UnionPay Cross-Border Payments

September 2023

UnionPay International

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UnionPay Business Overview

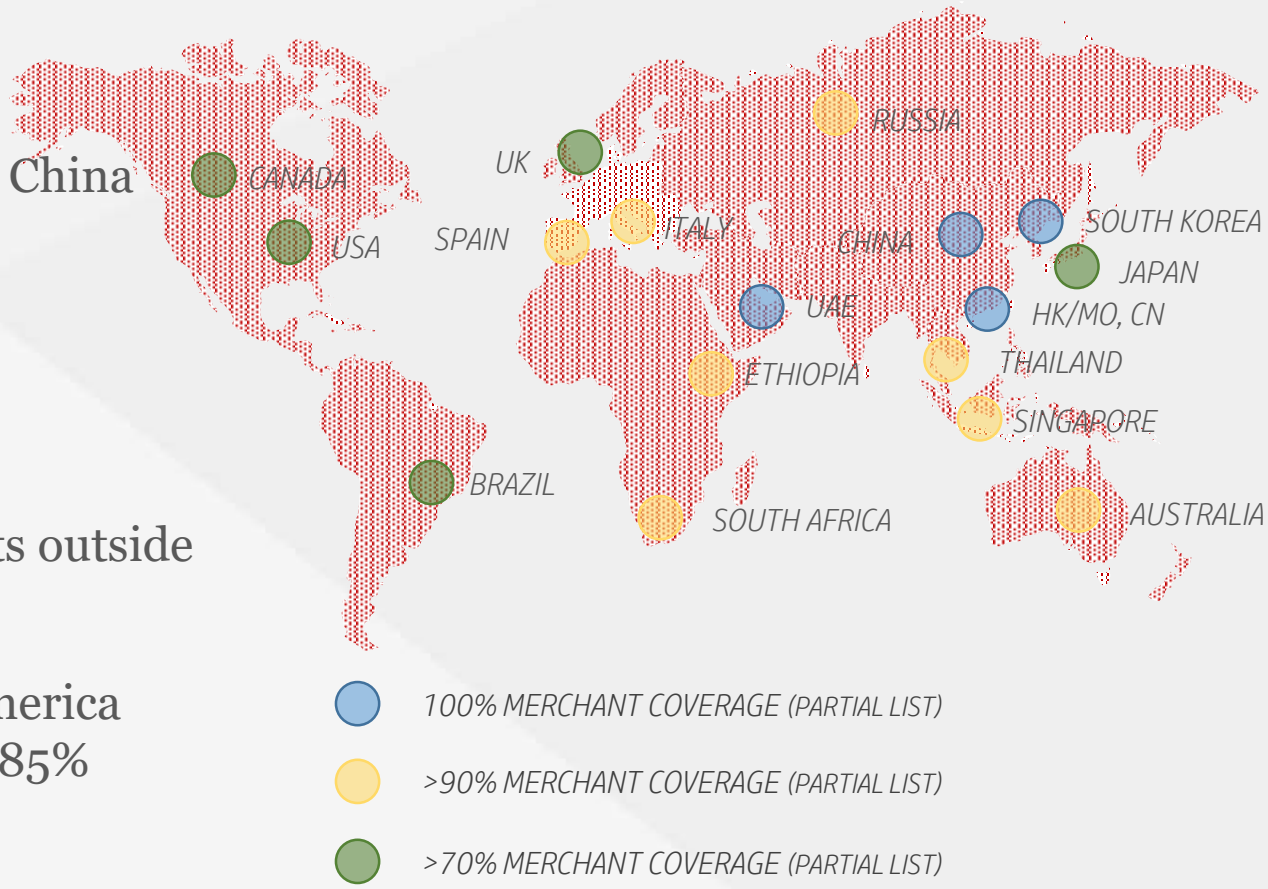
01

- Global business overview
- Thailand business overview

Global Acceptance

181 countries/regions*

- 25+ million POS merchants in Mainland China
- 880K ATMs in Mainland China
- 2.9 million ATMs globally
- 63.5+ million online & offline merchants outside Mainland China
- Acceptance coverage in Europe, North America and Asia Pacific reached 70%+, 80% and 85%



