



Introduction to UnionPay Payment Solutions -

Enable HK visitors to make cross-boundary retail payments in the Chinese mainland more easily

29 May 2023



About Us



UnionPay is an international card scheme with card issuance in 79 countries and regions and enabled card acceptance in 181 countries and regions.

According to Nilson Report in 2021, UnionPay is the largest card brand in the world in terms of the number of card issued.



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- 2. Account Opening**
- 3. Payment Journey**

01

Acceptance in Chinese mainland

UnionPay Acceptance in Chinese mainland



UnionPay cards issued in Hong Kong/Globally are accepted at:

- All ATM terminals in Chinese mainland support CNY cash withdrawal.
- All POS terminals in Chinese mainland accept UnionPay card.

UnionPay QR Code (QRC) or QuickPass (Contactless) acceptance and key themes of merchants

➤ There are more than 30 million UnionPay merchants accept UnionPay QRC transaction



Traveling: more than 42K hotels and 2.9K national 5A and 4A scenic spots



Retail: more than 130K supermarkets/ convenience stores



Food and beverage: more than 600K merchants



Health care: more than 700 Grade-A tertiary hospital and 70K pharmacy stores



Transportation: Metro in 40+ cities & Bus in 1500+ cities with Transit QRC/ Contactless
e.g. Shenzhen, Guangzhou, Beijing, Shanghai, Zhuhai, Dongguan etc.



Smart Parking: more than 10k parking lots in Greater Bay Area

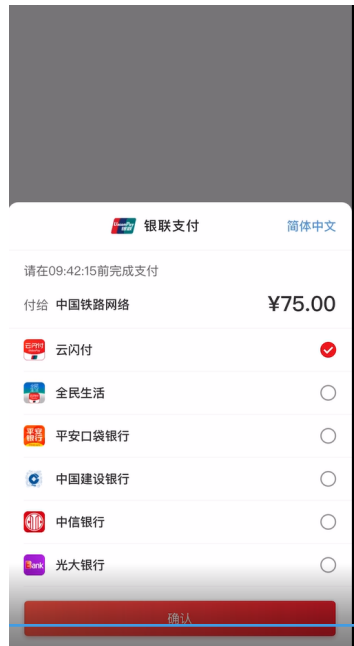
*With “Quota-free Scheme for Hong Kong Private Cars Travelling to Guangdong via the Hong Kong- Zhuhai-Macao Bridge”, a pilot smart parking of HK car plate started in Zhuhai.

UnionPay Acceptance in Chinese mainland



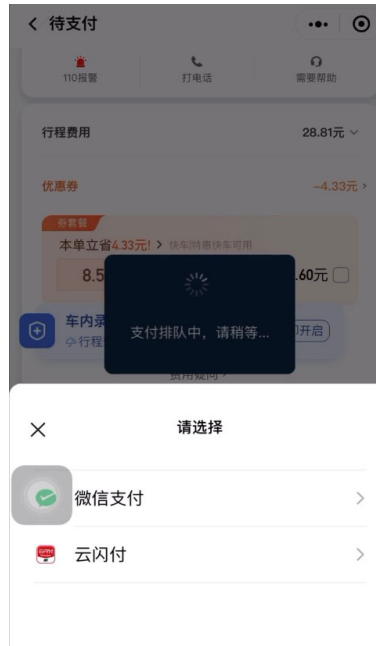
Transit Payment Solution Show Case

Train

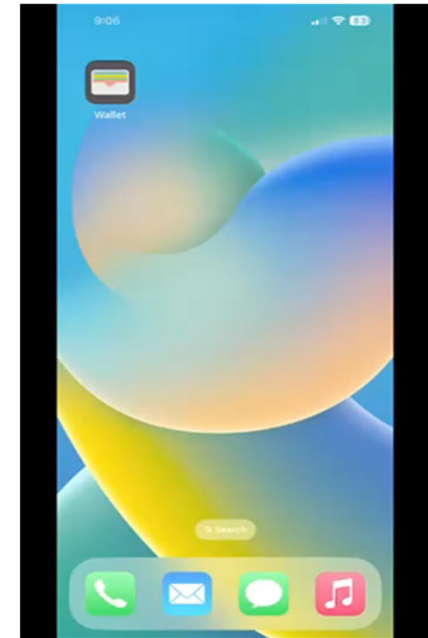


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TAXI



Metro and Buses (Apple pay Transit Card)



UnionPay Acceptance in merchants of Alipay/Wechat Pay



QR merchant mutual acceptance program in Chinese mainland

- UnionPay APP is accepted at consumer scan QRC merchants of Alipay/Wechat Pay, most of which are small merchants or self-employed person merchants.

