

**2018** 银联商务股份有限公司  
**社 会 责 任 报 告**  
CHINAUMS SOCIAL RESPONSIBILITY REPORT

# 报告编制说明

## NOTES ON REPORTING

### (一) 报告简介

本报告是银联商务股份有限公司继发布《银联商务社会责任报告（2002-2012）》后的第6份社会责任报告。

### (二) 报告时间范围

本报告时间范围为2018年1月1日至2018年12月31日，部分内容超出上述范围。

### (三) 报告发布周期

本报告为年度报告，每年发布一次。

### (四) 报告组织范围

本报告覆盖银联商务股份有限公司总部、各分支机构（包括34家分公司和15家一级全资及控股子公司）。为便于表达，在报告的表述中使用“银联商务股份有限公司”“银联商务”“银商”“公司”或“我们”。

### (五) 报告编制原则

本报告参照全球报告倡议组织（GRI）《可持续发展报告指南》（G4）及《金融服务业补充指南》、ISO26000：2010《社会责任指南》《中国企业社会责任报告编写指南（CASS-CSR 3.0）》及《企业社会责任指南（SEO-CSR 1.0）》等相关要求编写。

### (六) 报告数据说明

本报告中的数据源于会计师事务所出具的2018年度审计报告、公司内部业务统计分析系统。部分数据适当追溯以前年份。

### (七) 报告发布形式

本报告以印刷版和电子版下载两种形式发布。电子版可在银联商务股份有限公司官方网站

（<http://www.chinaums.com>）社会责任栏目下载。

### (八) 公司联络方式

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### (I) About This Report

This report is the seventh Corporate Social Responsibility ("CSR") report of China UnionPay Merchant Services Co., Ltd. since the issuance of China UnionPay Merchant Services Corporate Social Responsibility Report (2002-2012).

### (II) Time Range of Reporting

The time range of our reporting for this CSR report is from January 1, 2018, through December 31, 2018, and some of the information included is beyond the above range.

### (III) Release Cycle

This is an annual report and is published once a year.

### (IV) Scope of Reporting

This report covers information for the headquarters of China UnionPay Merchant Services Co., Ltd. and its subsidiaries (including 34 branch companies and 15 wholly-owned and controlled subsidiaries). For ease of expression, "China UnionPay Merchant Services Inc.", "China UMS", "UMS", "the Company" or "We/us" are used in the statement of this report.

### (V) Principles of Report Preparation

This report was prepared in accordance with the framework and standards of the following: Global Reporting Initiative (GRI)'s Sustainability Reporting Guidelines (G4), the Supplementary Guide to the Financial Services Industry, ISO26000:2010 Social Responsibility Guide, Guidelines for Compilation of China's Corporate Social Responsibility Report (CASS-CSR3.0), Corporate Social Responsibility Guide (SEO-CSR1.0), and other related requirements.

### (VI) Report Data

The data in this report is derived from the 2018 annual audit report issued by the accounting firm and the company's internal statistical analysis system. Some of the data are traced back to previous years.

### (VII) Report Issuance

This report is published in both print and electronic versions. The electronic version can be downloaded from the official website of China UnionPay Merchant Services Inc. (<http://www.chinaums.com>).

### (VIII) Contact Us

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## 董事长致辞

2018年，支付市场风云变幻，监管全面从严，竞争白热化延续，行业的快速发展变化孕育着勃勃生机，同时也给广大支付机构的经营管理带来了巨大挑战。

这一年来，银联商务不断完善公司治理模式，深入贯彻党中央、中国人民银行及中国银联党委的各项部署，将党的领导融入公司治理与经营过程，为企业发展引领正确航向，有力促进了公司转型发展各项任务的顺利完成。

这一年来，面对不断加剧的外部压力，银联商务坚定执行战略规划，灵活调整竞争策略，动态适应市场变化，多渠道拓展发展空间。在激烈的竞争中，公司市场规模依然保持了稳定增长，行业地位进一步巩固，知名度和品牌形象更上一层楼，综合支付与信息服务能力实现了长足提升。

这一年来，银联商务持续履行企业社会责任，不断加强在普惠金融、小微扶持、服务“三农”等领域的投入，用深入县域及农村拓展市场、为小微企业提供贴心“支付+”服务、积极开展反洗钱宣传、踊跃参与社会公益活动等行动，将一直秉承的“服务社会、方便大众”的企业理念贯穿于经营活动全过程，在受到社会各界关注与支持的同时，也取得了良好的社会反响。

2019年是新中国成立70周年，是改革开放下一个十年的开端之年，也将是公司发展过程中至关重要的一年。银联商务将笃行致远，砥砺前行，努力完成各项经营管理任务，力求承担更多的股东、商户、员工和社会责任，为实现中华民族伟大复兴的中国梦添砖加瓦，贡献力量。

最后，借此机会代表公司董事会对我们的全体股东、合作伙伴和一直关心、信任和支持我们的社会各界表达诚挚的谢意。

田林

## Chairman's Address

In 2018, the payment market experienced tremendous changes, supervision being stringent in an all-round way and competition continuing its fierceness. The rapid development of the industry was full of vitality, but it also brought great challenges to the operation and management of the payment institutions.

In the past year, China UMS has continuously improved its corporate governance model, thoroughly implemented the various arrangements of the Party Central Committee, the People's Bank of China, and the Party Committee of the UnionPay Corporation, and integrated the Party's leadership into the corporate governance and business process, thus guiding the correct course for the development of the company, and effectively promoting the successful completion of various tasks of the company's transformation and development.

In the past year, while facing the ever-increasing external pressure, China UMS has firmly implemented its strategic planning, flexibly adjusted its competitive strategy, dynamically adapted to market changes, and expanded its development space through multiple channels. Against the fierce competition, the company's market scale has maintained steady growth, the industry status has been further consolidated, the popularity and brand image have been upgraded, and the integrated payment and information service capabilities have been significantly improved.

In the past year, China UMS has continued to fulfill its corporate social responsibility, continuously strengthened its investment in areas such as inclusive financial service, support for small and micro-

enterprises, and service for "agriculture, rural areas and farmers", expanded its market in rural areas to provide intimate "payment+" service for small and micro enterprises, actively launched anti-money laundering campaigns, aggressively participated in social welfare activities, and carrying out the company's corporate philosophy of "Serve the Society, Facilitate the Public" throughout the whole process of business activities. While receiving attention and support from all walks of life, China UMS has also achieved high social response.

Year 2019 marks the 70th anniversary of the founding of New China. It is the beginning of the next decade of reform and opening up and will also be a crucial year in the company's development process. China UMS will be determined to forge forward, strive to complete various business management tasks and shoulder more responsibilities for shareholders, merchants, employees and the society, and contribute to the Chinese nation's great rejuvenation.

Finally, I will take this opportunity to express our sincere gratitude to all our shareholders, partners and all sectors of society on behalf of the company's board of directors for their great cares, trust and support.

*Chairman of the Board\Mr. Tian Lin*





## 总裁致辞

岁月不居，时光如流。过去的2018年是支付行业修炼内功、升级创新的关键之年。在中国人民银行的正确领导和有效监管下，支付行业市场规模日益扩大、影响力不断提升、创新产品层出不穷，正步入一条健康、快速、高质量发展的快车道。

在这励精图治的一年中，银联商务伴随产业的发展继续成长壮大，累计服务商户829.3万家、终端921.7万台，全年实现综合支付交易85.9亿笔、20.4万亿元。根据全球支付行业权威市场研究机构“尼尔森报告”发布的全球收单机构排名，银联商务排名上升至第12名，并连续5年蝉联亚太地区收单机构榜首。

在这革故鼎新的一年中，银联商务立足“综合支付与信息服务提供商”的战略定位，围绕“支付+”持续升级产品和服务，提升发展质量，在金融科技领域展开了积极探索。我们推出了“银联商务开放平台”，提供支付、营销、大数据、媒体资源、物流、云计算、APP开发服务、终端监测、计算机视觉能力等九大模块的服务，与合作伙伴共同打造开放共赢的商户服务生态体系。我们与百度强强合作打造金融级云平台，助力小微商户及中小金融机构数字化转型。我们搭建起“银杏大数据服务平台”，以大数据和人工智能技术挖掘支付数据价值。我们打造“悦便利”AI智慧便利店品牌，基于计算机视觉和深度学习的技术，提供“即拿即走、无感支付”的新零售解决方案。

在这奋发向上的一年中，银联商务继续大力履行企业的社会公民义务，以普惠金融服务小微企业和广大民众。我们快速拓展银联移动支付产品在交通、商超、菜场、医院、校园等场景的深入应用，为百姓提供更多生活便利。我们以“福农通”产品和“全民惠农”APP服务农产品收购和销售环节，为“三农”发展提供强劲支持。我们凭借“天天富”普惠金融服务平台和自营金融产品，继续为小微企业提供融资和保理服务，持续输血实体经济。

观往知来，砥砺前行。踏上新时代支付产业的壮阔征程，银联商务将不忘初心、锐意进取、开拓创新，向着打造一流综合支付与信息服务提供商的目标大步前进。



## President's Address

**H**ow time flies! The past year of 2018 is the key year for the payment industry to cultivate internal strength and enhance innovation. Under the correct leadership and effective supervision of the People's Bank of China, the market scale of the payment industry is expanding day by day, the influence is constantly improving, and innovative products are emerging one after another. It has entered into a fast lane of healthy, rapid and high-quality development.

In the past year of painstaking efforts, China UMS continued to grow with the development of the industry, cumulatively serving 8.02 million merchants and 9.22 million terminals, realizing annual 8.59 billion integrated payment transactions, amounting to 20.4 trillion Yuan. According to the global acquirer rankings released by the Nilson Report, the authoritative market research organization of the global payment industry, China UMS rose to the 12th place on the list, and ranked the top of the Asia-Pacific acquirers for five consecutive years.

In the past year of great reform, China UMS kept its foothold in the strategic positioning of "integrated payment and information service provider", focused on "Payment+", continuously upgraded its products and services, improved the quality of development, and actively explored in the field of financial technology. We launched the "China UMS Open Platform", providing services in nine modules such as payment, marketing, big data, media resources, logistics, cloud computing, App development services, terminal monitoring, and computer vision capabilities. We are willing to work with our partners to create an open and win-win business service ecosystem. We have cooperated with Baidu to build a financial-grade cloud platform to help digital transformation of small and micro businesses and small and medium-sized financial institutions.

We set up the "Ginkgo Big Data Service Platform" to mine the value of payment data with big data and artificial intelligence technology. We established the "Yue Bian Li" AI Smart Convenience Store brand, providing a new retail solution of "take-and-go and unconscious pay" based on computer vision and deep learning technology.

In the past year of hard work, China UMS continued to vigorously fulfill its obligations as a corporate social citizen, and served the small and micro enterprises and the general public with its inclusive financial service. We expanded the in-depth application of UnionPay mobile payment instrument in transportation, shops, food market, hospital, campus and other scenarios to provide more convenience for the people. We served the acquisition and sales of agricultural products and provided support for the development of "agriculture, rural areas and farmers" with our "Fu Nong Tong" instrument and "Quan Min Hui Nong" APP. With our "All in Wallet" inclusive financial service platform and self-operated financial products, we continued to provide financing and factoring services for small and micro enterprises, and continued to transfuse to the real economy.

Looking at the past and forging forward, China UMS has embarked on the journey of the payment industry in the new era, we will keep in mind our initial intention, stay enterprising and innovative, and make great strides toward the goal of building a first-class integrated payment and information service provider.

*President\Mr. Li Xiaofeng*



# 关键绩效表

## Key Performance Indicators of 2018 Social Responsibilities

社会绩效 Social Performance				
项目 Item	单位 Unit	2018	2017	2016
服务机具总量 POS Terminals	万台 10,000 sets	921.7	877.5	811.5
服务商户总量 Served Merchants	万家 10,000 units	801.9	710.7	649.7
二级地市服务机具总量 POS Terminals in Second-tier Prefecture-level Cities	万台 10,000 sets	491.2	469.1	437.8
二级地市服务商户总量 Served Merchants in Second-tier Prefecture-level Cities	万家 10,000 units	464.9	400.6	353.8
县域及农村服务机具总量 POS Terminals in Counties and Rural Areas	万台 10,000 sets	222.9	213.4	192.3
县域及农村服务商户总量 Served Merchants in Counties and Rural Areas	万家 10,000 units	235.1	196.9	164.9
自有产权机具投放总金额 Proprietary POS Terminals	亿元 CNY100 million	74.7	70.0	62.4
二级地市自有产权机具投放总金额 Proprietary POS Terminals in Second-tier Prefecture-level Cities	亿元 CNY100 million	39.8	37.4	33.7
县域及农村自有产权机具投放总额 Proprietary POS Terminals in Counties and Rural Areas	亿元 CNY100 million	20.3	19.1	16.7
服务ATM机具规模 ATMs in Service	万台 10,000 sets	3.2	3.3	3.1
自助终端规模 Self-service Terminals	万台 10,000 sets	70.5	43.6	36.2
“全民付”便民终端布放总量 Community Service Terminals	万台 10,000 sets	386.6	358.3	308.6
助农取款终端布放总量 Rural Aid Terminals	万台 10,000 sets	2.5	6.8	4.6
员工总数 Number of Staff	人 person	13872	14382	14217
女性员工比例 Ratio of Female Employees	%	30.4	30.2	29.5
二级地市员工总数 Staff in Second-tier Prefecture-level Cities	人 person	5858	6205	5863
客户满意度 Customer Satisfaction	%	99.45	99.50	98.35



# 关于我们

## 公司简介

银联商务股份有限公司（简称银联商务）是中国银联控股的，专门从事线下、互联网以及移动支付的综合支付与信息服务机构，成立于2002年12月，总部设在上海市浦东新区。

在中国人民银行领导下，在中国银联的指导下，银联商务始终坚持“服务社会、方便大众”核心价值理念，积极履行企业公民的社会责任，致力于改善中国银行卡受理环境和电子支付环境，竭诚为发卡机构、商户、企业和广大持卡人提供优质、高效、安全、规范的线下、互联网、移动支付服务、信息服务以及互联网金融服务。

银联商务建立了南到海南三沙市永兴岛、北抵黑龙江黑河，覆盖全国所有地级以上城市的服务网络，并加快向发达县、镇乡等农村地区拓展，在全国形成专业化、全方位的服务态势。截至2018年12月底，银联商务已在全国除台湾以外的所有省级行政区设立机构，实体服务网络覆盖全国337个地级以上城市，覆盖率达100%，全辖员工超万人，服务特约商户829.3万家，维护POS终端921.7万台，服务自助终端70.5万台，覆盖百货商超、餐饮酒店、航空旅游、财税金融、电商物流、保健医疗等多个行业。2018年全年受理综合交易85.9亿笔、20.4万亿元，是国内规模最大的综合支付服务机构之一。

银联商务积极响应党中央、国务院、中国人民银行关于服务“三农”、践行普惠金融的政策精神，参与惠农支付环境建设，推动助农取款业务、农产品收购、便民缴费、移动支付等业务的开展，积极改善二级地市和县、镇乡的电子支付环境，助力解决乡村金融服务产品覆盖严重不足、手段落后的问题。

长期以来，公司一直把社会责任放在首位，用实际行动践行“服务社会、方便大众”的责任理念。银联商务自成立以来始终致力于改善中国银行卡受理环境和电子支付环境，有力地促进了银行卡整体受理环境的建设，有效发挥了电子支付在节约社会成本、提高支付效率、减少商业流通成本、拉动GDP增长方面的积极作用。

银联商务坚持服务实体经济发展，心系小微企业、个体创业者，建设了中国首个B2B普惠金融平台——“天天富”，切实解决众多小微商户“贷款难、融资难”的问题。银联商务旗下全资子公司银联电子支付（ChinaPay）作为银联商务体系内互联网业务专营公司，是国内首家自建统一支付网关的互联网企业，是第三方支付机构中最先尝试开展跨境业务的第三方互联网支付机构，也是第一批获得跨境外币和跨境人民币双牌照的支付机构。银联商务努力开发各地缴费渠道，建设全国性便民缴费平台，推出“全民付”便民支付品牌，形成了遍布全国的POS、ATM、自助终端以及“全民付”移动APP等电子支付终端和渠道，满足公众的便利支付需求，不断完善社会服务功能。

银联商务在发展市场的同时高度重视业务风险，高度关注和保障公民、企业资金安全，充分运用科技能力，全新部署WATCH2.0风险监控平台，建设形成T+1、准实时、实时三个风险核心引擎，实现全年365天不间断交易风险侦测。

银联商务拥有完善的技术管理制度和技术规范、健全的技术管理指标体系，有着多年的支付应用和行业应用系统建设经验，为银行、商户提供各类金融支付产品的集成与实施，快速推动了支付行业的业务发展。

银联商务伴随着中国支付产业发展而不断成长壮大，行业影响力和市场竞争力不断提高。银联商务是首批获得中国人民银行《支付业务许可证》的支付机构，在中国以至亚太地区支付市场均处于优势地位。

秉承“打造综合支付与信息服务提供商”的经营理念，依托银行卡受理市场的传统优势，面向未来银联商务将以更加丰富的产品、更加全面的服务渠道、更加灵活的服务手段、更加专业的服务技术、更加活跃的创新精神，努力为客户提供全方位、差异化、高品质的综合支付服务和信息服务，继续为改善电子支付环境贡献力量。



根据全球支付行业权威市场研究机构“尼尔森报告”发布的《2017年度亚太地区收单机构排名表》和《2017年度全球收单机构排名表》，银联商务在：



THE NILSSON REPORT

——亚太地区收单机构排名位居第1位。

NO.1

——全球收单机构排名位居第12位。

NO.12

# About Us

## Company Profile

China UnionPay Merchant Services Inc. (China UMS for short) is an integrated payment and information service provider controlled by China UnionPay, specializing in offline, Internet and mobile payment, established in December 2002 and headquartered in Pudong New Area, Shanghai.

Under the leadership of the People's Bank of China and under the guidance of China UnionPay, China UMS has always adhered to the concept of "serving the society and facilitating the public", actively fulfilled the social responsibilities of a corporate citizen, committed to optimizing the acceptance environment and electronic payment environment of China's bank cards, and dedicated to provide quality, efficient, safe and standardized offline, Internet, mobile payment services, information services and Internet financial services to card issuers, merchants, enterprises and cardholders.

China UMS has established a service network extending from Yongxing Island in Sansha, Hainan Province to Heihe in Heilongjiang Province, covering all prefecture-level cities and above, and expanded its business to rural areas in developed counties, forming a professional and all-round service portfolio all over China. As of the end of December 2018, China UMS has established institutions in all provincial administrative regions except Taiwan. The physical service network covers 337 prefecture-level cities and above, with a coverage rate of 100%. The company has more than 10,000 employees, serving 8.293 million merchants, 9.217 million POS terminals and 705,000 self-service terminals, and covering department stores, hotels and restaurants, air travel, finance and taxation, e-commerce logistics, health care and other industries; in 2017, China UMS handled 8.59 billion transactions, amounting to 20.4 trillion Yuan, and became one of the largest integrated payment service institutions in China.

China UMS actively responded to the policy spirit of the Party Central Committee, the State Council, and the People's Bank of China on serving the "agriculture, rural areas and farmers" and practicing inclusive finance, participating in the construction of rural-aid payment environment, promoting the business of rural aid withdrawal solution, agricultural products purchase, convenience payment, and mobile payment, actively improving the electronic payment environment in the second-tier cities and counties, towns and townships, and helping solve the problem of serious shortage and backward means of financial service products in rural areas.

For a long time, the company has always placed social responsibility in the first place, and practiced the responsibility concept of "serving the society and facilitating the public" with practical actions. Since its establishment, China UMS has been committed to improving the acceptance environment and electronic payment environment of China's bank cards, and effectively promoted the construction of the overall acceptance environment of bank cards, bringing into full play the role of electronic payment in saving social costs, improving payment efficiency, reducing commercial circulation costs and fueling GDP growth.

China UMS insists on serving the development of the real economy, focuses on small and micro enterprises and individual entrepreneurs, and has built China's first B2B inclusive financial platform, "All in Wallet", to effectively solve the problem of "loan and financing

difficulties" for many small and micro businesses. ChinaPay, a wholly-owned subsidiary of China UMS, a company specialized in Internet service in the UnionPay business system, is the first internet company in China with a unified self-built payment gateway. It is the first third-party internet payment institution to try cross-border business and also one of the first payment institutions obtaining the dual licenses for cross-border foreign currency and cross-border RMB operations. China UMS strives to develop local payment channels, builds nationwide convenience payment platforms, launches "UMS Pay" convenience payment brand, and with its nationwide deployment of POS, ATM, self-service terminals, "UMS Pay" mobile App and other electronic payment terminals and channel, satisfies the public's needs for convenience payment and continually improves its social service functions.

While strengthening its market development, China UMS attaches great importance to business risks, pays close attention to and protects the capital safety of citizens and enterprises, fully utilizes scientific and technological capabilities, deploys the WATCH2.0 risk monitoring platform and builds three risk core engines: T+1, quasi-real-time and real-time, to realize 365-day uninterrupted trading risk detection.

China UMS has a sound technical management system and technical specifications, a sound technical management index system, years of experience in payment application and industry application system construction, providing banks and merchants with the integration and implementation of various financial payment products, and quickly promoting the business development in the payment industry.

China UMS continues to grow along with the development of China's payment industry, and its industry influence and market competitiveness continue to increase. China UMS is one of the first payment institutions to receive the "Payment Business License" of the People's Bank of China, and commands an advantageous position in the payment market in China and the Asia-Pacific region.

