

临近年关，机遇大、囤货多、对现金流

要求高是众多中小商家心中的共识：想要抓住机会扩大经营，则对“额度”有着巨大需求。

12月，商家们要面临的第一场仗是双12。线上线下同时进行，周转压力可想而知。“网商银行”的提额攻略，则给商家们送来了一场“及时雨”。

小商家上支付宝搜“网商贷

”点提额，通过完成列表上显示的任务，最高能提300万额度。卡车车牌、结婚证、房产证等材料，小商家们没想到：日常生活中的凭证，都有可能助力他们获得更多额度。



不少人会好奇，有些材料连风控系统都不承认，网商银行是怎么判断识别商家提交的资料的？其实最关键的是AI信贷审批员--“百灵”系统，它就像信贷领域的AlphaGo，可互动、有人情味，目前“百灵”系统可以支持70多种自证任务，牢牢抓住了用户信贷额度“还不够”的痛点，它可以自动识别很多传统风控系统不予认可、识别的材料，如门店流水、结婚证、手里的合同、发票、甚至门店照、货架照等，

通过自动解析材料授予用户更合理的信贷额度。

今年以来，网商银行已经为超500万的小微企业成功提额，平均提额幅度超过4.5万元，必要的时候，用户还可以直接与“百灵”系统的提额小助手对话，补充对用款需求和场景的了解。

在手机上提交资料获取提额，节省了线下跑的时间，也缩短了商家的资金周转周期，相当于为一个企业快速“续上了命”。双十二期间，上网商银行做自证任务提额，还可以获得10万元的免息额度。

The screenshot shows a mobile application interface for Net Merchant Bank's Double 12 promotion. At the top, the time is 9:41. The main banner features the text '网商银行 | 双12' and '涨额度 领心意' (Increase credit limit, receive kindness), with a sub-headline '申请网商贷额度, 抢100亿免息' (Apply for Net Merchant Loan credit limit, grab 100 billion interest-free). Below the banner, there are two main promotional cards. The first card is titled '补充经营流水涨额度' (Increase credit limit by supplementing operating cash flow) and highlights a '人均提额 46,200元' (Average credit limit increase of 46,200 yuan) with a '提额成功率高' (High credit limit increase success rate). It also offers '首次上传流水 再得10万元免息' (100,000 yuan interest-free for first upload) and a '马上去涨额' (Increase now) button. The second card is titled '领取更多额度' (Receive more credit limit) and lists two options: '一键急速涨额' (One-click rapid credit limit increase) for '1,000,000元 最高' (1,000,000 yuan, highest) and '补充经营流水涨额度' (Increase credit limit by supplementing operating cash flow) for '46,200元 人均提额' (46,200 yuan, average credit limit increase). Both cards include '去涨额' (Increase) buttons. At the bottom, a blue banner promotes '你可抢100亿福利金' (You can grab 100 billion welfare gold) with '10000福利金=1元 支付可抵现, 还款可抵息' (10,000 welfare gold = 1 yuan, payment can be cash, repayment can be interest) and an '立刻抢' (Grab now) button. The background of the bottom section shows hands holding a heart-shaped gold coin.

11月，网商银行的百灵系统在第五届金融科技产业峰会上被评为“最具社会效益案例”。希望这次的提额攻略也能让更多小微受益，过个好年。