

The Antom logo is displayed in white lowercase letters on a blue background. The background of the entire slide features a large blue circle on the left and a photograph of a white commercial airplane flying over a layer of white clouds under a clear blue sky on the right.

antom

The Future of Money

Kelvin LI

General Manager of Platform Tech
Ant International

Keynote @ IATA WSP, Bangkok
Oct 2024

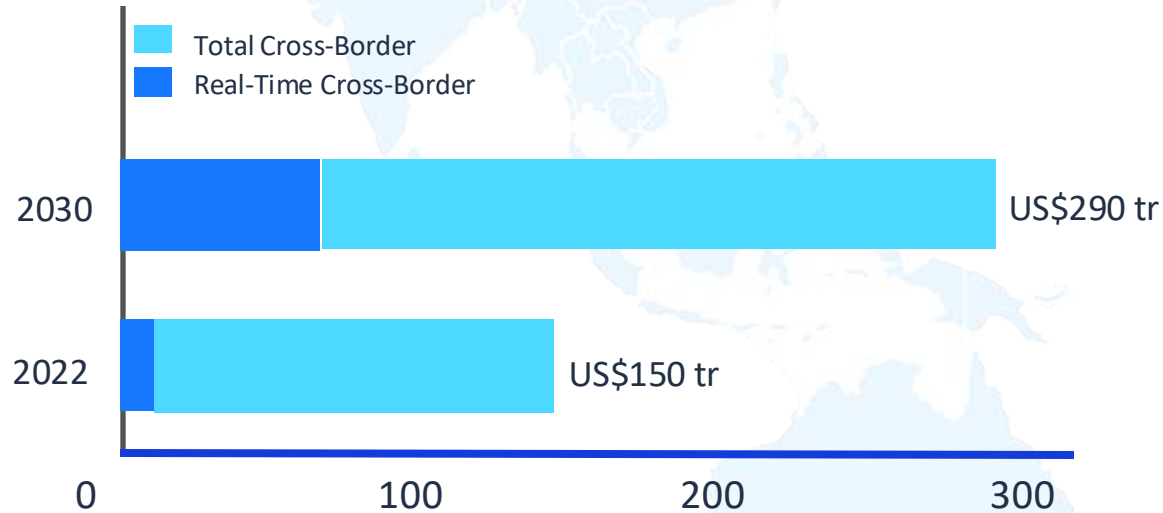


Global Payment Landscape

antom

Cross-border Payments are Considered Lagging Behind Domestic Ones in Efficiency

--- Bank of England



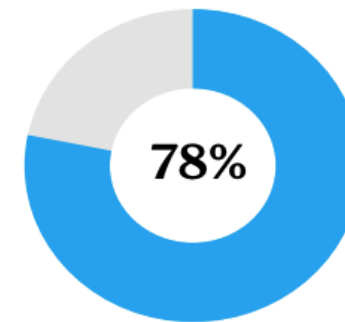
Source: The 2023 McKinsey Global Payments Report

Payment Costs Represent 78% of Airline Industry Net Profit and 3% of Airlines' Total Revenue

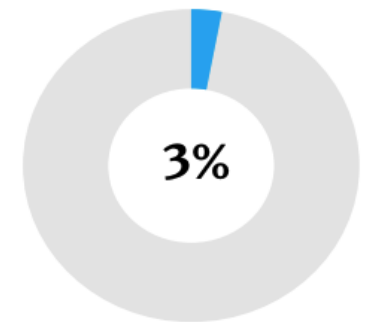
-- McKinsey; Edgar, Dunn & Company

Airline payment cost, 2019

Payment cost =
\$20.3 billion¹



of industry net profit²



of airlines' total revenue³

¹"Airline payment cost and revenue drivers study," Edgar, Dunn & Company (for baseline data only), September 2022; IATA industry data.

²USD 20.3 bn payment cost compared to USD 25.9 bn total industry net profit.

³USD 20.3 bn in payment cost compared with over USD 738 bn total airline industry revenue (excl. USD 100 bn for cargo and taxes).

