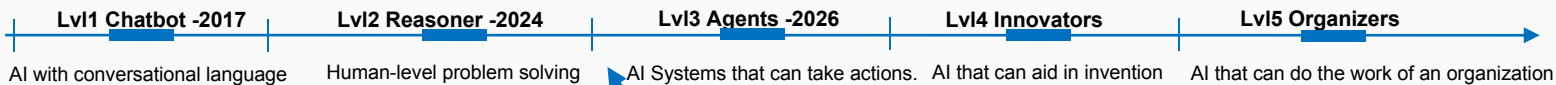


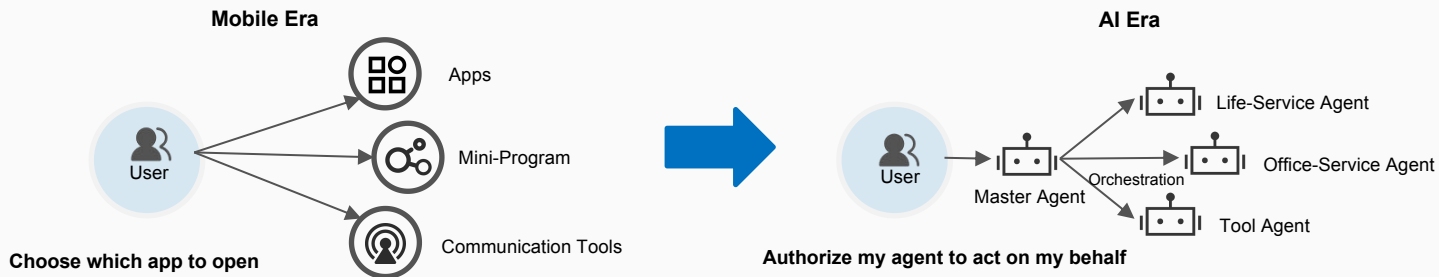


# The AI Landscape: Entering the Agent Era

## 2026 - The Year of Agent

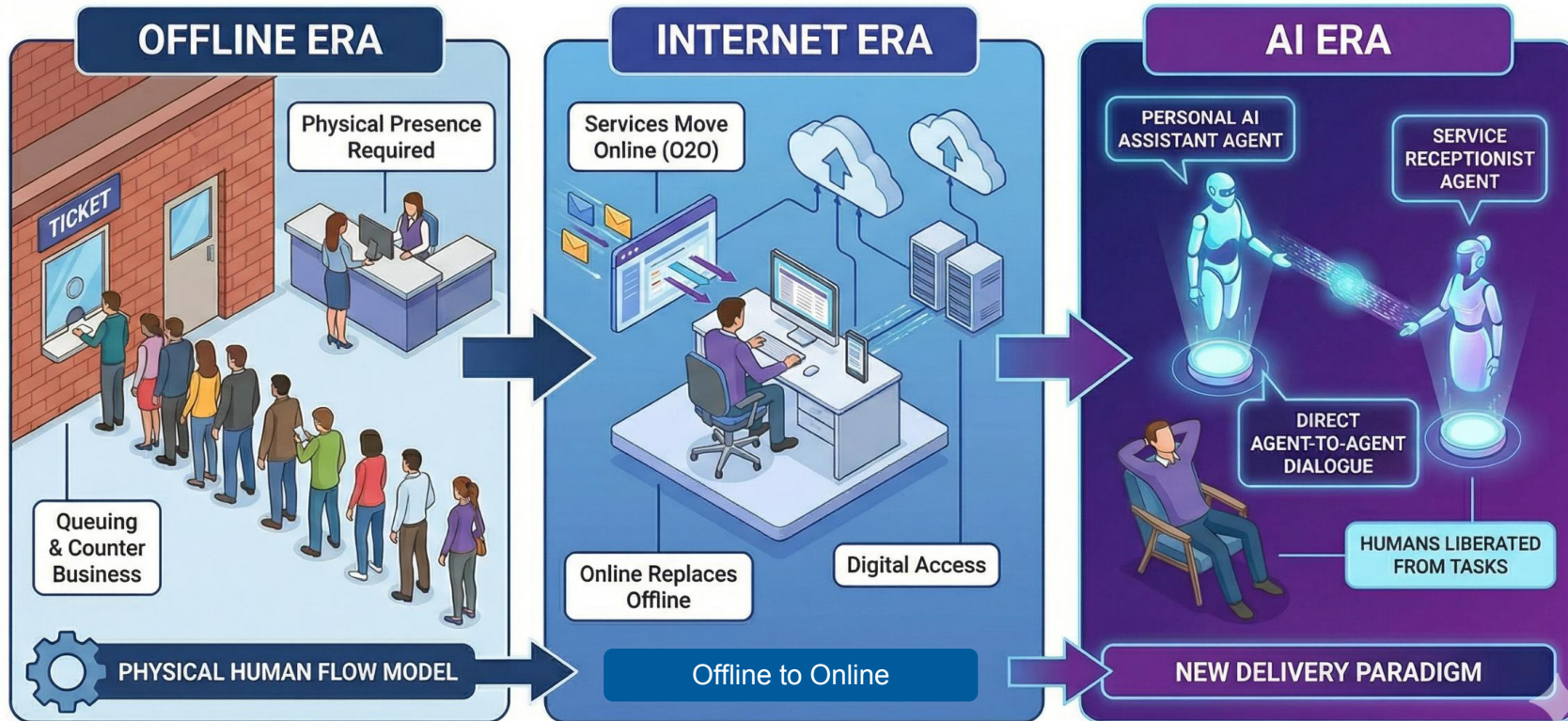


## Reshaping Service Carriers and Internet Entry Points

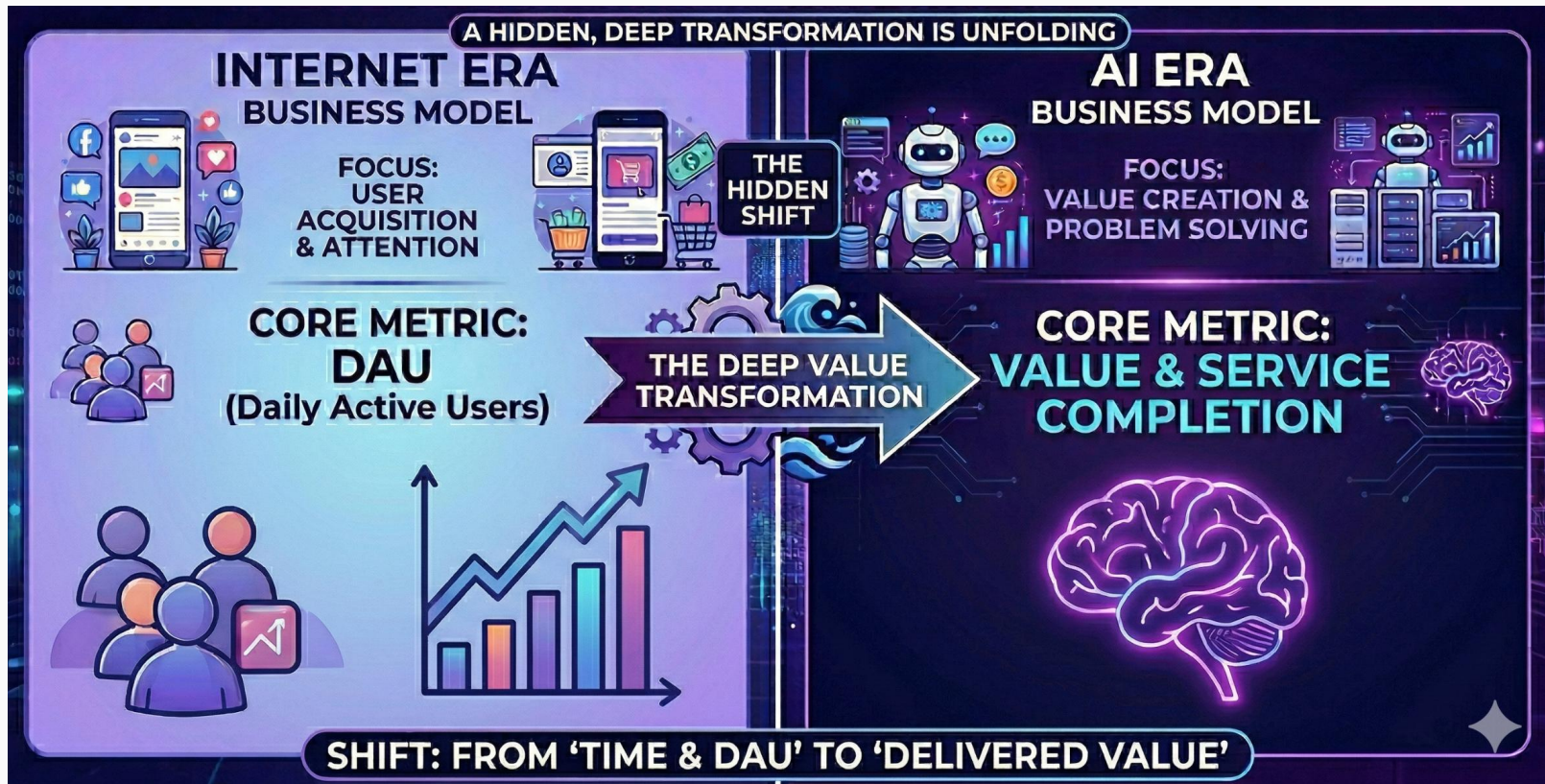


Traffic is flowing toward those agents that best understand and serve real users' needs in context

# Evolution of Service Interaction



# Business Model Evolution





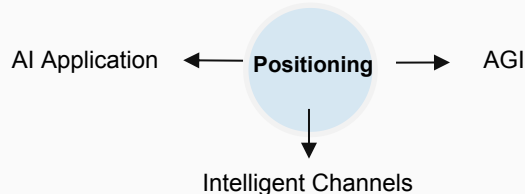
# Alipay's Strategy

5

## Internet Entry Points Are Shifting

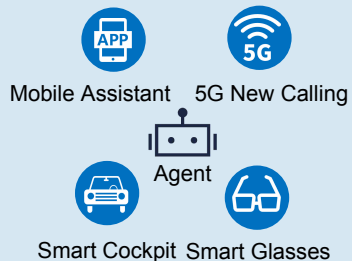
- AI browser:** Quark | Perplexity
- Mobile assistant:** Celia | Siri
- AI application:** DeepSeek | Doubao
- Smart cockpit:** Li Auto | Tesla
- Smart glasses:** Rokid | Meta