WeChat mini programs

- All WeChat mini programs support in-app payment by UnionPay APP.

UnionPay Acceptance Signage in Chinese mainland



UnionPay-led merchants:



Offline merchant entry post



QR Code



POS and QRC



Full service support



Deploy near the cashier / entry of the merchant

UnionPay Acceptance Signage in Chinese mainland



Aggregation payment / Aggregation code (consumer scan mode) :



UnionPay-led merchants



WeChat/Alipay-led merchants



02

Account Opening

UnionPay Product Structure



Consumer Card Products



Credit, Debit and Prepaid card:

Depends on the card product design by relevant card issuers. Physical / Virtual card or PIN base / Signature base, Named / Anonymous, Reloadable / Non-reloadable prepaid card can be issued by the card issuers.

Based on the choice of the issuing banks, UnionPay can support different payment modes such as binding the card to the Banking App, UnionPay App or other third-party Apps for QRC transactions; provision the card to Mobile device for contactless transactions etc.

Depends on the choice offering of function and service by relevant card issuers, POS (card read and contactless) / ATM / Online / QR Code transaction can be supported by respective cards issued by specific card issuers.

UnionPay Card Issuer in Hong Kong



Summary of UnionPay Card Issuer in Hong Kong

Name of Institution	Card Issuing		
	Credit Card	Debit Card	Prepaid Card
Bank:			
1 Bank of China (Hong Kong) Limited	Y	Y	
2 Bank of Communications Hong Kong Branch	Y	Y	
3 Bank of East Asia, Limited	Y	Y	
4 Chi Yu Banking Corporation Ltd.	Y	Y	
5 China Construction Bank (Asia) Corporation Limited	Y	Y	
6 China Merchants Bank		Y	
7 Chong Hing Bank Limited	Y	Y	
8 Citibank (Hong Kong) Limited	Y		
9 CITIC Bank International Limited	Y	Y	
10 Dah Sing Bank, Limited	Y	Y	
11 DBS Bank (Hong Kong) Limited		Y	
12 Hang Seng Bank Limited	Y	Y	
13 Industrial and Commercial Bank of China (Asia) Limited	Y	Y	
14 Livi Bank Limited (Virtual Bank)		Y	
15 Nanyang Commercial Bank, Limited	Y	Y	
16 OCBCWH HK	Y	Y	
17 Shanghai Commercial Bank Limited	Y	Y	
18 Standard Chartered Bank (Hong Kong) Limited	Y	Y	
19 The Hongkong and Shanghai Banking Corporation Limited	Y	Y	
20 CMB Wing Lung Bank Ltd.	Y	Y	
Stored Value Facilities Licensee (SVF) :			
1 33 Finance			Y
2 ePayLinks			Y
3 HKT (Tag & Go)			Y
4 Octopus			Y
Money-lender :			
1 AEON Credit Service (Asia) Co., Ltd.	Y		
2 Prime Credit	Y		

Application of UnionPay Card in Hong Kong



Different card issuers may have different onboarding requirements

- For Hong Kong residents they are eligible to apply any UnionPay debit, credit, or prepaid card from any UnionPay card issuer in Hong Kong.
- For visitors they may be eligible to buy non-named UnionPay physical prepaid card from UnionPay prepaid card (SVF) issuer in Hong Kong only, but depending on the internal requirements of different banks, visitors may also be possible to apply for opening a local bank account with a UnionPay debit card link with that account.

Provisioning of UnionPay Card to App



Provision to QRC payment APP

Name of Institution		QRC	
		UnionPay APP	Bank/Payment APP
Bank:			
1	Bank of China (Hong Kong) Limited	Credit	Credit/Debit
2	Bank of Communications Hong Kong Branch	Credit & Debit	Credit & Debit
3	Bank of East Asia, Limited	Credit & Debit	
4	Chi Yu Banking Corporation Ltd.	Credit	
5	China Construction Bank (Asia) Corporation Limited	Credit & Debit	Credit & Debit
6	China Merchants Bank	Debit	
7	Chong Hing Bank Limited	Credit	
8	Citibank (Hong Kong) Limited	Credit	
9	CITIC Bank International Limited	Credit	
10	Dah Sing Bank, Limited	Credit	
11	Hang Seng Bank Limited	Credit	
12	Industrial and Commercial Bank of China (Asia) Limited	Credit	Credit
13	Livi Bank Limited (Virtual Bank)		Debit
14	Nanyang Commercial Bank, Limited	Credit	
15	OCBCWH HK	Credit	
16	Shanghai Commercial Bank Limited	Credit	
17	The Hongkong and Shanghai Banking Corporation Limited	Credit	Credit
18	CMB Wing Lung Bank Ltd.	Credit	
Stored Value Facilities Licensee (SVF) :			
1	33 Finance	Prepaid	Prepaid
2	ePayLinks	Prepaid	
3	HKT (Tag & Go)	Prepaid	
4	Octopus	Prepaid	Prepaid
Money-lender :			
1	AEON Credit Service (Asia) Co., Ltd.	Credit	
2	Prime Credit	Credit	Credit