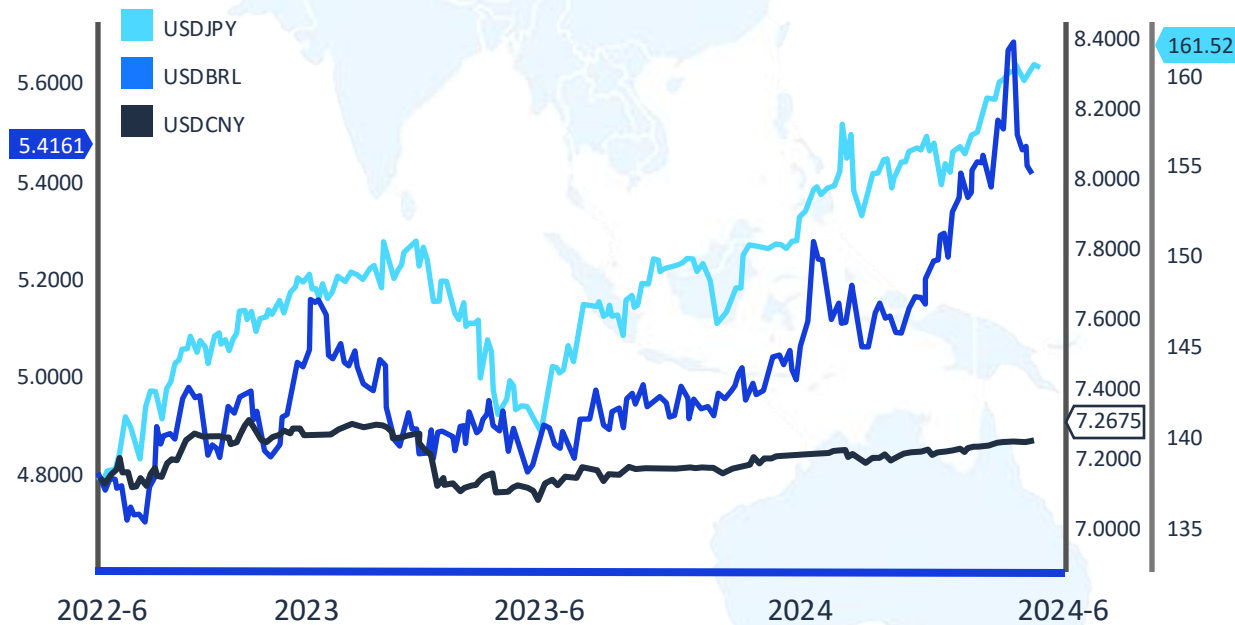
Source: McKinsey; Edgar, Dunn & Company (for baseline data only);
IATA annual review 2020



Global Financial Market Landscape

antom

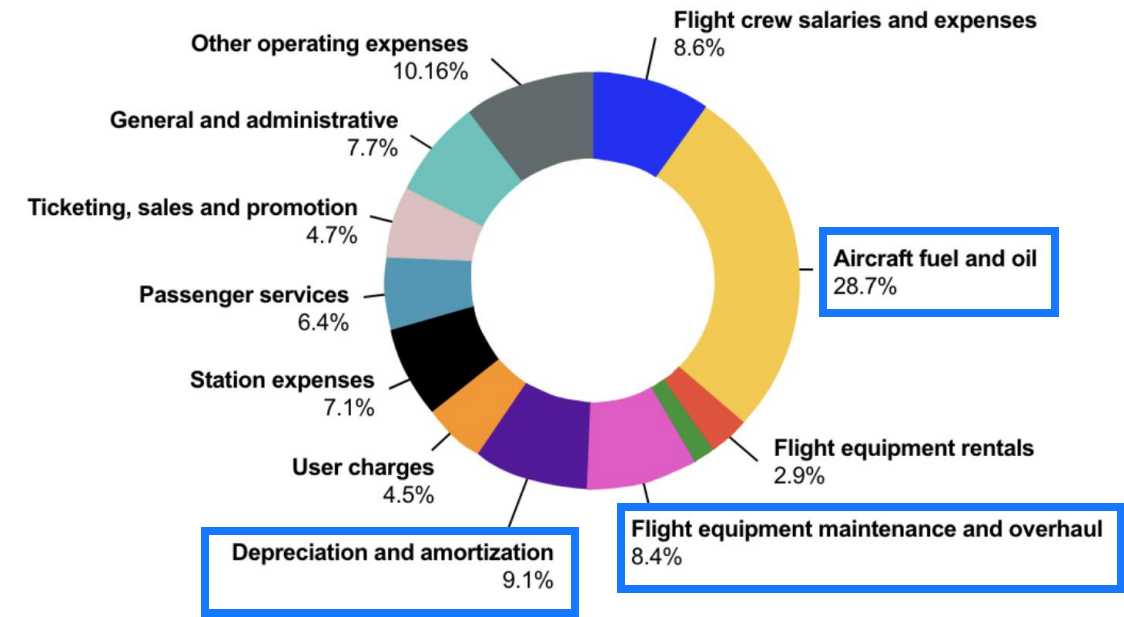
FX Volatility Increases across Matured and Developing Markets



