

What is China UnionPay?



China UnionPay (“CUP” in abbreviation)



- The **only** bankcard scheme in China
- Invested by over **80** Chinese financial institutions
- Supervised by the People’s Bank of China (**the Central Bank**)
- Establishment: March **2002**
- Headquarters: **Shanghai**

The Logo



Cooperation & Integrity

Success & Efficiency



Creativity & Security

The standard Card

ISO BIN
initiating with
the number
62



Hologram
Temple of
Heaven
necessary for
credit card, not
for debit card

Issuance

- By the end of June 2009,
 - **1,980 million** CUP cards issued in China
 - **5.1 million** CUP cards issued outside China

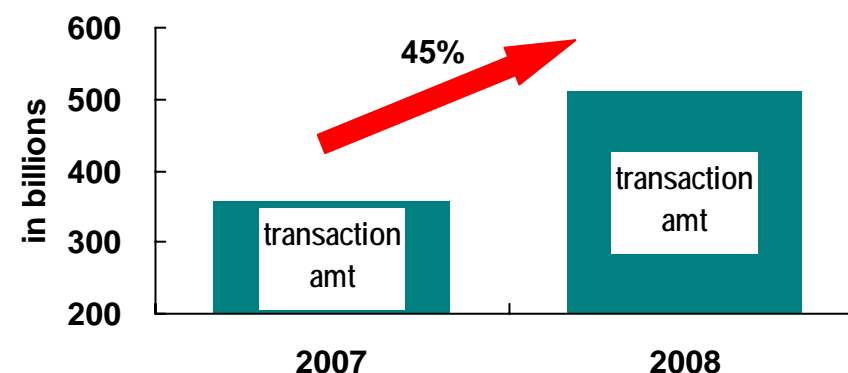
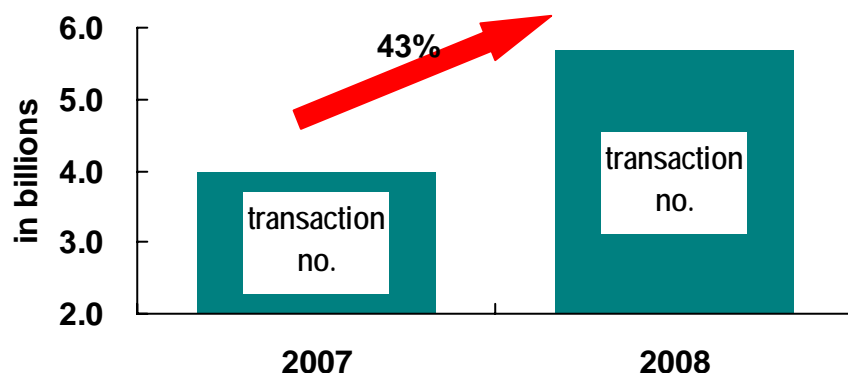


Members and Partners

By the end of October 2009,

- All the **206** banks in China are CUP members, including the **5** largest commercial banks, **10** countrywide joint-stock banks and other **191** domestic commercial banks.
- **48** overseas CUP member banks have issued CUP standard Card, and **87** overseas partners have acquired CUP cards.

