



# 带着中国银联云闪付， 来一场说走就走的旅行 Take the Cloud QuickPass of China UnionPay with You to Trip Around

文 / 中国银联 图 / 全景

## What 什么是云闪付

银联云闪付是银联移动支付新品牌，包括银联云闪付二维码支付、智能手机、银联 IC 卡、智能手表手环支付产品。用银联云闪付能在超市、便利店、停车场、地铁闸机等不同场所完成付款，网上购物时也能安心结账，满足用户及商户的不同支付场景，依托 NFC/HCE/TSM/TOKEN 技术，让支付更便捷、更安全、更随心。

消费者能在境内外贴有“QuickPass”标识的 POS 终端一挥即付，也能在手机 APP 中进行支付。云闪付旗下的各类移动支付产品，适用于多款手机品牌和型号，包括 iOS 操作系统的手机，以及华为、小米、中兴、联想、三星等安卓系统手机。现在，已有 27 家商业银行支持银联云闪付。

为满足持卡人、商户对方方便快捷的支付需求，银联推出了银联标准二维码支付业务。持卡人仅需持智能手机并使用支持银联二维码支付的 APP，通过商户或持卡人扫一扫功能，即可完成支付。适用于线下各类商户，如餐饮、娱乐、商超等支付场景，主要有消费、转账及取现等功能。

## How 云闪付的优势

借助先进的新兴技术，云闪付具备动态密钥、支付标记等多重安全保障，支付时不显示真实卡号，且交易信息停留在发卡行和银联网络内，有效保护持卡人隐私及支付信息安全。

手机就是银行卡，消费者可以在贴有银联云闪付标识的商



柬埔寨金边

户中，用手机靠近付款机器一挥即付，听到“嘀”声，付款搞定。

## Where 哪里可以轻松刷手机

### 境内

在中国内地，所有贴有“云闪付”或“闪付”标识的 POS 终端都能轻松刷手机。

### 境外

现在，境外所有贴有“QuickPass”标识的 POS 终端都能用云闪付，持卡人可直接在非接联机终端上，使用带“QuickPass”标识的银联芯片卡，或支持云闪付的智能手机。

受理云闪付的地区包括中国香港、中国澳门、中国台湾、韩国、新加坡、澳大利亚、新西兰、加拿大、阿联酋等，覆盖超市、公共交通、餐厅、公共事业缴费等领域。逛韩国的屈臣氏、香港的莎莎、澳门的 7-11 便利店、澳大利亚的 Myer 百货等，均可刷手机轻松支付。

## How 怎样开通云闪付

方法一：进入银联云闪付 APP，点击“添加云闪付卡”，输入提示信息和短信验证码，激活成功。就是这么简单！

方法二：下载支持云闪付功能的各大银行手机银行 APP，在 APP 内根据提示信息申请并激活云闪付卡后即可开通。



## What is Cloud QuickPass

Cloud QuickPass is a new brand of mobile payment of UnionPay, which consists of payment solutions via QR codes, smart phones, UnionPay IC cards, smart watches or bracelets. With Cloud QuickPass, you can pay in different places like supermarkets, convenience stores, parking lots, subway gates, etc. You can also pay at ease for your online shopping. Based on NFC/HCE/TSM/TOKEN technologies, it meets the demand of payment in various scenes and makes payment more convenient, safer and free.

Consumers may use their cards by a simple swipe at POS terminals bearing the label of QuickPass or pay via the mobile APP both home and abroad. Various payment products of Cloud QuickPass are applicable to many mobile phone brands and models, including mobile phones with iOS operating system and Android mobile phones such as Huawei, Xiaomi, ZTE, Lenovo and Samsung. Now, 27 commercial banks are available for Cloud QuickPass.