Source: Bloomberg; Reuters

The Strong USD Significantly Increases Airline Cost; And, USD-Denominated Cost is More Than 40%

Airline Cost Items Breakdown



Source: IATA 2024 "Unveiling the Biggest Airline Costs"



Technologies Shaping the Future of Money and Payment

antom



Tokenization



Blockchain



Artificial
Intelligence



Privacy-Preserving
Computing

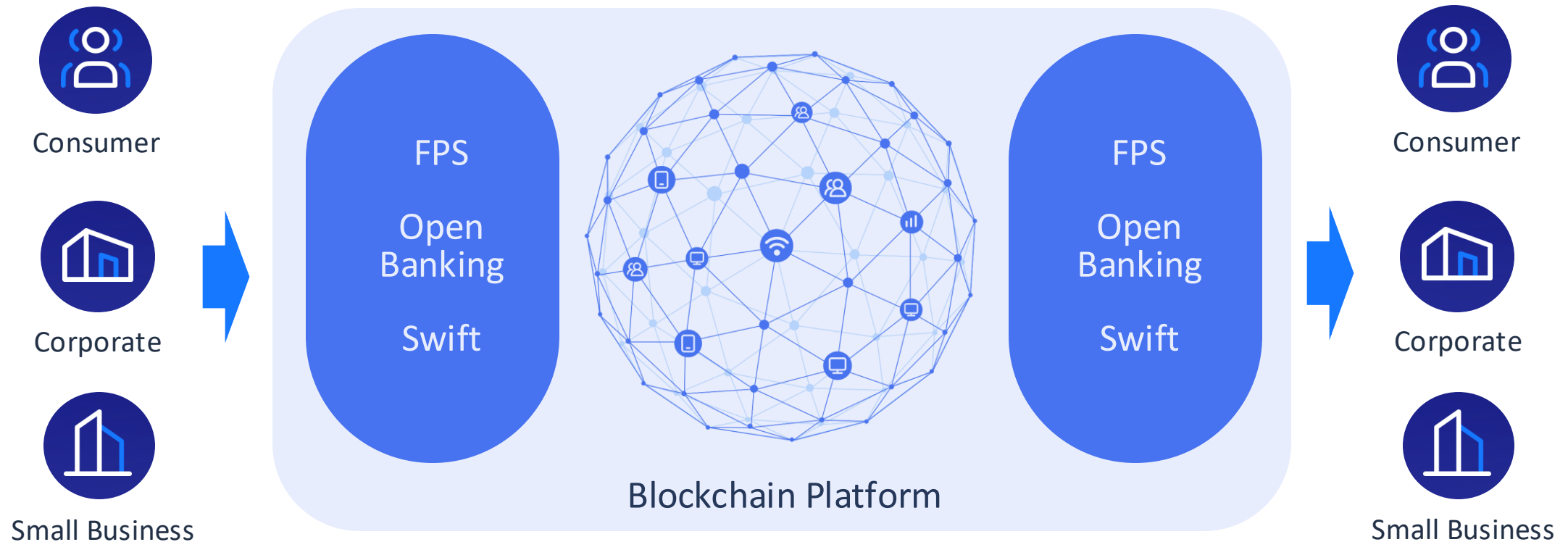




Blockchain Platform

antom

Usage-Based global Real-Time Payment (RTP) Platform



Use Cases' Results:

↓ 60%

Reduce Working Capital

↑ 23%

Increase Interest Income

↑ 70%

Extend Operation Window

↑ 8 DAYS

Settlement Days Saving



Scalable Adoption of Tokenization in Payment

Use Cases' Results:

