Using Chinese Payment Methods On Our Website

Secure methods to pay or load your account

Chinese Payment Cards

Nearly All UnionPay cards are accepted

Our site accepts the majority of UnionPay cards for payment and account loading

- *UnionPay cards issued in China or internationally*

- *All prepaid reloadable cards which carry the UnionPay logo*

- *All debit/ATM cards linked to bank accounts which carry the UnionPay logo*

- *All credit cards which carry the UnionPay logo*

- *MasterCard, Visa, Amex and JCB cards issued in China which also carry the UnionPay logo*

- *Some UnionPay disposable prepaid cards and anonymous prepaid cards may not be accepted at our site*

- *Some international cards may not be enabled for e-commerce transactions*

Global and Chinese ATM/Debit Cards

Global and Chinese Credit Cards

Mastercard, Visa, Amex, JCB Co-Badged Cards

Introduction to '*UnionPay Online Payments*'
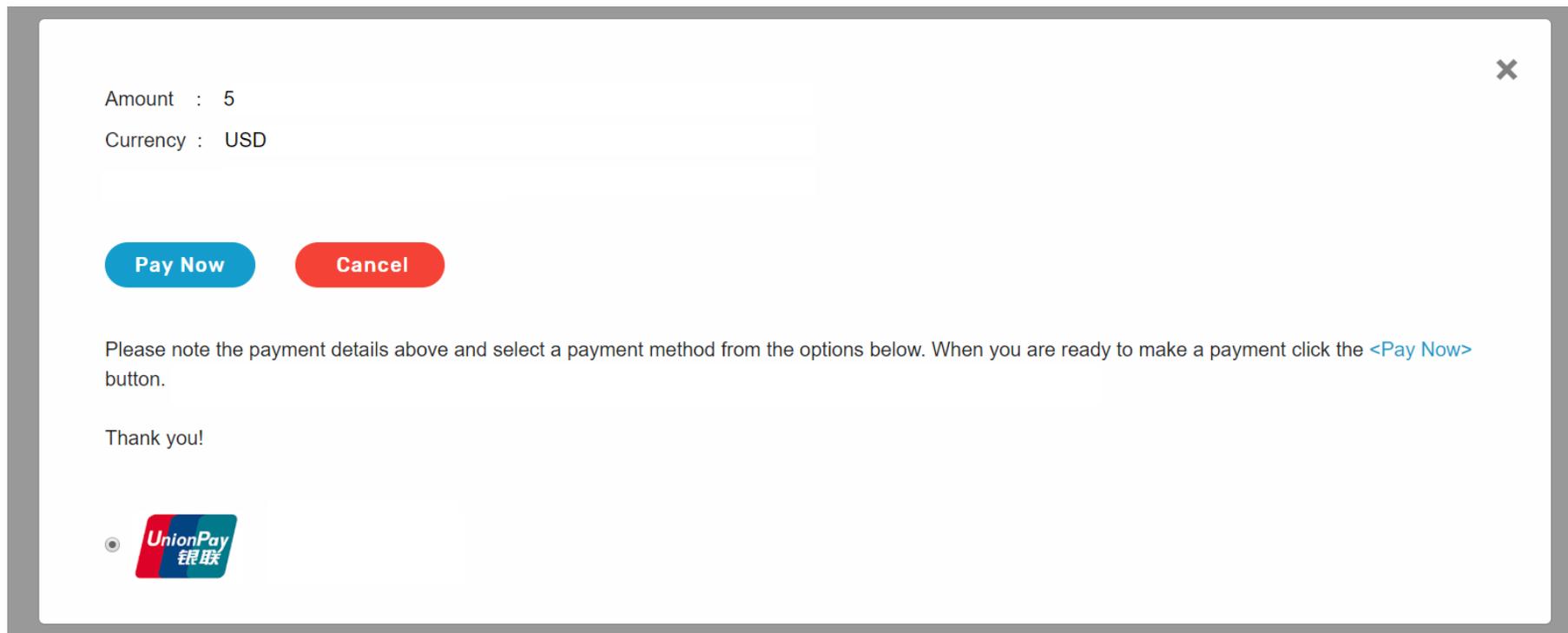
A More Secure Way to Pay or Load