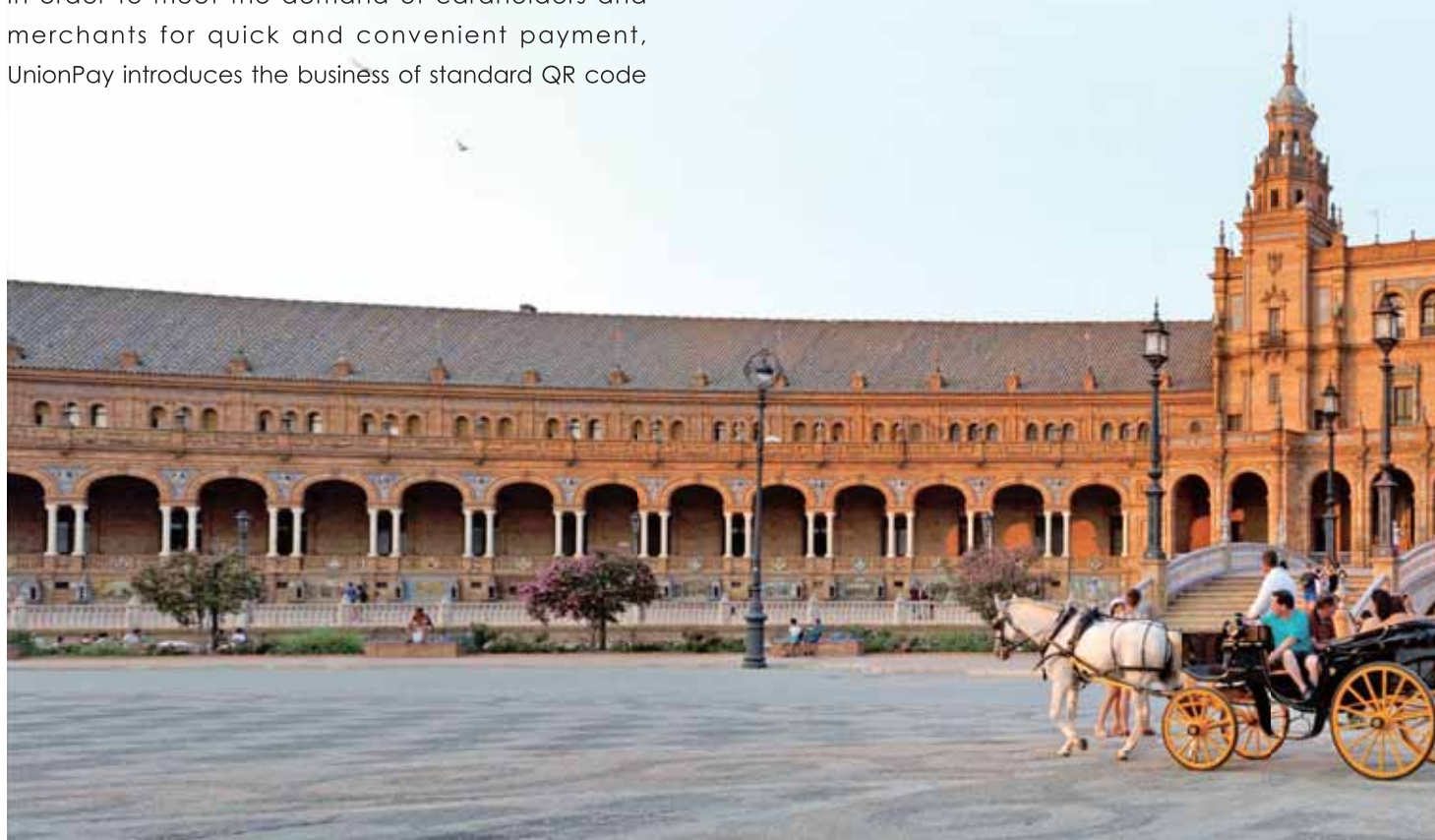
In order to meet the demand of cardholders and merchants for quick and convenient payment, UnionPay introduces the business of standard QR code

payment. Payment can be made just by a simple swipe by cardholders or merchants via mobile APP available for UnionPay QR code payment. It caters to payment scenes of various offline merchants, including restaurants, entertainment centers and mall supermarkets, with major functions like consumption, transfer and withdrawal.

## How about the advantage of Cloud QuickPass

By virtue of emerging technologies, Cloud QuickPass features multiple security assurance of dynamic keys, payment marks, etc. Real card numbers will not show during payment and the trading information is remained in the issuing bank and the UnionPay network so as to effectively protect cardholders' privacy and security of their payment information.

Mobile phones become bank cards. When payment is needed, consumers may just swipe their mobile phones close to the payment machine of merchants bearing



the label of UnionPay Cloud QuickPass and after hearing a tick sound, the payment will be done.

## Where can I swipe mobile phones for payment

### Domestic

In China, all the POS terminals bearing "Cloud QuickPass" or "QuickPass" are available for swiping mobile phones.