## Corporate Positioning in the New AI Landscape

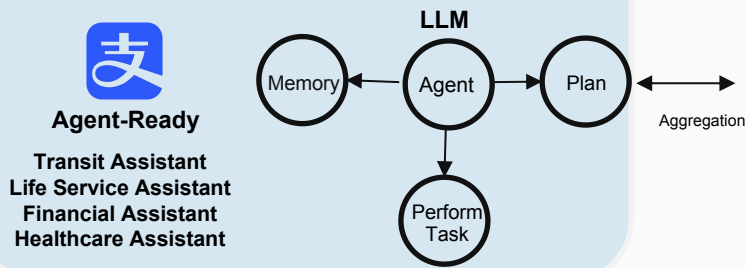


## Alipay's Strategic Position

### Device-based Entry Points



### Alipay Intelligent Services Hub



### Partner Services

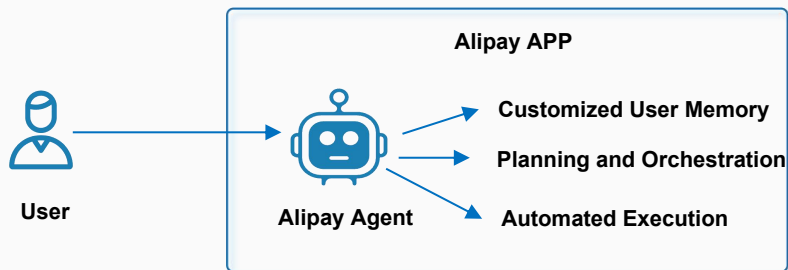


AC 2026

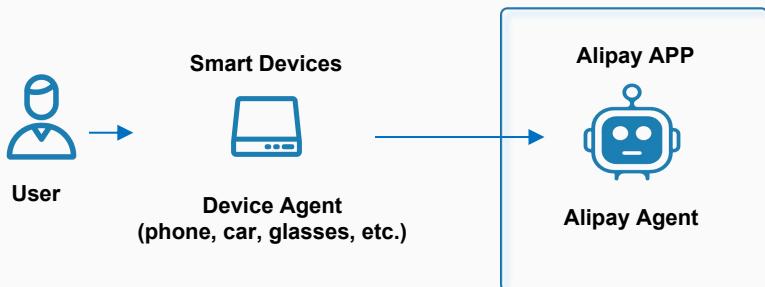
# Cross-Agent Interconnection Challenge

## Challenge

### In-App Silos



### Cross-Device Agent Collaboration



## Design Goals

### Privacy Protection

Ensure user privacy and data protection across all interactions

### Unified Identity

Agent platforms maintain independent account systems, requiring interoperability.

### Brand Consistency

Maintain brand and experience consistency across platforms

### Developer Efficiency

Expandable Scenarios After Integration  
Integrator-Friendly Design

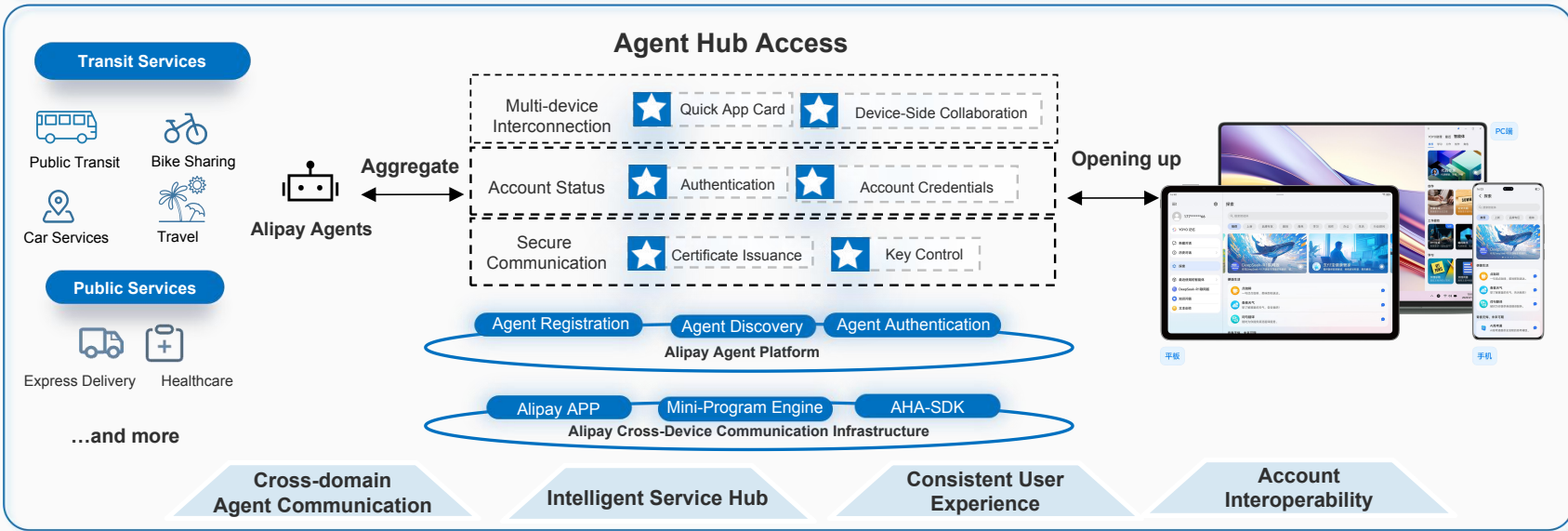


# Alipay's Agent Interconnection Exploration



## Our Solution: Agent Hub Access

An intelligent agent interoperability solution designed for real commercial scenarios, built from Alipay's real-world service experience.