Our site has implemented **UnionPay Online Payments** for payment and account loading

- *Your card and payment details are not entered or stored at our site*

- *You present your payment information at the payment page loaded*

- *You have the option to use your mobile phone with the relevant APP to pay by scanning a QR Code or performing an 'In-APP' transaction (see below)*

- *You select your transaction, for example what to purchase or how much to load, at our site*
- *Payment will be completed via a redirect to a secure UnionPay Payment Page*

Choose to pay with UnionPay at the merchant page

- *An example merchant screen is shown below*

Amount   :   5

Currency :   USD

Pay Now   **Cancel**

Please note the payment details above and select a payment method from the options below. When you are ready to make a payment click the <Pay Now> button.

Thank you!

Performing a UnionPay Transaction on a Personal Computer

You will be directed to a secure payment page, similar to the one shown below, to complete your payment processing

Don't worry if you don't recognise the Merchant Name, it may be the name of our payment processor

If you have the UnionPay APP, you can scan the QRC code to complete payment, otherwise enter your card number and choose Next

Cardholder requirements

If you have scanned the QR Code on the payment page, complete the transaction as you normally would using the UnionPay APP.

If you have entered your card number then depending on which bank issued your card and what type of card you hold, you will be required to have certain information, and may be requested to provide other information to complete payment at our site

Required Information

- *The card number embossed or printed on your card*

- *For bank issued debit and credit cards, access to the mobile phone number linked to your bank account or credit card*

Other Information – depending on card issuer and card type

- *For credit cards you will be required to provide the card expiry data and CVN*

- *For some debit cards you may be required to provide the ID information used when opening the card account*

- *For some debit cards you may be asked to enter your card PIN, this is properly secured and not stored*

- *If your card PIN is requested, you will be required to download a 'plug in' which secures the entry of your PIN*

Performing a UnionPay Transaction Using a Debit Card with PIN Entry

Should the issuer request your PIN for validation, if required download the UnionPay security plug-in by clicking on the link in the PIN field, shown below

Some card issuers may require you to enter your card PIN when using a debit card

If you haven't previously used this payment function, you may be required to download a UnionPay security plug-in by clicking here

✅ Security Control has been installed, your payment input is secured.

Card Number: 🏦 中国银行 BANK OF CHINA 6234 **** 8888 (DebitCard)   Choose other card

PIN: 请点此安装
Please enter the cash withdrawal PIN of your bank card

Mobile Phone Number: 137*****121 Is it changed?

SMS Code: Send Free SMS
Please enter the SMS verification code you received

☑ Remember card number

Confirm and Pay

Once the UnionPay security plug-in has been downloaded, choose the program and follow the instructions to complete installation. Once downloaded it will not need to be installed for subsequent payments

The UnionPay security plug-in is a program file named 'UPIEditorEdge_1.exe'

https://user.95516.com/ctrl/UPEditorEdge_1.exe

UPEditorEdge_1.exe

Security Control has been installed, your payment input is secured.

Card Number: 中国银行 BANK OF CHINA 6234****8888 (DebitCard) Choose other card

PIN: 请点此安装
Please enter the cash withdrawal PIN of your bank card

Mobile Phone Number: 137*****121 Is it changed?

SMS Code: Send Free SMS
Please enter the SMS verification code you received

☑ Remember card number

Confirm and Pay
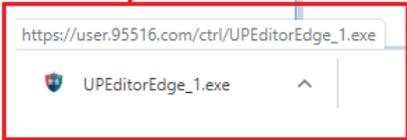
You can securely enter your PIN after the UnionPay security plug-in has been installed, then request an SMS code be sent to your mobile phone linked to the account. After the code has been entered, click '*Confirm and Pay*', once the transaction has been approved by the card issuer you will be informed of the result, and your payment will be complete.

