The Chinese economy is booming and, as a result, ever more affluent Chinese consumers are making online purchases worldwide. You too can exploit this appealing target group for your business. Make the popular Chinese payment solution, Wallet Alipay, available to your customers as an alternative payment option.

**Faster, more secure access to the Chinese consumer market**

Alipay is one of the most popular payment solutions for online retail among Chinese consumers both within China and elsewhere. The solution was developed in 2004 by the Alibaba Group, China’s largest IT organisation. Meanwhile, the market share of Alipay as an online payment method has risen to 48.9% in China. Over 800 million registered users process approximately 100 million transactions via Alipay every day and about 400 million people use Alipay for mobile payments. You can also benefit from this attractive new customer base and sales potential.

**Simple, direct e-Payments via the Wirecard platform**

Wirecard’s objective is to enable you to access the Chinese market in the most comfortable and cost-efficient manner possible. With Alipay in our portfolio of alternative payment solutions, you can process payments from Chinese customers around the world via the Wirecard platform in an easy and direct fashion. Within this process, the Wirecard Bank handles the entire payment flow process, which means that as a retailer, you do not need to open an account in China.

**Established infrastructure, recognised payment partner**

Alipay cooperates with all leading national, commercial and city banks across China, enabling card payments for their customers as well as with renowned international institutes such as VISA, American Express, MasterCard, JCB and many more.

**INTERNATIONAL TRADING:** THE BENEFITS OF ALIPAY AT A GLANCE.

- **Sales potential:**
  Alipay is already used by more than 800 million users for around 100 million transactions each day.

- **Collecting services:**
  It negates the need for the time-consuming process of opening an account or branch in China.

- **Settlement in real time:**
  As soon as the payment is accepted, it is processed automatically.

- **Currency transfer in real time:**
  Conversion of the Renminbi (RMB) as a transaction currency is currently possible into 14 international payout currencies.

- **e-Payment:**
  In its role as a payment service provider, Wirecard offers many other additional international payment processes via the same interface.

- **Reporting:**
  The reporting function is contained within the Wirecard Enterprise Portal (WEP).
UNLOCK EXCITING SALES OPPORTUNITIES WITH ALIPAY AS AN ALTERNATIVE PAYMENT METHOD

Gain new customers in China for your goods and services portfolios and increase sales potential of your business. Many online retailers worldwide are already using Alipay as a payment solution. The wallets can be easily integrated into your payment portfolio, providing you with access to one of the groups with the highest purchasing power in the world.

- **Customer-retailer process**
  1. The buyer places the order in an online shop and chooses Alipay as the payment option
  2. The buyer is then redirected to the website, logs in and confirms the price (converted into RMB).
  3. The payment process is initiated and the buyer is directed back to the online shop.
  4. Purchased goods are dispatched and services executed immediately.

- **Cash flow**
  1. The buyer initiates the payment via the Wallet Alipay.
  2. Alipay transfers the payment to the Wirecard Bank within the scope of its collection services.
  3. Payment is credited to the retailer’s account in the contractually agreed currency and within the set timeframe.