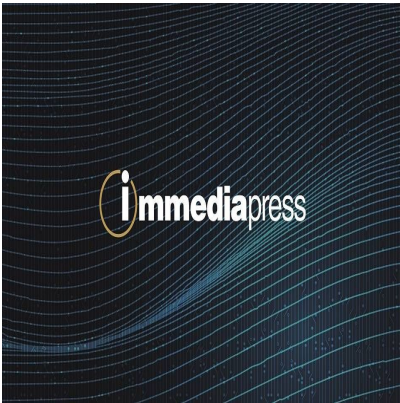




Qupital Unveils World's First AI-Driven On-Chain E-Commerce Lending Protocol, Accelerating Web3 Global Trade Finance

Descrizione

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HONG KONG SAR - Media OutReach Newswire - 6 October 2026 - Qupital, Asia's leading AI-driven fintech platform specializing in cross-border e-commerce trade finance, today announced the official launch of the world's first AI-driven on-chain e-commerce lending protocol. The breakthrough solution shifts day-to-day trade loan operations into an automated, highly transparent framework powered by smart contracts and proprietary AI credit monitoring.

The launch comes directly ahead of Token 2049, as Qupital positions itself at the intersection of Decentralized Finance (DeFi) and Real-World Assets (RWA). By deploying USDC via Ethereum smart contracts, Qupital eliminates legacy banking delays and manual oversight, delivering instant, 24/7 liquidity to high-growth global merchants. The protocol utilizes automated dynamic credit monitoring to continuously adjust credit exposure based on real-time sales-to-loan performance. When store metrics deviate from set parameters, smart contracts automatically invoke payment gateway APIs to intercept platform cashflows, which captures store earnings to satisfy debt obligations and revenue targets.

Key Innovations of the Protocol

A Multi-trillion Market opportunity

B2B cross-border stablecoin settlements are projected to reach \$5 trillion by 2035, with over 54% of cross-border enterprises preparing to adopt stablecoin payment infrastructure. Qupital's protocol directly addresses this surge in institutional and merchant demand.

Agentic commerce and instant global settlement require financing infrastructure that operates around the clock. While traditional banking channels remain a core pillar of our trade finance operations, utilizing blockchain rails allows us to streamline distribution and accelerate settlement times. Integrating our proprietary AI risk engine directly into on-chain frameworks eliminates operational friction, minimizes non-performing loans, and expands our global footprint.

Winston Wong, Co-Founder & CEO of Qupital

Having processed over US\$9.5 billion in cumulative trade financing while maintaining industry-leading credit performance, Qupital's move on-chain sets a new institutional standard for tokenized trade finance. The company already has an active pipeline of USD 100 million in financing to be fulfilled on-chain.

Building on its recently announced Series C financing, Qupital continues to execute on its long-term growth roadmap. The launch of the protocol further diversifies Qupital's capital execution options and accelerates its entry into new global markets. By bringing real-world quality trade assets on-chain, Qupital directly addresses the multi-trillion-dollar SME financing gap, delivering accessible, frictionless capital to digital enterprises that are underserved by traditional banks and financial institutions worldwide.

About Qupital

Qupital is a Series C stage fintech platform and Asia's leader in data-driven financing solutions for digital businesses. Headquartered in Hong Kong, Qupital empowers e-commerce businesses trading on global platforms including Amazon, JD.com, Tmall, TikTok Shop, and Pinduoduo. As the first

platform in Asia to securitize e-commerce merchant loans, Qupital combines industry-leading credit performance and sustained profitability with backing from global financial institutions including HSBC and MUFG, as well as strategic investors including M Capital, Alibaba, MindWorks Capital, Greater Bay Area Homeland Development Fund, and the Innovation and Technology Ventures Fund of the Hong Kong SAR Government.

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Responsabilità editoriale di Immediapress

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Categoria

1. Comunicati

Tag

1. ImmediaPress

Data di creazione

Ottobre 6, 2026

Autore

redazione

default watermark