According to the "2017 Asia-Pacific Acquirer Ranking List" and "2017 Global Acquirer Ranking List" released by the Nilson Report, the authoritative market research organization of the global payment industry, China UMS ranks:

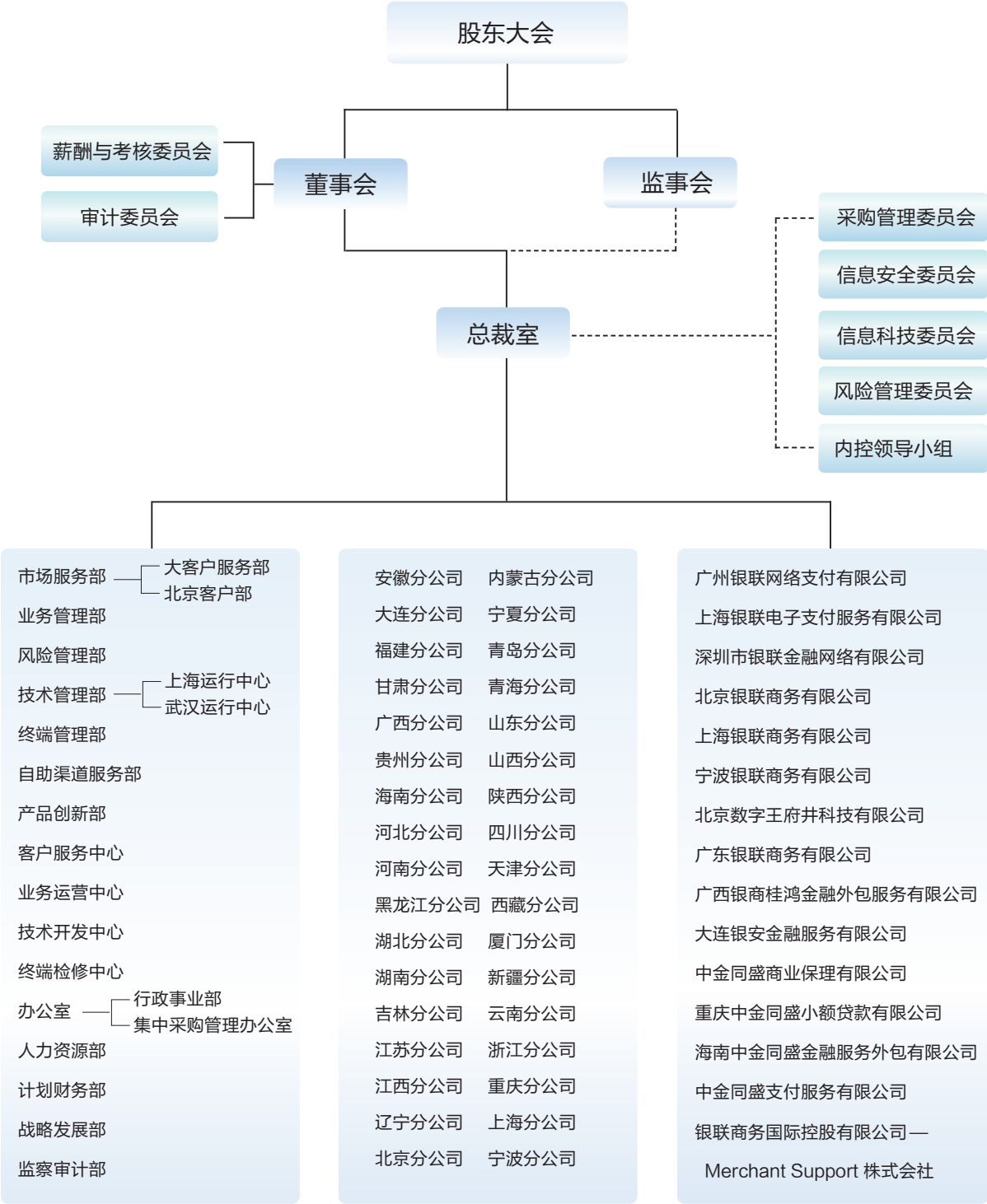
—First in the Asia-Pacific acquirers

—12th in the global acquirers

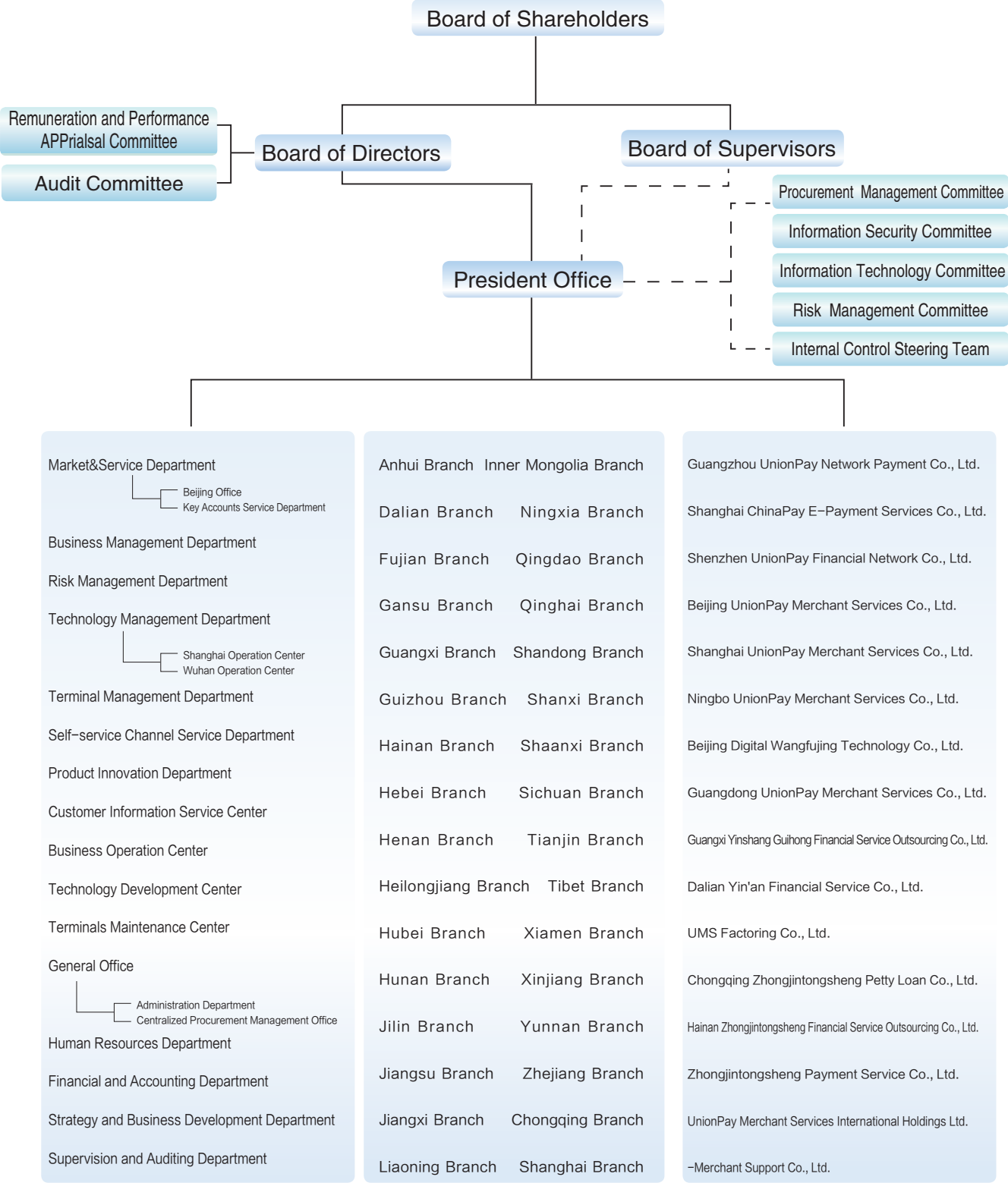
Adhering to the business philosophy of "building an integrated payment and information service provider", relying on the traditional advantages of bank card acceptance market, and facing the future, China UMS will strive to provide customers with comprehensive, differentiated, high-quality integrated payment services and information services, continue to contribute to the improvement of the electronic payment environment with more abundant products, more comprehensive service channels, more flexible service means and more professional service technology and more aggressive innovation spirit.



组织架构



Organization Chart



年度社会荣誉

序号	荣誉名称	主办单位	获奖时间
1	银联商务荣获“2017中国智慧城市领军企业”	中国智慧城市论坛组委会	2018年1月
2	银联商务荣获“2018胡润中国新金融50强”	胡润百富	2018年1月
3	“全民付”智能终端荣获“2017年度优秀解决方案奖”	中国电子产业联盟、金融科技创新联盟	2018年1月
4	银联商务荣获“年度支付机构”	澎湃新闻	2018年1月
5	李晓峰总裁荣获“2017年度最具社会责任人物奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2018年3月
6	“银杏大数据服务平台”荣获“金融大数据创新应用优秀成果奖”	中国支付清算协会金融科技专业委员会、中国信息通信研究院云计算与大数据研究所	2018年3月
7	厦门“虚拟市民卡”项目荣获“数字中国建设年度最佳实践”成果案例之一	国家互联网信息办公室	2018年4月
8	银联商务荣获《互联网周刊》“中国互联网20年大国品牌奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2018年6月
9	银联商务荣获《证券时报》“第三方支付先锋榜”	证券时报	2018年9月
10	银联商务荣获“年度金融科技机构”	澎湃新闻	2018年11月
11	银联商务荣获“中融普惠”年度品牌案例特别奖	中国金融出版社	2018年11月
12	银联商务荣获“年度最佳金融科技创新公司”	金融时报	2018年12月
13	银联商务荣获“年度创新公益”奖	央广网	2018年12月
14	银联商务荣获“中国互联网经济年度品牌”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2018年12月
15	“银联商务开放平台”荣获“2018年度中国最佳开放平台产品奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2018年12月
16	“天天富”普惠金融服务平台荣获“2018年度中国最佳普惠金融服务平台奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2018年12月
17	银联商务荣获第九届牛耳奖“广告领域最佳跨界营销奖”	DoNews网	2018年12月

2018 Awards and Recognitions

S/N	Honorary Title	Sponsor	Date for Award
1	China UMS won "2017 China Smart City Leading Enterprise"	China Smart City Forum Organization Committee	Jan. 2018
2	China UMS won "Hurun Top 50 China New Finance 2018"	Hurun Report	Jan. 2018
3	"UMS Pay" smart terminal won "Excellent Solution Award 2017"	China Electronic Industry Alliance, Financial Technology Innovation Alliance	Jan. 2018
4	China UMS won "Annual Payment Institutions"	The Paper	Jan. 2018
5	President Li Xiaofeng won the "Most Socially Responsible Person 2017 Award"	CAS China Internet Weekly, Chinese Academy of Social Sciences Informatization Research Center	March 2018
6	"Ginkgo Big Data Service Platform" won "Outstanding Achievement Award for Financial Big Data Application"	Financial Specialized Committee of Payment & Clearing Association of China, Cloud Computing and Big Data Research Institute of China Academy of Information and Communication Technology	March 2018
7	Xiamen' s "Virtual Citizen Card" won "Annual Best Practice of Digital China Construction"	Office of the Central Cyberspace Affairs Commission	April 2018
8	China UMS won the "Great Brand Award of China' s 20 Years Internet" by the China Internet Weekly	CAS China Internet Weekly, Chinese Academy of Social Sciences Informatization Research Center	June 2018
9	China UMS won "Top Third Party Payment Provider" by the Securities Times	Securities Times	Sept. 2018
10	China UMS won "Annual Financial Technology Institution"	The Paper	Nov. 2018
11	China UMS won "CIFC Annual Brand Case Special Award"	China Finance Press	Nov. 2018
12	China UMS won "Financial Technology Innovation Enterprise of the Year"	Financial Times	Dec. 2018
13	China UMS won "Annual Innovative Public Welfare"	CNR	Dec. 2018
14	China UMS won "China Internet Economy Annual Brand"	CAS China Internet Weekly, Chinese Academy of Social Sciences Informatization Research Center	Dec. 2018
15	"China UMS Open Platform" won "China Best Open Platform Product Award 2018"	CAS China Internet Weekly, Chinese Academy of Social Sciences Informatization Research Center	Dec. 2018
16	"All in Wallet" inclusive financial service platform won "China Best Inclusive Financial Service Platform Award 2018"	CAS China Internet Weekly, Chinese Academy of Social Sciences Informatization Research Center	Dec. 2018
17	China UMS won "Best Crossover Marketing Award in Ads Field" of the 9th DoNews Awards	DoNews	Dec. 2018

# 产品和服务

银联商务在致力打造“网”“陆”“空”全方位综合支付服务和信息服务体系的基础上，为商业银行、其他发卡机构、商户和政企客户、持卡人提供优质高效、规范专业的各类电子支付和信息服务。产品体系涵盖各种支付渠道、各类支付终端、各种支付应用和营销增值、O2O、资金及信息流优化管理、ERP等系统，大数据分析应用、互联网支付、移动远程支付、移动现场支付、物流平台，及IDC数据托管等服务解决方案。

<div><div><div><div></div></div></div><div><div>面向商户和 企事业单位</div><div>安全、高效、创新 ——综合支付及信息服务</div></div></div>	传统支付受理服务	银行卡收单和专业化服务、MIS-POS、IC卡受理和应用、信用卡分期付款
	电子账户受理服务	通用预付卡受理、单用途预付卡发卡和受理
	供应链支付服务	代收付、“大华捷通”物流平台、“全民付”账单号支付、银商“优码”订单支付
	互联网支付及服务	B2B&B2C网上支付、“全民付”账户支付、银联在线网上商城、理财平台、商旅平台、担保支付、互联网实名认证、商户资金自主管理平台
	移动互联网支付及服务	“全民付”移动支付（远程支付和现场支付）、“全民付”手机客户端、“全民付”收银台、“悦收银”、“全民付”账户支付、银联商务“全民惠”、扫码分期
	跨境业务	跨境B2B/B2C支付、电子通关、跨境O2O、国际汇款、跨境学费支付
	ATM及自助终端服务	ATM合作运营及专业化服务、“全民付”便民支付终端布放、行业自助终端定制布放
	普惠金融服务	“天天富”理财、“天天富”融资、“天天富”T+0、“悦融益”、中金同盛个人消费贷款、商户经营贷款、商业保理
	营销引流服务	银联商务“全民惠”、“商盈通”、签购单广告、支付即会员、“小智核销”、会员系统、银商“优客”小程序、媒体资源开放平台
	大数据服务	“银杏云游”“银杏商业智库”“银杏风控”“银杏魔方”
<div><div><div><div></div></div></div><div><div>面向银行</div><div>专注、专业、专心 ——银行卡服务专家</div></div></div>	行业客户信息与支付综合解决方案	零售及餐饮云服务、“悦便利”、智慧酒店、“E开票”、行业缴费平台、公众号代运营、银商“优住”酒店服务系统、“全民惠农”、“E外卖”、“福农通”、房地产、批发、物流、保险、航空、教育、通信、交通、烟草、直销、网购、基金、旅游等行业解决方案
	民生服务及行政单位综合服务方案	慈善捐款、智慧园区、智慧医疗、“全民付”学费支付、助农取款、教育考试费、房产及驾校资金监管、在线支付、集中式城市管理停车收费、智慧社区IC卡建设、福农通、行业价格监管、医院扫码预订配餐系统
	银行卡收单及专业化服务	银行卡专业化服务、委托收单服务、二维码支付
	系统集成与托管服务	收单系统外包服务、风险监控系統外包服务、MIS-POS系统外包服务、客服系统外包服务、终端管理系统外包服务、商户信息管理系统（ERP）外包服务、云平台服务托管、互联网数据中心（IDC）托管服务、容灾托管服务
	银行卡服务及营销	信用卡分期付款、信用卡还款、信用卡积分兑换、IC卡圈存和受理应用、商户营销和持卡人服务、银联商务“全民惠”、大数据服务
<div><div><div><div></div></div></div><div><div>面向持卡人</div><div>全民生活便利付</div></div></div>	ATM及自助终端服务	ATM专业化服务、金融自助终端解决方案、“全民付”银行网点布放服务、助农取款
	金融服务	ATM合作运营、柜台转账POS、“全民付”业务内容输出、“天天富”普惠金融服务
	电子支付	银行卡支付、“全民付”移动支付、电子账户支付、云闪付、扫码支付、银联在线网上支付
	便民缴费和便利支付	“全民付”APP及银联在线网上水电煤缴费、话费充值、交通违章罚款、慈善捐款、缴学费、银联在线网上商城和商旅平台
	信用卡服务	信用卡还款、信用卡分期付款、银行卡积分兑换及营销优惠
	电子化信息服务	全民惠农、“E开票”、物流“小跟班”、电子签购单、实名认证、银商“优码”扫码点餐、银商“优码”云租赁
	ATM金融服务	取现、查询、“全民付”便民缴费
	跨境支付	跨境支付、学费平台、国际汇款、跨境O2O
	优惠折扣	银联商务“全民惠”、“商盈通”7777887877788

# Products and Services

On the basis of creating an integrated online payment service and information service system, China UMS provides quality, efficient, standardized and professional electronic payment and information service for commercial banks, other card issuers, merchants, government and enterprise customers and cardholders. The product system covers various service solutions including payment channels, payment terminals, payment applications and marketing added value, O2O, capital and information flow optimization management, ERP and other systems, big data analysis applications, Internet payment, mobile remote payment, mobile on-site payment, logistics platform, and IDC data hosting.

Serving Merchants, Enterprises and Public Institutions Safe, Efficient, Innovated —Integrated Payment and Information Services	Traditional payment acceptance service	Bank card acquiring and specialization services, MIS-POS, IC card acceptance and application, credit card installment payment
	Electronic account acceptance service	General purpose prepaid card acceptance, single use prepaid card issuance and acceptance
	Supply chain payment service	Collection and payment, UMS Express logistics platform, "UMS Pay" bill No. payment, China UMS "YOU MA" order payment
	Internet payment and service	B2B&B2C online payment, "UMS Pay" account payment, UnionPay online store, wealth management platform, business travel platform, guarantee payment, Internet real name authentication, self-management platform for merchant funds
	Mobile internet payment and service	"UMS Pay" mobile payment (remote and on-site payment), "UMS Pay" mobile phone client, "UMS Pay" cashier, "Yue Shou Yin", "UMS Pay" account payment, China UMS "IncentiPay", code-scanning installment
	Cross-border service	Cross-border B2B/B2C payments, electronic customs clearance, cross-border O2O, international remittances, cross-border tuition payment
	ATM and self-service terminal service	ATM cooperative operation and professional services, "UMS Pay" convenience payment terminal deployment, industry-specific self-service terminal custom deployment
	Inclusive financial service	"All-in-Wallet" wealth management, "All-in-Wallet" financing, "All-in-Wallet" T+0, Yue Rong Yi, Zhongjintongsheng personal consumption loan, merchant operating loan, commercial factoring
	Marketing drainage service	UMS "IncentiPay", "Shang Ying Tong", purchase order advertisement, member via payment, Xiaozhi verification, membership system, UMS "Youke" app, media resource open platform
	Big data service	Ginkgo Tourism, Ginkgo Consulting, Ginkgo Fintech, Ginkgo Cube
	Industry customer information and payment integrated solutions	Retail and catering cloud services, "Yue Bian Li", smart hotel, "E-invoice", industry payment platform, official account operation on behalf, UMS "You Zhu" hotel service system, "Quan Min Hui Nong", "E take-out", "Fu Nong Tong", real estate, wholesale, logistics, insurance, aviation, education, communications, transportation, tobacco, direct sales, online shopping, funds, tourism and other industry solutions
	Livelihood service and administrative organs integrated service solution	Charitable donations, smart parks, smart medical care, "UMS Pay" tuition payment, Rural Aid Withdrawal Solution, education examination fees, supervision of real estate and driving school funds, online payment, centralized city management parking fees, smart community IC card construction, Fu Nong Tong, industry price supervision, hospital scan code catering booking system
Serving Banks Focused, Professional, Attentive —Experts of Bankcard Service	Bank card acquiring and professional service	Bank card professional service, entrusted acquiring service, two-dimensional code payment
	System integration and custody service	Acquiring system outsourcing services, risk monitoring system outsourcing services, MIS-POS system outsourcing services, customer service system outsourcing services, terminal management system outsourcing services, merchant information management system (ERP) outsourcing services, cloud platform service hosting service, Internet data centers (IDC) ) hosting services, disaster recovery hosting services
	Banking card service and marketing	Credit card installment payment, credit card repayment, credit card credits exchange, IC card deposit and acceptance application, merchant marketing and cardholder service, UMS "IncentiPay", big data service
	ATM and self-service terminal service	ATM professional services, financial self-service terminal solutions, "UMS Pay" bank outlets deployment, and Rural Aid Withdrawal Solution
	Financial service	ATM cooperative operation, counter transfer POS, "UMS Pay" business content output, "All-in-Wallet" inclusive financial services
Serving Cardholders Convenient Bill Payment of the General People	Electronic payment	Bank card payment, "UMS Pay" mobile payment, electronic account payment, "Cloud Quick Pass", scan code payment, UnionPay online payment
	Convenience payment	"UMS Pay" APP and UnionPay online water and power and gas fee payment, recharge of telephone charges, traffic violation fines, charitable donations, tuition fees, UnionPay online store and business travel platform
	Bank card service	Credit card repayment, credit card installment, bank card credits exchange and marketing offers
	Electronic information service	Quan Min Hui Nong, "E-invoice", logistics YesRunner, electronic purchase orders, real-name certification, UMS "You Ma" scan code meal ordering, UMS "You Ma" cloud leasing
	ATM financial service	Cash withdrawal, inquiry, "UMS Pay" convenience pay
	Cross-border payment	Cross-border payment, tuition platform, international remittance, cross-border O2O
	Bonus and discount	UMS "IncentiPay", "Shang Ying Tong" 7777887877788



# 社会责任管理

## 公司发展战略

### 公司使命

致力于达成世界范围的支付融合、消费融合、数据融合、金融融合、科技融合。

### 核心价值观

服务社会、方便大众。

服务社会、方便大众是我们作为企业公民的基本责任，也是我们提供产品和服务的根本理念。

服务社会，即我们以我国银行卡产业的繁荣和电子支付环境的改善为己任，始终坚持策应和服务银联战略，致力于不断改善国内银行卡受理环境和电子支付环境。

方便大众，即我们始终坚持以客户为中心、以用户需求为导向，竭诚为发卡机构、商户、企业和广大持卡人提供优质、高效、安全、规范的综合支付服务，着力提高企业的资金运转效率，着力满足公众的多元便利支付需求。

### 发展愿景

打造国际一流的综合支付和信息服务提供商。

## 社会责任理念

银联商务以“致力于达成世界范围的支付融合、消费融合、数据融合、金融融合、科技融合”为使命，始终秉承“服务社会、方便大众”的核心价值观，立足于“综合支付和信息服务提供商”的战略定位，不断推动履行企业社会责任和打造“国际一流的综合支付和信息服务提供商”长远目标更加紧密地结合起来，切实践行企业公民的社会责任，致力于持续改善银行卡受理市场和国内综合支付环境，实现股东、客户、员工、合作伙伴利益的共赢。

长期以来，银联商务一直把社会责任放在首位，以实际行动履行社会责任理念。2012年，银联商务率先发布支付行业内首份社会责任报告，并在此之后的每年均发布银联商务年度社会责任报告，彰显了银联商务作为国内支付市场领先企业积极履行社会责任的理念。基于对李晓峰总裁带领银联商务秉承“服务社会、方便大众”的经营理念，积极惠及民生、服务三农、心系小微，践行普惠金融社会责任的贡献，李晓峰总裁再次获评《互联网周刊》年度最具社会责任人物。





利益相关方期望

利益相关方	期望	沟通方式	回应措施
<div>各级政府</div> <div></div>	响应国家政策 支持实体经济 依法纳税 守法合规经营 积极促进就业	法律法规、政策指示、专题汇报、信息报送、战略合作等	国有资本保值增值 支持二级地市受理市场发展 支持中西部地区受理市场发展 积极推进金融IC卡环境建设 加强涉农服务，支持“三农”发展 发展普惠金融，支持小微企业发展 主动依法纳税 提供就业岗位
<div>监管机构 (中国人民银行)</div> <div></div>	遵守法律法规 执行监管政策 维护市场秩序 依法合规经营 履行反洗钱义务	法律法规、政策指示、监管检查、工作汇报、报告和报表、日常沟通等	致力规范经营、合规管理 积极参与国家重大活动银行卡受理建设 提供应急金融支付服务协同支援抗击自然灾害 强化业务风险管控 加强内部控制体系建设 加强IT基础设施建设 落实反洗钱责任 普及金融知识，保护金融消费者权益
<div>客户</div> <div></div>	不断提升服务水平 丰富的支付服务产品 创新支付服务产品，满足客户需求	银行卡支付服务、自助支付服务、电子服务渠道、客服热线、满意度调查、客户活动等	树立“以客户为中心”的理念，致力于“为客户创造价值” 加强产品和服务创新 提供便民便利支付产品 提供24小时客户服务热线、网上服务系统等服务渠道，持续提升服务质量 持续提升客户满意度 加强客户投诉管理

利益相关方	期望	沟通方式	回应措施
<div>合作伙伴</div> <div></div>	公平公正公开 诚信互利 共赢发展	业务交流、业务合作、商业谈判、招投标等	坚持公平公正、互惠互利、互补错位发展原则 规范实施公开招标采购 与银行、大客户、供应商、战略合作伙伴建立长期良好的合作关系
<div>员工</div> <div></div>	以人为本 关注成长 保障员工权益 提升薪资福利水平 促进员工发展 实现自我价值	职工监事、职工代表大会、征集合理化建议、培训会议、员工活动、日常工作沟通等	保障员工合法权益 促进员工职业发展 加强员工能力构建 优化薪酬激励和晋升机制 强化员工培训教育 关注员工身心健康 开展员工关怀工作 开展各类文体活动，活跃员工文化生活
<div>股东</div> <div></div>	提供良好投资回报 坚持稳健经营 完善健全的企业内部机制建设	股东大会、定期报告、书面通知、股东座谈会等	坚持规模与效益并重，积极创造股东价值 持续完善公司治理体系 致力规范经营、合规管理 强化全面风险管理 强化内控体系建设
<div>社区</div> <div></div>	提升社区福利 服务社区居民 构建和谐社会	金融知识培训、志愿者服务、慈善活动、赞助活动等	开展金融知识普及宣传活动 开展金融支付安全教育 推广服务民生类便民自助支付服务产品 合作推进金融服务进社区 多种形式交流、慰问，参与社区公益活动 积极倡导员工投身志愿者活动 公益慈善捐赠 支持所在地社区和谐发展
<div>公众与媒体</div> <div></div>	信息公开披露 提升社会形象 积极回馈社会	信息披露、品牌宣传、展览展示、社会公益活动等	加强与公众和媒体的沟通、交流、合作 通过社交媒体、官方网站、企业微博、企业微信等公开渠道传递企业动态和最新产品、服务信息 积极参加业内知名展会 积极参与社会公益事业，提升公众形象
<div>环境</div> <div></div>	践行绿色金融 爱护环境、保护环境 倡导节能减排	电子支付渠道、电子签名终端推广、信息披露等	拓宽绿色渠道，推广终端电子签名 倡导绿色运营，推进业务处理电子化、无纸化 实施环保采购，注重节能环保 支持环境保护，参与环保活动 从自身做起，力行节能减排

# Social Responsibility Management

## Development Strategy

### Our Mission

Be committed to realizing an integration of payment, consumption, data, finance, science and technology worldwide.

