

Using Chinese Payment Methods On Our Website

Secure methods to pay or load your account



Chinese Payment Cards

WHICH CARDS ARE ACCEPTED AT OUR SITE?

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*'

WHAT IS UPOP?

A More Secure Way to Pay or Load

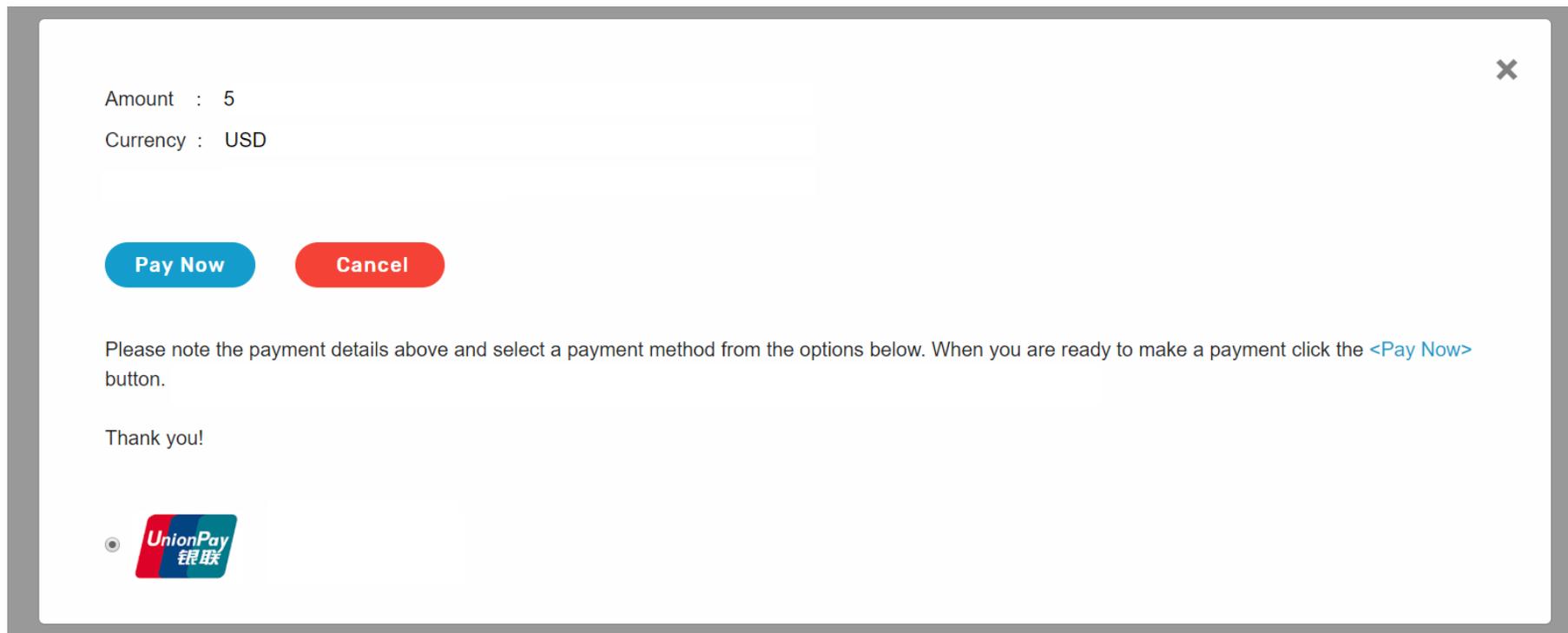
Our site has implemented **UnionPay Online Payments** for payment and account loading

- *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*
-

STEP 1 – CHOOSE UNIONPAY PAYMENT

Choose to pay with UnionPay at the merchant page

- *An example merchant screen is shown below*



Performing a UnionPay Transaction on a Personal Computer

STEP 2 – THE SECURE PAYMENT PAGE

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



Home | Return to Merchant | Help | 简体中文 ▾

Order Amount: **32.72** CNY

Order Number: 20210329989737...