*including Mainland China, by Jan 2023

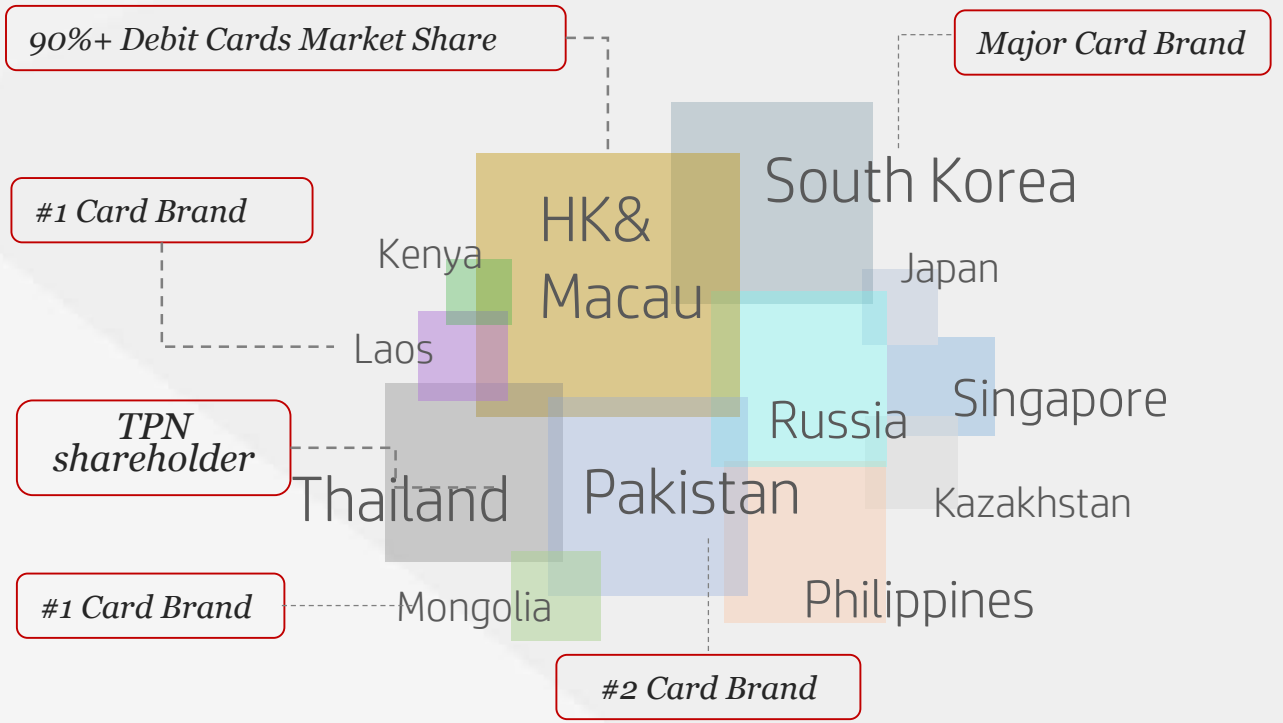
Card Issuance

200+ million cards issued*

in 78 countries/regions outside Mainland China

1 out of 4 newly issued cards in Asia is branded UnionPay

10 special themed card products were launched



Key Issuing Markets (PARTIAL LIST)