Performing a UnionPay Transaction Using a Debit Card Requiring ID

Should the issuer request your ID for validation, choose the ID type and enter the information used when opening the account with the bank issuer, shown below

Once you have entered your ID information, you can request a SMS code be sent to your mobile phone linked to the account. After the code has been entered, click '*Confirm and Pay*', once the transaction has been approved by the card issuer you will be informed of the result, and your payment will be complete.

Performing a UnionPay Transaction Using an Authenticated Debit Card

Many issuers only require you to enter an authentication code sent to your mobile phone for debit card transactions in addition to your card number. After the code has been entered, click '*Confirm and Pay*', once the transaction has been approved by the card issuer you will be informed of the result, and your payment will be complete.

Performing a UnionPay Transaction Using an Authenticated UnionPay or Co-Badged Credit Card

UnionPay and Co-Badged Credit cards only require you to enter an authentication code sent to your mobile phone in addition to data embossed or printed on your card. After the information has been entered, click '*Confirm and Pay*', once the transaction has been approved by the card issuer you will be informed of the result, and your payment will be complete.

Performing a UnionPay Transaction using Email Pay

What is Email Pay?

Email Pay is a more secure payment method implemented for merchants connected to the My Gateway system
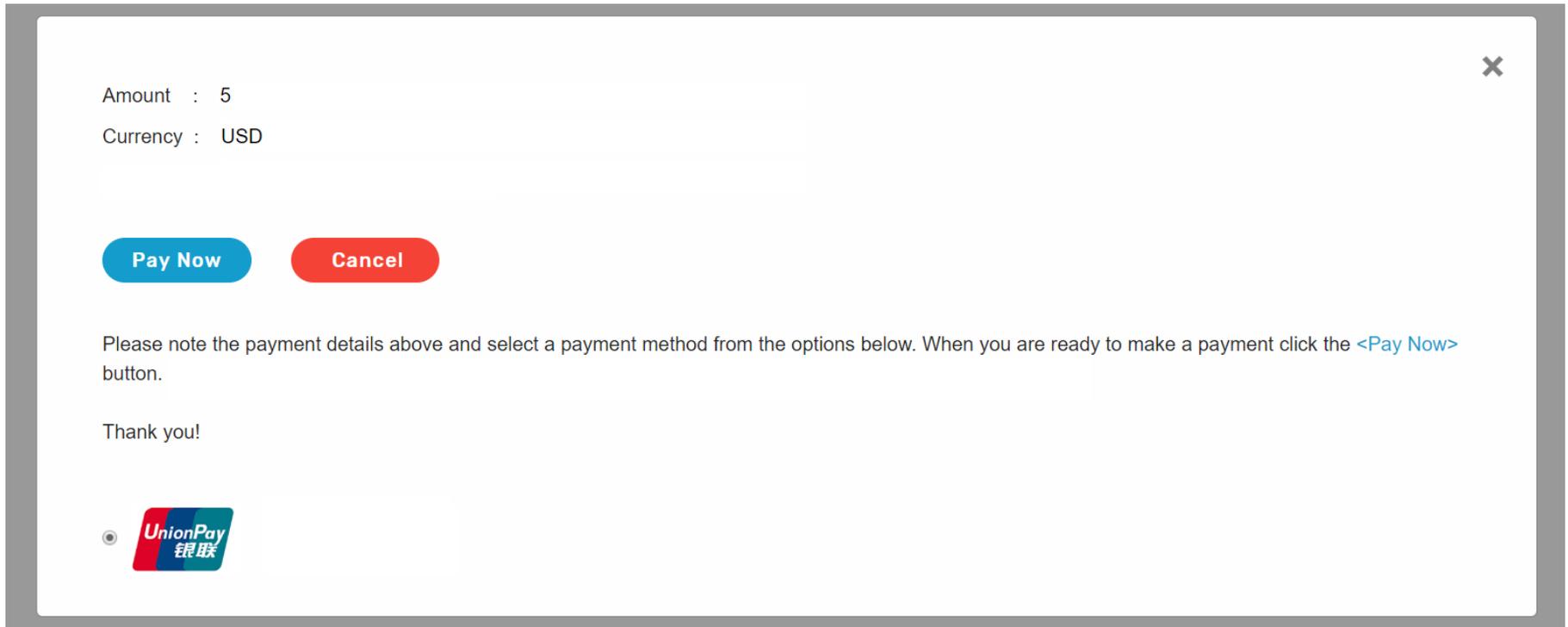
Using Email Pay