### Core Values

Serve the society, facilitate the public.

Serving the society and facilitating the public is our basic responsibility as a corporate citizen and the fundamental concept in providing products and services.

Serving the society, that is, by taking the prosperity of China's bank card industry and the improvement of the electronic payment environment as our responsibility, we always adhere to the strategy of coping with and serving the UnionPay strategy, and are committed to continuously improving the domestic bank card acceptance environment and electronic payment environment.

Facilitating the public means that we are always centered on customers and oriented to users' demand, try wholeheartedly to provide high-quality, efficient, safe and standardized integrated payment services for card issuers, merchants, enterprises and cardholders, and strive to improve the operation efficiency of enterprise funds and meet the public's diversified convenience payment needs.

### Our Vision

Create a world-class integrated payment and information service provider

## Social Responsibility Philosophy

With the mission of "being committed to realizing an integration of payment, consumption, data, finance, science and technology worldwide", China UMS always adheres to the core values of "Serve the Society, Facilitate the Public", and starting from the strategic positioning of "becoming an integrated payment and information service provider", China UMS continuously promotes the fulfillment of corporate social responsibility and the long-term goal of "a world-class integrated payment and information service provider", practically fulfills the social responsibility of a corporate citizen, and stays committed to continuous improvement of bank card acceptance market and domestic integrated payment environment to achieve mutual benefits for the interests of shareholders, customers, employees and partners.

For a long time, China UMS has always placed social responsibility in the first place and fulfilled the concept of social responsibility with practical actions. In 2012, China UMS took the lead in publishing the first social responsibility report in the payment industry, and every year after that, China UMS issues the China UMS social responsibility report, demonstrating the concept of China UMS as a leading company in the domestic payment market to actively fulfill its social responsibility. In consideration of the business philosophy of "Serve the Society, Facilitate the Public" adhered by China UMS under the leadership of President Li Xiaofeng, and his contributions in benefiting the people's livelihood, serving the agriculture, rural area and farmers, focusing on the micro-industry, and practicing the social responsibility of inclusive finance, President Li Xiaofeng was once again named as the Most Socially Responsible Person of Year 2017 by the Internet Weekly.

Stakeholders’ Expectation

Stakeholders	Expectation	Communication Methods	Response Measures
Governments at all levels	Echo national policies Support real economy Pay tax by laws Operate in compliance with rules and laws Actively promote employment	Laws and Rules, Policy Directives, Special Report, Information Reporting, Strategic Cooperation	The maintenance and APPreciation of state-owned assets Support the development of acceptance market in second-tier prefecture-level cities Support the development of acceptance market in the Midwest regions Actively promote environment construction of finance IC card Strengthen the service in and support development of "agriculture, rural areas and farmers" Develop inclusive finance and support the development of small and micro enterprises Actively pay tax by laws Provide job opportunities
			Commit to standard operation and compliance management Actively participate in national major events and the construction of bankcard acceptance Provide emergent finance payment service and coordinate and support natural disaster relief Strengthen business risk control Strengthen the construction of internal control system Strengthen IT infrastructure construction Implement anti-money laundering responsibility Establish an idea of "customer-centric" and commit to "creating value for customers"
Regulatory authority (PBOC)	Abide by laws and rules Implement regulatory policies Maintain market order Operate in compliance with laws Fulfill anti-money laundering obligation	Laws and Rules, Policy Directives, Regulatory Inspection, Work Report, Statements and Reports, Daily Communication	Enhance product and service innovation Provide convenient payment products Offer service channels such as 24-hour customer service hotlines and online service system to continuously improve service quality Continue to improve customer satisfaction Strengthen customer complaint management
Customers	Increasingly improve service level A plentiful of payment service products Innovate payment service products to satisfy customers' requirements	Bankcard Payment Service, Self-service Payment, Electronic Service Channels, Customer Service Hotlines, Investigation on Customer Satisfaction, Customer Activities	

Partners	Equal, fair and open Integrity and mutual benefit Win-win development	Business Exchange and Cooperation, Business Negotiation, Bidding and Tendering	Adhere to principles of equality and justice, mutual benefit and complementarity and staggered development Standardize the implementation of public bidding Establish a long-term and good relationship with banks, key accounts, suppliers, strategic partners
Staff	People-oriented Care for growth Safeguard staff's interests and rights Increase salaries and welfare Realize self-value	Employee Supervisor, Workers' Congress, Collect Rationalization Proposals, Training Meeting, Staff Activity, Daily Work Exchange	Safeguard staff's legitimate rights and interests Promote staff's career development Strengthen staff's capacity building Optimize compensation incentive system and promotion system Strengthen staff's training and education Care for staff's physical and mental health Carry out staff care campaign Carry out various recreational and sport activities to active employees' cultural life.
Shareholders	Provide good return on investment Improve the construction of internal mechanism	General Meeting of Shareholders, Regular Reports, Written Notices, Shareholders' Colloquia	Insist on striking a balance between scale and profitability and actively create shareholders' values Continuously improve the Company's governance system Commit to standard operation and compliance management Strengthen all-round risk management Strengthen the construction of internal control system
Community	Improve community welfare Serve community residents Build a harmonious society	Financial Knowledge Training, Volunteer Service, Charitable Activity, Sponsor Activity	Carry out the popularization and promotion campaign of financial knowledge Carry out safety education of financial payment Promote convenient self-service payment products falling on the category of serving people's livelihood. Corporate to promote the entry of financial services into communities Various forms of exchange, condolence and take part in community public welfare activity Actively encourage staff to take part in volunteer activity Charitable giving Support a harmonious development of the community where the Company is located
The public and the media	Information public disclosure Improve social image Actively give back to society	Information Disclosure, Brand Promotion, Exhibition and Exposition, Social Welfare Activity	Strengthen communication, exchange and cooperation with the public and the media Transmit the company's news and updated products and service information through public channels such as social media, official websites, enterprises' micro-blog and WeChat Actively take part in well-known exhibition in the industry Actively take part in social public welfare to increase public image.
Environment	Implement green finance Take care of and protect environment Call for saving energy and cutting emission	Electronic Payment Channels, Promotion of Electronic Signature Terminals, Information Disclosure	Expand green channels and promote terminal electronic signature Call for green operation and promote electronic and paperless business transaction Implement environmental purchase and pay attention to energy saving and environmental protection Support environmental protection and take part in green activity. Start with ourselves to practice energy saving and cutting emission



# 国家责任



总资产

302.74<sup>亿元</sup>

国有资本保值增值率

115.1<sup>%</sup>

## （一）实现国资保值增值

银联商务成立以来，始终坚持规模与效益并重，取得了良好的经营业绩。自2003年起，每年均实现盈利。

通过多次的增资扩股和历年的盈利积累，截至2018年底，公司总资产达到302.74亿元，较2002年成立之初的0.65亿元大幅增长。2018年，公司国有资本保值增值率为115.1%，较好地实现了国有资本的保值增值。

## （二）响应国家产业政策

### 1、服务实体经济

#### ——现有实体（传统）商户情况

银联商务积极响应国家号召，贯彻国家产业发展政策，为全社会提供快捷、便民的金融支付服务，推动金融服务实体经济、服务民生，助推中国普惠金融发展。

截至2018年12月底，银联商务服务商户802万家、维护POS终端922万台，2018年全年实现收单交易54.9亿笔、9.2万亿元，同比增长43.1%、1.0%，分别占银联联网总量的46.0%、18.2%。

#### ——二级地市发展情况

银联商务自成立以来，主动承担社会责任，从中小商户着手，克服资金投入大、回报周期长的经营压力，以二级地市为前沿阵地，精心培育国内受理市场，平衡公司利益与社会利益的关系，致力于将受理市场延伸到二级地市乃至县、乡农村地区。

# 国家责任篇

## Our Responsibilities to the Country

银联商务积极响应国家号召，贯彻国家产业发展政策，为全社会提供快捷、便民的金融支付服务，推动金融服务实体经济、服务民生，推进二级地市和西部地区受理市场建设，加强涉农金融服务，推进移动受理环境建设，发展普惠金融支持小微发展，坚持规模与效益并重，确保国有资本保值增值。

China UMS is an untiring advocate of national strategy by implementing the national industrial development policy to provide fast and convenient financial payment services for the public. Being a champion of financial service for real economy and people's livelihood, China UMS has spear-headed in the construction of financial payment acceptance market in the second-tier prefecture-level cities and the western regions, strengthening Agri-finance services and pushing forward the building of a mobile payment environment. Actively promoting the balance between scale and efficiency, China UMS not only develops inclusive financial support for small and micro businesses but also ensures the preservation and APPreciation of state-owned capital.





二级地市维护终端占比

54%



全年实现“云闪付”交易

6亿笔

同比增长

450.8%

截至2018年12月底，二级地市维护POS终端491.2万台，占终端总量的比例近54%；维护商户464.9万家，占商户总量的比例近58%。2014年至2018年间,公司地市终端数量年均增长22.7%，地市商户数量年均增长28%。

——西部地区发展情况

银联商务响应党和国家的号召，积极参与西部地区建设。

截至2018年12月底，在陕西、四川、云南、贵州、广西、甘肃、青海、宁夏、西藏、新疆、内蒙古、重庆等十二个省、自治区和直辖市共布放POS终端177万台，占终端总量的比例近21%；维护商户172.2万家，占商户总量的比例近22%。

2、推进移动受理环境建设

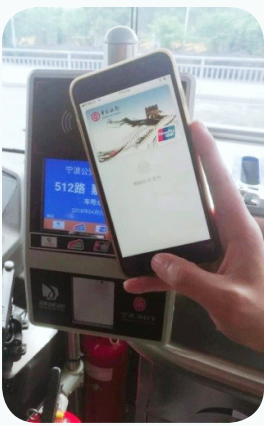
银联商务不断落实推进移动受理环境建设，集中力量升级“云闪付”受理环境，百万商户贴上了银联新标识，助推“云闪付”在移动支付市场扩大布局和提升影响力。2018年全年实现“云闪付”交易6亿笔，同比增长450.8%，位列银联联网机构第一。累计新增“云闪付”商户150.4万家，“云闪付”月平均活动商户39.1万家，月平均活跃商户数7.1万家。全年累计可受理银联二维码或手机闪付的商户达到560.8万家商户，建设银联二维码示范商圈及街区超1000个，支持银联移动支付产品的便利店、商超达到164.7万家、餐饮商户53.3万家，拓展菜场与生活圈1159个、高校校园357所、企事业单位食堂654个、医疗健康场景2642个。

银联商务始终坚持“服务社会、方便大众”的理念，在人行、中国银联的领导下，积极推进银联移动支付便民示范工程建设和“云闪付”推广工作。自2011年以来累计采购闪付非接终端958万台，494万台终端开通双免交易，双免交易额达到438亿元。在全国范围内拓展自助售货终端13.3万台，服务自助售货机商户1.9万户，与米源、友宝、可口可乐、娃哈哈以及康师傅等一批国内知名运营商开展了支付业务合作，终端售卖范围包含饮料、食品、服装、药品、工艺品等多种生活用品，自助售货终端广泛布放在商场、工业园区、机场、高铁站、景区、学校、医院等公共服务场所。根据自助售货小额高频、规模经济行业特点,个性化定制营销解决方案，进一步拓宽“云闪付”自助售货行业应用场景，在按摩椅、娃娃机、热饮机、福袋机等新兴自助场景实现“云闪付”支付受理。



案例

宁波地铁公交“云闪付”乘车



宁波银联商务在中国人民银行宁波中支的牵头和中国银联宁波分公司的指导下，积极开展地铁公交行业“云闪付”推广工作，上线宁波地铁银联闪付过闸应用，实现地铁移动支付全覆盖。同时在地铁的各个站点同步配置了自助售票机，乘客可通过自助售票机使用银联闪付和银联二维码支付购买地铁票，让乘客享受“云闪付”0.5秒过闸体验，有效缓解了乘客购票排队及零钱兑换难的问题，提升进出站效率，优化乘客乘车体验，并配合1分钱坐地铁的营销活动，取得了良好的反响，已成为市民公共出行的首选支付方式。继宁波地铁全线开通银联“云闪付”过闸乘车后，宁波银联商务再接再厉，在宁波公交全面开通“云闪付”乘车功能，乘客只要有一部智能手机，或者有一张银联卡就可以乘车，为广大群众提供高效、便捷、低碳的出行支付体验，进一步推进了移动支付普惠金融工作。

案例

河北交管局自助缴费项目



银联商务河北分公司积极响应中国人民银行移动支付便民示范工程，与公安厅交管局合作的交管自助终端“云闪付”缴费项目成功上线。全面支持银联闪付、银联二维码业务，驾驶人可通过公安交管自助终端，跨地域完成违章查询、罚款缴纳、规费缴纳等一体化业务，大大缩短了业务办理时间，提高了业务处理效率，受到众多驾驶人的一致好评，为金融便民服务工程贡献一份力量。

案例

江苏高速收费站移动支付项目



银联商务江苏分公司与中国银联江苏分公司和江苏通行宝智慧交通科技有限公司及其他合作方共同开启江苏省全境联网高速公路移动支付项目，由分公司自主研发的江苏联网高速公路移动支付系统在省联网高速公路所有420个收费站MTC车道正式投入使用，日均交易额达670万元，为高速公路移动支付的安全平稳运行保驾护航。



案例

重庆医科大学附属第二医院医疗自助项目



银联商务重庆分公司与重庆医科大学附属第二医院达成合作，为院内54台便民医疗自助缴费终端提供支付服务，方便患者就诊缴费，简化相关流程，赢得院方和患者的一致好评。分公司还与当地永川儿童医院开展医疗自助项目，积极为看病群众提供支付便利。

3、发展农村市场，支持“三农”发展

2018年，银联商务携手中国银联共同拓展农村支付市场，双方在青岛莱西、广东四会、内蒙二连以及黑龙江桦川开展试点工作，着力拓展“云闪付”用户、惠农站、小微商户、街区商户及移动便民支付场景。

通过农村支付市场建设工作，银联商务搭建起县域工作与政府、人行间的交流合作平台，创建利益分配机制及机构合作机制，通过合理配置资源，促进一线人员下沉地市落实完成相关工作，抢占县域市场支付入口，为之后农村市场深耕细作打下坚实基础。

（1）加大投入，延伸网络，服务“三农”

银联商务不断加大对农村市场的投入，延伸县乡服务网络，同时积极与正大、大北农、中农控股、中化化肥、东方希望、嘉吉投资、广东天禾等知名涉农企业合作，借助多方资源共同拓展农村市场。

截至2018年底，银联商务在全国1998个县及县级市共设有989个三级分支机构，覆盖全国97%的县域，县域终端占全辖终端总量的比例超过24%。

（2）“全民惠农”

2018年，银联商务积极响应国家号召，通过“全民惠农”APP深入开展精准扶贫、精准扶农工作。截至2019年1月末，已有22家分支机构、76家商户入驻“全民惠农”的“银商优选”平台。吸引超10000人次参与扶贫助农活动，助力销售黑龙江五常大米10000公斤、江西赣南脐橙2525公斤、新疆库尔勒香梨2107公斤、山西带皮黑玉米348公斤、宁夏枸杞338公斤、海南三亚莲雾168公斤、山西小杂粮782箱、安徽湖北鸡蛋23250枚等100余种农产品，价值总计超70万元。为当地农民解决农产品销售提供了新的渠道，也为农民增收提供了新的途径。

此外，银联商务通过与中国农产品流通经纪人协会（以下简称经纪人协会）的合作，支持协会会员通过“全民惠农”APP完成会员申请、会费缴纳，提高了协会的信息化、移动化管理水平，也为各类经纪人提供了专业的移动管理工具。尤其是专门针对农产品经纪人设计开发的“农产品收购”板块，减少了经纪人携带大量现金收购农产品的风险，解决了不能电子记账积累交易数据的痛点，为经纪人提供了一个小型的移动ERP，可以管理日常交易记录、供货商信息，并且能随时掌握库存情况。

目前，银联商务已与经纪人协会及其多家分支机构方面达成合作意向，以银联商务强大的研发能力和支付行业优势，整合资源、协同发展，一同在农产品流通领域进行多种业务的创新与探索，服务好农村市场。

（3）惠农服务站建设

为响应党中央国务院关于全面部署实施乡村振兴战略的号召，银联商务专项开展农村惠农服务站建设，为农村经济的发展贡献力量。

案例

重庆分公司布点农家乐行业



2018年12月28日，重庆分公司与重庆市农家乐行业协会签署战略合作协议，加速推进银联商务布局农家乐行业。

在2018年10月23日重庆分公司召开重庆市农家乐行业产品推介会之后，短短两个月时间分公司签约上线了80家三星以上的农家乐商户，这些三星以上的农家乐商户不是一般意义上的农家乐，而是具有餐饮、住宿、娱乐和会议接待等多种业态的多功能接待中心。重庆市加入农家乐协会的商户超过20000家，其中三星以上的农家乐商户有1700多家，分公司计划年内签约上线三星以上的农家乐商户不少于1500家。

此次合作重庆分公司将给重庆市农家乐行业协会入住商户提供包括“云闪付”等各种主流支付方式的综合支付服务，在“山城通”平台上搭建农家乐网上商城，支持预订、网上支付等在内的六大项综合服务。重庆市农家乐行业协会会长表示，协会将大力发挥自身平台资源优势，通过行业活动在重庆市范围内为分公司拓展业务市场，推广公司支付产品，加强双方合作。





案例

海南分公司积极打造“消费扶贫项目”



在中央政策引导和市场驱动下，银联商务积极响应国务院《关于深入开展消费扶贫助力打赢脱贫攻坚战的指导意见》（以下简称《意见》）中提出的大力实施“消费扶贫”号召，助力贫困地区打赢脱贫攻坚战。

银联商务一方面帮助消费者与贫困地区的农企、农户建立长期稳定的供销关系，依托互联网的信息传播优势，拓宽销售通路，扩大供给规模；另一方面，银联商务动员内部员工通过“以购代捐”“以买代帮”等方式，在“全民惠农APP”一起来扶贫板块上采购贫困地区产品和服务，帮助贫困人口增收脱贫。

2018年11月，银联商务海南分公司携手海南爱心扶贫网、海南定安县委县政府共同举办的消费扶贫线下采购活动，召集了海南18市县的贫困户、合作社举办农产品展销会，定点帮扶事业单位、爱心企业和个人均可通过现场购买农产品或订单采购的方式对各乡镇贫困户进行帮扶。展销会上，村民带着自家农副产品参与售卖，新鲜土货销售异常火爆，不少农产品在开幕当日上午就迅速售罄。

截至2018年11月30日，线下展销会已在海口、定安、白沙、陵水、五指山、农垦集团共计开展6场活动，入网贫困户和合作社972户，交易金额1100万元。此次线下扶贫展销会，海南分公司通过对接海南爱心扶贫网、银联在线及移动互联网支付，建设了扶贫交易数据信息展示平台，同时也为当地贫困群众打通了线上、线下销售渠道，帮助解决农副产品销售问题，早日实现脱贫致富。

案例

“全民惠农”精准扶贫助力湖北利川脱贫



银联商务湖北分公司参与由湖北利川市政府主办、利川市商务局承办的“凉城利川·精准扶贫”利川助农专项营销活动。该活动旨在通过电商力量，拓宽利川农特产品的销售渠道，提高农特产品的附加值，助力利川农特产品标准化、品牌化。不仅带动了地方电商企业发展，也帮助利川贫困农户解决农特产品滞销问题，切实助力利川市实现精准扶贫。经由“全民惠农”APP进行线上销售的商品2142件，目前已解决滞销的富硒小土豆10710余斤，销售金额共计4.3万元。

此次活动吸引了包括新华网、人民网、央广网、硅谷动力、中国支付网、新浪网、腾讯网等多家重点媒体报道。《助力农村精准扶贫，银联商务“全民惠农”打通脱贫致富路》《“互联网+精准扶贫”，银联商务“全民惠农”成为脱贫攻坚新引擎》，银联商务“全民惠农”APP凭借便捷实用又“接地气”的丰富功能，被指定为宁夏自治区等政府部门开展精准扶贫工作的官方手机客户端，为农村地区小微商户、农户提供农产品交易撮合及支付、农村电商、便民缴费、在线理财、农业资讯、农业技术等一揽子与农业生产生活息息相关的掌上服务，全方位助力农村贫困地区加速脱贫致富。

案例

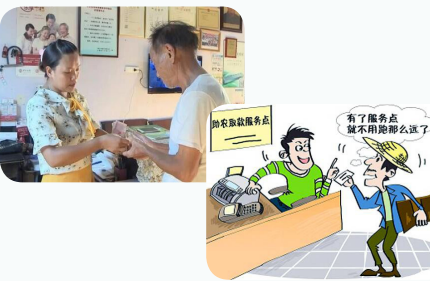
重庆分公司大力拓展惠农服务站



为快速高效完成首批100个银联惠农服务站建设任务，分公司在加强与当地人民银行联系的同时，派出专项小组进行农户拓展。经过艰苦努力，克服地域偏远、沟通困难等众多难题，终于如期在大足、铜梁、长寿三个区县建成了100个惠农服务站点，有效解决了偏远乡村地区取款难的问题，改善了偏远农村的支付环境。

案例

农村金融环境改善了，农民朋友有福了



“在村委会里居然也能够取钱！”这样的惊叹发自贵州省遵义市播州区的一个偏远农村地区。这种能让村民在村委会就能支取现金的服务，得益于遵义长征村镇银行与银联商务贵州分公司遵义业务部联合开办的助农取款点。助农取款服务的开办，不仅创新了助农服务新方式，还拓展了银行机构服务“三农”的广度和深度，打通惠农助农“最后一公里”，实现农民取款“零距离”。村民朋友们盛赞，“农村金融环境改善了，农民朋友有福了！”

案例

全力配合人行，做好农村地区普惠金融工作



山西分公司践行普惠金融、服务三农的理念，将云闪付推广与农村金融服务结合，对农村金融服务站进行了云闪付改造。寿阳县作为首批移动支付示范县建设县域，在农村地区建设100个银联惠农服务站、在县区建设20个银联便民服务站，公交、菜场等场景建设也紧锣密鼓稳步推进。山西分公司将继续在农村金融服务领域深耕细作，大力发展云闪付，推进寿阳县移动支付农村试点，为其他县区业务推广打好基础。

案例

四川分公司在乌蒙山扶贫区建成“惠农支付服务站”



在叙永县人民政府、人民银行叙永县支行和后山镇政府的大力支持下，银联商务联合泸州市商业银行，在乌蒙山连片特困地区建立惠农支付服务站，为当地提供便捷高效的现代化金融服务，对助力扶贫攻坚、精准脱贫具有重要意义，是银联商务四川分公司承担社会责任、服务国家扶贫攻坚战略的具体体现。四川分公司将不断深化与泸州市商业银行的合作，在普惠金融和服务“三农”等领域开展更多更好的服务，为乌蒙山连片扶贫攻坚事业和泸州地区农村经济的发展贡献力量。



4. 支持中小商户发展

银商“优客”小程序服务平台:为支持中小企业创新发展,提升数字化营销水平及服务能力,银联商务于2018年9月推出银商“优客”小程序服务平台。产品针对中小企业自建平台建设成本高、入驻第三方平台服务费高等痛点,通过模板化的方式赋能中小企业自行简易制作自有小程序服务,功能包括在线商城、O2O预约、外卖预订等,并有拼团、砍价、分销等几十款营销插件支持商家小程序快速传播,极大提升了中小商家的经营管理和营销服务能力。

银商“优码”产品:银联商务通过银商“优码”等轻型线上场景化支付产品,为小微餐饮、社区店等小微门店引入扫码点餐、扫码自外送等线上线下一体化经营手段,帮助小微商户降低经营成本、提升经营效率,并在不收取任何中间撮合费用的前提下,通过线上入口扩大用户规模,维护“熟客”关系。同时,银商“优码”作为云闪付首批入驻的行业码产品,在四川凉山州等中小学教辅材料缴费项目中响应国家号召,“让数据多跑路、让群众少跑腿”,在人行组织下,通过云闪付为广大学生家长提供便民缴费途径,并通过随机立减(最高200元)等活动为学生家庭减轻费用负担。银商“优码”在医院推广富有独创性的预订点餐配餐系统,实现医院病区患者或员工餐饮自助预订、家属远程代订餐、智能POS床边订餐、厨房备餐配餐流程化管理和多样化报表单据输出,帮助医院食堂向患者及员工提供高效、安全的餐饮服务。