Merchant Name: Online Services Corp

Transaction date: 2021-03-29

Transaction type: DirectPurchase

Transaction currency: CNY



Scan QR for payment with Unionpay App

[Download UnionPay App](#)

⚠ Please complete the payment before 2021/03/29 16:20:34 in order to avoid failure order

1. Enter card NO. → 2. Verify card Info. → 3. Complete

CreditCard/DebitCard/PrePaidCard

Next

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

STEP 3a – USING A UNIONPAY DEBIT CARD WITH PIN

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

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

Card Number:  中國銀行 6234 **** 8888 (DebitCard) [Choose other card](#)

PIN:

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](#)

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

INSTALLING THE UNIONPAY SECURITY PLUG-IN

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'

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

Card Number : [Choose other card](#)

PIN :

Please enter the cash withdrawal PIN of your bank card

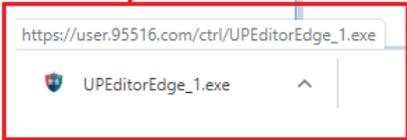
Mobile Phone Number : 137****121 [Is it changed?](#)

SMS Code : [Send Free SMS](#)

Please enter the SMS verification code you received

Remember card number

[Confirm and Pay](#)



STEP 4a – COMPLETING THE PIN ENTRY DEBIT CARD TRANSACTION

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.

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

Card Number:  中國銀行 BANK OF CHINA 6234****8888 (DebitCard) [Choose other card](#)

PIN: [Once the plug-in has been installed, you can securely enter your PIN](#)
Please enter the cash withdrawal PIN of your bank card

Mobile Phone Number: 137****121 [Is it changed?](#)

SMS Code: [Click here to get an authentication SMS sent to your mobile phone](#)
Please enter the SMS verification code you received

Remember card number

[Enter the authentication code received, then click 'Confirm and Pay' to complete the transaction](#)

Performing a UnionPay Transaction Using a Debit Card Requiring ID

STEP 3b – USING A UNIONPAY DEBIT CARD REQUIRING ID CONFIRMATION

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

Some issuers may require you to validate your ID information

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

Card Number:  中国工商银行 6234****8888 (DebitCard) [Choose other card](#)

ID Number: IdentityCard

Mobile Phone Number:

SMS Code: [Send Free SMS](#)

- IdentityCard IdentityCard Card number at bank
- MilitaryID changed?
- Passport
- ReentryPermit MS verification code you received
- MTPs
- PoliceID number
- SoldiersCard ay
- Other

Choose your ID type and enter the information

姓名: 张某某

性别: 男

出生: 1999年8月21日

地址: 上海市浦东新区1299号

身份证号码: 43010312345678900X

The ID No.

STEP 4b – COMPLETING THE ID VERIFIED DEBIT CARD TRANSACTION

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.

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

Card Number:  中国工商银行 6234****8888 (DebitCard) [Choose other card](#)

ID Number: IdentityCard ▼ **43010312345678900X**
Please enter the IdentityCard Card number at bank

Mobile Phone Number: 137****121 [Is it changed?](#)

SMS Code: **888888** [Send Free SMS](#)
Please enter the SMS verification code you received

Remember card number

[Confirm and Pay](#)

Enter the ID information linked to this account

Enter the authentication code received and click 'Confirm and Pay' to complete the transaction

Click here to get an authentication SMS sent to your mobile phone

The ID No.

姓名: 张某某
性别: 男
出生: 1999年8月21日
地址: 上海市浦东新区...1299号
身份证号码: **43010312345678900X**

Performing a UnionPay Transaction Using an Authenticated Debit Card

STEP 3c – USING AN AUTHENTICATED UNIONPAY 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.

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

Card Number:  招商银行 6234****8888 (DebitCard) [Choose other card](#)

Mobile Phone Number: 137****121 [Is it changed?](#)

SMS Code: [Click here to get an authentication SMS sent to your mobile phone](#)

Please enter the SMS verification code you received

Remember card number

Enter the authentication code received, then click 'Confirm and Pay' to complete the transaction

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

STEP 3d – 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.

