

# UnionPay Card Acceptance Guide



## Capturing the China Outbound Market

In its continued effort to capture and retain the expanding China outbound market, Preferred Hotels & Resorts has partnered with UnionPay, a payment network serving the world's largest cardholder base. This comes at a great time as more countries are granting free visas and offering more attractive visa policies to Chinese travelers, increasing the number of Chinese traveling to other countries, including yours. China will see 100 million outbound travelers in 2015 and this is expected to increase to 200 million by 2020.

UnionPay mitigates the exchange rate risk for Chinese travellers by allowing settlement in RMB. According to many Chinese travelers interviewed by TripAdvisor®, the exchange rate was considered an important factor when selecting travel destinations. To ensure your hotel remains top of mind when these travelers are making travel decisions, Preferred Hotels & Resorts has put together this guide on implementing UnionPay for these travelers.

Top Outbound Travel Destinations	2014 Spending (100 million US\$)
<b>Total</b>	<b>1675.50</b>
Hong Kong	288.48
Macau	74.25
Tawain	82.93
Japan	47.88
Korea	108.28
Thailand	58.55
Singapore	16.63
Malaysia	6.75
Indonesia	9.72
Vietnam	4.57
Australia	61.38
New Zealand	8.90
France	43.33
UK	21.75
USA	103.13

## What is UnionPay

UnionPay is a payment network serving the world's largest cardholder base with high-quality, cost-effective, and secure payment services. Founded in 2002, its headquarters are in Shanghai, China. UnionPay enables cross-city, inter-bank payment transactions on bankcards issued by commercial banks in China. Over the past 13 years, UnionPay's acceptance footprint has extended to cover all types of merchants in China, enabling inter-bank acceptance of UnionPay cards across the country. By the end of 2014, UnionPay's overseas acceptance footprint had extended to 150 countries and regions, and around 40 million UnionPay cards had been issued overseas in 40 countries and regions.



## The Value of UnionPay Globally: By the Numbers

UnionPay cards issued	5+ billion
UnionPay mobile and online payment users	200+ million
UnionPay's inter-bank transactions increased year-to-year (2013-2014)	27.3%
Countries and regions that accept UnionPay cards	150+
Merchants that accept UnionPay	26 million
ATMs that accept UnionPay	1.8 million

UnionPay has become the preferred payment brand of outbound Chinese tourists as well as the new payment choice of more overseas cardholders.

## Guide to Accepting UnionPay

1. To establish UnionPay Card Offline Acceptance/Point of Sale Transactions\*:
  - Contact the UnionPay Cooperative Acquirer in your region to get the detailed information for UnionPay Card Acceptance.
  - Please kindly find the next page for Global UnionPay Cooperative Acquirer Listing.
  - Complete a Merchant Agreement with the selected acquirer bank.
  - If your hotel gets declined by the acquirer, please contact your Regional Director of Preferred Hotels & Resorts for further assistance.
2. For Online UnionPay Card Acceptance:
  - Please go to SynXis and conduct the following Steps: Setup → Property → Policies → Payment Method, then tick in use box and choose "China UnionPay" for Guarantee and Deposit.
  - If you have any questions while completing the online payment setup, please contact the Director, Revenue Account Management of Preferred Hotels & Resorts in your region for further assistance.

\* UnionPay Card Offline Acceptance/ Point of Sale Transactions: Guests should be able to use their UnionPay credit card to make payment for their hotel stay upon check out at the Front Desk using a Point of Sale credit card terminal.

# UnionPay Global Acquirer Listing

## Europe

### UK

- WorldPay UK Ltd.
- HSBC Merchant Services LLP
- Bank of China (UK) Ltd.
- B+S Card Service GMBH
- Barclays Bank Plc

### Spain

- Banco Bilbao Vizcaya Argentaria S.A.
- AIB Merchant Services
- B+S Card Service GMBH
- Six Card Solutions

### Italy

- CartaSi SpA
- Serefi SpA
- B+S Card Service GMBH
- UniCredit SpA
- Deutsche bank SpA
- BNL Positivity Srl

### France

- Societe Generale
- Natixis Paiements
- HSBC France
- Credit Agricole S.A.
- B+S Card Service GMBH

## North America

### US

- Discover Finance Services
- Elavon, Inc.
- NuPay System (U.S.) Inc.
- Global Payment

### Mexico

- 2Checkout.com

## South America

### Brazil

- Itau Unibanco Holding S.A.
- Redecard S.A.

## Asia Pacific

### Japan

- JCB International Co., Ltd.
- Sumitomo Mitsui Card Company Ltd.
- AEON Credit Service Co., Ltd.
- The Bank of Tokyo-Mitsubishi UFJ, Ltd.
- Toyota Finance Corporation
- Credit Saison Co., Ltd.
- UC CARD Co., Ltd.

### Thailand

- KasikornBank Public Company Ltd.
- Bangkok Bank Public Company Ltd.
- Oriental City Group Holdings Ltd.
- Siam Commercial Bank, Thailand

### Singapore

- Network for Electronic Transfers Singapore Pte Ltd.
- Sinopay (Singapore) Private Ltd.
- United Overseas Bank Group
- DBS Bank Limited SGX
- Bank of China, Singapore Branch
- Oversea-Chinese Banking Corporation Ltd.
- Global Payment Asia Pacific

### Korea

- BC Card Co., Ltd.
- Bank of China Ltd., Seoul Branch
- Lotte Card
- KB Kookmin Card Co., Ltd.
- Samsung Card