*excluding Mainland China, Jan 2023

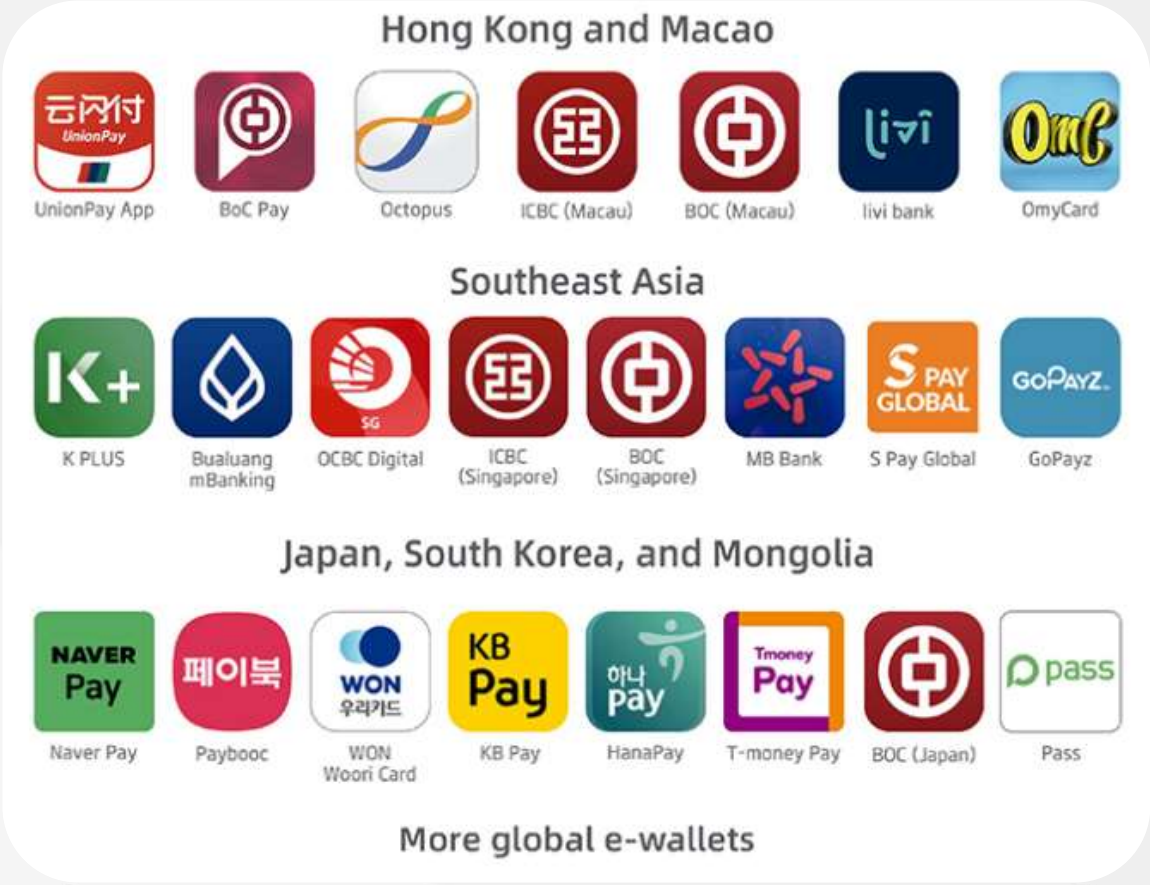
Mobile Payment

Digital payment ecology

31+ million virtual cards were issued outside Mainland China

170+ wallet solutions were launched

Huawei Pay NFC & QR Code All-in-One product launched in Singapore, Thailand and Macao



Overview of UnionPay's Business in Thailand

Issuing Business

- Started card issuance business since 2009 with Bangkok Bank to launch the first UnionPay Credit Card.
- 9 Strategic issuing partners :

Acquiring & Acceptance

- Started acceptance business since 2006 for both ATM and merchant acceptance, supports all types of payment including POS, E-Commerce, QRC, Contactless
- 14 Strategic acquiring partners :

QR Wallets

- UnionPay QR Wallet has 5 partnerships that enable scanning of UnionPay QR overseas

02

UnionPay QR Code Payment

- UnionPay QRC Acceptance Worldwide
- UnionPay QRC Acceptance in China
- User Journey: C-scan-B Mode
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UnionPay QRC Acceptance Worldwide

UnionPay QRC is accepted at around 40 million merchants in 47 markets globally.

*including Mainland China, by Jan 2023

UnionPay QRC Acceptance in Mainland China

- ✓ **Over 30 million merchants** across Mainland China.
- ✓ The **only card scheme** with the regulatory mandate **to clear all cross-border transactions** from foreign accounts.
- ✓ A ubiquitous**, open-loop QR acceptance network,** supports interoperability with WeChat QR.