>10

G-SIB BANKS

>20

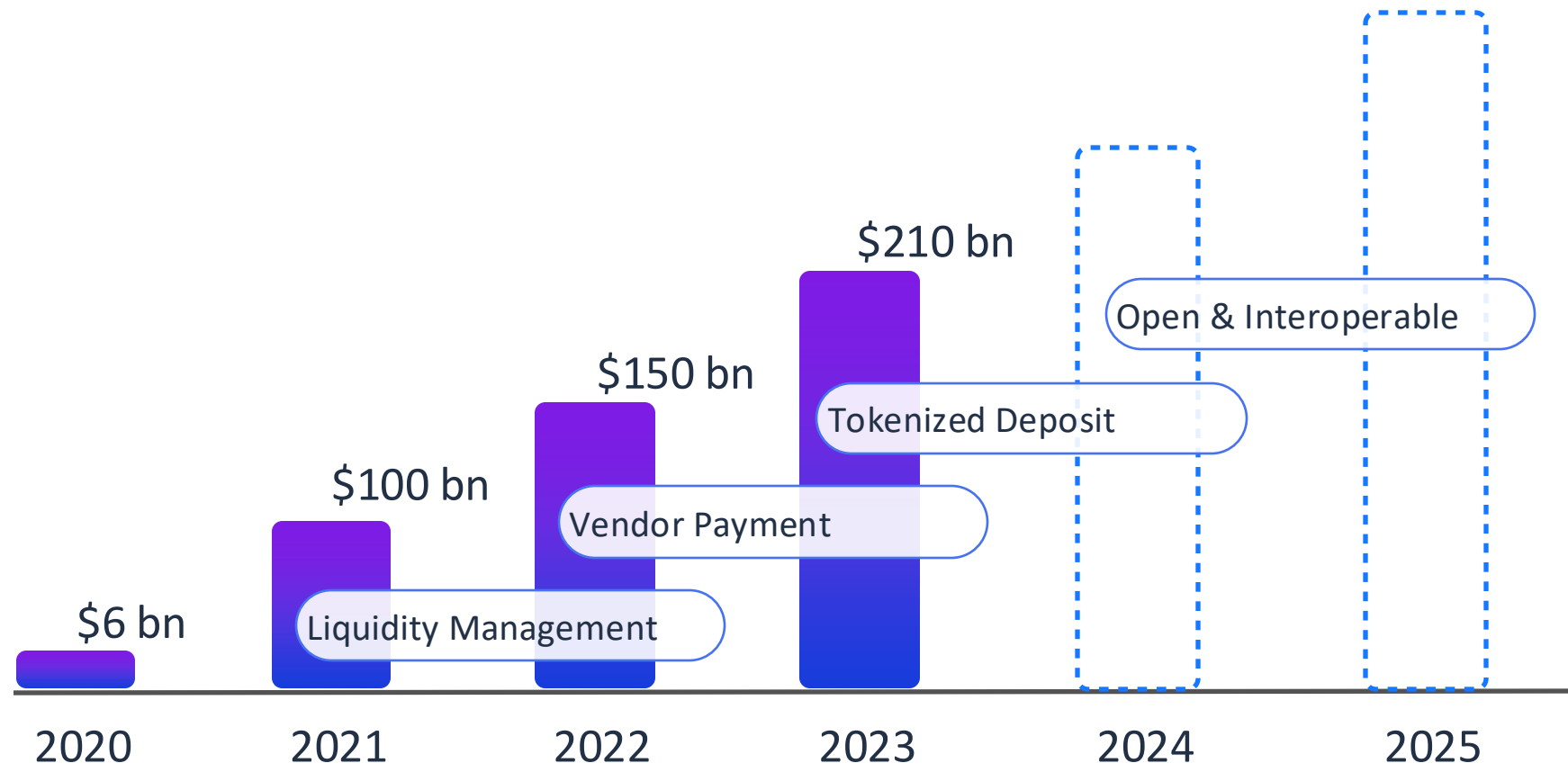
Currency Coverage

>1000

Users

>300K

Transactions



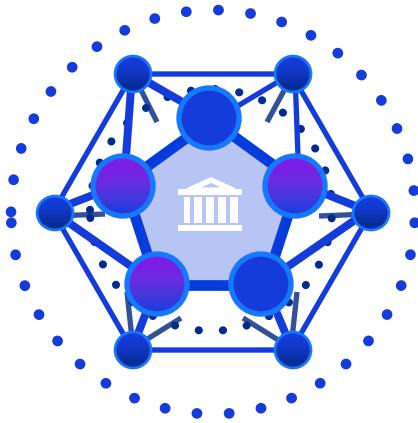


Blockchain Platform

antom

Vision of A Global RTP for Business Entities of All Sizes

Make Global RTP Inclusive & Accessible to Airlines, Hotels and Travel Agents via Blockchain Platform