银商云ERP产品是银联商务专为中小微商户打造的一套基于SaaS技术的轻量化管理平台,包含“小U掌柜”“小U零售”“小U点餐”等一系列产品,具有轻量化、免维护、上手快、安全可靠、价格低廉等特点。对于许多县域、农村地区的个体商户,可以快速开通一套零售管理系统,辅助完成日常销售、对账、营销等经营操作,享受先进信息服务带来的便捷,助力实现创业梦想。目前各地的文化小镇、特色景区纷纷兴起,云ERP也针对这些场景推出了整体解决方案,先后在重庆九街壹华里、青海袁家村、河南班家耕读等项目中落地,给当地引入了先进的经营理念,提升了景区的管理水平。同时,以建设经营性与公益性相结合的农村新型经营服务体系为出发点,与山东供销社携手引入先进的销售管理系统,实现科技惠农。此外在烟草零售、单位自助食堂、美食城等细分领域,我们也推出了针对性方案,满足了经营管理者需求,提高了相关业态信息化服务水平,让商户做到轻松管理,多多盈利。



5. 跨境支付

公司积极致力于跨境互联网支付领域业务发展,为跨境电商提供专业化、针对性的支付解决方案,积极为行业客户提供跨境支付、跨境分账、快速通关、资金归集等服务。与西联、微软、谷歌、亚马逊、汉莎航空等国际知名企业进行业务接洽与开展合作,推广扩大公司品牌知名度,加速公司国际化发展进程。

(1) 跨境学费缴纳平台

跨境学费平台产品方面主要完成小币种结算的跨境人民币模式、主流币种结算的跨境外币模式上线,完成支付通道优化和切换需求,完成新增线下转账支付方式上线,完成H5页面业务输出方式上线及技术对接文档。

在跨境学费商户拓展方面,新上线10所直联学校,完成韩亚银行、西联学费业务模式上线,西联学费业务上线后交易量大幅提升,交易量同比增长363.45%。

(2) 跨境汇款平台

跨境汇款业务在产品方面主要完成上海银行业务优化及配套功能点改造及上线,完成银联电子支付服务(香港)有限公司模式业务方案设计。已系统上线的汇款公司合作商户共计5家,完成签约商户3家。

(3) 商城平台

随着电商特色化、移动化趋势的发展,商城平台在满足传统境内外实物商品购买功能的基础上融合国际汇款、退税、境外学费缴纳、跨境医疗等跨境支付业务,并结合线下优惠券业务将银联在线商城打造成面对C端用户的综合性服务平台,为用户提供更全面更便捷的服务。

案例

持续拓展海外留学市场

在跨境学费重要商户跟进和渠道拓展过程中,遇到的问题主要包括:已入网的直联学校华人学生较少,实际成功交易量不高;与俄罗斯银行Contact System关于业务合作模式开展进行了多次探讨和变更,业务洽谈周期相对较长;针对韩亚银行,因韩国当地政策及其对市场拓展有限,导致韩亚学费业务上线后未达到预期交易量,后续将通过新增拓展韩国友利银行等,互补跨境学费市场;针对Flywire,因业务涉及银联国际三方合作,其业务谈判、模式确认、业务设计、协议签署等流程相对更复杂,业务进度较慢,洽谈周期相对较长;针对西联学费业务,因西联的业务需求复杂且多变,导致西联学费业务存在多次业务调整和协议补签,业务上线后西联也只开放了部分学校资源,后续将对西联的业务需求进行优化并推动上线所有学校资源。

跨境学费业务在缴费旺季,新增了上海银联电子支付运营客服团队的外呼业务,即在后台统计分析每笔失败交易的原因后,由客服团队通过邮件或电话方式向客户外呼,以帮助客户解决支付失败的问题,挽回客户重新完成在线学费支付。通过外呼业务方式,促成了更多有效交易,提升了学费业务的成功率和交易量。





（三）普惠金融支持小微发展

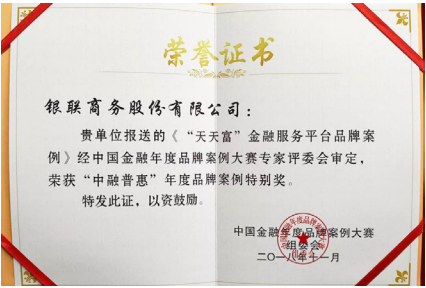
随着我国经济增长速度逐步放缓，经济下行压力持续加大，小微企业的生存备受挑战。相较于资金雄厚、实力强大的大型企业，小微企业自身存在着管理理念落后、资产相对缺乏、信用担保体系不完善等问题，导致银行无法鉴定小微企业主的个人信息、信用信息、偿债能力信息等。双方的信息不对称使小微企业在发展过程中“融资难、融资慢、融资贵”问题长期存在。

银联商务积极响应党中央、国务院提出的大力发展“普惠金融”的号召，秉承为小微商户提供安全、便捷的金融服务，助力小微商户生产经营活动的理念，深入结合“互联网+”的创新模式，于2013年推出了“天天富”普惠金融服务平台，为商户提供流动资金现金管理和增值服务，满足小微商户庞大的理财与融资等多种金融服务需求。

1、“天天富”金融平台、中金同盛自营业务服务小微企业

“天天富”普惠金融服务平台是开放式的金融产品提供方与用户之间的交易撮合服务平台，为用户提供优质、便捷、高效的一站式金融服务。“天天富”拥有活期理财、定期理财、互联网实物黄金、证券开户等理财类产品，POS流水贷、联名信用卡、消费贷、融资租赁和汽车金融等融资类产品，以及信用卡申请/还款、扫码开票、车险服务、钱包支付等生活服务类产品。截至2018年12月底，天天富平台提供的理财产品累计申购金额437亿元，保有量达到25.14亿元；融资业务累计贷款发生额806亿元。

平台也凭借其在普惠金融服务领域的信息服务创新性、平台技术创新性、服务模式创新性，以及产品在深入契合中小微商户金融服务需求方面的突出表现，以其优质的服务便捷的体验，斩获“2017年度中国最佳普惠金融服务平台奖”“2018年度中国最佳普惠金融服务平台奖”和2018年度“年度品牌案例特别奖”等多项业内大奖，被商户们称赞为是小微企业和银行、小贷公司等金融机构之间的“高速”融资通道。



中金同盛作为银联商务自营金融业务的开路先锋，自2015年创立至今，一直秉持着沿承银联商务“服务社会，方便大众”的宗旨，以银联商务基数庞大的小微收单商户为基础，为解决广大小微企业的经营难、融资难等问题，推出了多种扎根小微、服务小微的保理产品。

2018年中金同盛保理公司全年放款34.44亿元，实现收入1.06亿元，同比增长33.95%。2018年末，在第一财经《陆家嘴》举办的“2018中国金融创新榜”评选中，获得“最佳创新商业保理公司”称号。

重庆中金同盛小额贷款有限公司为银联商务于2017年9月成立的100%全资子公司，注册资金为7亿元。截至2018年底，凭借银商丰富的商户资源，累计放款额达10.78亿元，服务用户106070人。

2、“农分期”业务深度助农

自中央提出“引导互联网金融、移动金融在农村规范发展”的要求以来，土地政策改革和农村劳动力转移加速了农业规模化生产，农业大户逐步形成规模。农业大户的经营呈现持续性投入、点状收入的特征，扩大生产规模时的资金需求突出，基于规模化经营形成的市场空间达万亿元规模。

中金同盛联合“农分期”等农村生态金融合作伙伴，从农户购买农机的农业场景出发，以农机经销商对农户的应收账款为介质，通过保理的融资方式，放款至经销商，形成资金闭环；同时请保险公司对有分期购买农机需求的农户进行信用评估，并在审核通过之后向资金方中金同盛提供保险增信，从而解决农户在农业生产产业化过程中出现的资金缺口问题。通过串联各个合作方，打通产业链条，中金同盛借助农分期平台已服务农户超过9587家，累计放款5.5亿元，覆盖安徽、江苏、河南、江西、山东五省，为信用优质的农户解决了经营生产的后顾之忧。

3、POS 保理正式上线

POS保理是基于银联商务收单商户POS机交易流水，通过预测并接受客户未来保理融资期间内POS机产生的应收账款，以此对客户开展传统保理融资业务。该业务具有额度高、审批效率高、期限灵活、费率优惠的特点，很好地满足了银联商务收单商户（尤其是小微商户）的融资需求，在一定程度上解决了小微商户融资难、利率高等问题，对于小微商户扩大经营、资金周转、提升服务等方面都产生了积极的促进作用。2018年，中金同盛POS流水保理由手工试点运行转为线上运营，截至2018年底，已在湖北、北京、河北、浙江、安徽、广西、海南、厦门、陕西、辽宁、广东、云南、河南共计13个省市开展业务。在分公司的大力推动下，业务目前推广及运营情况良好，在业务运营一段时间后，考虑逐步开通全国省市放款。



案例

扶贫信贷流程“线上化”，银联商务“天天富”助推精准扶贫落地

在内蒙古当地政府及乌审旗塔拉音乌素嘎查互助资金发展协会的共同推动下，银联商务与当地政府合作的首个“扶贫互助资金服务平台”项目已正式上线运营。聚焦于面向贫困农户的小额信贷服务，银联商务充分发挥服务小微、扶持实体经济等普惠金融服务的实践经验和优势，通过旗下“天天富”金融服务平台推动乌审旗互助资金协会完成贷款申请发起、资质审核、贷款发放等全流程向“线上”平移，不仅协助当地政府真正实现财政资金精准到户，全方位助力贫困地区加速脱贫致富，还进一步为推进普惠金融发展提供了新思路和新方法。

案例

天天富“小金额”经营贷为小微扫码商户打通贷款捷径

对于广大成为银联商务特约商户刚满三个月、无营业执照却急需资金的小微扫码商户来说，天天富平台“小金额”经营贷可以成为不错的选择，商户只需通过在手机上登录“天天富”APP，在“融资”栏目中选择“小金额”商户贷，按提示填写基本申请信息，就可以根据本人人民银行征信情况和商户在银联商务POS机上的交易流水获得贷款额度，最高可达30万元。“小金额”经营贷极大地拓宽了天天富普惠金融服务对商户的服务范围，为更多的小微商户轻松应对生产经营过程中遇到的临时性资金短缺难题解决燃眉之急。

案例

天天富“小贷云管家”助力天天富普惠金融业务下沉

针对全国众多地方性城商行和小贷公司缺乏完善的授信依据和在线贷款审批系统，银联商务自主研发并推出天天富“小贷云管家”系统，该系统作为贷款全流程，可完成包括申请、审核、放款、回款在内的一整套贷款操作和管理流程，并提供贷前、贷中和贷后全流程风险监控和预警功能。“小贷云管家”背后的评分模型依托银商综合流水、收单及专业化风险信息，综合评估商户销售能力、经营稳定性、商圈环境和商户声誉度，并据此给出预授信额度。“小贷云管家”一方面为广有融资需求的商户提供了更为多样化和便利性的金融服务，另一方面切实满足了众多小微金融机构向新业务发展的诉求，成为“牵线”地方性中小银行、小额贷款公司和小微商户的一大利器。

截至2018年12月，天天富“小贷云管家”已经上线了10多家地方性城商行、小额贷款公司等金融机构，为当地的小微商户提供POS流水贷、银税贷等贷款服务。

案例

商户结算资金理财，让闲钱活起来

针对资金灵活性要求较高的中小微商户来说，“天天富”平台上除了“天天有利”等货币基金理财产品可满足其需求外，还有商户资金结算类理财产品“超级捷算”“天天存”可供选择。在商户授权前提下在线开通“超级捷算”“天天存”后，POS机结算账户的资金会自动申购货币基金或者银行存款类理财产品，收单资金就可开始享受整个假期的理财收益，并支持快速赎回和7\*24小时实时到账。商户基于收益性、流动性的不同需求，可以自主选择个性化理财产品。

案例

小微企业融资新工具

中金同盛自2017年8月与上海孚厘金融信息服务有限公司（以下简称磁金融）开展业务合作，深度挖掘银商小微企业资金需求，针对其“融资难，融资贵”的难题，利用银商全国多层次商户服务能力，迅速将“快速、便捷、低成本”的金融产品“商e融”覆盖到更多的小微商户。该产品通过有增信的信托受益权转让的再保理模式、无增信再保理模式向小微商户提供经营性贷款，通过线下实地尽调，切实了解小微商户的实际需求，精准扶持小微企业的发展。

（四）便民金融改善民生

1. 全民付便民服务

得益于银联商务和湖南当地人社局等相关机构合作上线的医保移动缴费解决方案，湖南省吉首市、常宁市、常德市临澧县等地的城乡居民再也不用反复跑腿及长时间排队缴费，通过手机就可以随时随地快速缴纳医保费用。

随着湖南省城乡居民医保新政策的统一执行，全省城乡居民医保覆盖率日益扩大，参保率已达到95%以上，参保人数近6000万人。每年医保缴费期间，当地医保局收费窗口以及银行代办网点都面临着不小的现场缴费工作压力，而对于参保居民，尤其是地处交通不便的农村地区的农民，还面临着排长队或路途远缴费难等各种实际问题。在湖南当地政府部门的支持下，银联商务基于多年来在行业缴费领域的成功经验，通过将自身的行业缴费平台与人社局医保信息系统对接，为湖南城乡居民量身打造了“移动互联网+医保”的缴费平台解决方案，让老百姓“一次不用跑”，通过手机即可办理医保缴费等政务事项。

以吉首市为例，参保人员通过手机进入“吉首市医疗生育保险服务局”微信服务号，选择“缴费入口”里的“医保缴费”平台，使用手机号登录后输入姓名、身份证号或医保卡号等信息，即可快速在线查询个人或家庭待缴费信息，核实无误后就能通过手机支付直接完成缴费；对于未参保的人员来说，也可以通过手机在线输入户主姓名、身份证号等必要信息后完成新增参保的申请。除吉首市等5个市县外，目前湖南近160个市县区也正在陆续开通医保移动缴费。从线下到线上，银联商务医保移动缴费解决方案不仅大大减轻了当地人社局的人力、押钞等各项成本，有效提升了政务工作的效率，还使老百姓们7\*24小时随时随地都能在线参保续保，真正实现“信息多跑路、百姓少跑腿”。

围绕社会民生服务的方方面面，银联商务行业缴费解决方案不仅在医疗保险行业“显身手”，还早已覆盖包括物业、教育、保险、暖气燃气、非税等行业在内各个民生缴费领域，让移动互联网便利惠及更多百姓的同时，也为各地政府部门打造24小时“不打烊”的“互联网+政务服务”新模式提供助推力。





案例

江苏宿迁推进移动支付便民工程



展示城市移动支付便民工程建设阶段性成果，进一步发挥移动支付便民、惠民作用，12月7日，江苏省宿迁市移动支付便民工程推进会在泗阳县王集镇召开。中国银联江苏分公司、人民银行宿迁市中心支行、泗阳县人民政府、银联商务宿迁分公司主要领导及各县人民银行、市县各金融机构、支付机构的负责人出席。

打造“智慧交通”

在公交领域实现辖内市县两级公交全覆盖。宿迁地区在江苏省率先开通移动支付智慧公交服务，实现全市1600多辆公交车移动支付全覆盖。公交项目启动后，江苏分公司迅速开展“1分钱乘公交”站台集中宣传推广活动，通过公众号面向受众精准宣传，进一步聚集人气，扩大活动知晓范围。此外还大力推进出租车移动支付项目，目前全市使用移动支付的出租车共计551辆，打车优惠活动也已同步上线。

打造“智慧菜场”

菜场作为江苏分公司重点推动的移动支付场景，截至11月末，已在当地建成16个“智慧菜场”，商户千余户。分公司通过为商户开通二维码支付、制作标牌，将菜场打造成统一的、移动的支付场景并开展营销激励和优惠活动，良好的移动支付体验提升了市民“菜篮子”消费的幸福指数。

打造“智慧校园”

校园是移动支付便民工程的重要场景，江苏分公司将“云闪付”进校园作为落实移动支付便民示范工程拓展的重要抓手之一，为广大师生打造更便利、贴心的校园生活环境，吸引最具活力和积极性的师生用户。活动吸引了广大师生踊跃参加，银联二维码的便捷支付方式得到学生及学院领导的一致好评。

打造“智慧园区”

江苏分公司于8月初完成宿迁电子商务产业园区移动支付受理环境的改造并投入使用，云闪付二维码作为该园区的唯一移动支付方式，配合“满5元减2元”等营销活动，截至11月末，该园区累计业务交易量达5万笔。

打造“智慧生活”

江苏分公司已完成宿迁地区16个药房650余个门店移动支付受理环境改造，全面支持云闪付二维码、手机闪付和主流扫码付。同时从市区到乡镇开展多样化的、受百姓认可的宣传营销活动，并把乡镇作为普及金融知识、宣传金融政策的主阵地，活动受到政府和百姓的欢迎。

江苏分公司将持续发挥移动支付便民惠民作用，面向二、三线城市和县域积极推动移动支付便民示范商圈、应用场景的建设，将移动支付示范工程的启动会发展为有收获、有成果的推进会，最终变为老百姓喜闻乐见的永乐会。

2. 以服务类产品和服务促进民生

持续推广智慧城市项目，借助“山东市民卡”项目，将基础民生服务模块化，并进一步丰富市民卡的应用场景，与银联合作推出多种营销活动扩大市民卡系统的影响力，加大智慧城市类项目的推广。2018年重点打造山东东营市民卡项目，完成了新版东营市民卡App发布并集成了银联商务最新版综合支付插件，对接了自来水、公共自行车、金鸡物业、公积金、卫计委等单位系统。完成了东营市民卡网站、市民卡微信公众号的建设，实现了东营机关食堂扫码就餐、东营交通违法查询、东营市民医疗健康档案查询、东营社保查询等新业务功能，并通过报刊、广播、电视、网络、发放宣传册等多种渠道广泛宣传市民卡应用，引导市民更多地使用市民卡，享受市民卡为市民带来的各类便利服务。同时启动了山东济宁市民卡项目，与济宁人社局、卫计委、公积金管理中心、交通局、公安局等单位洽谈对接方案。



案例

安徽分公司积极完成移动支付便民示范工程

2018年，安徽分公司按照当地人民银行的整体部署，在总公司指导下贯彻落实银联移动支付发展战略，扎实推进便民示范工程建设。分公司成立了以一把手为组长的专项工作小组，结合实际情况制定了全面的实施方案，并指派一名骨干员工参与示范工程集中办公。在具体实施上，一是通过非接双免改造、MIS改造、小微商户拓展、收银员培训加强受理侧改造；二是积极推动示范商圈、无障碍街区、菜市场、公交地铁等银联移动支付重点场景建设；三是通过开展专项、铺底、激励金、红包码等各类营销活动拉升银联移动支付交易笔数；四是加强商户巡检，提高银联受理标识覆盖率。

截至2018年底，全年新增银联二维码主扫商户23.6万户，累计产生银联移动支付交易1822.6万笔。全年参与31个商圈、39条街区、86个菜市场建设，完成合肥高速所有道口银联移动支付改造，推动全省十多个地区公交车载设备银联移动支付改造，累计上线5546台，完成“有联”APP商户受理标识上传1.4万户。

案例

西藏菜场电子秤项目



银联商务西藏分公司积极配合当地政府和人民银行全力打造“智慧城市——移动支付便民示范工程”，与中国银联西藏分公司紧密合作，在拉萨市气象局市场成功落地银联云闪付“菜场电子秤”项目。之前菜农忙乱之中找错钱甚至收到假币或因买菜人讨价还价省去零头导致应得收入损失，买菜人因为零钱不够不得不去2公里外的ATM机取款的情况不复存在，取而代之的是使用云闪付电子秤，实现了称重、计价、收费一次性完成，极大地便利了菜农和买菜人对现金的使用和管理，杜绝了之前的各种乱象，同时支持挥卡、挥手机、云闪付二维码多种收费方式，也给持卡人带来更多贴心的选择。



## （五）构筑和谐产业环境

### 1. 维护市场秩序

银联商务一直秉承规范发展市场的宗旨，积极落实中国人民银行等政府监管部门的各项要求，在国家发改委和中国人民银行出台的各项纲领性政策文件指导下，积极带头维护市场秩序，协助受理市场秩序建设。

### 2. 发展与银行合作关系

银联商务始终坚持与银行合作共赢的发展思路，按照“四个互补、一个错位”（即业务互补、市场互补、渠道互补、功能互补，错位发展的原则），积极营造和谐发展环境。

银联商务大力推进与各家银行的总对总合作，截至2018年底，已与71家银行签署总对总合作协议，覆盖了境内开发性金融机构、国有商业银行、股份制商业银行、邮储银行、区域性银行、民营银行（互联网银行）以及在华外资银行等全类型银行。银联商务通过建立银行合作专项团队，实现总分高效联动和以点带面合作，密切与银行各层级的合作关系，快速推动各项业务在区域以至全国落地。

银联商务对银行多个条线开展以支付为基础的多层次业务合作，每年发布与银行公司业务部、零售及电子银行部、卡中心、外资银行、区域性银行等主要合作条线的银行合作手册，涵盖公司支付类、数据类、跨境类、营销类、金融类、增值类、助农类及行业类等主要合作产品，连同全国各分支机构的优秀银行合作案例，为银行提供更加多元化的产品和服务，带动与银行的整体合作，促进行业发展。

伴随“一带一路”倡议政策的延伸以及全球支付变革的快速发展，银联商务持续加强与外资银行的境内外合作，各方继续保持紧密的合作伙伴关系，发挥各自优势，共同实现各方在全球的战略目标。

### 3. 大客户服务工作

银联商务与耐克中国开展创新业务合作。

2018年，银联商务在与耐克全面合作的基础上为其提供新型智能终端解决方案，实现刷卡、扫码、票据打印等一体化受理模式，极大提升了客户购物体验；针对其代理门店

分账痛点我们为其提供商户资金管理系统解决方案，解决其企业内部资金管理问题。未来双方还将在营销、大数据等方面进行更多合作。

银联商务与美心集团扩大合作领域。

美心集团作为香港最大的餐饮集团继续与我司保持良好合作，2018年我们围绕旗下高端餐饮消费场景为其打造了桌边点餐解决方案，并为美心集团重建预付卡系统，同时正在推进会员、营销等业务合作。

银联商务深化与历峰集团合作。

历峰集团作为全球第二大奢侈品集团旗下拥有众多高端品牌，如卡地亚、江诗丹顿、万国、万宝龙等，2018年历峰集团与银联商务实现全面合作，在以智能终端为载体合作基础上，双方正在探讨苹果皮智能终端、互联网、移动互联网、跨境业务等全方位合作，历峰集团对我司的服务及产品解决方案表示高度认可。



# Our Responsibilities to the Country

## Realize the Preservation and Appreciation of State-owned Assets

Since the establishment of China UMS, it has always paid equal attention to both scale and efficiency and achieved good operating results. Since 2003, it has achieved profitability every year. Through multiple increase in capital and share and profit accumulation over the years, as of the end of 2018, the company's total assets reached 30.274 billion yuan, a significant increase from the initial value of 65 million yuan in 2002. In 2018, the company's state-owned capital preservation and appreciation rate was 115.1%, which better achieved the preservation and appreciation of state-owned capital.

## Respond to National Industrial Policies

### 1.Serve Real Economy

—Existing merchants

China UMS actively responds to the call of the State, implements the national industrial development policy, provides fast and convenient financial payment services for the whole society, promotes the financial services to serve the real economy and the people's livelihood, and drives the development of China's inclusive finance.

As of the end of December 2018, China UMS provides services to 8.02 million merchants and maintains 9.22 million POS terminals. In 2018, the acquiring transactions reached 5.49 billion and 9.2 trillion yuan, a year-on-year increase of 43.1% and 1.0%, respectively, accounting for 46.0% and 18.2% of the total UnionPay online volume, respectively.

—Development in second-tier cities

Since its establishment, China UMS has taken the initiative to assume social responsibilities, and by starting from small and medium-sized merchants, overcame the operation pressure of heavy capital investment and long return period. Taking the second-tier cities as the frontier, China UMS conscientiously cultivated the domestic acceptance market and balanced the interests of the company and the society, committed to extending the acceptance market to the second-tier cities and even the rural areas of counties and towns.