### Overseas

Now, all the POS terminals bearing "QuickPass" abroad are available for Cloud QuickPass. Cardholders may pay with UnionPay chip cards bearing "QuickPass" or smart phones supporting Cloud QuickPass at non-contact online terminals. Regions available for Cloud QuickPass include Hong Kong, Macao and Taiwan of China, and South Korea, Singapore, Australia,

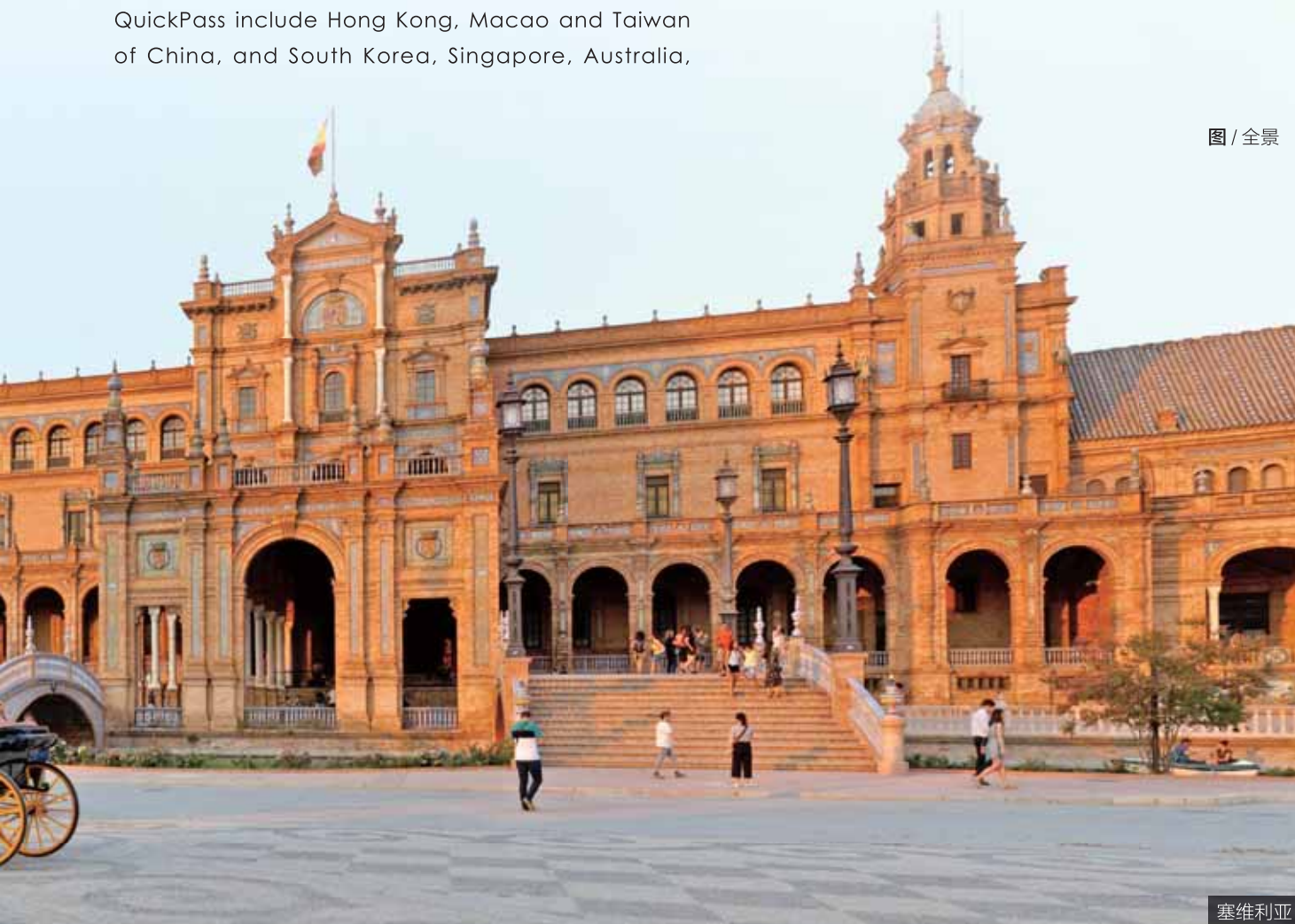
New Zealand, Canada, the United Arab Emirates, etc., covering such fields as supermarkets, public transportation, restaurants and public utilities. When shopping around in Watsons in South Korea, SaSa in Hong Kong, 7-11 store in Macao and Myer department store in Australia, payment can be done by swiping your mobile phones.

## How do I open Cloud QuickPass

Method I: Enter UnionPay Cloud QuickPass APP - Click on "Add Cloud QuickPass cards" - Enter the required information and the security code sent with a text message - Successful activation. That is so easy!

Method II: Download mobile banking APPs of your banks available for Cloud QuickPass function and apply for and activate Cloud QuickPass as required by them.

图 / 全景



塞维利亚