- *The email address of the client (cardholder) needs to be known to the merchant. This can be stored at the merchant system or provided by the cardholder at the time of purchase*

- *The My Gateway system sends a payment enablement email to the client's registered email address, or the email address provided for the client*

- *The payment is only processed once the cardholder receives the email and completes the transaction by directing to the link provided*

Choose to pay with UnionPay at the merchant page

- *An example merchant screen is shown below*

- *If the merchant does not have your email address registered, you may be asked to input your email address e.g. client@email.com*

Amount : 5

Currency : USD

Pay Now   **Cancel**

Please note the payment details above and select a payment method from the options below. When you are ready to make a payment click the <Pay Now> button.

Thank you!

UnionPay 银联

An email, similar to the one shown below, will be sent to your email address to complete your payment transaction

Purchase Order - 订单信息

Reply   Reply All   Forward   ⋯

Sat 17/07/2021 12:11 PM

MP   Merchant Processing <noreply@onlineservicescorp.com>
To   client@email.com

payment.html
2 KB

Hello,
Please proceed by clicking the attached Web script.

您好,
请点击附件链接完成操作.

Thank you for choosing our service!
感谢您选择使用我们的服务!

The email will be sent to you
by the processor

The link to your payment page is provided in the attached
HTML file. Open the link by clicking on the attachment to
process your payment.

STEP 3 – PROCESSING AN EMAIL PAY PAYMENT

Once you have opened the link provided, you will be directed to a secure payment page, similar to the one shown below, to complete your payment processing. Proceed as described above, '*Performing a UnionPay Transaction*', to complete your UnionPay transaction

If you have the UnionPay APP, you can scan the QRC code to complete payment, otherwise enter your card number and choose Next

Performing a UnionPay Transaction on a Mobile Device (Phone or Tablet)

The UnionPay Application

Your experience when using a mobile device to perform a UnionPay transaction will depend on whether or not you have installed and enabled the UnionPay Application on your device

The UnionPay Application

- *Can be installed from the Apple App Store or Google Play Store; search for **UnionPay** and choose the Cloud QuickPass (云闪付) App*