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

Card Number: [Choose other card](#)

Expiration Date: MM YY
Please enter expiration date of your bank card. e.g. 09/13

CVN2:
Please enter the last three digits on the back of your card

Mobile Phone Number: [Is it changed?](#)

SMS Code: [Send Free SMS](#)
Please enter the SMS verification code you received

Remember card number

Enter the authentication code received and then click 'Confirm and Pay' to complete the transaction

Enter the card expiry date as shown on the card and the CVN code as shown on the back of the card in the signature panel

Click here to get an authentication SMS sent to your mobile phone

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

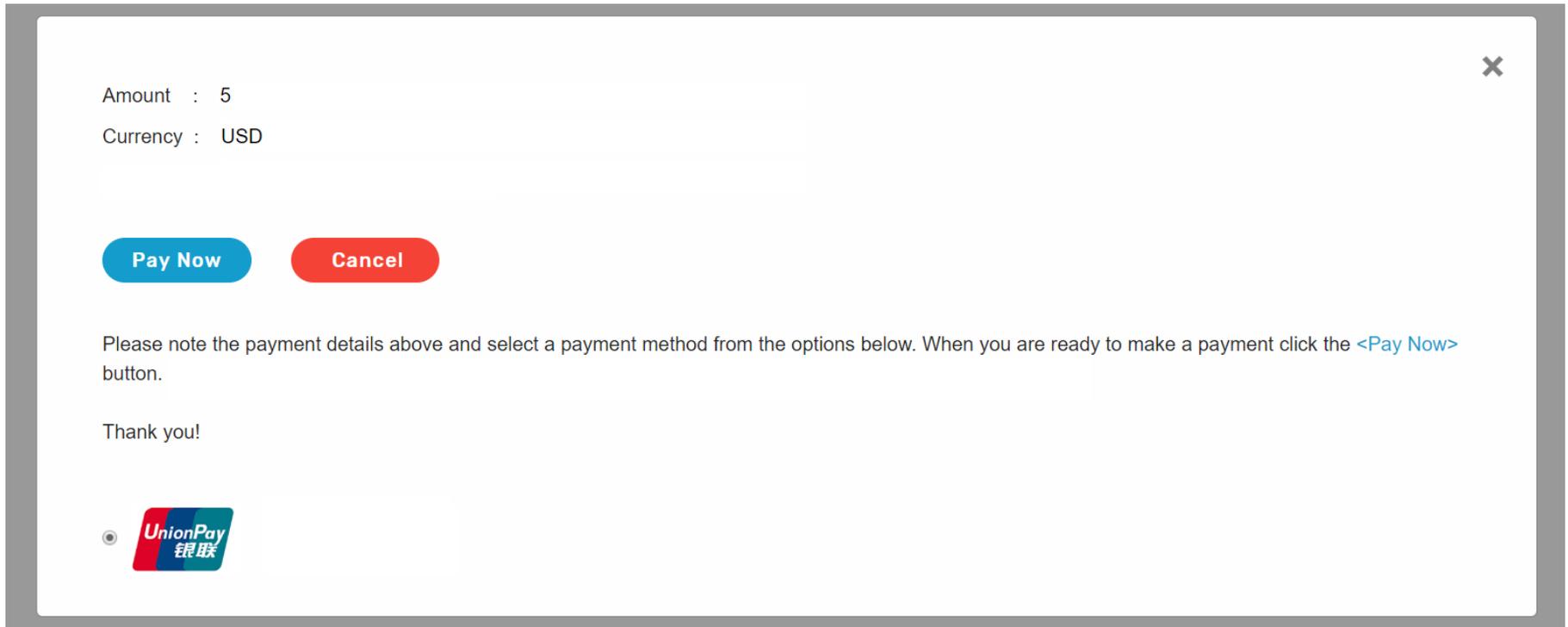
Using Email Pay

- *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*
-

STEP 1 – USING EMAIL PAY WITH A UNIONPAY CARD

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*



STEP 2 – THE PAYMENT ENABLEMENT EMAIL

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

The screenshot displays an email titled "Purchase Order - 订单信息" (Purchase Order - Order Information). The sender is "Merchant Processing" with a circular logo containing "MP" and the email address "<noreply@onlineservicescorp.com>". The recipient is "client@email.com". The email is dated "Sat 17/07/2021 12:11 PM". In the top right corner, there are buttons for "Reply", "Reply All", "Forward", and a menu icon. An attachment named "payment.html" (2 KB) is shown with a red box around it. The main body of the email contains the following text:

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!

Two red annotations with arrows point to specific elements: one points to the sender's email address, and another points to the "payment.html" attachment. A third red annotation points to the main body text.

