# UNIONPAY'S MOBILE APPLICATION



# Background

Called by the Central Bank of China and supported by all Chinese commercial banks, the UnionPay APP is designed.



### Targets

To integrate resources of banks and UnionPay, to construct the unified payment entrance, to build 'Three Unified' service capability, to strengthen the dominated position of bank accounts



# **Principles**

### **No Issuing Service**

- Not constructing non-bank payment account system
- All transactions are completed based on each UnionPay account
- No funds preserved

### No competition with banks

- Not accepting money deposits
- Not launching loan service, finance arrangement and other financial services by UnionPay itself

### **No Acquiring Service**

UnionPay

- Transactions are initiated and handled by acquirers
- Direct and indirect modes are supported
- Enhance efficiency of acquiring business without changing acquiring system

### Guarantee safety of accounts and transaction data

• Based on Token technology and financial-level encryption, guarantee safety of cardholders' account data



# **UnionPay APP Functions**





## **UnionPay APP Functions – Home Page**





# **Payment Tools – QR Code Customer-Presented Mode**

Users show payment code, and merchants scan the code









	② 支付成功	
	¥190.00	
订单金额:	200.00元	
优惠金额:	10.00元	
优惠信息:	银联62活动演200减10元	
商户名称:	京东商城	
交易时间:	2017-07-05 18:34	

Successful!



# **Payment Tools - QR Code Merchant-Presented Mode**

Merchants show payment code, and users scan the code







Open UnionPay APP, and choose 'Scan'

### Scan the merchants code

Confirm the order and pay



# **Payment Tools – Face-to-Face Money Transfer**

Transfer money via the Collection Code to realize P2P money transfer





# **Payment Tools – Remote Transfer**

Transfer to any card/phone no.





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# **Payment Tools – OEM Provisioning**

One-click Card Provision (Apple Pay, Samsung Pay, Huawei Pay)





# **Payment Tools - In-App Payment**

When paying in a merchant, call UnionPay APP to select a card. It simplifies payment steps and enhances payment experience





# **Card Management – Transaction Notification**

### Receive transaction notifications and amount changes



When amount changing, notifications show







### **Check notifications**



# **Card Management – Card Registration**

### Add cards to UnionPay APP





# **Card Management - Card Management**

UnionPay APP can manage cards by checking, removing and other operations to manage cards





# **Card Management – Keep Accounts**

Transactions via UnionPay APP will be automatically recorded, and users can add other records manually



Select 'Account' to begin keeping accounts









# Value-Added Services – Online Mall

Via Collection Mall, users can purchase commodities without redirecting to merchant APP







Select commodities, and submit the order



Select UnionPay APP to pay



# Value-Added Services - UPlan

### UnionPay APP has integrated UPlan, UnionPay Cards Abroad and other functions to provide cardholders with

### detailed offer information



Select UPlan



Select your destination



### **Collect UPlan coupons**



Show payment QR Code with the UPlan offer



# Value-Added Service – Nearby Merchant Promotions

### Based on location information, UnionPay APP provides real-time nearby merchants promotions to cardholders



Select 'Promotions' to check nearby merchants

<	品牌详情	đ
¥31	喪 <i>allda</i>	ys
好德便利		
24小时营业		
好德潮(5) 全 上海农商 免费获取	碱14上海农商行工会借记卡 行 剩余3500038	353m
距您最近的优	唐门店	
好德便利(昌昌) 超市/使利店	( <b>路店)</b> 体以原本公共与准	561m
<ul> <li>② 上海市浦东</li> </ul>	新区昌邑路53号	>
	NIC .	
& 021-58783	12	

Select a merchant



Collect coupons and purchase at

merchants



# Value-Added Services – Global Card Offers

UnionPay APP has integrated UPlan, UPI abroad cards and other functions to provide cardholders with detailed information



UnionPay Eller China UnionPay

# Thanks

Cooperation

Efficiency

Creativity

Q&A