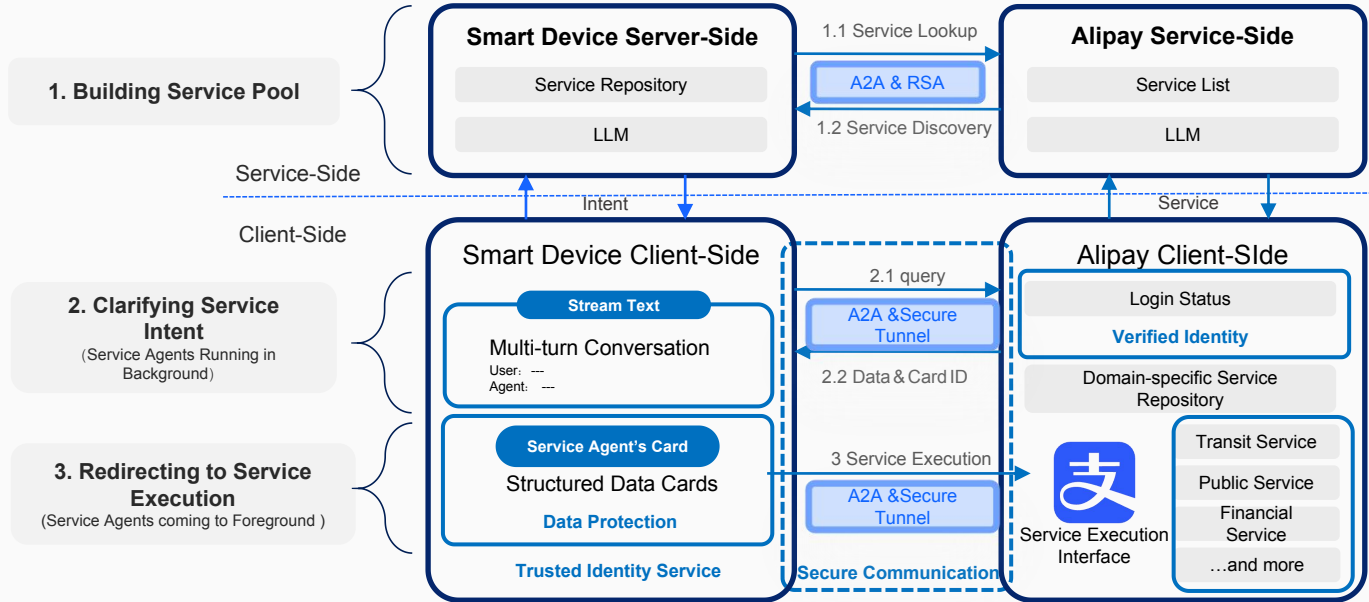


AC 2026



# Agent Hub Access

8



Rapid Scaling of Service Scenarios

Well-Managed Product Experience

Secure & Reliable  
Based on Agent Security Link

Open Standard Vision

AC 2026



# Use Case 1: Mobile System Integration

## OPPO & Honor Integration

### System-Level Integration

Deep integration with OPPO and Honor system assistants

### One-Command Access

Services accessible via one-command access

### High-Frequency Services

High-frequency services like public transit, bill payment, and daily utilities are accessible