42 Urban Metro

2900 Tourist Attractions

4700 Enterprise zones

2900 Campuses

3M+ Restaurants

15K+ Online Stores

3500 Public utility payment

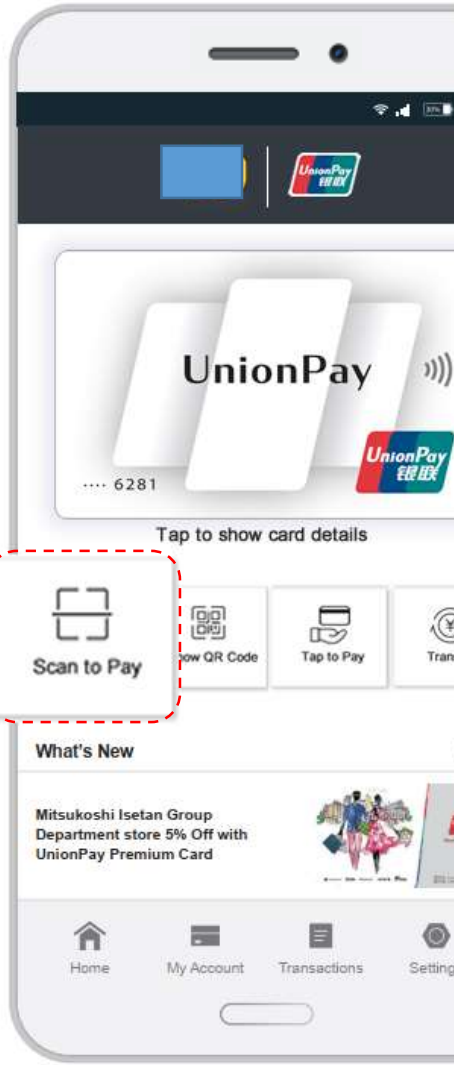
700K+ Supermarkets and CVS

1760 Urban and county buses

Interoperability with WeChat QR.

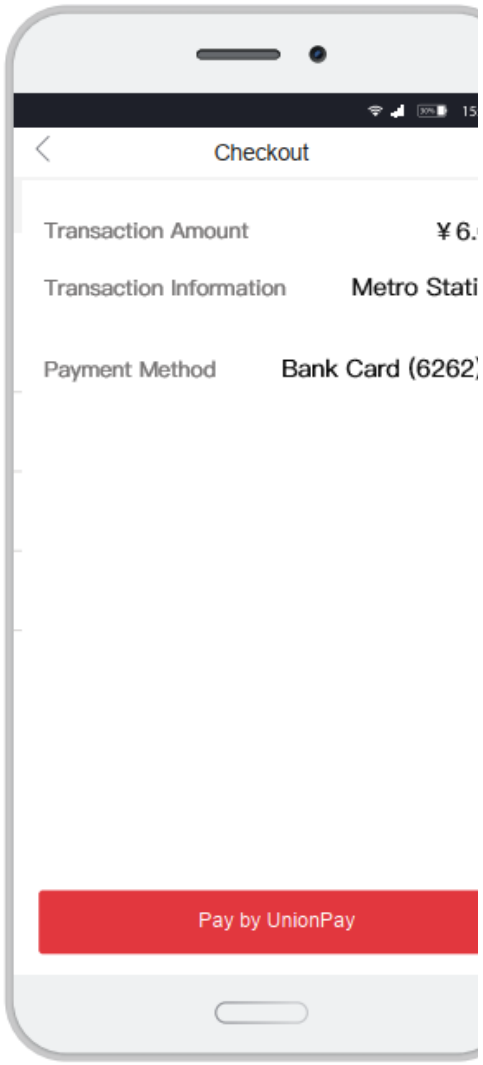
Supermarket	家乐福, Vanguard, Walmart 沃尔玛
Convenience Store	7-ELEVEN, LAWSON STATION, FamilyMart
Department Store	PARKSON 百盛, 万达百货 WANDA DEPT. STORE, 新世界百貨
Retail	mannings, MINISO, メイソウ, watsons
Fashion	UNIQLO, DW Daniel Wellington, MUJI 無印良品, H&M
F&B	BURGER KING, Starbucks, COSTA COFFEE, CoCo 都可, KFC, Domino's Pizza

