Lab for AI-Powered FinTech

Cross-Border E-commerce Financial Services Platform

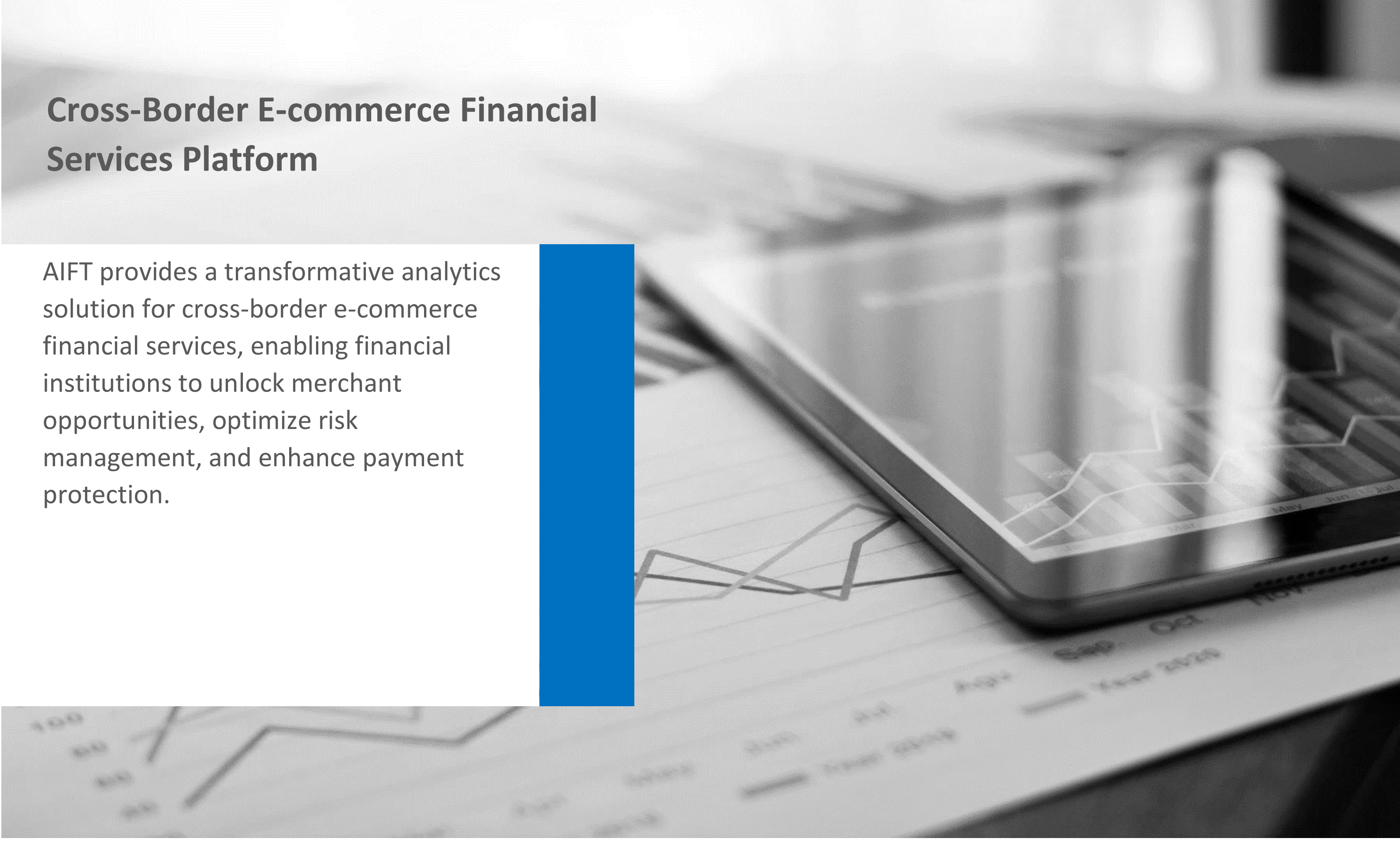
About Us

Laboratory for AI-Powered Financial Technologies Limited (AIFT) is an innovative technology center that is committed to conducting pioneering research, attracting the brightest talents and transforming technologies into commercial application. AIFT was founded by Columbia University and City University of Hong Kong, with Tsinghua University recently joining to inject new research strength into the lab; and AIFT is the unique FinTech lab in the *InnoHK* Research Clusters established by the HKSAR government.