Transaction Data

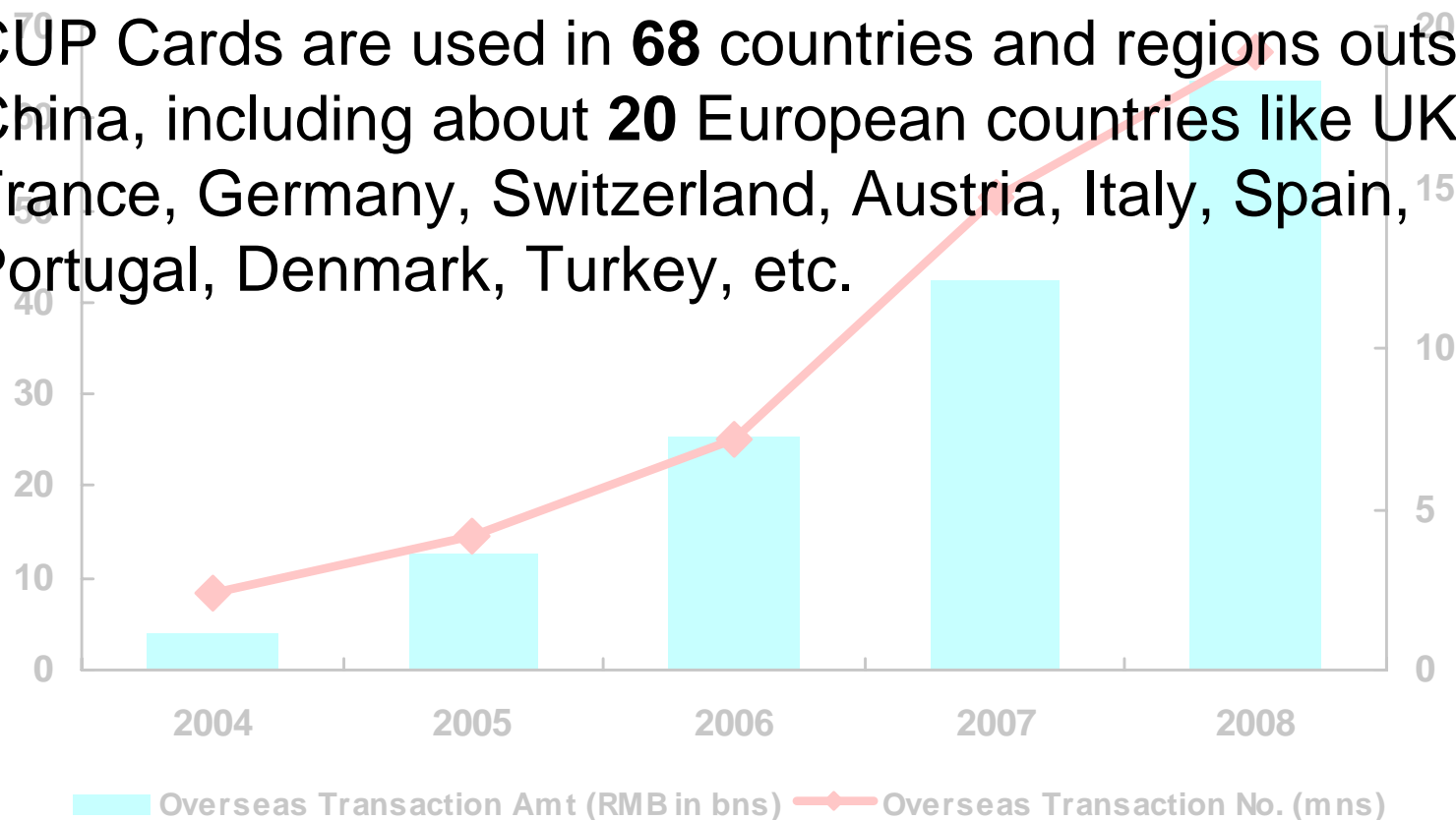


- In 2008, CUP system switched
 - **5,700 million** inter-bank transactions, a YOY increase of **43%**
 - **510,000 million** Euro transaction amount, a YOY increase of **45%**

Overseas Acceptance

By the end of October 2009,

- CUP Cards are used in **68** countries and regions outside China, including about **20** European countries like UK, France, Germany, Switzerland, Austria, Italy, Spain, Portugal, Denmark, Turkey, etc.



Market Potential

- CUP cardholders are bringing more transactions to Europe
- the tourists, students and short-term business men from China
 - the tourists, students and short-term business men from other CUP cards issuing countries and regions like Hong Kong, Macau, Singapore, Japan, Korea, Russia, etc.
 - the overseas Chinese



**China UnionPay – the best bridge
between you and Chinese cardholders**



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