User Journey: C-Scan-B Payment Mode

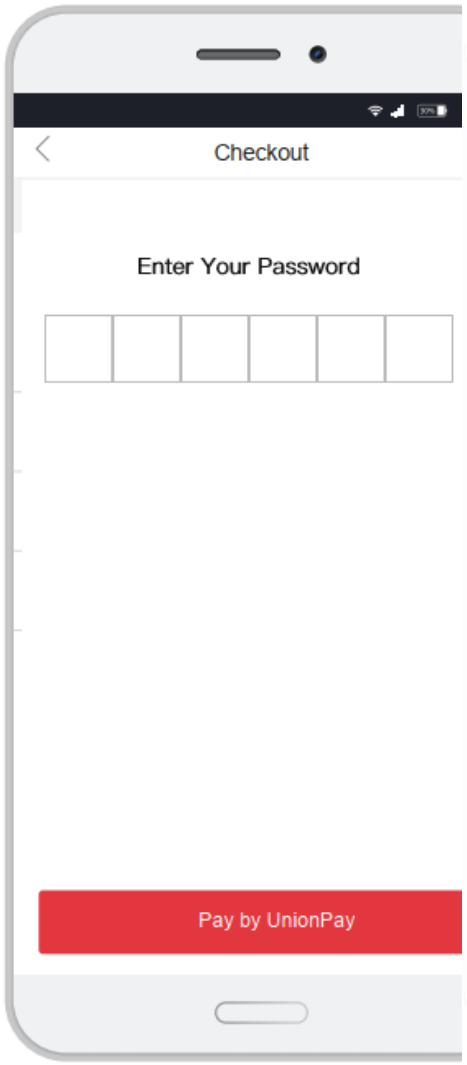


1. Tap on 'Scan to Pay' button.

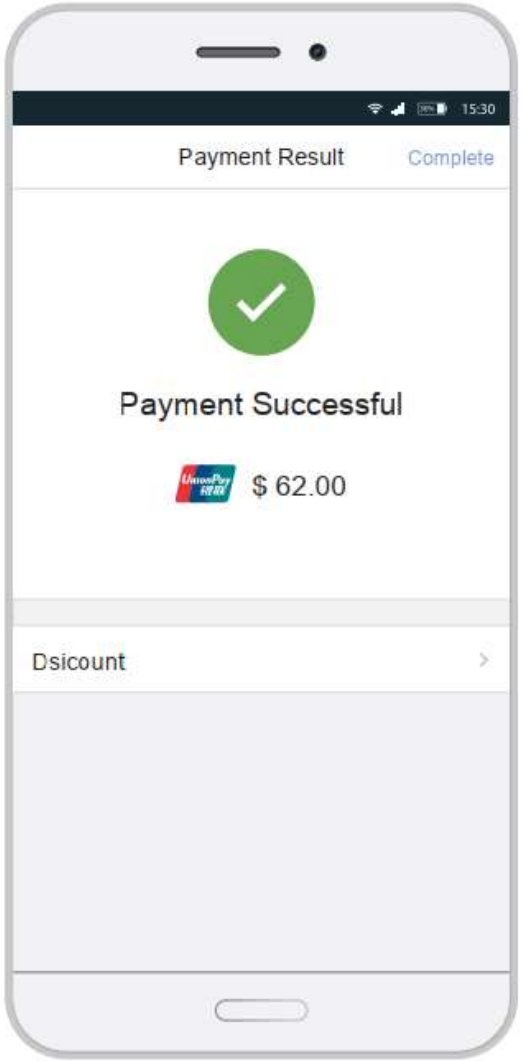
2. Scan the QR code displayed.