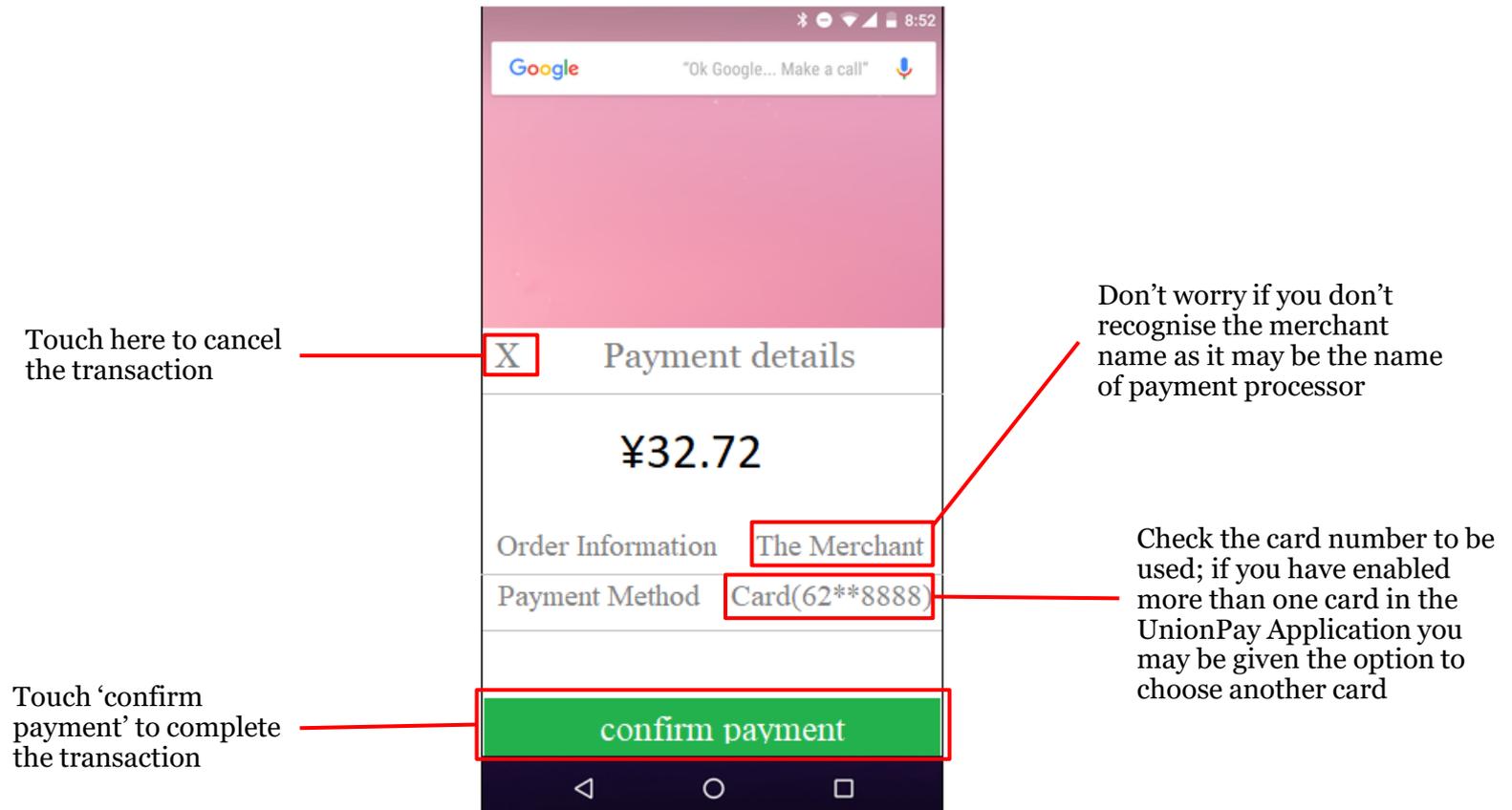- *Register and add your frequently used UnionPay payment cards – debit or credit*

If you have not installed the UnionPay Application

- *Your experience will be less efficient and will be similar to using a personal computer to perform a UnionPay transaction*

Performing a UnionPay Transaction On a Mobile Device Using the UnionPay Application

If you have installed the UnionPay Application; and registered and loaded your preferred UnionPay Credit and/or Debit card(s); **when you choose to pay with UnionPay the UnionPay Application will be automatically loaded**; and you will be presented a screen similar to the one shown. Touch '*confirm payment' and* once the transaction has been approved by the card issuer you will be informed of the result, and your payment will be complete.

Touch here to cancel the transaction

Don't worry if you don't recognise the merchant name as it may be the name of payment processor

Check the card number to be used; if you have enabled more than one card in the UnionPay Application you may be given the option to choose another card

Touch 'confirm payment' to complete the transaction

Performing a UnionPay Transaction
On a Mobile Device Without the UnionPay
Application

If you have not installed the UnionPay Application or it cannot be loaded; **when you choose to pay with UnionPay you will be directed to a page to confirm that you would like to continue**. Touch '*Continue to Payment*' to complete the payment by entering your card details

Touch here to continue to complete the transaction

At the 'Order Payment' page you can enter your chosen UnionPay card number; the number embossed or printed on your card