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

UnionPay 在线支付
Online Payment (IPv6)

Home | Return to Merchant | Help | 简体中文 ▾

Order Amount: 32.72 CNY Order Number: 20210329989737... Merchant Name: Online Services Corp
Transaction date: 2021-03-29 Transaction type: DirectPurchase Transaction currency: CNY

Scan QR for payment with Unionpay App
[Download UnionPay App](#)

⚠ Please complete the payment before 2021/03/29 16:20:34 in order to avoid failure order

1. Enter card NO. ➔ 2. Verify card info. ➔ 3. Complete

CreditCard/DebitCard/PrePaidCard

Next

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*

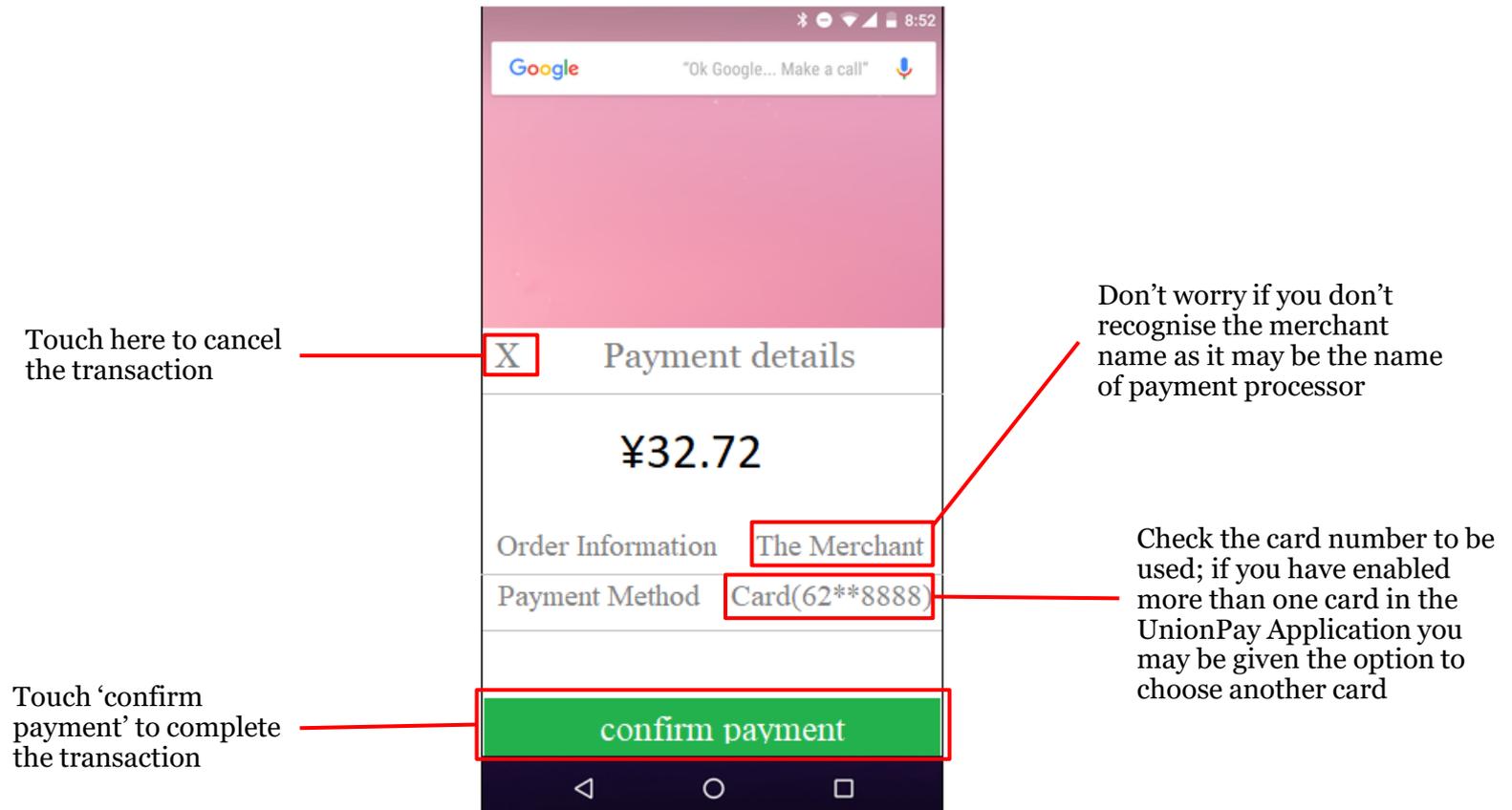
If you have not installed the UnionPay Application

- *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

USING A UNIONPAY CARD STORED IN 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.