3. Confirm transaction details.



4. Input password.



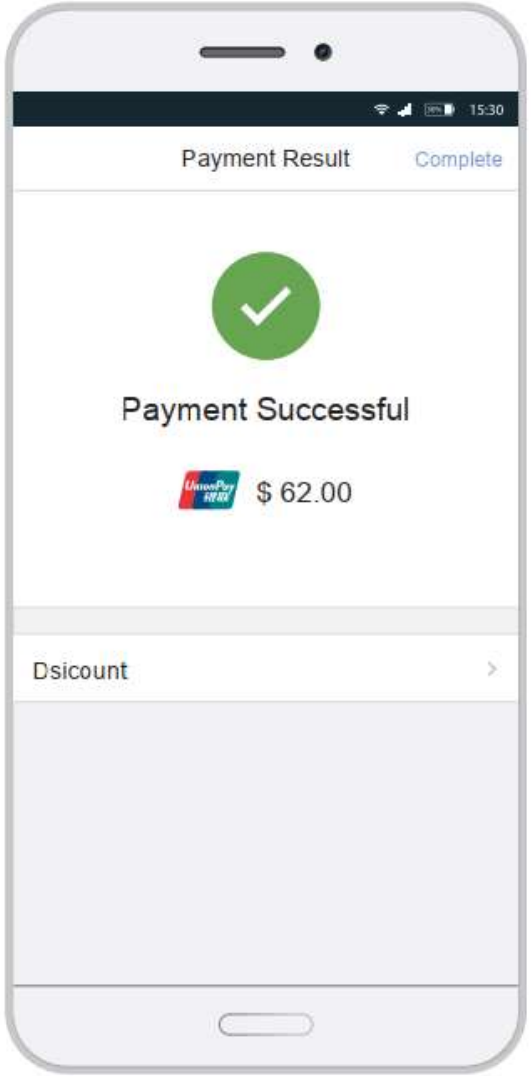
5. Transaction completed. No OTP required for small ticket purchases.

User Journey: B-Scan-C Payment Mode

1. Customer chooses the Show QR code button

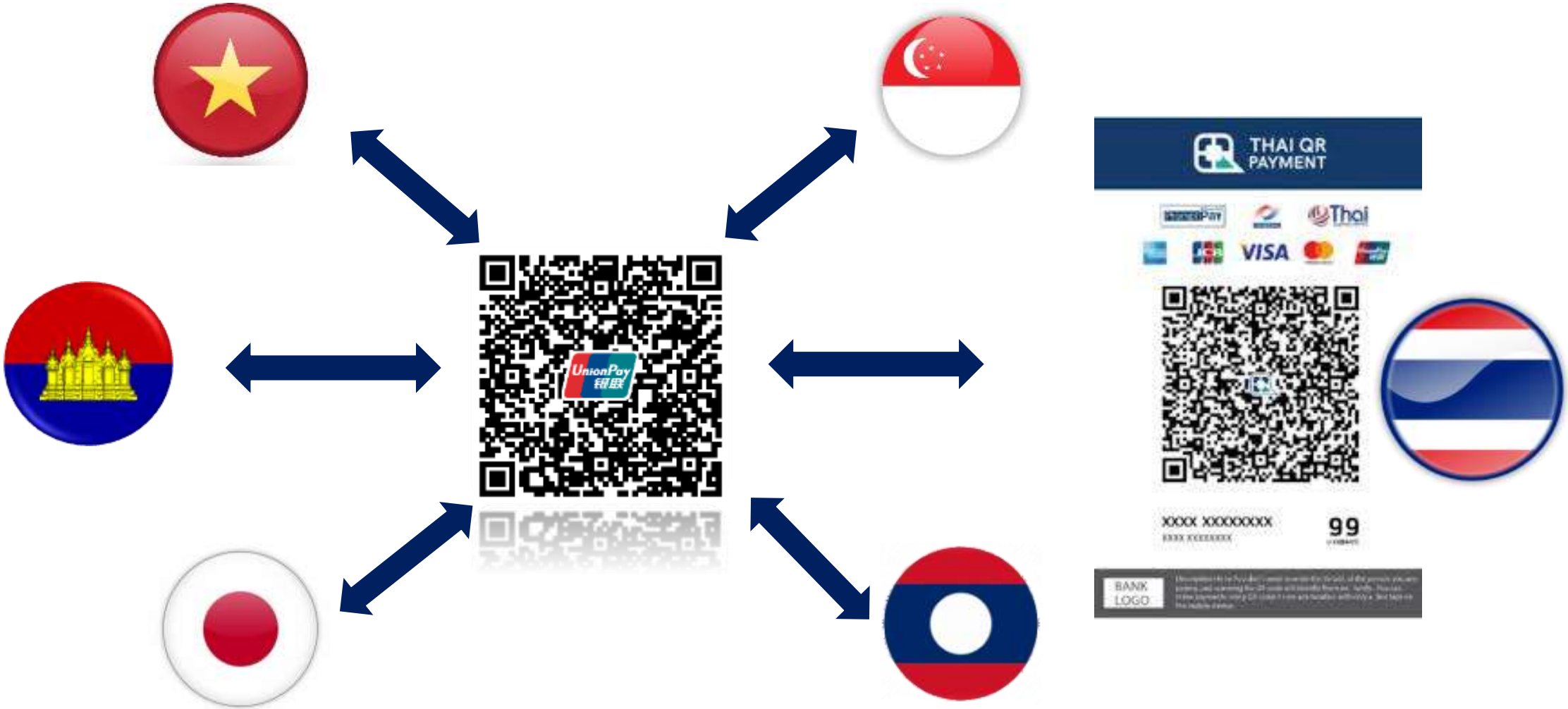
2. A barcode along with a QR code is displayed on the app.