As of the end of December 2018, 4.912 million POS terminals were deployed in the second-tier cities, accounting for nearly 54% of the total number of terminals; 4.649 million merchants were maintained, accounting for nearly 58% of the total number of merchants. Between 2014 and 2018, the number of terminals deployed in prefecture-level cities increased by 22.7% annually; the number of merchants in these cities increased by 28% annually.

—Development in China's western region

China UMS responds to the call of the Party and the state and actively participated in the

construction of the western region.

As of the end of December 2018, a total of 1.77 million terminals were deployed in 12 provinces, autonomous regions and municipalities, including Shaanxi, Sichuan, Yunnan, Guizhou, Guangxi, Gansu, Qinghai, Ningxia, Tibet, Xinjiang, Inner Mongolia and Chongqing, accounting for nearly 21% of the total deployments; total 1.722 million merchants were maintained, accounting for nearly 22% of the total number of merchants.

### 2.Promote Construction of Mobile Acceptance Environment

China UMS has continuously implemented and promoted the construction of the mobile acceptance environment, concentrated on upgrading the "Cloud Quick Pass" acceptance environment, and millions of merchants have used the new UnionPay logo to promote the "Cloud Quick Pass", expanding the market layout and enhancing its influence in the mobile payment market. In 2018, the company achieved 600 million "Cloud Quick Pass" transactions, an increase of 450.8% year-on-year, ranking first among UnionPay networked organizations. A total of 1.504 million new "Cloud Quick Pass" merchants were joined, and the monthly average activity merchants of "Cloud Quick Pass" were 391,000, and the monthly average active merchants were 71,000. In the whole year, the number of merchants that accept UnionPay QR code or mobile phone "Cloud Quick Pass" reached 5.608 million, and more than 1,000 UnionPay QR code demonstration business districts and neighborhoods were constructed. UnionPay mobile payment products were readily available, including 1.647 million convenience stores and commercial supermarkets, 533,000 catering providers, 1,159 vegetable farms and living circles, 357 college campuses, 654 cafeterias for enterprises and institutions, and 2,642 medical and health sites.

China UMS always adheres to the concept of "Serve the Society, Facilitate the Public". Under the leadership of the People's Bank of China and China UnionPay, it actively promotes the construction of the UnionPay convenience demonstration projects and the promotion of "Cloud Quick Pass". Since 2011, a total of 9.58 million Quick Pass contactless terminals were purchased. 4.94 million terminals were open for passcode or signature-free transactions, with transaction amount reaching 43.8 billion yuan. Total 133,000 self-service vending terminals were deployed nationwide and served 19,000 self-service vending machine merchants. Payment business cooperation was conducted with a number of well-known domestic operators such as Miyuan, Youbao, Coca-Cola, Wahaha and Kangshifu, with terminal vending services covering beverages, food, clothing, medicines, handicrafts and other daily necessities. Self-service vending terminals are widely deployed in public service scenarios such as shopping malls, industrial parks, airports, high-speed rail stations, scenic spots, schools, and hospitals. According to the characteristics of small sum, high frequency and economies of scale of the self-service vending business, personalized custom marketing solutions were provided, further expanding the application scenarios for "Cloud Quick Pass" self-service vending business and realizing "Cloud Quick Pass" payment acceptance for massage chair, doll machine, hot drinks machine, lucky bag machine and other emerging self-service scenarios.



## CASE

### Ningbo Metro Bus "Cloud Quick Pass"



Under the guidance of the People's Bank of China, Ningbo Branch and the China UnionPay Ningbo Branch, Ningbo UnionPay Merchant Services Co., Ltd. actively promoted the "Cloud Quick Pass" in the subway bus industry, and launched the Ningbo Metro UnionPay flash gate payment to realize the full coverage of the subway mobile payment. At the same time, at each site of the subway, the self-service ticket vending machines are synchronously deployed, and passengers can use the self-service ticket vending machine to buy the subway tickets by using the flash payment function and the UnionPay QR code, enabling the passengers to experience the 0.5s gate pass by using the "Cloud Quick Pass", which effectively alleviates the problem of long queues for passengers to buy tickets and difficulties in money changes, improves the efficiency of entering and leaving the station, optimizes the passengers' ride experience, and which, in conjunction with the Taking Train with 1 Cent campaign, has achieved good response and has become the preferred payment method for public travel.

After the opening of UnionPay "Cloud Quick Pass" gate payment throughout Ningbo Metro lines, Ningbo UMS continued to launch the "Cloud Quick Pass" function throughout the bus lines in Ningbo. Passengers only need a smart phone or a UnionPay card to take the bus, providing the public with efficient, convenient and low-carbon travel payment experience, and further promoting the inclusive financial system of mobile payments.

## CASE

### Self-Service Payment Project for Hebei Traffic Administration Bureau



China UMS Hebei Branch actively responded to the call of the People's Bank of China on mobile payment convenience demonstration project, and the "Cloud Quick Pass" payment project for the self-service terminals cooperated with the Public Security Department Traffic Administration Bureau was successfully launched, which fully supports the UnionPay "Cloud Quick Pass" and QR payment functions. The drivers can handle cross-regional inquiry of traffic, fine payment, fee payment and other integrated services through the bureau's self-service terminals, greatly shortening business processing time and improving business processing efficiency, which was highly reputed by the drivers and contributed to the financial convenience service project.

Bureau was successfully launched, which fully supports the UnionPay "Cloud Quick Pass" and QR payment functions. The drivers can handle cross-regional inquiry of traffic, fine payment, fee payment and other integrated services through the bureau's self-service terminals, greatly shortening business processing time and improving business processing efficiency, which was highly reputed by the drivers and contributed to the financial convenience service project.

## CASE

### Payment Project for Jiangsu Highway Toll Stations



China UMS Jiangsu Branch, China UnionPay Jiangsu Branch, Jiangsu Tongxingbao Traffic Intelligent Transportation Technology Co., Ltd. and other partners jointly launched the Pan-Jiangsu Networked Highway Mobile Payment Project. Jiangsu Networked Highway Mobile Payment System independently developed by the branch company was officially put into use on the MTC lanes of all the 420 networked toll stations in Jiangsu, with an average daily transaction amount of 6.7 million yuan, which guaranteed the daily safe and smooth operation of highway mobile payments.

## CASE

### Self-service medical project of the Second Hospital affiliated to Chongqing Medical University



China UMS Chongqing Branch and the Second Hospital affiliated to Chongqing Medical University reached a cooperation agreement to provide payment services for the 54 convenient medical self-service payment terminals in the hospital, facilitating the patients' payment, simplifying the relevant procedures, and winning high praise of the hospital and patients. The branch also conducted self-service medical projects with the local Yongchuan Children's Hospital, and actively provided payment convenience for the patients.

## 3.Rural Markets Development and "Agriculture, Rural Areas and Farmers" Supporting

In 2018, China UMS and China UnionPay jointly expanded the rural payment market. The two sides carried out pilot work in Qingdao Laixi, Guangdong Sihui, Inner Mongolia Erlan and Heilongjiang Huachuan, and focused on expanding "Cloud Quick Pass" users, Huinong station, small and micro businesses, neighborhood merchants and mobile convenience payment scenarios.

Through the construction of rural payment market, China UMS has established a platform for exchanges and cooperation between the county work and the government and the People's Bank of China, created a profit distribution mechanism and an institutional cooperation mechanism, rationally allocated resources and labors to county areas and took advantage in county payment market, laying a solid foundation for the deepening of the rural market.

1) Develop rural market and support the development of "agriculture, rural areas and farmers"

China UMS has continuously increased its investment in the rural market and extended the service network of the township and county. At the same time, it actively cooperated with the well-known agricultural enterprises such as Zhengda, Da Bei Nong, Sinoagri Holding, Sinochem Fertilizer, East Hope, Cargill Investment and Guangdong Tianhe, jointly expanding the rural market by making use of multiple resources.

As of 2018, China UMS had a total of 989 third-tier branches in 1,998 counties and county-level cities across the country, covering 97% of the counties in China, and county-level terminals accounted for more than 24% of the total number of terminals under the jurisdiction.

2) "Quan Min Hui Nong"

In 2018, China UMS actively responded to the call of the state and carried out in-depth poverty alleviation and precision agriculture support through the "Quan Min Hui Nong" APP. As of the end of January 2019, 22 branches and 76 merchants have settled in the "UMS You Xuan" platform of "Quan Min Hui Nong", attracting more than 10,000 people to participate in poverty alleviation and agricultural activities, helping to sell 10,000 kilograms of Wuchang rice in Heilongjiang, 2,525 kilograms of Gannan navel orange in Jiangxi, 2,107 kilograms of Xinjiang Korla pear, 348 kilograms of black corn in Shanxi, 338 kilograms of Ningxia medlar, 168 kilograms of Sanya wax apple in Hainan, 782 boxes of grains in Shanxi, and 23,250 eggs in Anhui and Hubei, totaling more than 100 varieties of agricultural products at a total value over 700,000 yuan. It provides a new channel for local farmers to sell their agricultural products, and also provides a new way for farmers to increase their income.

In addition, through the cooperation with the China Farm Produce Brokers Association (hereinafter referred to as CFPBA), China UMS supports the members of the Association to complete the membership application and payment of membership fees through the "Quan Min Hui Nong" APP, which improves the informationization and mobile management level of the Association. It also provides professional mobile management tools for all types of brokers. In particular, the "Agricultural Products Acquisition" platform, which is specially designed for agricultural product brokers, reduces the risk of brokers in carrying large amounts of cash to purchase agricultural products, solves their problem of not being able to electronically accumulate transaction data, and provides a small mobile ERP for brokers. It can manage daily transaction records, supplier information, and keep track of inventory at any time.

At present, China UMS has reached an agreement with CFPBA and its various branches. With the strong R&D capability and payment industry advantages of China UMS, we will integrate resources and coordinate development, and carry out innovation and exploration of various businesses in the field of agricultural product circulation and better serve the rural market.

## 2) Construction of rural-aid service stations

In response to the call of the Party Central Committee and the State Council on the comprehensive deployment of the rural revitalization strategy, China UMS launched the construction of rural rural-aid service stations to contribute to the development of the rural economy.

## CASE

### Agritainment industry deployment by Chongqing Branch



On December 28, 2018, Chongqing Branch signed a strategic cooperation agreement with Chongqing Agritainment Industry Association to accelerate the deployment of UMS service in the agritainment industry.

After the Chongqing Branch held the Chongqing Agritainment Industry Product Promotion Conference on October 23, 2018, and in just two months, the Branch signed with 80 3-star agritainment merchants and above. These 3-star agritainment merchants are not agritainment in the general sense, and rather they are multifunctional reception centers with a variety of business formats including catering, accommodation, entertainment and conference reception. Chongqing has more than 20,000 merchants joining in the Agritainment Association, of which more than 1,700 are 3-star ones, and the Branch plans to sign up to 1,500 agritainment merchants and above this year.

Through the cooperation, Chongqing Branch will provide integrated payment services including "Cloud Quick Pass" and other mainstream payment methods to the signed merchants of Chongqing Agritainment Industry Association, and build an agritainment online store on the "Shan Cheng Tong" platform to support six integrated services including reservation and online payment. The president of Chongqing Agritainment Industry Association said that the association will give full play to its platform resources and help the Branch to expand its business market in the city of Chongqing through industry activities, promote the company's payment products, and strengthen cooperation between the two parties.



## CASE

### Hainan Branch Launched Consumption-Based Poverty Alleviation Project



Guided by the central policy and driven by the market, China UMS actively responded to the call of consumption-based poverty alleviation by the State Council's "Guiding Opinions on Deepening the Consumption-Based Poverty Alleviation" (hereinafter referred to as "the Opinions"), and vigorously helped the poverty-stricken areas to fight against poverty.

On the one hand, China UMS helped the consumers to establish long-term and stable supply and marketing relationships with agricultural enterprises and farmers in poverty-stricken areas, broaden their sales channels and expand their scale of supply by relying on the information dissemination advantage of the Internet. On the other hand, China UMS mobilizes internal employees to purchase the products and services in the poverty-stricken areas by way of "purchase rather than donation" and "purchase rather than help" through the Quan Min Hui Nong APP.

In November 2018, China UMS Hainan Branch teamed up with Hainan Aixin Poverty Alleviation Network and Hainan Ding'an County Committee and Government to jointly organize consumption-based poverty alleviation offline purchase activities, gathering the poverty-stricken households and cooperatives in 18 cities and counties in Hainan to hold agricultural product fairs, on which any dedicated institutions, enterprises and individuals can help the poor households in towns and villages through on-site purchase of agricultural products or purchase orders. At the trade fair, the villagers sold their own agricultural and sideline products. The sales of fresh local goods were extremely hot. Many agricultural products were sold out quickly on the morning of the opening day.

As of November 30, 2018, the offline trade fair has carried out 6 activities in Haikou, Ding'an, Baisha, Lingshui, Wuzhishan and Nongken Group, and 972 poor households and cooperatives joined the fair with a transaction amount of 11 million yuan. At the offline poverty alleviation fair, Hainan Branch built a platform for displaying poverty alleviation data information through connection with Hainan Aixin Poverty Alleviation Network, UnionPay Online and mobile Internet payment. At the same time, it also opened up online and offline sales channels for the local poor, helped solve the problem of sales of agricultural and sideline products, and achieved poverty alleviation as soon as possible.

## 案例

### Hubei Lichuan Benefited from "Quan Min Hui Nong" Precise Poverty Alleviation Project



China UMS Hubei Branch participated in the special rural-aid marketing campaign of "Cool City Lichuan•Targeted Poverty Alleviation" sponsored by Lichuan Municipal Government of Hubei Province and hosted by Lichuan Municipal Bureau of Commerce. The activity aimed to expand the sales channels of Lichuan's agricultural products through the power of e-commerce, improve the added value of agricultural products, and help the standardized and brand-based development of Lichuan agricultural products. It not only promoted the development of local e-commerce enterprises, but also helped poor farmers in Lichuan to solve the problem of unsalable agricultural products, which effectively helped Lichuan City to achieve its targeted poverty alleviation campaign. 2,142 items were sold online through the "Quan Min Hui Nong" APP. At present, 10,710 kilograms of selenium-enriched small potatoes have been sold, with the sales volume of 43,000 yuan.

The event attracted a number of key media reports including Xinhua.net, People.com, CNR, Silicon Valley Power, China Payments Network, Sina.com and Tencent. "Assisting targeted rural poverty alleviation, China UMS "Quan Min Hui Nong" opened up the path for poverty alleviation and getting rich", "Internet + targeted poverty alleviation, China UMS "Quan Min Hui Nong" become a new engine for poverty alleviation", with these reports, China UMS' "Quan Min Hui Nong" APP was designated as the official mobile phone client by the governments in Ningxia Autonomous Region for launching targeted poverty alleviation campaigns, providing small-scale merchants and farmers in rural areas with agricultural product transaction matching and payment, rural e-commerce, and convenience payment, online financial management, agricultural information, agricultural technology, and other handy services which are closely related to agricultural production and life, helping all rural poor areas to accelerate poverty alleviation in an all-round way.



## CASE

### Chongqing Branch Expanded Construction of Rural-aid Service Stations



In order to quickly and efficiently complete the tasks of constructing the first batch of 100 UnionPay rural-aid service stations, the branch company sent a special team for this task while strengthening contact with the local People's Bank. After hard work, and overcoming many problems such as geographical remoteness and communication difficulties, the branch company finally built 100 rural-aid service stations in Dazu, Tongliang and Changshou districts, effectively solving the problem of difficult withdrawals in remote rural areas and improving the payment environment in remote rural areas.

## CASE

### Coordinate with the People's Bank of China and do better in the inclusive financial service

Shanxi Branch practiced the concept of inclusive finance and serving agriculture, rural areas and farmers, integrated the "Cloud Quick Pass" function with rural financial services, and carried out "Cloud Quick Pass" transformation for rural financial service stations. As the first batch of mobile payment demonstration counties, Shouyang County built 100 county-level UnionPay rural-aid service stations in rural areas, and 20 UnionPay convenience service points in the county. The construction of public transportation and vegetable farms was also intensively and steadily advanced. Shanxi Branch will continue to cultivate in the field of rural financial services, vigorously develop "Cloud Quick Pass", promote the rural mobile payment pilot work in Shouyang County, and lay a good foundation for the promotion of "Cloud Quick Pass" in other counties and districts.



## CASE

### Farmers are blessed with the improvement in rural financial environment



"Is it possible to withdraw money in the village committee?" The exclamation was from a remote rural area in Bozhou District of Zunyi City, Guizhou Province. This kind of service that enables villagers to withdraw cash in the village committee benefitting from the withdrawal points jointly launched by Zunyi Changzheng Village Bank and the Zunyi Business Department of China UMS Guizhou Branch. The opening of the rural aid withdrawal service not only innovated new ways of assisting agricultural services, but also expanded the breadth and depth of banking institutions to serve the agriculture, rural areas and farmers, opened up the "last mile" of benefiting the farmers, and realized "zero distance" for farmers to withdraw money. The villagers applauded, "The rural financial environment has improved, and our farmers are blessed!"

## CASE

### Sichuan Branch built rural-aid payment service stations in Wumengshan poverty alleviation areas

Under the strong support of the Xuyong County People's Government, People's Bank of China Xuyong County Sub-Branch and Houshan Town Government, China UMS and Luzhou City Commercial Bank jointly established rural-aid payment service points in the contiguous poverty-stricken areas of Wumeng Mountain to provide convenient and efficient modern financial services, which is of great significance in helping the poor and targeted poverty alleviation. It is a concrete manifestation of China UMS Sichuan Branch in shouldering social responsibilities and serving the country's poverty alleviation strategy. Sichuan Branch will continue to deepen cooperation with Luzhou Commercial Bank, carry out more and better services in the areas of inclusive finance and, "agriculture, rural areas and farmers", and contribute to the cause of poverty alleviation in Wumen Mountain and the development of rural economy in Luzhou area.



#### 4) Support the development of small and medium-sized merchants

UMS "You Ke" APP service platform: In order to support the innovation and development of small and medium-sized enterprises, and enhance the digital marketing level and service capabilities, China UMS launched the UMS "You Ke" APP service platform in September 2018. Aimed at the pain points for the small and medium-sized enterprises such as high construction cost of self-built platforms and high service fees for using third-party platforms, the product enables SMEs to easily create their own APP services through modular design, the functions of which include online malls, O2O reservations, take-out reservations, etc. There are also dozens of marketing plug-ins such as group booking, bargaining, distribution, etc. to support the rapid spread of merchants' APPs, greatly improving the management and marketing service capabilities of the small and medium-sized enterprises.

UMS "You Ma" product: China UMS adopts light online scene payment products such as UMS You Ma to introduce QR code meal ordering, QR code takeout and other online and offline integrated operation methods for the small and micro-stores, helping the small and micro-businesses to reduce operating costs and improve operational efficiency, and expands the scale of users through online portals and maintains the relationship with the "frequent visitors" without charging any intermediate fees. At the same time, UMS You Ma as the first batch of industry code products launched on the "Cloud Quick Pass", responded to the national call in the payment project of primary and secondary schools' teaching materials in Sichuan Liangshan Prefecture. Under the organization of the People's Bank of China, UMS You Ma provides the parents of the students with convenient payment channels by the "Cloud Quick Pass" function, and reduces the expense burdens of the students' parents by such activities as random cost reduction (at most 200 yuan). UMS You Ma promoted the original book-order catering system in the hospital to realize self-booking catering for patients or employees in the hospital ward, remote ordering by family members, smart POS bedside meal ordering, streamlined kitchen meal preparation and diversified report and document output, helping the hospital canteen to provide efficient and safe catering services to patients and employees.

UMS Cloud ERP product is a lightweight management platform based on SaaS technology developed by China UMS for small and medium-sized and micro-enterprises, including a series of products such as Xiao U Shopkeeper, Xiao U Retail, Xiao U Meal Ordering, etc., which is lightweight, maintenance-free, easily operable, safe and reliable, and cheap. For many individual merchants in counties and rural areas, a retail management system can be quickly opened to assist in daily sales, reconciliation, marketing and other operations, enjoying the convenience brought by advanced information services, and helping realize their entrepreneurial dreams. At present, cultural towns and characteristic scenic spots have emerged in various places. Cloud ERP has also launched a total solution for these scenarios, which has been deployed in Chongqing Jiujie Yihuali, Qinghai Yuanjia Village, Henan Banjia Gengdu and other projects, introduced advanced business philosophy to local places and improved the management level of the scenic spots. At the same time, starting from the construction of a new rural business service system combining business and public welfare, China UMS cooperated with Shandong Supply and Marketing Cooperative to introduce an advanced sales management system to benefit the farmers by technology. In addition, in the segment areas of tobacco retail, self-service canteens, food courts, etc., we have also launched targeted programs to meet the needs of business operators, improved the level of relevant information services, and enabled the merchants to manage easily and profitably.



## 5) Cross-border Payment

The company is actively committed to developing cross-border Internet payment business, providing professional and targeted payment solutions for cross-border e-commerce, and actively providing cross-border payment, cross-border sub-accounting, fast customs clearance, fund collection and other services for industry customers. China UMS contacted with internationally renowned companies such as Western Union, Microsoft, Google, Amazon, Lufthansa and other international companies to promote the company's brand awareness and accelerate the company's international development process.

### (1) Cross-border tuition payment platform

The work that has been completed regarding cross-border tuition platform products mainly includes cross-border RMB mode for small-currency settlement and cross-border foreign currency mode for mainstream currency settlement, payment channel optimization and switching requirements, launching of new offline transfer payment method, launching of H5 page output mode and technical interfacing documents.

In terms of cross-border tuition merchant expansion, 10 new direct-link schools were launched, as well as Hana Bank and Western Union tuition business models. After the Western Union tuition business went online, the transaction volume increased significantly by 363.45%.

### (2) Cross-border remittance platform

The cross-border remittance business products that have been completed mainly include the optimization of Shanghai banking business and the transformation and launching of supporting functional points, and the design of the business plan of UnionPay Electronic Payment Services (Hong Kong) Co., Ltd. A total of 5 remittance companies have been online, and 3 merchants have been contracted.

### (3) Mall platform

With the development of characteristic and mobile e-commerce, the mall platform integrates international remittance, tax refund, overseas tuition payment, cross-border medical care and other cross-border payment services on the basis of satisfying the traditional purchasing functions for domestic and foreign physical goods, and combines with offline coupon business to make UnionPay Online Mall a comprehensive service platform for C-end users, providing the users with more comprehensive and convenient services.

## CASE

### Continual expansion of overseas study market

*In the process of major merchants' follow-up and channel expansion of cross-border tuition fees, the problems encountered mainly include: the number of Chinese students in the direct-link schools that have been networked is small, and the actual successful transaction volume is not high; the business cooperation mode with the Russian Bank Contact System has been discussed and changed several times and the business negotiation cycle is relatively long; for Hana Bank, due to the local policy of Korea and its limited market expansion, the Hana tuition business has not reached the expected transaction volume after the launch, and in the future, Woori Bank, etc. will be included to complement the cross-border tuition market; for Flywire, because the business involves UnionPay international tripartite cooperation, its business negotiation, model confirmation, business design, agreement signing and other processes are relatively more complex, the business progress is rather slow, and the negotiation cycle is relatively long; In view of the Western Union tuition business, the business needs of Western Union are complex and changeable, resulting in multiple business adjustments and agreement modifications in the Western Union tuition business. After the business is launched, Western Union only opened some of the school resources, and the business needs of Western Union needs to be optimized in the future so as to promote the full launching of all the school resources.*

*In the peak season of payment, the cross-border tuition fee service has added the outbound call service of Shanghai UnionPay electronic payment operation customer service team. That is, after the statistics of each failed transaction are analyzed in the background, the customer service team calls out to the customer by email or telephone, helping the customers solve payment failure problems and request the customers to re-complete online tuition payment. Through the outbound call business method, more effective transactions have been promoted, and the success rate and transaction volume of the tuition business have been improved.*

## Inclusive Finance Supports SMEs

As China's economic growth rate slows down gradually and the downward pressure on the economy continues to increase, the survival of small and micro enterprises is challenged. Compared with large-scale enterprises with strong capital and strength, small and micro enterprises have problems such as backward management concept, relative lack of assets, and imperfect credit guarantee system, which make it impossible for the banks to identify personal, credit and solvency information of the small and micro enterprises. The information asymmetry between the two sides has made the problem of "difficult, slow and expensive financing" persist for a long time in the development process of the small and micro enterprises. China UMS actively responds to the call of the Party Central Committee and the State Council to vigorously develop "inclusive finance". Adhering to the concept of providing safe and convenient financial services for small and micro enterprises, helping them in their production and operation activities, and deeply integrating the "Internet +" innovative model, China UMS launched the "All-in-Wallet" inclusive financial service platform in 2013 to provide liquidity cash management and value-added services for the merchants and meet the diverse financial services needs of the small and micro merchants.