wCBDC

Participated in CBDC Projects
eHKD and Project Orchid



Tokenized Bank Deposit

Industry Members of Tokenization Projects
Project Guardian and Project Ensemble

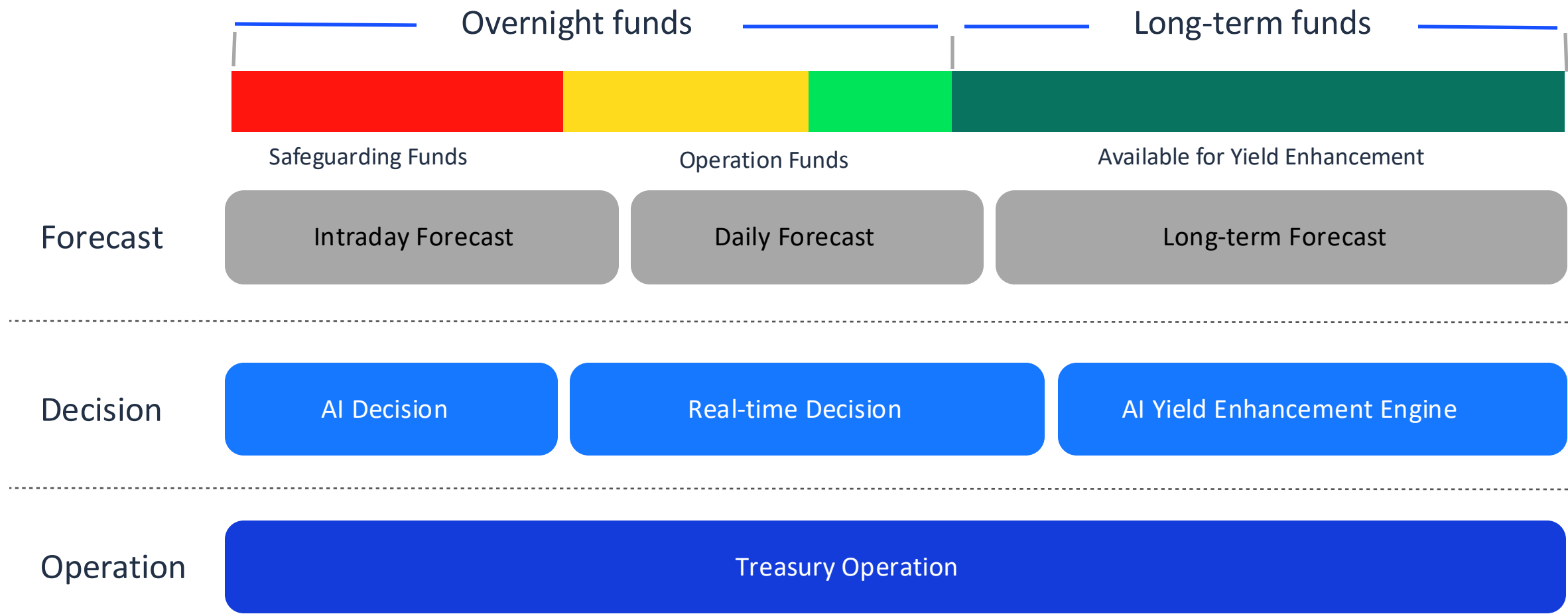


Regulated Stablecoin