3. Have the bar code or QR Code scanned by cashier or smart box reader.



4. Transaction complete. No passcode required for small purchases.

National QRC Interoperating UnionPay Standard



E-wallets enabled with UnionPay QR Code can support scanning of these countries' QR codes.

UnionPay Interoperating Local QR Standard

Adopt Local QR Standard

Challenges

- ✓ Local regulators establish local unified QR standards.
- ✓ Dominance from key local QR payment player.

Coming Soon

Acquirer/Merchant:

- ✓ No system development required if working with local switch.
- ✓ No additional work to merchant.
- ✓ No need to replace existing merchant QR Code.
- ✓ No need to put up UnionPay signage in short term to protect user experience.

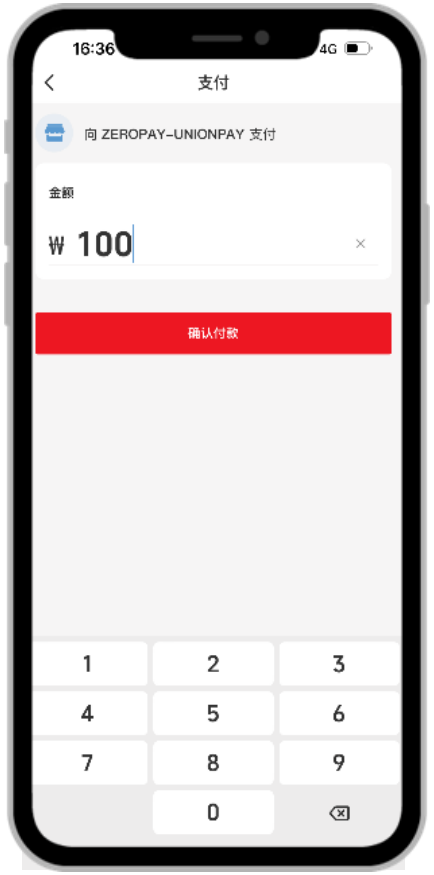
UnionPay Interoperating Local QR Standard

- UnionPay App can now display the local page based on user's location, and there is an indicator to show users they can scan local QR Code standard for both Lanka QR and ZeroPay.

- UnionPay App and other banking Apps which are connected to the UnionPay App Payment Platform can scan ZeroPay and LankaPay's QR Code to make payments.