## Impact Metrics

**100M+**

Devices Reached

**10x**

Efficiency Improvement

**Reduced Steps**

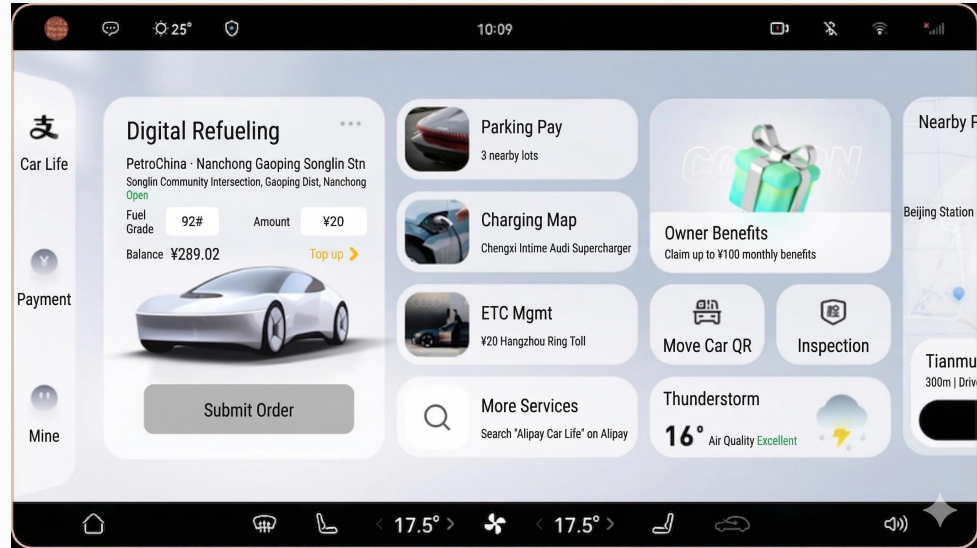
From Multi-step Search into One-Command Direct Access

# Use Case 2: Smart Cockpit Solutions

## Automaker

Partnering with automakers like **BYD** to provide services like smart parking, digital refueling and etc., creating a personalized driving experience through intelligent service integration.

Creating a personalized driving experience through intelligent service integration



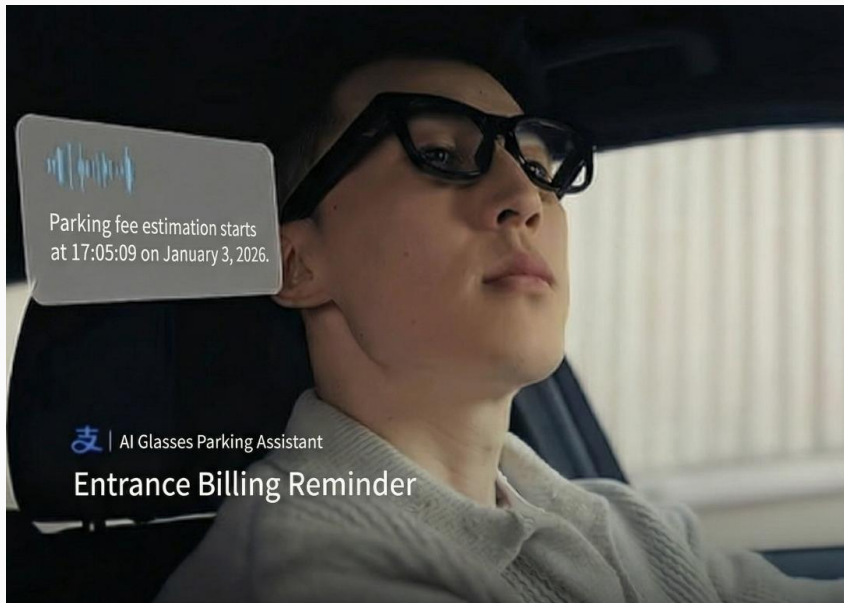


# Use Case 3: AI Glasses Applications

## Smart Glasses

Collaborating with Xiaomi, Rokit, we enabled **hands-free scenarios** like bike sharing, parking payment, and guided tours via Agent Hub Access solution.

Transforming everyday interactions through intelligent  
AR integration





# Use Case 4: 5G New Calling Services

## China Mobile Partnership

### 5G New Calling

Revolutionary communication platform with integrated AI services

### AI Medical Consultation

Instant healthcare services during voice calls

### Real-time Integration

Seamless service activation within ongoing calls

### Enhanced Communication

Beyond voice - integrated services and data

## China Mobile Partnership

### Voice + AI

Integrated intelligence

### Instant Access

Services during calls

### Seamless

No app switching

Redefining communication through intelligent service integration

# Shaping the Intelligent Future