Completing transactions on a mobile device without the UnionPay Application is similar to completing transactions on a personal computer as described above. Depending on the bank issuer and type of UnionPay card used, you may be required to enter ID or PIN information. You will be required to request and enter an SMS code for authentication. Shown below is an example of the screen you will be presented. Touch '*Confirm payment*', once the transaction has been approved by the card issuer you will be informed of the result, and your payment will be complete.
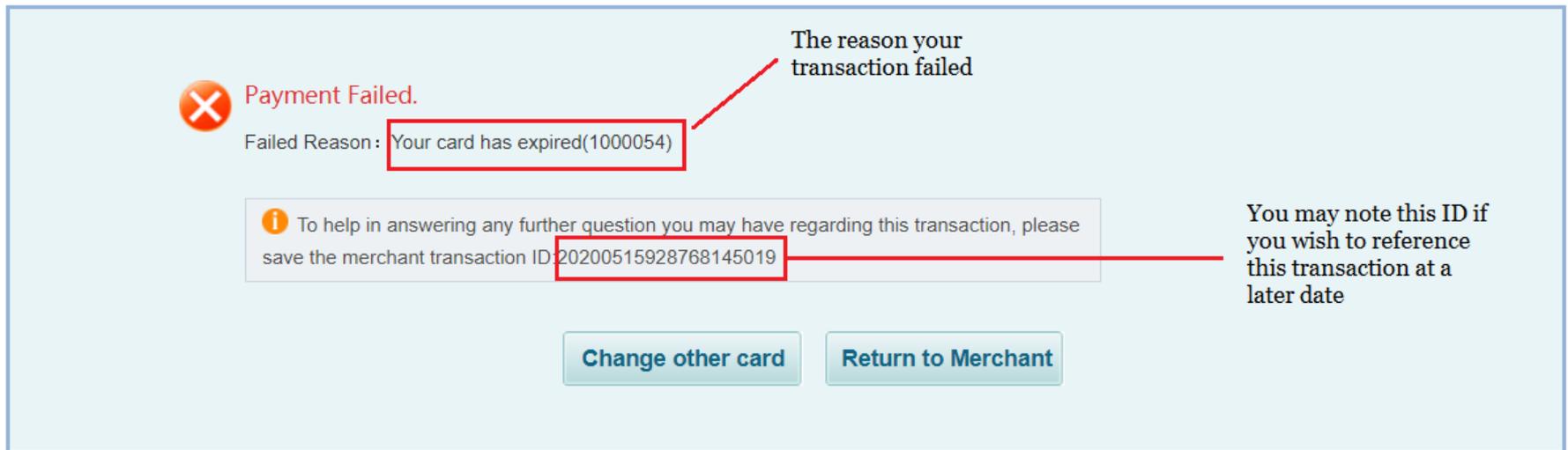
Unsuccessful Transactions

Unsuccessful Transactions

Payment transactions on credit, debit and co-badged UnionPay cards may fail for a number of reasons

- *You entered information incorrectly at the payment screen; for example your card number, expiry date or authentication code*

- *Your transaction may time-out should you take more than a certain amount of time to complete the transaction or enter your authentication code*

- *The card issuer may decline the transaction for reasons including there being insufficient funds in your account, or a failure to properly authenticate your ID or PIN information*

- *The card issuer's risk management systems and processes may suspect your transaction is fraudulent due to the location the transaction was completed at, or due to the transaction amount being uncharacteristic of the way you normally transact*

WHAT HAPPENS WHEN TRANSACTIONS FAIL?

When a transaction fails you will be presented with the 'Payment Failed' screen. This screen will attempt to provide a reason for why the transaction failed and offer you the opportunity to try again with a different card or return to the merchant page, as shown

Other Options and Functions

YOUR OPTIONS

The payment application provides you various options and setting you may use to streamline your payments, shown below

Mobile Payment Apps

WeChat Pay and Alipay Apps Are Accepted

Our site accepts Chinese verified Alipay and WeChat Pay wallet Apps for payment and account loading

- *Mobile wallet apps whose users have been 'real name' verified*

- *Mobile wallet apps linked to payment cards or bank accounts*

- *Mobile wallet apps with stored value loaded*

- *Alipay and WeChat Pay Apps which have not been verified with users' ID may not be accepted at our site*

- *Mobile wallets loaded outside China might not be enabled for e-commerce*

China's Most Popular Digital Payment Options

Share of Chinese online payment customers who used the following providers in the past 12 months