### 1. "All-in-Wallet" Finance Platform and UMS Factoring Self-operated Business Serve the Small and Micro-businesses

"All-in-Wallet" inclusive financial service platform is a transaction matchmaking platform between the open financial product providers and users, providing the users with high-quality, convenient and efficient one-stop financial services. "All-in-Wallet" has wealth management products such as current wealth management, regular wealth management, Internet physical gold, securities account opening, POS loan, joint credit card, consumption loan, financial leasing and auto finance, as well as life service products such as credit card application/repayment, code-scanning invoicing, auto insurance services, wallet payment, etc. As of the end of December 2018, the accumulated amount applied of wealth management products provided by All-in-Wallet Platform was 43.7 billion yuan, and the holding amount reached 2.514 billion yuan; the accumulated loan amount of financing business was 80.6 billion yuan.

The platform also relies on its innovative information services, platform technology and service model in the field of inclusive financial services, as well as the outstanding performance in satisfying the financial service needs by the small and micro-businesses and the convenient experience for its high-quality service, the platform won several industry awards such as "China's Best Inclusive Financial Services Platform Award 2017", "China's Best Inclusive Financial Services Platform Award 2018" and "Annual Brand Case Special Award 2018". It has been praised by merchants as a "high-speed" financing channel between small and micro enterprises and financial institutions such as banks and small loan companies.

As the pioneer of China UMS' self-operated financial business, and since its establishment in 2015, UMS Factoring has been adhering to China UMS' principle of "Serve the Society, Facilitate the Public", and has launched a variety of factoring products to extensive small and micro-merchants of China UMS, which are rooted in and serve the small and micro-enterprises to solve their difficulties in operating and financing functions.







In 2018, UMS Factoring Co., Ltd. provided loans of 3.444 billion yuan in the whole year, achieving a revenue of 106 million yuan, a year-on-year increase of 33.95%. At the end of 2018, on the "2018 China Financial Innovation List" held by China Finance Network at Lujiazui, the company was awarded as the "Best Innovative Commercial Factoring Company".

Chongqing Zhongjintongsheng Petty Loan Co., Ltd. is a 100% wholly-owned subsidiary established by China UMS in September 2017 with a registered capital of 700 million yuan. Until 2018, based on the abundant merchant resources of China MUS, the accumulated loan amount reached 1.078 billion yuan, serving 106,070 users.

## 2.Extensive Help for Farmers by Nong Fen Qi

Since the Central Government put forward the requirement of "guiding standardized development of Internet finance and mobile finance in rural areas", land policy reform and rural labor transfer have accelerated the scale production of agriculture, and large-scale agricultural households have gradually formed. The operation of large-scale agricultural households is characterized by continuous investment and point-like income. The capital demand for expanding production is prominent, and the market volume formed on the basis of scale operation reaches trillion level.

UMS Factoring cooperates with rural eco-financial partners such as "Nong Fen Qi" through the following instruments, starting from the agricultural scenario where the farmers purchase agricultural machinery, taking the agricultural machine dealer's accounts receivable from farmers as mediums, providing loans to the dealers by factoring financing hence creating a capital closed-loop; at the same time, insurance companies conduct credit evaluation for the farmers who intend to purchase the agricultural machinery in installments, subsequently provide insurance enhancement to the funder, UMS Factoring, which solves capital deficit in the process of agricultural production industrialization. By connecting various partners and shape the industrial chain, UMS Factoring has served more than 9,587 farmers with assistance of Nong Fen Qi platform, with a total loan of 550 million yuan, covering Anhui, Jiangsu, Henan, Jiangxi and Shandong provinces, thus relieved the concerns of the credible farmers on production and operation.

## 3.POS Factoring

POS factoring is a traditional factoring financing service based on the POS transaction records of China UMS acquiring merchants, by predicting accounts receivable generated by merchants in foreseeable period and trasfering these receivables generated by POS machines. The business has the characteristics of high line of credit, high approval efficiency, flexible time horizon and favorable rates. It satisfies the financing needs of China UMS acquiring merchants (especially small and micro merchants) and solves their difficulties in financing and high interest rates to certain extent, which has played a positive role in operation expansion, revolving funds, and improving services of the small and micro-merchants. During 2018, UMS Factoring changed the POS factoring service from manual operation to online operation. As of 2018, the service has been deployed in 13 provinces such as Hubei, Beijing, Hebei, Zhejiang, Anhui, Guangxi, Hainan, Xiamen, Shaanxi, Liaoning, Guangdong, Yunnan, and Henan. Under the strong promotion by the branch companies, the service currently promoted and operated successfully. After a period of operation, it is considered to be gradually extended to all provinces and cities all over the country.

### CASE

#### "Online" poverty alleviation loan process, China UMS "All-in-Wallet" helps promote implementation of targeted poverty alleviation initiative

Under the joint promotion of the Inner Mongolia local government and the Uxin Banner Tara Umsu Gacha Mutual Fund Development Association, the first "Poverty Alleviation and Mutual Funding Service Platform" project jointly developed by China UMS and the local government has been officially put into operation. Focusing on small loan services for poor farmers, China UMS fully utilizes its practical experience and advantages in serving small and micro-enterprises, supporting the real economy and other inclusive financial services, and helped the Uxin Banner Mutual Fund Development Association realize "online" transfer of its business processes including loan application initiation, qualification review and loan issuance, which not only helped the local government to truly achieve targeted issuance of financial funds and assist in accelerating poverty alleviation in the poverty-stricken areas, but also provided new ideas and methods for promoting the development of inclusive financial services.

### CASE

#### All-in-Wallet's Xiao Tian E operating loan arrangement opens up a shortcut for loans to the code-scanning small and micro-merchants

For the code-scanning small and micro merchants who have become the franchised merchants of China UMS for just three months without business license but in urgent need for funds, the "Xiao Tian E" operating loan on the All-in-Wallet platform can be a good choice, where the merchants only need to log in to the "All-in-Wallet" APP by their mobile phones, select "Xiao Tian E" loan in the "Financing" column, fill in the basic application information as prompted, and can get the loan quota according to their personal credit conditions in the People's Bank of China and their transaction records on the China UMS' POS machines, amounting up to loan of 300,000 yuan. The "Xiao Tian E" operating loan has greatly expanded the service scope of the All-in-Wallet financial services to the merchants, and easily solved the temporary fund shortage encountered in the production and operation process by the small and micro businesses.

### CASE

#### All-in-Wallet "Petty Loan Cloud Steward" helps downward transfer of All-in-Wallet inclusive financial service

In view of the lack of perfect credit-granting basis and online loan approval system for many local city commercial banks and small loan companies across the country, China UMS has independently developed and launched "Petty Loan Cloud Steward" system on the All-in-Wallet platform, which, serving as a complete loan process, can fulfill a complete set of loan operations and management processes, including loan application, auditing, lending, and repayment, and provide full-process risk monitoring and early warning functions before, during, and after lending. The scoring model behind the "Petty Loan Cloud Steward" conducts comprehensive evaluation on the merchants' sales ability, operational stability, business environment and merchant reputation, and gives the pre-credit quota accordingly by resorting to the comprehensive UMS transaction records, acquiring and specialized risk information. On the one hand, "Petty Loan Cloud Steward" provides more diversified and convenient financial services for merchants with financing needs. On the other hand, it has effectively satisfied the demands of many small and micro financial institutions to develop new businesses and thus become a great tool for matching the local small and medium-sized banks and small loan companies with the small and micro businesses.

As of December 2018, "Petty Loan Cloud Steward" on the All-in-Wallet platform has been launched for more than 10 local city commercial banks, small loan companies and other financial institutions, providing POS bank statement-based loans, tax-based loans and other loan services for local small and micro businesses.

### CASE

#### Wealth management with merchant's settlement funds, to accelerate circulation of spare cash

For small, medium-sized and micro-businesses with high capital flexibility requirements, there are also wealth management products of merchant's settlement funds that can satisfy their fund flexibility requirements on the "All-in-Wallet" platform, such as Chao Ji Jie Suan and Tian Tian Cun, in addition to the "Tian Tian You Li" and other money fund wealth management products. After the "Chao Ji Jie Suan" and "Tian Tian Cun" are opened online under the premise of merchant authorization, the funds of the POS settlement account will be automatically used to purchase the money fund or bank deposit wealth management products, and the acquiring funds can start to enjoy the financial benefits of the whole holiday. It also supports fast redemption and real-time transfer in 7\*24 hours. Based on the different needs of profitability and liquidity, merchants can choose their own personalized wealth management products.

### 案例

#### New financing instrument for small and micro-enterprises

Since August 2017, UMS Factoring has cooperated with Shanghai Fuli Financial Information Service Co., Ltd. (hereinafter referred to as "Magnet Finance") to deeply explore the capital needs of small and micro-enterprises, and in view of "being difficult and expensive in financing", make full use of the multilevel merchant service capability of China UMS to quickly deploy the "quick, convenient and low-cost" financial instrument, "Shang e Rong", to more small and micro-merchants. The product provides operating loans to small and micro merchants through refactoring of trust beneficiary right transfer with credit enhancement and no-enhancement refactoring. Through offline field due diligence, the product intends to understand the actual needs of the small and micro businesses and provide targeted support for the development of the small and micro enterprises.

# Improves People’s Livelihood with Convenient Finance

## 1.UMS Pay Convenient Service

Thanks to medical insurance mobile payment solutions jointly launched by China UMS and Hunan Local Human Resources and Social Security Bureau, urban and rural residents in Jishou City, Changning City, and Linyi County of Changde City in Hunan Province no longer need to run errands and queue for a long time to make payments. Just with their mobile phone, they can quickly pay their medical insurance fee anytime and anywhere.

With the unified implementation of the new medical insurance policy for urban and rural residents in Hunan Province, the coverage of medical insurance for urban and rural residents in the province has been expanding, at a coverage rate of over 95% and amounting up to nearly 60 million participants. During the annual medical insurance payment period, the fee collection windows of the local medical insurance bureau and the bank agent points are faced with heavy on-site payment work pressure; for the insured residents, especially those in rural areas with inconvenient transportation, they also face various actual difficulties, such as long-time queue, long distance travel and difficulty in payment. With the support of the local government authorities in Hunan, China UMS has built a "mobile Internet+ medical insurance" for Hunan urban and rural residents by connecting its industry payment platform with the medical insurance information system of the Human Resources and Social Security Bureau based on its successful experience in the industry payment field for many years, which enables the insured residents not to "go errands" and handle their affairs such as payment for medical insurance just through mobile phones.

Taking Jishou City as an example, the insured person logs onto the WeChat service account of "Jishou City Medical & Maternity Insurance Service Bureau" through the mobile phone, selects the "medical insurance payment" platform in the "payment entrance", uses the mobile phone number to log in and then enter the name, ID number or the medical insurance card number and other information to quickly review the personal or family payment information online, and after verifying the information, they can directly complete the payment through their mobile phones. For those who are not insured, they can also enter the household name and ID number online through the mobile phone, and after completing the necessary information, the application for insurance can be completed. In addition to the five cities and counties such as Jishou City, at present, nearly 160 cities and counties in Hunan are also opening medical insurance mobile payment. From offline to online, China UMS' medical insurance mobile payment solution not only greatly reduces the cost of manpower and cash escort of the local Human Resources and Social Security



## CASE

### Jiangsu Suqian promotes mobile payment convenient project



To demonstrate the phased construction achievements of urban mobile payment convenience project, and further exert the role of the mobile payment for the convenience of and benefit for the people, Suqian Mobile Payment Convenience Project Promotion Conference of Jiangsu Province was held on December 7 in Wangji Town, Siyang County. The leaders of China UnionPay Jiangsu Branch, People's Bank of China Suqian City Center Branch, Siyang County People's Government, China UMS Suqian Branch and the heads of various county people's banks, city and county financial institutions and payment institutions attended the event.

#### Create "Smart Transportation"

In the field of public transportation, the full coverage of the city and county-level public transportation within the jurisdiction is realized. Suqian District took the lead in opening mobile payment smart bus service in Jiangsu Province, achieving full mobile payment coverage of more than 1,600 buses in the city. After the launch of the public transport project, Jiangsu Branch quickly launched the "Taking bus with 1 cent" intensive promotion activities, and ensured targeted promotion to the audience through the official accounts, further gathering popularity and expanding the scope of activity awareness. In addition, the taxi mobile payment project has been vigorously promoted. At present, there are 551 taxis using mobile payment in the city, and taxi discount activities have also been launched simultaneously.

#### Create "smart vegetable market"

As a mobile payment scenario promoted by Jiangsu Branch, 16 "smart vegetable markets" have been built in the local area at the end of November, with more than 1,000 merchants. By issuing QR codes for merchants and making signage, the Branch created a unified and mobile payment scenario in combination with marketing incentives and preferential activities. The satisfactory mobile payment experience enhances the happiness index of the citizens' "food basket" consumption.

#### Create "smart campus"

Campus is an important scenario for the mobile payment convenience project. Jiangsu Branch has taken campus "Cloud Quick Pass" as one of the main fulcrums for the implementation of the mobile payment convenience demonstration project, creating a more convenient and intimate campus life environment for the teachers and students and attracting the most dynamic and motivated teachers and students. The event attracted the participation of teachers and students, and the convenient payment method of UnionPay QR code was well received by the students and college leaders.

#### Create "Smart Park"

In early August, Jiangsu Branch completed the transformation of the mobile payment acceptance environment in Suqian E-Commerce Industrial Park and put it into use. "Cloud Quick Pass" QR code is the only mobile payment method in the park, and in combination with the marketing activities such as "2 Yuan off for every 5 yuan consumption", the cumulative business volume of the park reached 50,000 transactions as of the end of November.

#### Create "smart life"

Jiangsu Branch has completed the renovation of more than 650 stores in 16 pharmacies in Suqian District so as to fully support the "Cloud Quick Pass" QR code, mobile phone flash payment and mainstream code-scanning payment. At the same time, a variety of publicity and marketing activities recognized by the people were conducted in cities and towns. Towns and townships were taken as the main front for popularizing financial knowledge and promoting financial policies, and the activities were welcomed by the government and the people.

Jiangsu Branch will continue to play the role of facilitating and benefiting the people by mobile payment, actively promote the construction of mobile payment convenience commercial circles and application scenarios for second- and third-tier cities and counties, and develop the launch activities of mobile payment demonstration projects into rewarding and fruitful promotion events and eventually into the happy-ever-after events that are highly recognized by the common people.



Bureaus, but also effectively improves the efficiency of government affairs, and enables the public to insure and renew their insurance online anytime and anywhere, which truly ensures that "information runs more errands while the public run less".

Centered on all aspects of social and livelihood services, China UMS' industry payment solutions not only show their talents in the medical insurance industry, but also cover all livelihood payment service fields, including property, education, insurance, heating and gas, non-tax and other industries, which, while enabling the mobile internet convenience benefits more people, also boosts the new model of around-the-clock "Internet + Government Services" for local government departments.

## 2.Promote People's Livelihood through Products and Services

Continue to promote smart city projects, resort to the "Shandong citizen card" project to modularize the basic people's livelihood services, further enrich the application scenarios of citizen cards, cooperate with UnionPay to launch various marketing activities to expand the influence of the citizen card system and enhance the promotion of smart city projects. In 2018, we focused on building the Dongying Citizen Card Project in Shandong Province, completed the release of the new



Dongying Citizen Card App and integrated the latest version of the China UMS Comprehensive Payment Plug-in with the systems of tap water, public bicycles, Jinji property, provident fund, and health planning committee. In addition we have completed the construction of the Dongying Citizen Card website and the citizen card WeChat public account, and launched new business functions such as code-scanning dining in the Dongying government canteen, Dongying traffic violation inquiry, Dongying citizen medical health file inquiry, and Dongying social security inquiry. The application of citizen cards was also widely publicized through various channels such as newspapers, radio, television, internet, and brochures, guiding the public to use citizen cards more frequently and enjoy the various convenience services provided by citizen card. At the same time, Shandong Jining Citizen Card Project was launched and matching plan was negotiated with Jining Human Resources and Social Security Bureau, Health and Family Planning Commission, Provident Fund Management Center, Transportation Bureau, and Public Security Bureau.

## Build a Harmonious Industrial Environment

### 1.Maintain Market Order

China UMS has always adhered to the principle of standardized market development, actively implemented the requirements of the government regulatory authorities such as the People's Bank of China. Under the guidance of the programmatic policy documents issued by the National Development and Reform Commission and the People's Bank of China, China UMS actively took the lead in maintaining market order and assisting the market order construction.

### 2.Develop Cooperation with Banks

China UMS always adheres to the development idea of win-win cooperation with the banks, and actively creates a harmonious development environment in accordance with the "four complementarities and one dislocation" (i.e., complementary business, complementary markets, complementary channels, complementary functions; and dislocation development).

China UMS has vigorously promoted the Headquarter-to-headquarter office cooperation with all banks. As of 2018, it has signed Headquarter-to-headquarter cooperation agreements with 71 banks, covering domestic development financial institutions, state-owned commercial banks, joint-stock commercial banks, postal and storage banks, regional banks, private banks (Internet banks), and foreign banks in China. Through the establishment of a special team for bank cooperation, China UMS has achieved a high-efficient linkage with all peers, and has closely cooperated with all levels of the banks to rapidly promote the regional or even nationwide

## CASE

### Anhui Branch actively completed mobile payment convenience demonstrative projects

In 2018, in accordance with the overall deployment of the local People's Bank, Anhui Branch implemented the development strategy of UnionPay mobile payment under the guidance of the head office, and solidly promoted the construction of convenience demonstration projects. The branch company set up a special working group with the company head as the leader, and formulated a comprehensive implementation plan based on the actual situation, and assigned a key employee to participate in the demonstration project work. In terms of specific implementation, the first is to strengthen the acceptance side renovation through contactless and passcode or signature-free transformation, MIS transformation, small and micro-business expansion, and cashier training. The second is to actively promote the construction of key business scenarios for the UnionPay mobile payment, such as demonstration business districts, barrier-free neighborhoods, vegetable markets, and public transportation and subways. The third is to increase the number of UnionPay mobile payment transactions by launching various marketing activities such as special, bottoming, incentives, and red envelope code. The fourth is to strengthen the inspection of merchants and improve the coverage of the UnionPay acceptance mark.

As of 2018, the number of newly added UnionPay QR code users reached 236,000, and a total of 18.226 million UnionPay mobile payment transactions were generated. Throughout the year, the company participated in the construction of 31 business circles, 39 blocks and 86 vegetable markets, completed the transformation of UnionPay mobile payment at all crossings of Hefei Expressways, promoted the transformation of the UnionPay mobile payment for bus and vehicle equipment in more than 10 regions of the province, with a total of 5,546 units being deployed, and completed 14,000 uploads of the "You Llan" APP merchant acceptance mark.

## CASE

### Tibetan Vegetable Market Electronic Scale Project



China UMS Tibet Branch actively cooperated with the local government and the People's Bank of China to create a "Smart City - Mobile Payment Convenience Demonstration Project" and worked closely with China UnionPay Tibet Branch to successfully implement the UnionPay "Cloud Quick Pass" "Vegetable Market Electronic Scale Project" in the Lhasa Meteorological Bureau market. Before that, the vegetable farmers were always in the midst of chaos, giving the wrong money or even receiving counterfeit money or bargaining for small changes, thus resulting in loss of income. The buyer even went to as far as 2km away to draw money from the ATM. But now this situation no longer exists. Instead, "Cloud Quick Pass" electronic scale was used, and the work like weighing, pricing, and charges are completed in one time, greatly facilitating the use and management of cash by vegetable farmers and buyers, eliminating all kinds of chaos as happened before, while supporting various payment methods such as waving card, mobile phone or using "Cloud Quick Pass" QR code, which brings more intimate choices to the cardholders.



implementation of various businesses.

China UMS conducted multilevel business cooperation based on payment for multiple lines of banks, and annually published cooperation handbooks with banking companies, retail and e-banking, card centers, foreign banks, regional banks and other major cooperation lines, covering China UMS' major cooperative product portfolio such as payment, data, cross-border, marketing, finance, value-added, agricultural and industrial products, and together with the excellent banking cooperation cases from various branches across the country, provides more diversified products and services to the banks to drive the overall cooperation with the bank and promote the development of the industry.

With the extension of the Belt and Road Initiative and the rapid development of global payment reform, China UMS has continued to strengthen its domestic and overseas cooperation with foreign banks. All parties continue to maintain close partnerships and leverage their respective strengths to achieve the strategic goals of all parties.

### 3.Major Account Service

China UMS conducted innovative business cooperation with Nike China.

In 2018, China UMS provided a new intelligent terminal solution based on its comprehensive cooperation with NIKE, which realized the integrated acceptance mode of card swiping, code scanning and invoice printing, greatly improving the customers' shopping experience; for its pain point of sub-accounts of its agent outlets, we provide it with merchant fund management system solution to solve the problem of internal fund management. In the future, the two sides will further their cooperation in marketing and big data.

China UMS expanded cooperation with Maxim Group:

As the largest food and beverage group in Hong Kong, Maxim continues to maintain good cooperation with our company. In 2018, we built a table-side meal ordering solution centered on its high-end food and beverage consumption scene, and rebuilt the prepaid card system for Maxim Group. At the same time, we are promoting business cooperation such as membership and marketing.

China UMS deepened cooperation with Richemont Group:

As the world's second largest luxury goods group, Richemont Group has many high-end brands, such as Cartier, Vacheron Constantin, IWC, MontBlanc, etc. In 2018, Richemont Group and China UMS achieved full cooperation, and based on the cooperation on intelligent terminals, the two sides are negotiating all-round cooperation of CocoBlue intelligent terminal, Internet, mobile internet and cross-border business. Richemont Group highly recognizes our service and product solutions.





# 股东责任篇

## Our Responsibilities to Shareholders

银联商务高度重视保护股东权益，持续完善公司治理，大力加强风险合规管理，强化内控体系建设，致力于为股东创造价值。

China UMS attaches great importance to protecting shareholders' rights and interests, continuously improves corporate governance, vigorously strengthens risk compliance management, enhances internal control system construction, and is committed to creating value for the shareholders.