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

STEP 1 – USING A UNIONPAY CARD ON A MOBILE DEVICE

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



STEP 2 – USING A UNIONPAY CARD ON A MOBILE DEVICE

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

< return Order payment English

● Please complete payment before 12:11:01, otherwise the order maybe expired

Order amount : ¥ 32.72
Merchant Name : The Merchant

Direct payment(login free) Available banks

Card Number Enter your card number here and then choose 'Next'

Next

Other payment methods

Account for payment >

UnionPay 在线支付
Online Payment

STEP 3 – COMPLETING A TRANSACTION ON A MOBILE DEVICE

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.

The screenshot shows a mobile payment interface. At the top, there is a blue header with a back arrow and the word 'return', the title 'Order payment', and the language 'English'. Below the header is a yellow warning bar with a circular icon and the text 'Please complete payment before 19:30:27, otherwise the order maybe expired'. The main content area is white and contains the following information: 'Order amount : ¥ 32.72', 'Merchant Name : The Merchant', and 'CreditCard 6250****0014'. Below this, there are three input fields: 'CVN2' with a red box around the text 'CVN2', 'Expiry date' with a red box around the text 'e.g:input 0915 for 09/15', and 'Sms code' with a red box around the text 'SMS code'. To the right of the 'Sms code' field is a blue button labeled 'Free SMS'. At the bottom of the form is a large grey button labeled 'Confirm payment'. At the very bottom of the screen is the UnionPay logo and the text '在线支付 Online Payment'.

Enter the expiry date shown on the card, and the CVN shown on the back of the card in the signature panel

Free SMS

Touch here to get an authentication SMS sent to your mobile phone

Enter the SMS code received and touch 'Confirm payment' to complete the transaction

Unsuccessful Transactions

WHY DO TRANSACTIONS FAIL?