To be announced

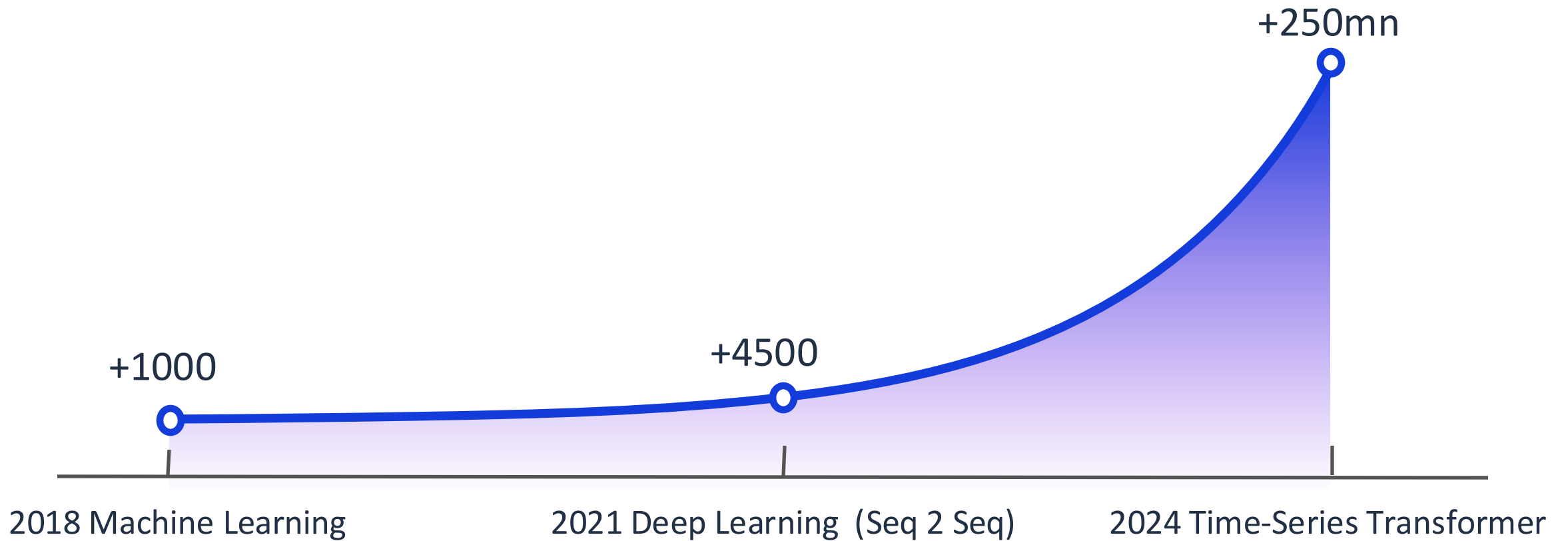


AI-Driven Cash Flow Forecast





AI Model Evolution: Number of Parameters

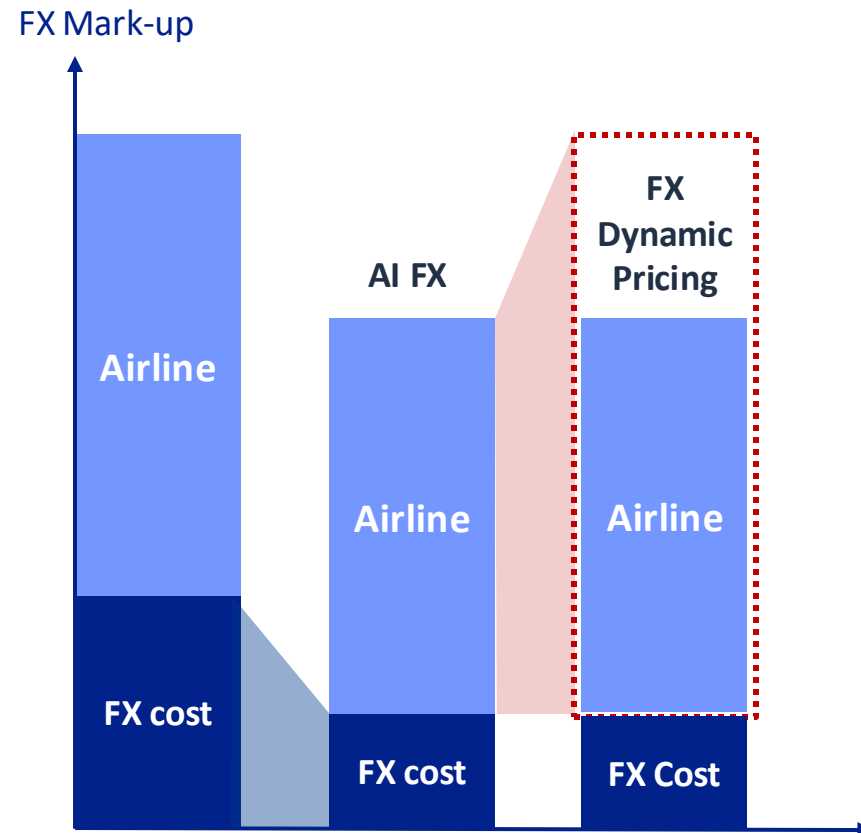




Forecast Engine

antom

Use Cases' Results:



up to
↓ **50%** Reduce FX cost

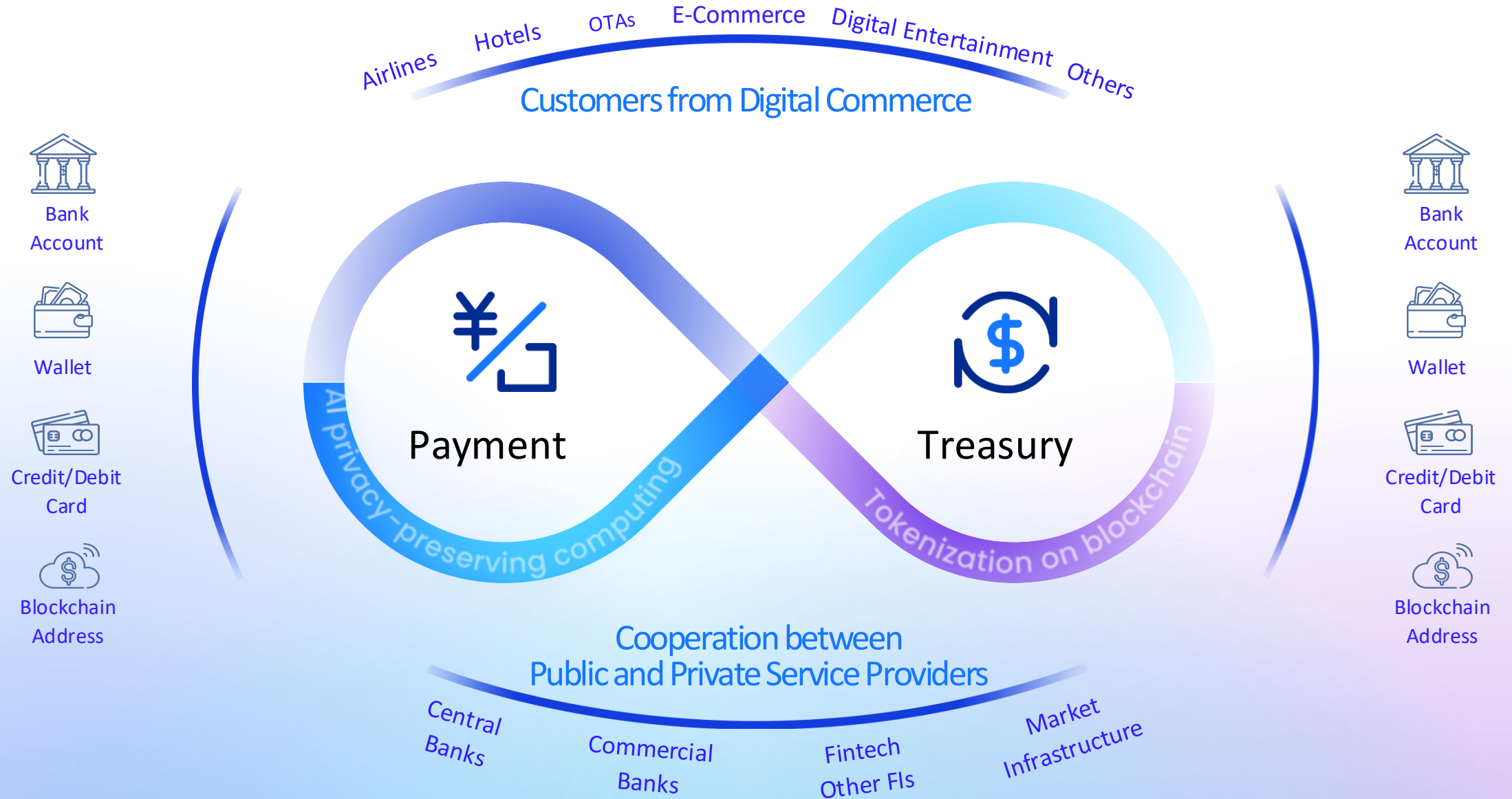
↑ **15 -20%** Increase Operating Profit

↑ Customer Experience



The Future of Money and Payment

antom



The Antom logo is displayed in white lowercase letters on a blue background. The letter 'o' is stylized with a horizontal line through its center.

antom

Thank you!

Visit Antom at Booth 34C + 35C