33 Finance



Bocom



BOC Pay



CCB Asia



HSBC Reward+



UnionPay APP



ICBC Asia



Livi Bank



Octopus



Prime Credit OmyCard

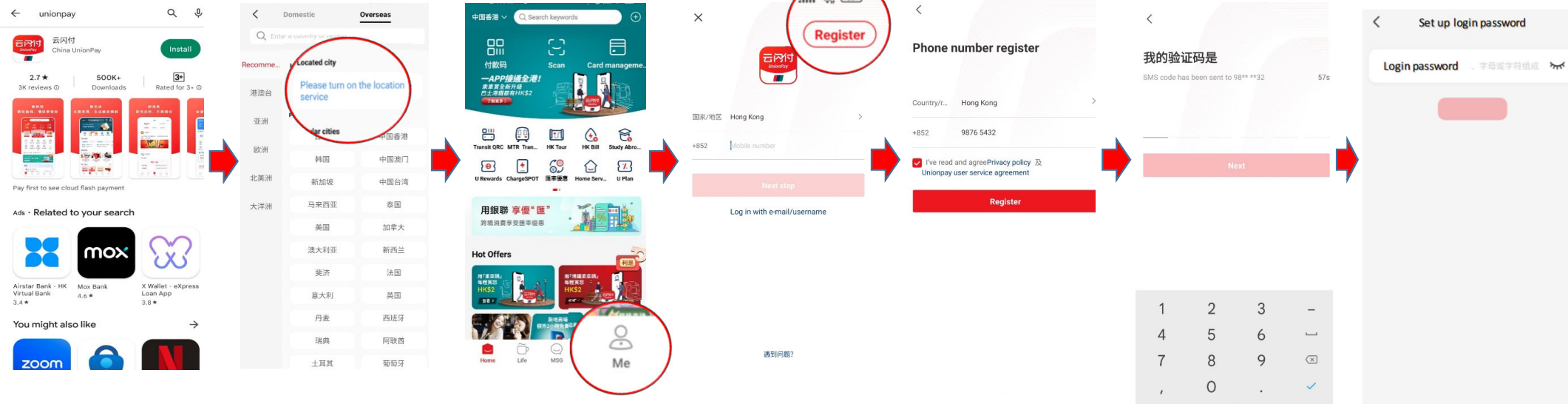
Provision to UnionPay App



Universal App binding Hong Kong, Macau and Chinese mainland UnionPay Cards



Register of UnionPay App user



Search for 'UnionPay App' from App Store/Google Play and download

Open the App and turn on the location service

Select 'Me'

Select 'Register'