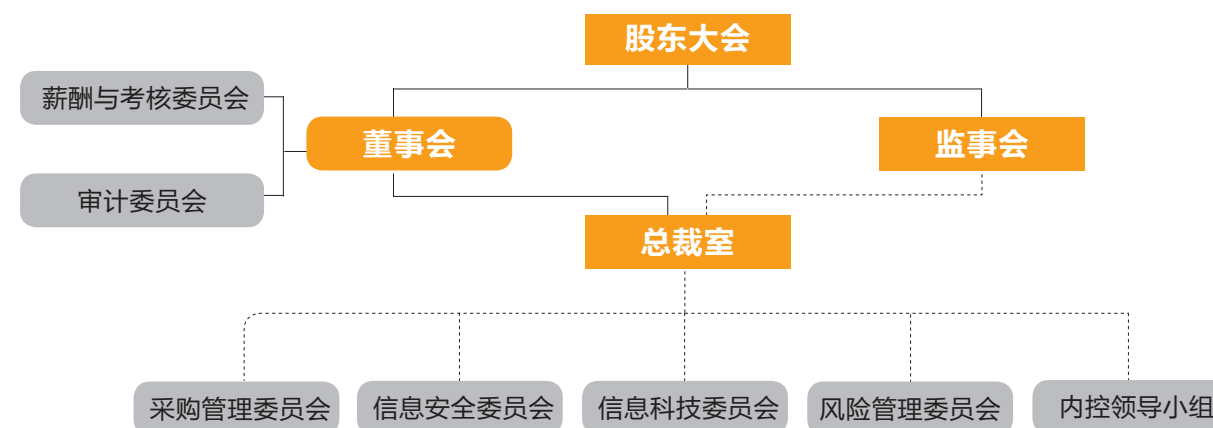
## 股东责任

### （一）积极为股东创造价值

2018年，公司上下不懈努力，积极有效应对错综复杂的经济形势和日趋激烈的支付行业竞争所带来的多重压力，积极抢抓有效市场，大力推广增值创新业务，实现了业务收入的持续稳健增长，取得良好的经营业绩，为股东创造了价值。

### （二）持续完善公司治理

2018年，银联商务公司治理运作规范，严格按照《中华人民共和国公司法》《非金融机构支付服务管理办法》等法律、法规和《银联商务股份有限公司章程》的规定执行，持续完善权责明确、有效制衡、协调运转的公司治理机制，提升公司治理水平。





公司股改完成后，分别通过《银联商务股份有限公司章程》《银联商务股份有限公司股东大会议事规则》《银联商务股份有限公司董事会议事规则》《银联商务股份有限公司监事会议事规则》《银联商务股份有限公司董事会薪酬与考核委员会工作细则》《银联商务股份有限公司董事会审计委员会工作细则》等基本制度文件规定股东大会、董事会及其专门委员会、监事会、高级管理层的权责划分，明确股东大会、董事会、监事会的分级表决机制，以及各自职权与义务。公司严格贯彻落实定期会议制度，每年至少召开一次股东大会定期会议和两次董事会、监事会定期会议，并在定期会议闭会期间，根据公司治理决策流程召开临时会议，确保公司内部决策流程规范运行，维护公司治理结构的严谨。

2018年，股东大会审议议案10项，听取报告1项；董事会审议议案16项，听取报告2项；董事会专门委员会审议议案3项；监事会审议议案8项。

## （三）加强风险防控管理

银联商务始终坚守“业务发展与风险防范并重”的指导思想，深入贯彻“预防为主、防重于治”的风险管理理念。经过十余载的深入研究、实践探索和经验总结，公司在组织架构、规章制度、运行机制、技术系统、应急处置、闭环管理等方面形成了完备的风险管理体系，并持续动态优化、调整。2018年，公司上下继续践行审慎合规的经营理念，以风险技术驱动、风险策略助力为基本思路，严格贯彻落实中国人民银行等监管工作要求，不断完善风险政策与风险策略体系，全力提升科技风控实力，为公司可持续健康发展保驾护航。

据中国银联相关联数据显示，近年来，银联商务银行卡收单欺诈管控能力一直处领先于行业平均水平，是全国性收单机构风险管理指标表现最好的单位之一。

### 1、严格贯彻落实监管要求，坚持依法合规经营

面对行业合规整顿与风险隐患排查，银联商务率先垂范、主动出击，切实承担起国有企业的社会责任，不折不扣落实监管机构各项工作要求。2018年度，全面完成中国人民银行关于进一步加强无证经营支付业务整治专项工作的要求，持续开展全辖商户筛查和自查自纠，夯实工作成果，严防为无证经营支付业务行为提供支付结算服务；组织公司上下持续开展对新型套现手法、非法集资、非法外汇交易平台等非法平台及高风险领域专项排查与整治，及时清理问题商户；强化信息安全管理，完成全辖个人金融信息保护自评估、非现场检查与现场检查，落实中国人民银行支付安全风险专项排查100余项要求，不断提升支付安全体验；综合多种渠道开展安全宣传提示，提升客户风险意识，维护广大金融消费者合法权益。

### 2、持续完善风险政策和策略体系，强化风险支撑能力

支付领域移动化、智能化趋势带来了风险表现形式的深刻变革，各类欺诈手法不断升级甚至呈产业化趋势，对此，银联商务积极开展政策与策略优化，做好应对各类新型风险挑战的制度设计。一是通过开展监管制度、要求梳理和现有制度办法覆盖性评估，构建“制度体系-制度工具”协同管理的制度结构及长效管理机制，并按优先等级推进实施；二是积极跟进创新产品业务设计、开发、应用等环节，从监管要求、用户管理、风险侦测、调查处理、损失处置机制等多个维度，建立专项风险保障策略，强化风险服务对创新业务的支持。

### 3、全力推进科技风控战略，提升智能化风险管理水平

银联商务坚持以科技战略为指引，不断提升风险管理体系的智能化水平。2018年，加快推进实时风控系统建设，实现公司移动支付业务监控应用，建立系统标准服务接口，面向公司各类业务提供快速接入，有效开展阻断、强认证等实时风控决策应用；围绕数据、系统、模型等基础要素，积极开展风险引擎重构、规则管理分析、风险特征集市等系统建设与优化，健全WATCH2.0风险监控平台。同时，依托“风控技术联合实验室”，公司加速开展风险大数据挖掘及应用，持续改进风险识别预警的准确性和适应性，推进人工智能在金融风控领域的研究成果应用落地。

## （四）强化内控体系建设

银联商务高度重视内部控制工作，结合公司实际情况，加强内部控制体系建设，不断完善公司内部控制制度。通过优化内部控制环境、识别内外各类风险、加强适当的控制措施、保持顺畅的信息沟通和实施有效的内部监督，保证企业经营管理合法合规、资产安全、财务报告及相关信息真实完整，提高经营效率和效果，促进企业实现发展战略。

### 1、构筑坚实的内控组织体系，推动内控建设有效实施

银联商务构筑了坚实的内控组织体系，以股东会、董事会、监事会和高级管理层为主的公司治理体系，董事会审计委员会、监察审计部对公司经营活动中的内控情况进行检查和监督，内控领导小组及下属的内控领导小组办公室负责组织协调各项内控工作的开展，总公司内控运行管理部门和各分支机构按照要求执行各项内控工作。



2、创建良好的内控环境，内控意识深入人心

银联商务具有良好的内控环境，对管理人员进行管理技能培训，树立内控意识，全面履行对内控工作的直接领导职责；对员工履行入职教育、制度宣贯及各项业务培训，提升员工履行自身内控职责的意识与能力，自觉将内控措施落到实处，形成“全司重视、全员参与、全面覆盖、全程控制”的内控环境。

3、持续完善内控制度，规范内控管理

银联商务已形成了涵盖业务管理、技术管理、风险管理、财务管理、人力管理、行政管理等方面完善的内控制度体系，并且根据经营情况的变化，对标上市公司要求，不断动态更新各项内控制度，使规章制度覆盖各产品业务，并在制度中明确工作标准、细化业务流程、捋清总分子公司职责，促进全公司内控管理的规范化、流程化和标准化。

银联商务内控制度体系

业务管理	对收单业务、收单专业化业务、网上业务、自助终端业务、非银行卡业务等各项支付业务制定制度与规范
技术管理	对技术架构、项目管理、运维管理、信息安全管理、技术标准合规等制定制度与规范
风险管理	对传统收单风险管理、创新业务风险、账户信息安全、反洗钱、风险保障、风险服务等方面制定制度与规范
财务管理	对预算、考核、资金、资产、收支、核算、税务等财务相关内容制定制度与规范
人力管理	对员工聘用、培训、薪酬考核、晋升、退出全过程制定制度与规范
行政管理	对文秘会议、行政后勤、法律事务、档案及保密管理等制定制度与规范

根据经营情况的变化，公司动态更新各项内控制度。

4、建立内控监督机制，推动持续改进

银联商务建立了多层面的检查体系。分支机构对各项业务内控情况进行自查，总公司各运行管理部门在日常工作中对所管理的具体业务进行条线管理与条线检查评估，监察审计部对经营管理、财务管理以及其他经济活动进行审计监督。各单位在开展各项检查与审计的活动中，查找各业务管理中存在的内控缺陷，并进行持续地改进。

（五）加大审计监督力度

监察审计部将内部审计的工作目标与公司发展的战略目标紧密结合，以风险为导向，关注公司全面风险管理，聚焦高风险业务，以流程控制为主线，以数据为核心，进一步挖掘审计管理系统的应用潜力，不断优化审计流程，提高审计工作的效率和效果，并督促审计整改的落实，为公司合规经营和稳健发展，发挥好第三道防线监督、评价和服务作用。

持续推进银联商务党风廉政建设工作，将党风廉政建设和反腐败工作纳入总体工作部署，推进权力运行程序化和公开透明。层层压紧压实“两个责任”，将全面推动“两个责任”工作任务层层分解，明确了廉洁风险工作负责制。切实贯彻落实党风廉政各项制度，加强制度建设，提高制度执行力。

认真履行全面从严治党监督责任，把纪委工作和措施聚焦到主责主业上。贯彻执行《中国共产党纪律处分条例》《中国共产党党内监督条例》《中国共产党问责条例》，抓住重要节点、重要环节、重要领域，强化对党员和领导干部的日常监督管理。加强作风建设，开展对领导干部廉洁自律、落实中央八项规定精神和纠“四风”情况的监督检查，切实解决党风政风方面存在的突出问题，坚决把纪律和规矩挺在前面。强化责任追究，严肃查办“两个责任”落实不力行为和违反“六项纪律”的案件，坚决维护党规党纪的严肃性。

# Our Responsibilities to Shareholders

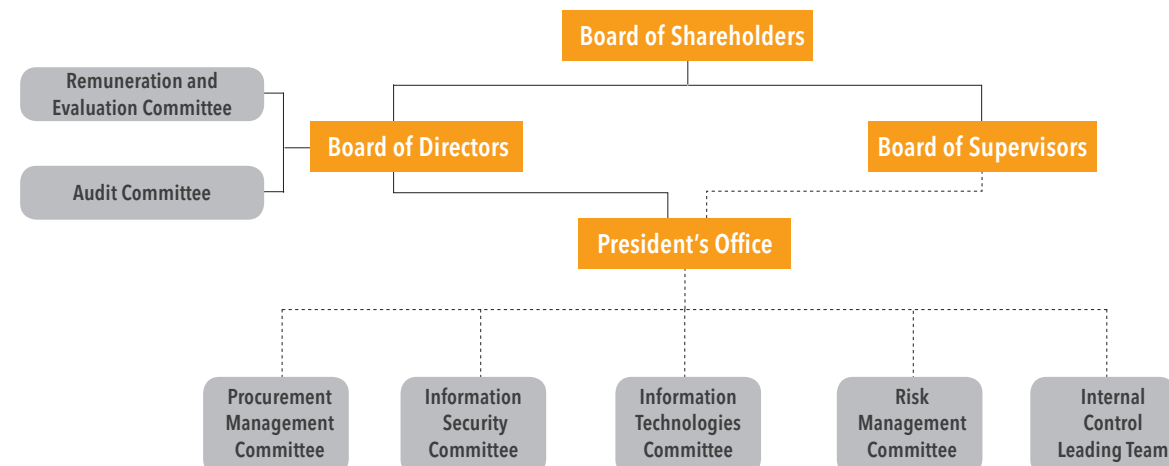
## Create Value for Shareholders

In 2018, the company made unremitting efforts to actively and effectively cope with the complicated economic situation and the multiple pressures brought by the increasingly fierce competition in the payment industry, actively seized the effective market, vigorously promoted value-added innovation business, and achieved sustained and steady growth in business income, sound business performance and created values for the shareholders.

## Corporate Governance

In 2018, China UMS corporate governance and operation standards were strictly implemented in accordance with the laws and regulations of the "Company Law of the People's Republic of China", "Administrative Measures for Payment Services of Non-financial Institutions" and the "Articles of Association of China UMS", continuing to improve the corporate governance mechanism that is with clear-cut rights and responsibilities, effective checks and balances and coordinated operation and to intensify corporate governance.

Upon completion of the company's share reform, various basic system documents have been approved such as the "Articles of Association of China UMS", "Rules of Procedures for General Meeting of Shareholders of China UMS", "Rules of Procedures for the Board of Directors of China UMS", "Rules of Procedure for the Board of Supervisors of China UMS", "Working Rules of the Remuneration and Appraisal Committee of the Board of Directors of China UMS" and the "Working Rules of the Audit Committee of the Board of Directors of China UMS", stipulating the division of powers and responsibilities of the General Meeting of Shareholders, the Board of Directors and its special committees, the Board of Supervisors, and senior management, and clarifying their level-specific voting mechanism as well as their respective functions and obligations. The company strictly implemented the regular meeting system, held at least one regular general meeting of shareholders and two regular board of directors' meetings and regular board of supervisors' meetings every year, and convened ad hoc meetings according to the corporate governance decision-making process during the inter-sessional period to ensure the standard operation of the company's internal decision-making process and maintain the strictness of the corporate governance structure.



In 2018, the general meeting of shareholders reviewed 10 proposals and heard 1 report; the board of directors reviewed 16 proposals and heard 2 reports; the special committee of the board of directors reviewed 3 proposals; and the board of supervisors reviewed 8 proposals.

## Risk Management

China UMS always adheres to the guiding ideology of "paying equal attention to business development and risk prevention" and thoroughly implements the risk management concept of "prevention first, prevention comes before treatment". After more than ten years of in-depth research, practical exploration and experience summarization, the company has formed a complete risk management system in terms of organizational structure, rules and regulations, operational mechanism, technical system, emergency response, closed-loop management, etc., and continuously optimizes and adjusts dynamically. In 2018, the company continued to implement the prudent and compliant business philosophy, with being risk technology-driven and risk strategy-fueled as the basic ideas, strictly implemented the regulatory work requirements of the People's Bank of China, constantly improved the risk policy and risk strategy system, and tried all out to improve technology-based risk control capacity so as to escort the company's sustainable and healthy development.

According to the relevant data of China UnionPay, in recent years, the fraud control ability of China UMS bank card acquiring service has been ahead of the industry average, and it is one of the best performing units of risk management indicators for national acquirers.

### 1. Strictly Implement Regulatory Requirements and Adhere to Compliant Operation by Law

Faced with the industry's compliance rectification and risk hazard investigation, China UMS took the lead in setting a good example and taking the initiative to assume the social responsibility of state-owned enterprises, and implemented the various requirements of the regulatory agencies. In 2018, China UMS fully fulfilled the requirements of the People's Bank of China to further strengthen the special work of rectification of unlicensed business payment business, continued to carry out merchant screening throughout the jurisdiction as well as self-examination and self-correction, consolidated the work results, and strictly prevented payment settlement services for unlicensed payment business activities. China UMS organized the company to continuously carry out special investigations and rectifications on illegal platforms and high-risk areas such as new cash-out methods, illegal fund-raising, and illegal foreign exchange trading platforms, timely cleaned up the merchants in question, strengthened information security management, completed self-assessment, off-site and on-site inspection of personal financial information protection under the jurisdiction, implemented more than 100 requirements for special inspections of payment safety risks of the People's Bank of China to continuously improve the payment security experience, comprehensively launched safety publicity tips in various channels to enhance customer risk awareness and safeguard the legitimate rights and interests of financial consumers.

### 2. Continually Improve Risk Policy and Strategy System and Enhance Risk Resistance Capability

The trend of mobilization and intelligence in the payment field has brought about profound changes in the form of risk expression, and various types of fraud techniques have been continuously upgraded and even industrialized. In this regard, China UMS is actively pursuing policy and strategy optimization, and is well positioned to respond to various new types of risk challenges. First, through the all-inclusive evaluation of the regulatory system, requirements and existing institutional measures, build the institutional structure and long-term management mechanism under collaborative management of the "institutional system-institutional tools", and promote the implementation according to the priority level; the second is to actively follow up the business design, development, application and other aspects of



the innovation products, establish special risk guarantee strategy in consideration of various aspects such as the regulatory requirements, user management, risk detection, investigation and processing, loss handling mechanisms to strengthen support of risk services for innovative business.

### 3. Fully Promote Technology-based Risk Control Strategy and Improve Intelligent Risk Management Level

China UMS adheres to the guidance of science and technology strategy and continuously improves the intelligence level of the risk management system. In 2018, China UMS accelerated the construction of real-time risk control system, realized the monitoring application of the company's mobile payment service, established a system standard service interface, provided fast access to all kinds of services of the company, and effectively carried out real-time risk control decision-making applications such as blocking and strong authentication; centered on the basic elements such as data, systems, models, etc., China UMS actively carried out risk engine re-engineering, rule management analysis, risk feature marts and other system construction and optimization, and improved the WATCH2.0 risk monitoring platform. At the same time, relying on the "Risk Control Technology Joint Laboratory ", the company accelerated the development and application of risk big data, continuously improved the accuracy and adaptability of risk identification and early warning, and promoted the implementation of artificial intelligence in the field of financial risk control.

## Internal Control

China UMS attaches great importance to internal control work, strengthens the internal control system construction in line with the actual situation of the company, and continuously improves the internal control system of the company. By optimizing the internal control environment, identifying internal and external risks, strengthening appropriate control measures, maintaining smooth information communication, and implementing effective internal supervision, China UMS ensures legal compliance in business management, asset security, true and complete financial reporting and related information, improves operational efficiency and effectiveness, and fuels enterprises to achieve their development strategies.

### 1. Build Solid Organization Structure for Internal Control and Fuel the Effective Implementation of Internal Control Construction

China UMS has established a solid internal control organization system, with a corporate governance system mainly based on the general meeting of shareholders, the board of directors, the board of supervisors and senior management. The Audit Committee and the Supervision and Audit Department of the Board of Directors inspect and supervise the internal control of the company's business activities. The internal control leading group and its subordinate internal control leading group offices are responsible for organizing and coordinating the implementation of various internal control work. The internal control operation management department of the head office and various branches perform various internal control work as required.

### 2. Create a Good Internal Control Environment

China UMS has a good internal control environment, conducts management skill training for management personnel, establishes internal control awareness, and fully performs direct leadership duties for internal control work; implements on-the-job education, system publicity and various business training for employees to enhance the employees' awareness and ability in performing their own internal control duties, consciously putting the internal control measures into practice, forming an internal control environment of "being highlighted by all, participated by all, covered for all and controlled for all".

### 3. Continually Improve Internal Control System and Standardize Internal Control Management

China UMS has formed a complete internal control system covering business management, technical management, risk management, financial management, human resources management, and administrative management. According to the changes in business conditions and in line with the requirements of the listed companies, China UMS constantly upgrades its internal control system so that the rules and regulations can cover the business of each product, and clarifies the working standards, details the business process, clarifies the responsibilities of the head and subsidiary companies, and promotes the standardized, streamlined and regular management of the internal control system of the whole company.

### 4. Establish Internal Control Supervision Mechanism and Promote Continual Improvement

China UMS has established a multifaceted inspection system. The branches conduct self-examination of the internal control of each business; each operation and management department of the head office conducts line management and line inspection and evaluation on the specific business managed in the daily work; the supervision and audit department conducts auditing and supervision to operation management, financial management and other economic activities. In the process of various inspections and audits, all units search for internal control defects in each business management and carry out continual improvement.

## Strengthen the Construction of Internal Control

The Supervision and Audit Department closely integrates the work objectives of internal audit with the strategic objectives of the company's development, pays attention to the company's comprehensive risk management, focuses on high-risk business, takes process control as the main line and the data as the core to further explore the application potentials of the audit management system, continuously optimize the audit process, improve the efficiency and effectiveness of the audit work, and urge the implementation of the audit rectification, and play a good role in the third-line supervision, evaluation and service for the company's compliance management and steady development,.

The construction of the Party conduct and of an honest and clean government is continually promoted and is included in the overall work arrangement together with anti-corruption work to promote the programmed, open and transparent power operation. The "two responsibilities" work is implemented level by level, clarifying the responsibility system for integrity risk work. All rules concerning the construction of Party conduct and of an honest and clean government are implemented strictly, system construction is enhanced and system enforcement is strengthened.

Conscientiously fulfill the responsibility of supervision responsibility for strict CPC governance in an all-round way, and focus the work and measures of the Disciplinary Committee on the main responsibility and main business. Implement the "Regulations on Disciplinary Actions of the Communist Party of China", "Regulations on the Supervision of the Communist Party of China" and "Regulations on Accountability of the Communist Party of China", seize important nodes, important links, and important areas, and strengthen the daily supervision and management of Party members and leading cadres. Strengthen the work style construction, carry out supervision and inspection of the integrity and self-discipline of leading cadres, implement supervision and inspection on implementing the spirit of the eight regulations of the Central Government and correction of the "four bad practices", effectively solve the prominent problems existing in the Party style and government style, and resolutely pay foremost attention to the discipline and rules. Strengthen accountability, seriously investigate the ineffective implementation of the "two responsibilities" and violations of the "six disciplines", and resolutely safeguard the seriousness of Party discipline.





# 客户责任篇

## Our Responsibilities to Clients

银联商务牢固树立“以客户为中心”的理念，致力于“为客户创造价值”。我们持续加强产品业务创新，运用创新理念、创新技术和创新手段，集成各类综合支付产品和服务，开拓支付领域的创新应用，推动支付行业的蓬勃发展，努力为B端客户和C端持卡人提供全方位、高品质的综合支付和信息服务。

China UMS firmly establishes the "clients-centered" concept and is committed to "creating value for our clients". We continue to strengthen product business innovation, use innovative ideas, innovative technologies and innovative means to integrate various types of integrated payment products and services, open up innovative applications in the payment field, promote the booming development of the payment industry, and strive to provide comprehensive, high-quality integrated payment and information services to the merchants and card holders.

## 客户责任

### （一）加强产品和服务创新

#### 1. 移动支付

银联商务紧跟移动支付趋势，完善移动支付产品。加强新技术产品的预研，积极探索新的创收模式，打造新的支付场景，实现商户由线上向线下转型。

2018年度，银联商务积极响应中国人民银行【2017】281号文中关于移动支付交易“断直连”的合规要求，于一季度末开始将所有交易陆续切换至银联渠道，保障所有交易在监管机构下合规开展。

在基础支付方面，各移动支付业务稳定增长，2018年全年移动支付交易笔数达40.38亿笔，交易额达8176亿元人民币。在远程支付场景中，银联商务新推出了网关支付产品，在进行大额交易时支持持卡人通过网银支付进行付款，完成了从线上到线下全方位、多场景的支付能力的全覆盖；同年1月，境外扫码业务在香港地区正式落地，开拓了海外支付市场，为全球的移动支付网络建设添砖加瓦。

在完善基础支付能力的同时，银联商务也根据各行业商户的业务场景，研制了专属的解决方案。一是客单价较高的场景，例如教育、旅游、电子设备采购等，银联商务推出了分期支付产品，可以减轻持卡人一次性付款的压力；二是针对电商类商户，提供了合并支付与分账业务，在交易完成后直接将交易款结算给实际提供商品或服务的入驻商户，避免电商平台因开展业务触及“二清”的红线；三是无人值守的场景，在无人便利店、停车自助缴费、充电桩等无人值守的场景下，可以通过免密支付，在持卡人在选购商品或享受服务后，由系统自动完成资金扣收，提升服务效率，同时也降低了人力的投入；四是单类商品优惠，对于会不定期开展单品优惠活动的大型商超类商户，对接单品营销，商户无需修改任何信息，银联商务直接负责完成优惠核销，T+1日优惠资金与用户付款资金合并一次性结算至银行账户；五是线下零售行业，新零售可以协助零售业商户将线上流量引导至线下实体门店来刺激交易，不仅可以快速完成会员引流，还可根据用户消费习惯定向推送优惠活动信息，更精准地投放营销资源，提高优惠权益的核销率。

此外，银联商务还推出了外包服务商合作体系，与第三方服务商开展业务合作，以银联商务丰富的支付能力为基础，加上服务商定制化的业务处理系统，为不具备开发能力的中小型商户提供更专业、更优质的支付服务。

#### 2. “营销联盟”

“全民惠”（“营销联盟”）是亚太最大的银行卡收单机构——银联商务依托遍布全



国的800多万家合作商户及智能支付网络，为用户、商户、银行及品牌机构提供优惠验证及支付清算服务的电子营销平台。

借助“全民惠”，在不改变消费支付习惯的前提下，用户或银行可以将各类优惠券、会员卡、积分、红包等营销凭证关联到支付账户，用户在合作商户刷卡或扫码消费时即可实现优惠的自动验证及支付结算。

截至2018年底，“全民惠”累计拓展活跃商户数54884家、累计合作机构数1479家、营销交易笔数3100万笔。分别与中国银联、建行、浦发、工行、中行实现总对总营销合作，完成在避风塘、翠华、太平洋咖啡、好利来、眉州东坡、DQ适达餐饮、海底捞、呷哺呷哺及永辉超市等一批重点商户落地，总分联合开展包括“浦发玩转商圈活动”“建行龙卡海底捞周六满减优惠”“工行好利来惠聚周一”“中行银联二维码永辉/DQ随机立减”“呷哺呷哺信用卡手机闪付立减优惠”“银联卡云闪付立减优惠活动”等。

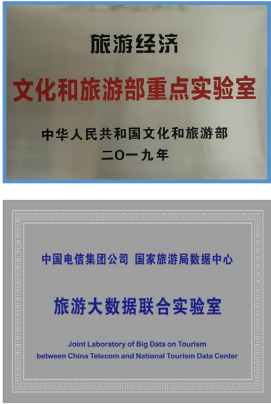
3. 大数据业务

2018年，银联商务围绕旅游消费、商业咨询、风控技术、反欺诈等方面，积极推动公司数据业务板块发展，提升“银杏”大数据品牌价值，全年落地合作项目433个。



(1) “银杏云游”

