

【NEWS RELEASE】

October 26, 2026

Sumitomo Mitsui Banking Corporation

Signing of a Memorandum of Understanding with Ant International

Sumitomo Mitsui Banking Corporation (“SMBC”) and Ant International, a payment, account, FX, treasury and growth solutions provider, are pleased to announce the signing of a Memorandum of Understanding (“MOU”) for a collaboration to enhance cross-border payment solutions and support mutual business expansion focusing on transaction flows related to Japan, Singapore and the broader Southeast Asian region.

In recent years, as companies have expanded their global operations and supply chains have become increasingly complex, there has been a growing need to facilitate cross-border transactions and enhance the efficiency of cash and liquidity management. At the same time, advances in digital technology are expected to further enhance payment, remittance and treasury management services through the adoption of innovative technologies.

SMBC has been working to expand its transaction banking solutions by leveraging its extensive domestic and international network and expertise in financial services to support our customers’ global business expansion.

Ant International provides a full stack of solutions to global businesses across payment, account, FX, treasury and growth operations. By working with leading banks and financial institutions around the world, Ant International offers a broad range of cutting-edge digital payment and financial services solutions to merchants, supporting inclusive growth.

Through this MOU, with a focus on transaction flows related to Japan, Singapore and the broader Southeast Asia region, SMBC will leverage its transaction banking expertise and solutions developed across multiple markets to support the stable and efficient business operations of Ant International’s businesses: Alipay+, its unified wallet gateway offering cross-border mobile payment and digitalization solutions; Antom, its unified merchant payment and digitization services provider; and WorldFirst, its unified global account service. Furthermore, SMBC will support the company in optimizing its cross-border payments and treasury management, while also exploring opportunities for technical and business collaboration relating to integrating Ant International’s Whale RTP platform with the bank’s digital payment and asset solutions. These efforts are aimed at enhancing the efficiency and transparency of intercompany treasury management between Ant International’s intra-group entities and supporting greater global liquidity management.

SMBC will continue to drive innovation in transaction banking and contribute to the sustainable growth of its customers as a trusted partner, helping them enhance their competitiveness in global markets.

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