Register with your mobile number

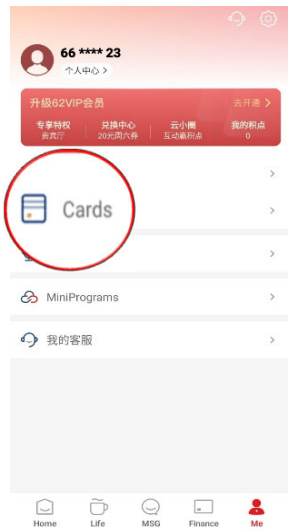
Enter SMS verification code

Setup login password

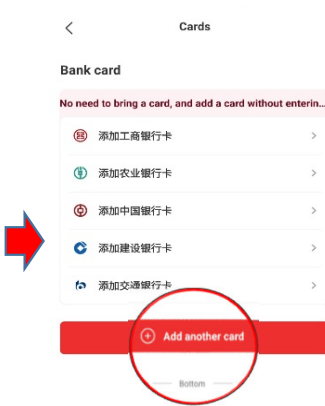
Provision to UnionPay App



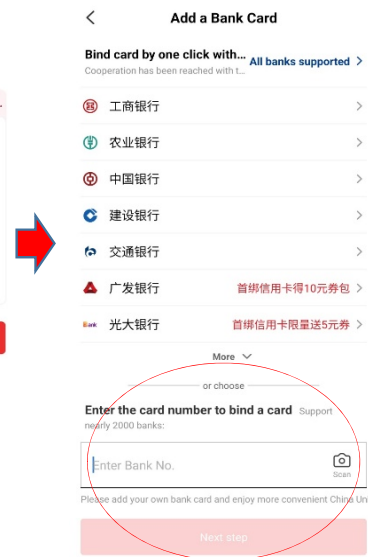
Binding of UnionPay card to the APP



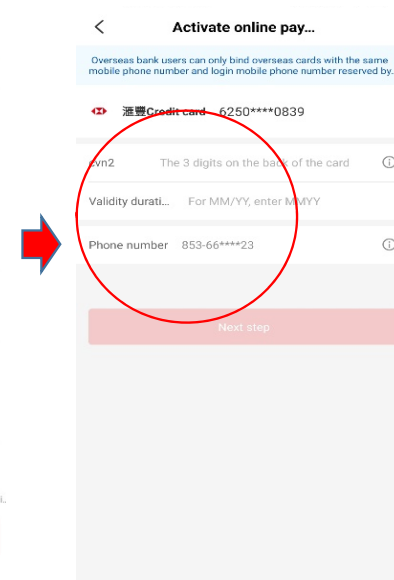
Select 'Cards' in 'Me'



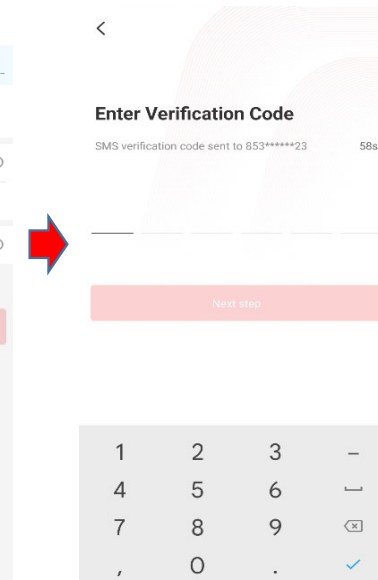
Select '+ Add another card'



Enter card number or scan bank card



Enter CVN2 and expiry date of the card



Enter SMS verification code



Setup payment password

03

Payment Journey

UnionPay QR Code Payment Process

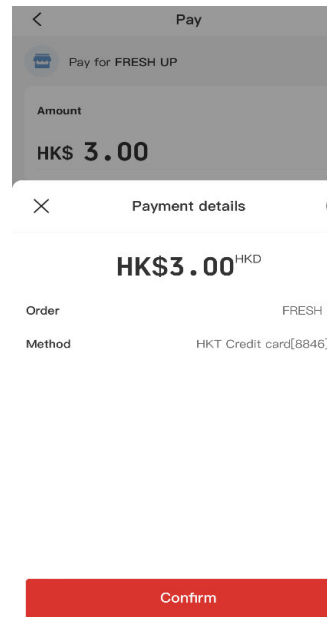
Consumer scan process



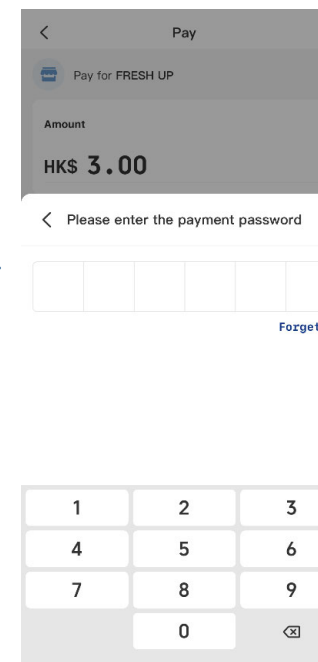
Select 'Scan'



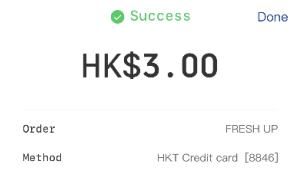
Scan the QRC



Confirm the payment amount



Enter payment password



Payment completed



UnionPay QR Code Payment Process



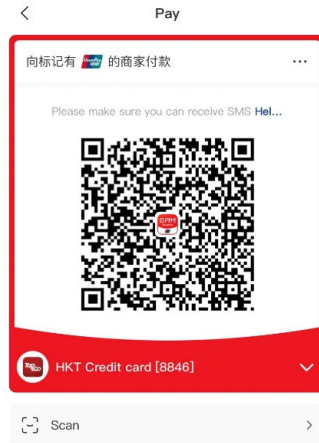
Merchant scan process



Select 'Pay'



Chinese Mainland standard QR code



Overseas EMV standard QR code



Change QR code format



Merchant scans the QR code



Transaction record

תודה
Dankie Gracias
Спасибо شكراً
Köszönjük Merci Takk
Grazie Dziękujemy Terima kasih
Děkujeme Vielen Dank Paldies
Kiitos Tänname teid 谢谢
Thank You Tak
感謝您 Obrigado Teşekkür Ederiz
Σας Ευχαριστούμ 감사합니다
Bedankt Děkujeme vám
ありがとうございます
Tack

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