部门分别统计。

Unless otherwise stated, the data in this report was collected by various business units of Ant Financial.

报告内容及边界 Report Scope and Boundary

为了保证报告的可靠性和合理性,蚂蚁金服梳理自身核心议题并通过内、外部利益相关方问卷调查的方式对核心议题进行排序,作为报告编制内容的参考,通过实质性分析确定实质性议题及边界。

In order to ensure the reliability and rationality of the report, Ant Financial combines our own core issues and evaluates the issues through internal and external stakeholder surveys. As a reference to the report, the material issues and the report boundary are determined through material analysis.

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GRI 标准指标 GRI Standard	指标内容 Index Description	报告章节 Report Chapter
一般标准披露 General Disclosure		
机构概况 Organizational Profile		
102-1	机构名称 Name of organization	8 关于本报告 8 About the Report
102-2	主要品牌、产品及服务 Primary brands, products and services	1 蚂蚁金服概况 1 Ant Financial Profile
102-3	机构总部的地点 Location of headquarters	1 蚂蚁金服概况 1 Ant Financial Profile
102-4	营运位置 Countries of operation	1 蚂蚁金服概况 1 Ant Financial Profile
102-5	所有权的性质及法律形式 Nature and Legal form of ownership	非上市公司不适用 Unlisted Company N/A
102-6	服务市场 Markets served	1 蚂蚁金服概况 1 Ant Financial Profile
102-7	机构规模 Scale of the organization	非上市公司不适用 Unlisted Company N/A
102-8	员工数据 Workforce data	5.2 平等雇佣 5.2 Equal Employment
102-9	供应链 Supply chain	4.4 供应商管理 4.4 Supplier Management
102-10	机构规模、架构、所有权或供应链的重大变化 Significant changes to organization size, structure, ownership or supply chain	不适用 N/A
102-11	机构是否及如何按预警方针及原则行事 Whether and how the precautionary approach or principle is addressed by the organization	3 治理 3 Governance
102-12	机构参与或支持的外界发起的经济、环境、社会公约、原则或其他倡议 Externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses	4.3 行业努力共享价值 4.3 Work with industry and Shared Values
102-13	机构加入的协会（如行业协会）和国家或国际性倡议机构 List memberships of associations (such as industry associations) and national or international advocacy organizations	4.3 行业努力共享价值 4.3 Work with industry and Shared Values
102-14	总裁致辞 President's Message	总裁致辞 President's Message
102-16	机构的价值观、原则、标准和行为规范 The organization's values, principles, standards and norms	3.2 合规运营，防控风险 3.2 Compliance Operation: Risk prevention and Control
102-18	机构的治理架构 Governance structure	-
102-40	机构的利益相关方列表 List of stakeholders engaged	2.1 利益相关方日常沟通及重大性议题评估 2.1 Stakeholder Engagement and Assessment of Materiality

102-41	集体谈判协议 Collective bargaining agreements	2.1 利益相关方日常沟通及重大性议题评估 2.1 Stakeholder Engagement and Assessment of Materiality
102-42	就所选定的利益相关方，说明识别和选择的根据 Basis of identification and selection of stakeholders	2.1 利益相关方日常沟通及重大性议题评估 2.1 Stakeholder Engagement and Assessment of Materiality
102-43	利益相关方参与的方法 Stakeholder engagement approach	2.1 利益相关方日常沟通及重大性议题评估 2.1 Stakeholder Engagement and Assessment of Materiality
102-44	利益相关方参与的过程中提出的关键主题及顾虑 Key topics and concerns raised by stakeholders and the organization's response	2.1 利益相关方日常沟通及重大性议题评估 2.1 Stakeholder Engagement and Assessment of Materiality
102-45	列出机构的合并财务报表或同等文件中包括的所有实体 List all entities included in the organization's consolidated financial statements or equivalent documents	-
102-46	说明报告内容和方面边界 Explain the report content and the Aspect Boundaries	8 关于本报告 8 About the Report
102-47	所有实质性方面清单 All the material aspects	2.1 利益相关方日常沟通及重大性议题评估 2.1 Communication with Stakeholders and Assessment of Material topics
102-48	重订前期报告信息 Restatements of information provided in previous reports	-
102-49	报告的重大变动 Significant changes of the reporting	-
102-50	报告期间 Reporting period	8 关于本报告 8 About the Report
102-51	上一份报告的日期 Date of most recent previous report	-
102-52	报告周期 Reporting cycle	8 关于本报告 8 About the Report
102-53	关于报告或报告内容的联络人 Contact point	8 关于本报告 8 About the Report
102-54	依循的 GRI 标准 GRI in accordance option chosen	8 关于本报告 8 About the Report
102-55	GRI 标准内容索引 The GRI Content Index	8 关于本报告 8 About the Report
201-1	机构产生和分配的直接经济价值 Direct economic value generated and distributed	非上市公司不适用 Unlisted Company N/A
201-2	气候变化对机构活动产生的财务影响及其风险、机遇 Financial implications and other risks and opportunities for the organization's activities due to climate change	4.3 行业努力共享价值 4.3 Work with industry and Shared Values
203-1	开展基础设施投资与支持性服务的情况及其影响 Development and impact of infrastructure investments and services supported	4.1 对客户的承诺 4.1 Commitments to Customers
203-2	重要间接经济影响 Significant indirect economic impacts	4.3 行业努力共享价值 4.3 Work with Industry and Shared Values