支付宝 ALIPAY — 93%
微信支付 WeChat Pay — 86%
UnionPay 银联 — 43%
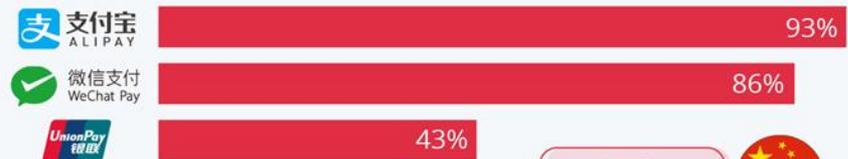
2,255 online payment customers from Mainland China (18-64 y/o) surveyed Apr 21- Mar 22
Source: Statista Global Consumer Survey

statista

Introduction to *WeChat Pay* and *Alipay*

Two of the most popular Chinese payment methods

Our site has implemented **WeChat Pay** and **Alipay** payment and account loading. The payment flow is similar for both systems

- *Your account details are not entered or stored at our site*

- *You use your payment wallet, linked to your bank account or loaded with stored value to perform transactions*

- *You use your mobile phone with the relevant App to pay by scanning a QR Code*

- *You will need to load the WeChat or Alipay App and verify your ID*

- *You select your transaction, for example what to purchase or how much to load, at our site*

- *Payment will be completed using your Mobile App Wallet*

STEP 1 – CHOOSE YOUR PAYMENT METHOD

Choose to pay with WeChat Pay/Alipay at the merchant page

- *An example merchant screen is shown below*

Amount   960

Currency   HKD

Please note the payment details above and select a payment method from the options below. When you are ready to make a payment click the [Pay Now] button. Note that you will be redirected to a dedicated payment page - we do not store any payment information.

Thank you!

Pay Now   Cancel

○ UnionPay 银联   ● 微信支付 WeChat Pay   ○ 支付宝 ALIPAY

Performing a Mobile App Transaction on a Personal Computer

You will be directed to a secure payment page, similar to the one shown below, to complete your payment processing

微信 | 线上

中文 ▾

您的订单已提交

请您在 4分 48秒完成支付

960.00 HKD

1.000000 汇率

扫瞄二维码付款

You will be directed to a secure payment page, similar to the one shown below, to complete your payment processing

WeChat | Online ← The Payment Method

English ∨

You order has been submitted

Please complete your payment within the next 4m 49s

960.00 HKD

1.000000 Exchange Rate

Scan code to make Payment

You have 5 mins to complete the transaction before it times out

The transaction amount and any FX applied

Scan the QR Code on the payment page, complete the transaction as you normally would using the Alipay or WeChat App

Performing a Mobile App Transaction on a Mobile Device

USING WECHAT AND ALIPAY ON A MOBILE DEVICE

You must have the WeChat or Alipay APP installed and verified on the mobile device.

- *When you choose to pay with WeChat or Alipay, **the Application will be automatically loaded**; and you will be presented a screen with the payment details including the amount and the merchant information*

- *Approve the transaction details and you may be directed to input your **APP PIN,** this is the PIN you setup when activating your payment APP – not your card or account PIN or Password*

- *The payment transaction will be sent to WeChat or Alipay via the payment gateway and once the transaction has been processed you will be notified of the result, and your payment will be complete.*

- ***NOTE** : You will not be required to scan a QR Code when completing a transaction using a mobile device in this way*

Unsuccessful Transactions

Unsuccessful Transactions

Payment transactions on Mobile Apps may fail for a number of reasons

- *Your transaction may time-out should you take more than 5 minutes to complete the transaction by scanning the QR Code*

- *There may be insufficient funds in your WeChat Pay or Alipay stored value account*

- *The card issuer may decline the transaction for reasons including there being insufficient funds in your account, or a failure to properly authenticate your ID or PIN information*

- *The App provider's risk management systems and processes may suspect your transaction is fraudulent due to the location the transaction was completed at, or due to the transaction amount being uncharacteristic of the way you normally transact*

CONTACT US

Should you have any questions on how to pay or load your account please contact us at <u>info@xxx.com</u> or by phone at +xxx-xxxx-xxx