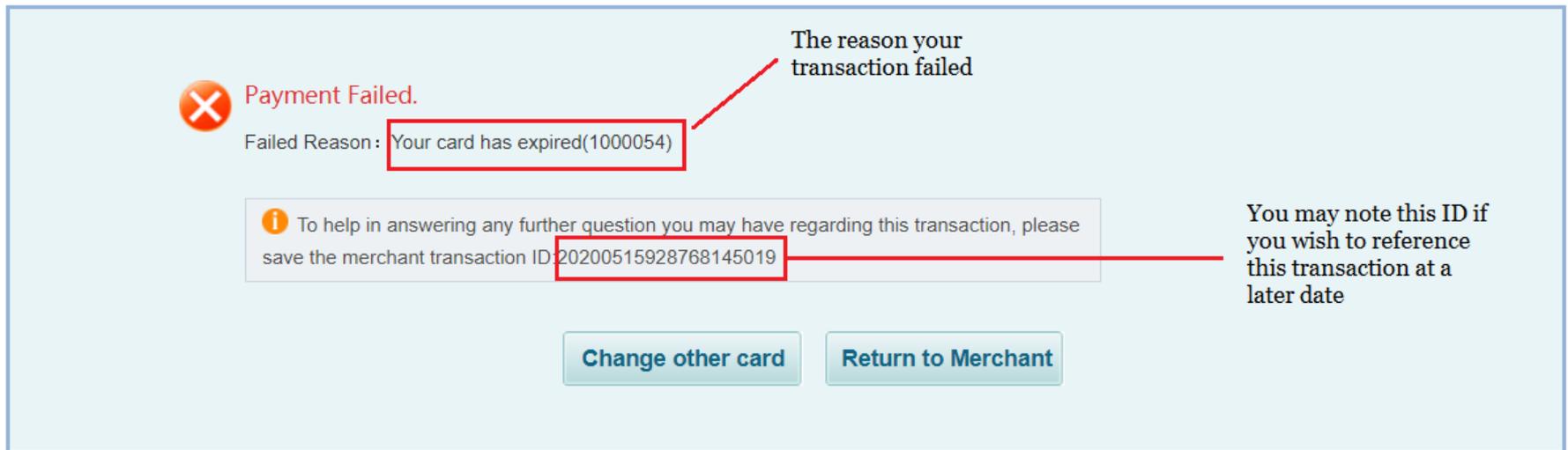
Unsuccessful Transactions

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



The screenshot shows a light blue background with a red 'X' icon and the text 'Payment Failed.' Below this, it says 'Failed Reason: Your card has expired(1000054)'. A red line points from this text to the annotation 'The reason your transaction failed'. Below the failed reason is an information box with an 'i' icon and the text: 'To help in answering any further question you may have regarding this transaction, please save the merchant transaction ID: 20200515928768145019'. A red line points from this ID to the annotation 'You may note this ID if you wish to reference this transaction at a later date'. At the bottom, there are two buttons: 'Change other card' and 'Return to Merchant'.

Payment Failed.

Failed Reason: Your card has expired(1000054)

The reason your transaction failed

To help in answering any further question you may have regarding this transaction, please save the merchant transaction ID: 20200515928768145019

You may note this ID if you wish to reference this transaction at a later date

[Change other card](#) [Return to Merchant](#)

Other Options and Functions

YOUR OPTIONS

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

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

Card Number: [Choose other card](#) You can choose to use another UnionPay card by clicking here

Expiration Date: MM YY
Please enter expiration date of your bank card. e.g. 09/13

CVN2:
Please enter the last three digits on the back of your card

Mobile Phone Number: 137****121 [Is it changed?](#) If your mobile phone number has changed since you opened this account, you can update it by clicking here

SMS Code: [Send Free SMS](#)
Please enter the SMS verification code you received

Remember card number Check this box to save your preferred card number, to save you having to re-enter it for every transaction (Note that cookies need to be enabled for the URL <https://cashier.95516.com>)

[Confirm and Pay](#)

Mobile Payment Apps

WHICH MOBILE APPS ARE ACCEPTED AT OUR SITE?

WeChat Pay and Alipay Apps Are Accepted

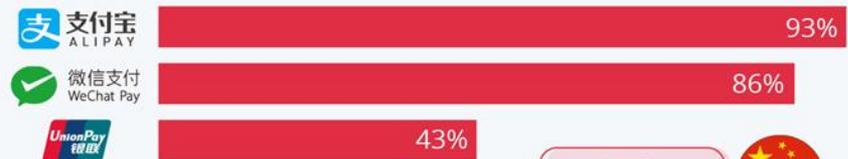
Our site accepts Chinese verified Alipay and WeChat Pay wallet Apps for payment and account loading

- *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



2,255 online payment customers from Mainland China (18-64 y/o) surveyed
Apr 21 - Mar 22

Source: Statista Global Consumer Survey



Introduction to *WeChat Pay* and *Alipay*

WHAT ARE 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



微信支付
WeChat Pay



Performing a Mobile App Transaction on a Personal Computer

STEP 2 – THE SECURE PAYMENT PAGE (CHINESE)

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

扫描二维码付款



STEP 2 – THE SECURE PAYMENT PAGE (ENGLISH)

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

The screenshot shows a payment interface with several key elements:

- Payment Method:** A red box highlights "WeChat | Online" in the top left, with a red arrow pointing to it from the text "The Payment Method".
- Language:** A dropdown menu in the top right shows "English".
- Order Status:** A grey box contains the text "You order has been submitted" and "Please complete your payment within the next 4m 49s". A red box highlights the latter text, with a red arrow pointing to it from the text "You have 5 mins to complete the transaction before it times out".
- Transaction Amount:** A red box highlights the amount "960.00 HKD" and the exchange rate "1.000000 Exchange Rate" on the right side, with a red arrow pointing to it from the text "The transaction amount and any FX applied".
- QR Code:** A large QR code is centered at the bottom, with the text "Scan code to make Payment" above it.

STEP 3 – COMPLETING THE MOBILE APP TRANSACTION

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

WHY DO TRANSACTIONS FAIL?

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 info@xxx.com or by phone at +xxx-xxxx-xxx