- AIFT is backed by the HKSAR government. AIFT has equipped with cutting-edge technologies and maintained a high-quality pool of talents, comprised of well-versed industry practitioners and rich industry resources.
- AIFT has integrated modern financial theories, digital artificial intelligence technologies and traditional risk control methods to fully resolve three key pain points in supply chain finance, i.e. data mining and price recovery mechanism, risk control mechanism, and settlement assurance mechanism.

"From idea to innovation, from collaboration to commercialization, from research to reality, we strive to bring together the best of talents, the application and tools of modern financial theories, to harness the power of AI and Big Data and build an exciting fintech future."

Prof Houmin YAN,
Director of AIFT



Cross-Border E-commerce Financial Services Platform

AIFT provides a transformative analytics solution for cross-border e-commerce financial services, enabling financial institutions to unlock merchant opportunities, optimize risk management, and enhance payment protection.

Core Benefits

Value Discovery

- Connection to a pool of cross-border merchants.
- Selection and referral of merchants to financial institutions.
- Alignment with the risk appetites of financial institutions.

Risk Management and Optimization

- In-depth know your customers (KYCs) leveraged on extensive alternate data.
- Dynamic credit limit and pricing controls enabled by AI predictive modelling.
- Early alerts of adverse events by real-time monitoring.
- Loan arrangement parameter optimization and simulations.

Payment Protection

- Collection of repayment directly from merchants’ settlement accounts in case of arrears.

AIFT provides a Risk-as-a-Service platform that translates live merchant data into fully auditable credit decisions.

We help banks safely tap into the booming cross-border e-commerce market. By analyzing a merchant's real-time operational data, we provide a quantitative foundation for your credit decisions while ensuring you retain total control over your risk appetite and lending policies.

The Challenge: Traditional Scorecards Don't Fit E-Commerce

Applying conventional banking scorecards to e-commerce merchants creates massive blind spots and regulatory risks:

- **Incompatible Data:** E-commerce merchants lack traditional balance sheets and physical inventory. Their true health lies in daily platform metrics—sales trends, return rates, and cancellations—which conventional scorecards simply cannot process.

- **Arbitrary Credit Limits:** Without the right tools, lenders often resort to guesswork, multiplying recent revenue by arbitrary numbers to set credit limits. These ceilings lack an economic foundation, making them hard to justify to credit committees and nearly impossible to defend to regulators.

The Solution: A Data-Driven, Policy-First Approach

AIFT bridges this gap by replacing guesswork with a highly structured, transparent repayment model. We take a merchant's live operational data and turn it into a clear, reliable credit ceiling based directly on your bank's rules.

- **We analyze the reality:** The platform ingests real-time business health indicators, including sales growth, cashflow stability, and platform conduct.
- **You set the rules:** You define your exact risk tolerance and target default rates before any data is processed.
- **The result:** An objective, economically sound credit limit. If you want a more conservative portfolio, simply adjust your policy, and every limit recalibrates instantly. No black boxes, and no arbitrary scaling factors.

Why Banks Choose AIFT

- your policy **Fully Transparent** Every factor that influences a credit limit—whether it's seasonal sales dips or high return rates—is explicitly identified. Your model risk team can trace any change directly back to its source, supported by a fully decomposed audit workbook generated for every merchant, every month.

- **Completely Governable** Your bank's risk appetite lives in clear, documentable policy rules, not hidden in opaque algorithms. Our built-in simulator allows your credit analysts to test what-if scenarios to see exactly how changes in merchant behavior or bank policy will impact credit ceilings.

- **Regulatory Ready** Built for compliance, AIFT's underwriting logic is actively deployed within a HKMA GenA.I. sandbox and protected by patents in the US and China. Our platform integrates real-time supply chain monitoring with AI-powered KYC to ensure your lending is safe and secure.

Development Team

The core team is composed of multidisciplinary top-tier researchers and industry veterans from City University of Hong Kong and Columbia University, with Tsinghua University recently joining to inject new research strength into the lab, the core team has rich and fruitful results in the fields of big data analysis, risk management, machine learning and supply chain management.

The project team is composed of senior financial, digital technology, artificial intelligence research practitioners and entrepreneurs with deep and solid commercial experience, with rich industry resources in the financial and cross-border e-commerce industry.