User Journey: Interoperable QRC

1. Scan local standard QR code.



2. Input transaction amount (optional) and confirm the detail.

3. Select payment card.

4. Input password.

5. Transaction completed. No OTP required for small ticket purchases.

QR Promotions Worldwide

QR Promotions Worldwide

03

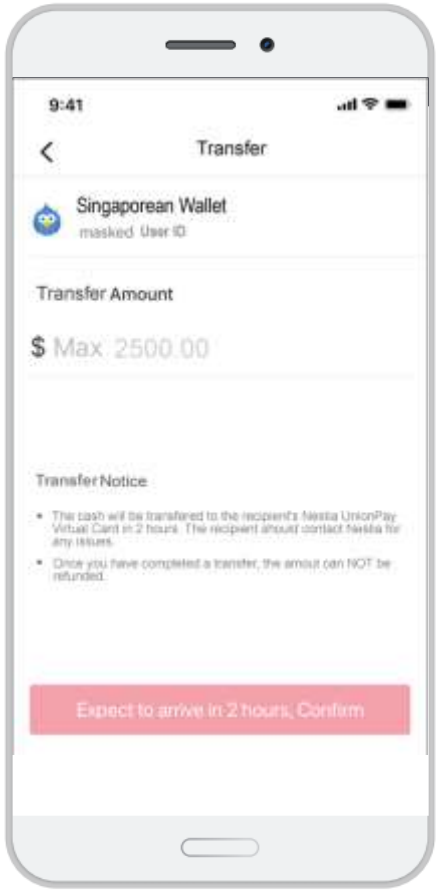
More Innovative Businesses

- User Journey: Funds Transfer
- User Journey: Mass Transportation

User Journey: Funds Transfer

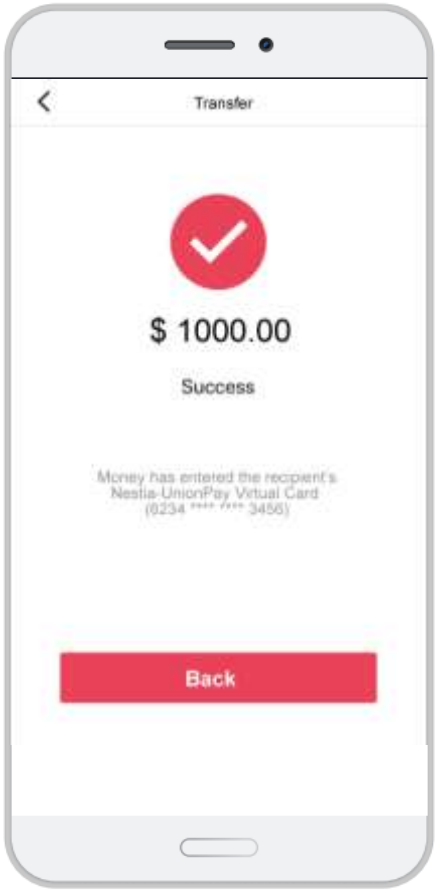
In June 2022, Global payments platform 2C2P announced a partnership with UnionPay, to launch easy2send, an online real-time money remittance service from Thailand to 50 global markets, including China. Customers based in Thailand can easily transfer money in real-time inexpensively and securely to UnionPay Cardholders in popular outbound remittance markets like China, the Philippines, Pakistan, Bangladesh, and Indonesia via easy2send.

1 Choose receiver's local wallet account kept on file in the app.



2 Enter the amount to be transferred into the app and confirm.

3 Authenticate yourself to the app



4 Transfer successful. You should contact the receiver to confirm if funds are available on their side.

User Journey: Funds Transfer

User Journey: Mass Transportation

UnionPay has so far enable Transit QRC in Mainland China, Taiwan, Hong Kong and is continously expanding its acceptance network worldwide.

1 Enter the service portal from the main sceen of the APP

2 Activate the transit QRC service upon first use.

3 Perform KYC

4 Get Transit QRC displayed in the APP

For further enquiries…

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Thanks

Cooperation | Efficiency | Creativity