205-1	机构评估腐败风险 Significant risks related to corruption identified through the risk assessment	3.2 合规运营， 防控风险 3.2 Compliance Operation: Risk prevention and Control
205-2	反腐败政策和程序的传达及培训 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored	3.2 合规运营， 防控风险 3.2 Compliance Operation: Risk prevention and Control
205-3	确认的腐败事件和采取的行动 Confirmed incidents of corruption and actions taken	3.2 合规运营， 防控风险 3.2 Compliance Operation: Risk prevention and Control
206-1	涉及反竞争行为、反托拉斯和垄断做法的法律诉讼的总数及其结果 Total number of legal actions for anticompetitive behavior, anti-trust, and monopoly practices and our outcomes	-
301-1	所用物料的重量或体积 Materials used by weight or volume	7 绿色运营 7 Green Operation
302-1	机构内部的能源消耗量 Energy consumption within organization	7 绿色运营 7 Green Operation
302-3	能源强度 Energy intensity	7 绿色运营 7 Green Operation
302-4	减少的能源消耗量 Reduction of energy consumption	7 绿色运营 7 Green Operation
302-5	产品和服务所需能源的降低 Reductions in energy requirements of products and services	7 绿色运营 7 Green Operation
303-1	按源头说明的总耗水量 Total water withdrawal by source	7 绿色运营 7 Green Operation
305-1	直接温室气体排放量（范畴一） Direct greenhouse gas (GHG) emissions (scope 1)	7 绿色运营 7 Green Operation
305-2	能源间接温室气体排放量（范畴二） Indirect greenhouse gas (GHG) emissions (scope 2)	7 绿色运营 7 Green Operation
305-4	温室气体排放强度 Greenhouse gas emissions intensity	7 绿色运营 7 Green Operation
305-5	减少的温室气体排放量 Reduction of greenhouse gas (GHG) emissions	7 绿色运营 7 Green Operation
306-1	按水质及排放目的地分类的污水排放总量 Total water discharge by quality and destination	7 绿色运营 7 Green Operation
306-2	按类别及处理方法分类的废弃物总重量 Total weight by type and disposal method	7 绿色运营 7 Green Operation
307-1	违反环境法律法规的次数 Total number of non-compliance with environmental laws and regulations	7 绿色运营 7 Green Operation
401-1	按年龄组别、性别及地区划分的新进员工和离职员工总数及比例 Total number and rates of new employee hires and employee turnover by age group, gender and region	5.2 平等雇佣 5.2 Equal Employment
401-2	不提供给临时或兼职员工，只提供给全职员工的福利 Welfare provided to full-time employees that are not provided to temporary or part-time employees	5.3 薪酬福利 5.3 Remuneration and Welfare
403-1	职工健康与安全委员会的员工代表 Worker representative of occupational health and safety committee	5.4 职业健康安全 5.4 Occupational Health and Safety
403-2	工伤类别、工伤、职业病、误工及缺勤比例，以及和因公死亡人数 Rates of injury, lost days, and absenteeism, and total number of work related fatalities	5.4 职业健康安全 5.4 Occupational Health and Safety

403-3	从事职业病高发职业或高风险职业职业的工人 Workers with high incidence or high risk of diseases related to our occupation	-
403-4	与工会达成的正式协议中的健康与安全议题 Health and safety topics covered in formal agreements with trade unions	-
404-1	每名员工每年接受培训的平均小时数 Average hours of training per year per employee	5.5 多元培训与发展 5.5 Diversified Training and Development
404-2	为加强员工持续就业能力及协助员工管理职业生涯终止的技能管理及终生学习计划 Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	5.5 多元培训与发展 5.5 Diversified Training and Development
404-3	接受定期绩效及职业发展考评的员工百分比 Percentage of employees receiving regular performance and career development reviews	5.5 多元培训与发展 5.5 Diversified Training and Development
406-1	歧视事件的总数，以及机构采取的纠正行动 Total number of incidents of discrimination and corrective actions taken	5.2 平等雇佣 5.2 Equal Employment
407-1	已发现可能违反或严重危及结社自由及集体谈判的运营点或供应商，以及保障这些权利的行动 Operations and suppliers identified in which the right to exercise freedom of association and collective bargaining may be violated or at significant risk, and measures taken to support these rights	4.4 供应商管理 4.4 Supplier Management
408-1	已发现具有严重使用童工风险的运营点和供应商，以及有助于有效杜绝使用童工情况的措施 Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor	4.4 供应商管理 4.4 Supplier Management
409-1	已发现具有严重强迫或强制劳动事件风险的运营点和供应商，以及有助于消除一切形式的强迫或强制劳动的措施 Operations and significant suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor	4.4 供应商管理 4.4 Supplier Management
412-2	员工接受关于人权政策及程序的培训 Employee training regarding human rights policies and procedures	3.2 合规运营， 防控风险 3.2 Compliance Operation: Risk prevention and Control
413-1	实施当地社区参与、影响评估和发展计划 Implementation of local community engagement, impact assessments, and development programs	6 社区公益 6. Community Services
416-1	接受健康与安全影响评估的重要产品和服务 Significant product and service categories for which health and safety impacts are assessed	4.1 对客户的承诺 4.1 Commitments to Customers
416-2	违反有关产品和服务健康与安全法规的事件 Violation of regulations on product and service health and safety	-
418-1	经证实的侵犯客户隐私权及遗失客户资料的投诉总数 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	-
419-1	违反社会经济层面法律法规的次数 Total number of violation of laws and regulations on social and economic respect	-

