

## Local Card

With more than 9 billion cards issued globally, UnionPay (also known as China UnionPay and its subsidiary, UnionPay International), is the largest card network in the world and one of the most commonly accepted payment methods in mainland China. This card base opens up a huge opportunity for merchants to sell to consumers across more than 78 UnionPay card-issuing countries, outside Mainland China. UnionPay's global acceptance network has expanded to 180 countries and regions, covering over 63 million merchants and about 2.9 million ATMs. Outside Mainland China, UnionPay is accepted at over 34 million merchants and 1.7 million ATMs.

## Specifications

### Coverage

Consumer	Australia, Japan, South Korea, New Zealand, Singapore, Hong Kong, Malaysia, Thailand, Philippines, Indonesia, Vietnam, United Kingdom, Germany, France, Hungary, Italy, Turkey, United States, Canada, Kenya, South Africa, Nigeria, China
Merchant	Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Netherlands, Poland, Portugal, Spain, Sweden, Switzerland, United Kingdom, Norway

### Currencies

Consumer	AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, NZD, SGD, USD
Processing	AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, NZD, SGD, USD
Settlement	AUD, CAD, CHF, CNY, EUR, GBP, HKD, JPY, NZD, SGD, USD

### Transactions

Minimum	same as processing 0.01
Maximum	CNY 300,000
Timeout	1 hour

### Features

- Recurring payments
- One-click payments
- Refunds
- Partial refunds
- Multiple partial refunds
- Payment assurance
- Chargeback risk

## Why UnionPay SecurePay?



Brands have greater access to mainland Chinese and international consumers with UnionPay card payments: with more than 9 billion cards issued worldwide (Reuters).



With 39% of mainland Chinese consumers shopping cross-border (PPRO Almanac), merchants accepting UnionPay QR code payments can open up business growth opportunities in the second-largest economy in the world.



The UnionPay mobile app supports QR code payment, is available to residents of China, Hong Kong and Macau and is accepted at 30 million merchants in 45 countries and regions, including over 1.5 million outside mainland China (UnionPay).

## How it works?