“银杏云游”是银联商务面向全国旅游管理单位推出的大数据智慧旅游决策平台。平台基于海量消费数据，利用大数据前沿技术，全面分析旅游消费数据，帮助旅游管理单位监测旅游经济运行，统筹协调旅游业发展，监督旅游服务质量。截至2018年末，“银杏云游”累计服务旅游管理单位达50余家，包括文化和旅游部数据中心、江苏省旅游局、四川省旅发委、厦门市旅游局、杭州市上城区旅游局等。同时，“银杏云游”积极拓宽合作领域，为上海市商务委、北京市商务委提供消费行业深度数据分析服务，得到认可；与中国旅游研究院（文化和旅游部数据中心）成立“旅游经济文化和旅游部重点实验室”，着重开展文化和旅游数据采集和分析仿真、文化和旅游经济运行监测与预警、游客行为和服务质量评价研究、产品和业态创新的商业孵化等方面的研究，加快产、学、研紧密结合，并联合发布多份重点节假日消费大数据分析报告；与仲量联行联合发布《新文旅时代：消费升级与去地产化趋势下的产业创新发展白皮书》。



(2) “银杏商业智库”

“银杏商业智库”是银联商务充分利用现有资源，打造的商业咨询服务产品。该产品为地方政府、文旅地产、连锁品牌、零售、餐饮等行业客户提供宏观市场预测、消费者洞察、商业布局 and 选址、行业竞争形势的个性化数据分析等方面的咨询服务，同时充分借鉴业内成熟的数据挖掘技术和可视化工具，以互联网和移动客户端为载体，将客户最真实的经营情况、客群情况以及行业情况，以可视化的方式呈现，帮助客户更好地了解其客群消费特征、不同人群消费偏好差异，从而有效制定营销手段和措施。目前，该产品已为近千家商户提供服务，帮助他们以大数据分析作为决策工具，以较低的成本进行科学的经营管理，实现商业模式的创新应用。



4. 普惠金融业务

面对普惠金额的重点扶持对象——小微企业，紧抓中小微企业对贷款、融资产品无抵押、用款急、频率高、额度小、期限短、放款迅速、灵活计息等迫切需求，银联商务于2013年搭建“天天富”普惠金融服务平台。“天天富”普惠金融服务平台是开放式的金融产品提供方与用户之间的交易撮合服务平台，旨在为企业与个人用户提供优质、便捷、高效的一站式金融服务。目前平台已拥有基金、活期理财、互联网黄金、证券开户、车险等理财类产品，POS流水贷、个人消费贷、联名信用卡和融资租赁等融资类产品，以及信用卡申请/还款、扫码开票、钱包支付等生活服务类产品。合作机构涵盖浦发银行、光大银行、网商银行、上海银行、富民银行、瑞盛宝融资租赁、光大保德信、买金网、海通证券、天天基金等近30家银行及其他正规金融机构。

“天天富”将传统的融资理财等金融服务从线下全面迁移到线上，小微商户不需要任何抵押担保，仅凭POS交易流水等数据就能通过“天天富”APP全流程在线快速申请最高达100万元的贷款，并且当天申请当天放款，高效解决资金短缺难题。商户还可以通过办理“天天富”光大联名信用卡，最高30万元的信用额度足以“救急”，刷卡交易自动分期减少商户每月还款压力。

在为小微企业提供便捷金融服务同时，银联商务也将金融服务的范围扩展至个人，为符合条件的个人提供金融产品，帮助他们应对日常生活中遇到的临时性资金难题。2018年，银联商务携手光大银行，在“天天富”普惠金融服务平台上线面向个人的纯信用消费信贷产品——“随心贷”，针对符合贷款条件并在光大银行指定保险公司购买“个人借款保证保险”的客户，发放用于个人合法用途的小额信用贷款。申请用户凭借本人的人民银行征信报告以及用户在银联商务的基本信息、个人认证等情况，即可获得贷款额度，而且“审批快、额度高、费率低”。急需资金的个人用户只需在手机上登录“天天富”APP，选择“随心贷”，完成绑卡开户后，就可以申请最高达30万元的贷款，足以满足装修、购车、留学、旅游等日常生活中的大额消费需求。

除提供融资服务为商户生产经营保驾护航外，“天天富”平台还为商户提供了涵盖电器、家具等大宗商品的“融资租赁”服务，商户采用融资租赁方式购买，即可避免一次性大额支出，缓解资金压力。凭借POS机交易流水，商户就可在“天天富”APP上申请免息租赁额度，在“融资租赁”商城选购额度内的商品，确定6个月或12个月的分期期限并支付首期租金后就能使用该商品，不仅无需支付额外的手续费及利息，而且可以不定期享受活动期的商品利率优惠。

截至2018年12月底，融资产品本年发生142.46亿元，历史累计806亿元，期末余额达50.23亿元，使众多中小微企业成为“普惠金融”的实际受益者；T+0结算业务本年交易笔数3756万笔，本年交易额2301.34亿元，历史累计8015亿元；理财业务期末保有量25.41亿元，理财业务定投发生额本年发生124.45亿元，历史累计437亿元。

保费分期业务是中金同盛向保险公司提供的就其集团客户购买商业车险保费融资业务。针对中小型的物流运输企业融资难的现状，为其提供保险费的分期支付服务，可有效解决其资金周转问题。我司自2016年3月在广西地区试点开展该业务，截止2018年底，累计放款额1940万元，服务企业10家，放款笔数近70笔。

“全民鑫”是一款天天富平台携手中金同盛商业保理有限公司、招银前海金融资产交易中心发布的定期理财产品，具有收益高、风险低、产品多样化、投资门槛低等优势。至2018年4月中旬“全民鑫”停售，该产品成立以来累计发行83支，总融资4.6亿元。我司先后在湖南、广东、山东、北京、江苏、山西、天津、河北等地开展专场营销活动，共计3994人认购产品，客户覆盖全国各地。

## 案例

### 服务物流行业—凯京租赁业务

中金同盛2017年4月与凯京信达科技集团有限公司合作运费贷业务，截至2018年底累计放款157笔，合计放款金额8.21亿元。此款运费贷产品目标借款人为企业或个人的物流承运人，主要为货主或三方物流做配套运输的主体，由于货主可能存在一定的账期，故其借款的主要用途为垫付出车时必需的油费、过路过桥费用和人工费用，以3个月为主。运输业人员劳动密集、学历低、资产少，处于大银行没有意愿服务、小银行没有能力服务的空白状态。因为物流运输中的过路费及油费所占运单总价的比重较高，我司与凯京集团合作的运费贷业务可以有效地帮助小微物流企业及个人解决短期资金周转的难题。

## 案例

### 惠民金融—信用乘车业务

随着移动互联网的普及，二维码和NFC作为新兴的支付手段开始在移动支付领域短兵相接，但在移动支付的浪潮中，成本相对低廉的二维码充分发挥了自己的优势，迅速抢占移动支付的市场，在公共交通领域发展为移动支付的绝对主力。在移动支付的浪潮中，许多城市在公共交通领域纷纷推出二维码乘车，让“先乘车，后付款”的公共交通出行方式首次变为现实，二维码支付在公共交通领域逐步推广开来。由于公交场景对交易时效性要求高，同时公交受理终端网络环境不稳定，为保证用户体验，大部分二维码乘车采用异步交易，从而产生对金融信用服务的需求。中金同盛提供整套信用支付解决方案，通过信用支付解决该场景支付问题。厦门市民卡“信用乘车”项目是中金同盛基于“全民花”产品推出的一款面向广大C端用户使用二维码乘车信用支付，实现“先乘车，后付款”的便民产品。目前在交通领域实现，后续将扩展到医疗、市政、政务领域，享受先服务后付费、信用认证“担保”“预授权”等便利。本项目打造“信贷为骨”“信用为纽”，配合政府项目激发一个城市的活力，打造信用城市，将诚信纳入城市核心文化，将信用嵌入城市治理理念；让信用服务遍及生产生活，让中国百姓的城市生活能有更强的获得感和幸福感。

## 5. 大华捷通

大华捷通作为银联商务倾力打造的物流行业解决方案，提供物流交易撮合、货到付款、交易资金清结算、供应链金融以及其他增值服务，为货主提供一站式物流解决方案，致力于建立以支付和金融为核心的物流供应链生态体系。

大华捷通平台以物流撮合业务为核心，以COD货到付款、“小跟班”、专业市场解决方案、供应链金融为抓手，以专业市场为重点领域，打造集支付、物流、电商、金融为一体的综合服务体系，全力开拓增量市场；推出面向B端及C端用户的银商“小跟班”，致力于成为最专业、最便捷的寄快递、查快递及物流资源整合平台，为用户提供极致物流线上线下体验和 Related 增值服务。个人用户登录银商“小跟班”APP或小程序即可对比各家快递价格，轻松下单。企业通过“小跟班”快递管理一站式平台，实现员工寄件智能化、运单打印电子化、快递管理系统化，为企业实现降本增效，解决了传统寄件管理混乱的难题。积极响应国家提高中小微企业融资效率、推进供应链创新与应用、推进普惠金融发展规划等相关指导文件，大华捷通积极开展供应链金融业务，定位以物流信息为主要支撑的各行业供应链金融数据科技平台。针对物流行业各环节，包含供应链条上物流、资金流、信息流等数据，准确把握行业及企业风险点，并联合金融机构为中小微物流及供应链上下游企业提供互联网供应链金融服务，解决中小企业融资难融资贵的问题。

## 6.ERP 项目

随着移动互联网、大数据、物联网技术的成熟，“新零售”时代正式来临。越来越多的零售商业体将目光投向商业管理、会员营销、数据运营等系统的升级改造。银联商务依托多年行业经验与技术沉淀，为大、中、小微型零售商户提供专业可靠的商业管理解决方案。该方案可为商户提供信息化管理手段，并结合银联商务丰富的支付及增值产品，为商户及消费者带来优秀的使用体验。

“商赢龙腾”系列ERP产品，主要面向购物中心、百货、超市等大型商业综合体，目前已为近200个综合体商户提供了信息化经营管理服务，助力其实现智能化运营。通过智能设备的布放，实现专柜收银，提高支付体验，减少高峰期排队跑单现象，同时日常经营数据的采集和分析为商业体精细化运营提供有力支撑。此外，电子发票、微会员、公众号缴费平台等增值业务的叠加，也给广大用户带来加倍的便利，得到商户和消费者的一致好评，可以更快地感知到零售行业演进的趋势，可以更准确地接收到先进的经营理念。多年服务这些一线品牌商户的经验，又助力我们不断完善自身产品，一个又一个的项目在中西部、地市、县城持续落地，在带去先进技术、理念的同时，也不断提升着广大中西部、偏远地区的零售信息化服务水平。

## 7. 国际业务

银联商务为支付产业走向境外服务，为建设境外银行卡受理市场服务，为境外中国持卡人服务，为境外当地居民等各类客户提供安全、高效、便捷的银行卡受理环境提供全方位的支付服务。公司以匠心精神为中心，不断创新、实现产品输出，进一步推动支付行业的国际化进程。



案例

新疆广汇·KL星品汇智能化城市综合体



随着国内消费升级的大趋势，广大西部地区的新开商业综合体如雨春笋。综合体商户对引入先进管理理念、上线最新运营系统，向一线品牌商业体管理模式看齐的需求也愈发强烈。2018年2月，银联商务成功中标新疆广汇KL星品汇项目。新疆广汇集团是新疆第一个跨入“世界500强”行列的本土企业，业务范围遍及全国各地，是中国西部地区综合实力最强的民营企业。“新疆广汇·KL星品汇”是广汇集团提出的由传统能源、汽车、房地产向商业地产模式发展的第一个项目，意义重大。银联商务为其提供了整套解决方案，其中包括商业管理系统、移动收银系统、客户关系管理系统、智能停车场系统等模块，打通商业体内部消费、休闲娱乐、停车等多个环节，为新疆人民打造了一个全新的城市综合体。

案例

为硕果时代打造智能化商业管理系统



硕果时代购物中心位于江西省的二级地市抚州市，总建筑面积8万平方米，包括地上五层、地下两层，共计219+超强品牌阵容，其中80%品牌首次入驻抚州，引进了江西省首家双巨幕影院中影国际影院、大型生活超市永辉生鲜超市，实现100%招商率、98%开业率，于开业当日客流量突破29.7万人次。从项目成立之初，商户就希望可以打造一个智能化商业体，在实现商业信息管理的同时，引入线上线下各种营销资源，打造O2O闭环。因此，银联商务为其量身打造了一整套商管系统，实现其个性化的管理需求，打通交易信息与会员信息，实现多种营销方式，真正做到精细化运营。该项目也成功被打造成为当地地标，极大地提升了抚州现代商业综合体的管理水平。

案例

“商赢龙腾”行业ERP进驻革命圣地西柏坡



据原国家旅游局统计，我国旅游消费在国民消费中的占比越来越重。近几年，国家大力发展旅游产业，银联商务响应原国家旅游局“十三五”规划，打造了智能景区解决方案。西柏坡文旅小镇项目正是基于此背景，成功落地。该项目位于革命圣地西柏坡5A级景区入口，项目整体占地面积31764平方米，建筑面积19000平方米，商铺200余家，集景区参观学习、商业、文化、旅游为一体，包括特色餐饮、酒店住宿、文化娱乐以及文化传承。银联商务基于自身优势，提供全支付渠道，并将采集到的消费数据结合银联商务的大数据技术为景区提供可视化的经营指导，提高景区的经营管理水平，更好地服务广大游客。

银联商务积极开展境外支付业务。2018年度，银联商务已在我国香港、澳门地区及日本设立机构并开展境外业务，服务境外特约商户近1.4万家，维护POS终端1.6万台，当年共发生交易491.9万笔、实现交易额249.5亿元，覆盖餐饮酒店、旅游观光、钟表珠宝、时装百货、休闲娱乐、综合零售、保健医疗等多个行业。

2018年银联商务继续以股权合作、自设公司和产品输出的方式实现国际化提速。公司积极与海外潜在合作机构探讨采用股权投资、合资公司等方式实现落地开展业务。公司积极推进与韩国支付企业的股权合作、香港SVF(储值卡产品)公司及欧洲子公司设立，持续推进境外子公司收购后的各项整合工作。公司重视创新增值业务和产品的输出，将智能终端及“全民付”移动支付等增值业务推向世界舞台，并在港澳落地，目标客户也从最初的服务中国人“走出去”转变成服务境内持卡人和境外持卡人并重。完善技术和业务运营系统，继续完善流程并加强各项制度建设，推进我司境外业务的发展布局。

8. 智能终端

银联商务于2016年10月完成智能终端开放应用市场生态体系建设，经过两年运营，生态体系已具备一定规模，运营模式日趋成熟。截至2018年底全辖累计智能终端装机量突破157万台，生态体系累计服务商户91.4万家，入驻服务提供商及互联网开发者622个，引入应用1169个，提供应用下载及更新服务3500余万次。

在市场监管持续趋严、客户信息安全意识不断提升的大环境下，银联商务在扩大业务规模的同时，严守合规底线，强化风控措施，积极响应监管机构指令，为客户提供安全、稳定的开放应用市场服务。公司自建应用安全检测平台，深入、全面检测应用安全漏洞，排除安全隐患。根据业务发展情况、监管机构要求，修订智能终端开放应用市场管理办法，深化业务风险防范措施。积极响应网信办下发指令，全年累计执行管理要求60余项，并按要求开展四次全面自查专项行动，自查违规应用，上报开放应用市场运营情况。

深入挖掘商户行业及经营场景需求，持续推出“E外卖”及“小智”系列轻量级场景化应用，解决商户经营痛点，提升商户经营管理效率。其中“E外卖”应用实现多外卖渠道聚合





管理，解决了商户传统的多点接单、对账及菜品管理难等痛点问题，提升外卖商户经营管理效率，截至2018年底，已累计生成外卖订单1200余万笔。“小智核销”应用统一主流核销渠道入口，解决了商户的多点核销、支付与卡券核销未形成闭环等痛点，极大提升了卡券核销场景下消费者的付款体验。

围绕“综合化”“智能化”管理目标，银联商务推出了智能化服务产品，提升智能终端远程运维服务能力，远程、快速解决商户的终端使用问题。通过终端信息、日志、状态等数据自动化上送后台、智能化监控，同时实行主动化服务模式，主动发现并解决终端问题，提升商户的终端使用体验。

随着智能终端开放应用市场体系规模的不断扩大，银联商务将严格遵照监管要求，内控优先、制度先行，严控业务合规性，在合法合规的前提下向商户提供更丰富、更优质的综合支付与信息服务。

9. 银联商务开放平台

银联商务开放平台基于“创新、开放、合作、共赢”的理念建设，立足于服务平台化与渠道开放化，聚合银联商务内部各创新类产品、增值业务服务、专业化服务，以及外部第三方企业所提供的优质信息、内容和能力，为广大的互联网开发者提供一站式、标准化、规模化的开放能力服务。

2018年，银联商务开放平台开放资源扩充至九大板块，包含支付、物流、大数据、终端监控、APP开发、媒体广告、云平台、人脸识别、优惠券，并计划继续丰富开放能力，包括“E开票”、智慧园区、跨境业务、统一会员、二/三类账户等优质服务资源。

2018年6月21日，“银联商务开放平台银杏大数据竞赛”总决赛在银联商务大楼完美落幕。大赛以“信贷用户逾期预测建模”为赛事题目，由银联商务股份有限公司主办，教育部计量经济学重点实验室（厦门大学）和狗熊会（数据产业高端智库）协办，正式启动于4月10日，赛事奖金池总额高达30万元。来自高校、银行、运营商、互联网企业等多个行业近千位选手，经过了初赛、复赛的激烈角逐，历时2个多月，多位选手表现出色、脱颖而出。

2018年6月22日，“银联商务开放平台”发布会在沪举办，发布会以“银河互联 赋新未来”为主题，浩瀚银河、互联共享，用创新赋能美好新未来。发布会上，银联商务副总裁张靖文、银联商务副总裁谢群松、银联商务副总裁张野、厦大教授陈海强、百度云副总经理谢广军、东软集团副总裁/博士蒋韬、红星美凯龙财务副总经理吴平共同启动发布仪式，银联商务开放平台正式对外发布，并邀请百度云副总经理谢广军、红星美凯龙财务副总经理吴平、东软集团副总裁/博士蒋韬代表银联商务合作伙伴发表精彩演讲。

2018年10月24日，银联商务开放平台移动应用竞赛决赛在银联商务新科技园落幕。大赛以“互联·赋新”为主题，以“Weex框架的小程序开发”为赛题，依托银联商务开放平台，开发者以人机交互技术为核心设计、创新、开发移动应用，满足各行业不同场景的业务需求。



通过赛事，让更多人士增进了对银联商务开放平台的了解，依托开放平台进行应用创新、开放创新、大众创新，共筑开放的合作生态环境，促进金融行业健康发展，进一步释放开放能力蕴含的社会和商业价值。

2018年12月18日，以“良知、尊严！发现新经济驱动力”为主题，由中国科学院《互联网周刊》、中国社会科学院信息化研究中心、eNet硅谷动力共同主办的“2018（第十六届）中国互联网经济论坛”在北京万达文华酒店隆重举行。银联商务开放平台荣获“2018年度最佳开放平台奖”。

10. 强化移动客户端入口，完善商户服务生态建设

响应公司战略要求，移动项目组通过强化产品功能、搭建开放框架、定制商户资金解决方案、解决商户支付痛点等多重方式，统一公司B端商户服务入口。

一是打磨“银联商务”APP产品。产品方面，累计“银联商务”APP完成大版本功能上线9次、小版本功能迭代近50余次。提供了各种特色服务板块，上线了包括商户开票二维码、E外卖商家服务、悦收银商家版、条码物料申请等业务功能，高效助力公司各项特色增值业务的推进；新增小微商户自助入网功能，极大地简化了原有的入网流程；对接部分第三方服务平台，丰富App的应用场景，提升用户使用活跃度。技术方面，基于商户服务开放，搭建移动端开放框架，实现一处开发、多点接入的模式，所有开发者均可通过“银联商务”APP作为服务生态的载体，进行开发应用。持续丰富服务内涵，打磨互联网创新业务的新型增长点。







二是全面提升“全民付”APP产品能力。在支付能力方面，全年完成银联卡快捷支付，实现银联卡支付全覆盖，同时通过智能路由功能，实现系统自动选择最低扣款成本渠道进行支付。在内容资源整合方面，全面推进“全民付”业务管理平台的基础建设工作，实现标准输入与输出接口规范、

出账机构的统一管理功能和输出渠道的统一管理功能，同时将“悦便利”和园区卡等多种内容资源以“全民付”APP为媒介点触达C端用户。

三是完善商户资金解决方案，构建一体化商户资金管理体系。2018年推出的“T+N自由划付”业务打开了对公付款前端产品的通道，T+N业务提现金额7.14亿元。个人借款平台上线以来累计放款234.21万元，并在原来支持多种收款模式的基础上，增加支持线上、线下分账支付模式，不断扩充收款模式的支持能力。为适应市场需求，“T+N自由划付”业务更是丰富了对外输出模式，灵活满足更多商户需求。

四是规范收银类插件功能，抢占移动支付和传统支付受理市场。增强收银台插件支付方式，推动插件输出标准化，保证了商户在接入产品时的安全性与标准化。提升“悦收银”的产品适配力和支付体验，精准数据采集，构建自动更新功能，为存量商户提供增值服务功能打下了基础。今年产品更是大力寻求行业应用，聚焦场景化支付模式：满足购物中心、大型超市的集中退货需求，研发“悦收银”退款专用版；适配购物中心的一卡通支付需求，实现“悦收银”一卡通专用版，并在福建泰禾购物中心实施应用；针对停车场行业，推出停车场缴费功能及停车场无感支付版本；对于翼支付的支付需求，实现“悦收银”翼支付专版，在海南地区的翼支付商户处得到大力推广。



## 11. 其他重点项目创新

### （1）统一会员

打造公司统一会员系统，迁移整合存量会员信息，完善支付即会员产品功能，实现为公司中小微商户提供统一会员服务的目标，提升用户体验并增加用户黏性。

### （2）“微信服务平台”

“微信服务平台”以智慧城市为业务入口，以微信公众号为出口，针对不同城市的需求，结合行业特色，依托银联商务自有产品体系的功能服务，以微信轻应用的方式向商户及区域商圈提供行业解决方案，协助商户黏住用户的同时输出银联商务自有产品。2018年，积极与各地旅游、物业、停车三大板块的客户开展公众号代运营业务推广合作，完成了旅游行业解决方案的推广，包括：“阿尔山”（二期）、“内蒙古味道”“大连古莲国际旅行社”“贵阳江华旅游集散中心”“黄山景区公众号代运营”等项目。完成了购物广场停车解决方案的推广，包括重庆世纪新都停车场、重庆龙华龙奥零售等项目。开拓市政项目合作，包括三亚卫计委项目（二期）、上海江宁社区项目（二期）、山西临汾一卡通等项目。



### （3）银商“优客”小程序服务平台

随着互联网工具的普遍应用及新零售概念的兴起，众多头部商家探索线上线下综合营销的经营模式，效果反馈良好，但中小商家开发和运营线上服务载体面临着成本高、难度大、周期长等问题。银联商务2018年9月发布的银商“优客”小程序服务平台，将商家日常所需的功能进行组件化封装，商户登录平台仅需要通过拖拉拽的方式即可发布自有小程序，整个制作过程不需要任何的技术进行参与，仅需要简单的业务配置即可，极大地降低了成本，提升了效率。产品上线半年时间，签约商户400余户，市场评价很高。

### （4）“E开票”

自2015年以来，国家税务总局大力推广电子发票，此外，电子发票具有无纸化、低能耗、成本低、易管理等优点，受到行业商户的欢迎。银联商务紧抓这一重要趋势，2016年起大力推广“E开票”产品，受到市场商户青睐。



目前银联商务为零售、餐饮、电商、旅游、公缴、物业、医院、教育培训等众多行业商户提供了购物单开票、公众号开票、APP开票、网页开票、系统对接开票等全场景开票方案，上线众多知名客户如上海浦东机场、白云机场T2航站楼、城市超市、JINS眼镜、艾美酒店、天狮集团等知名商户。

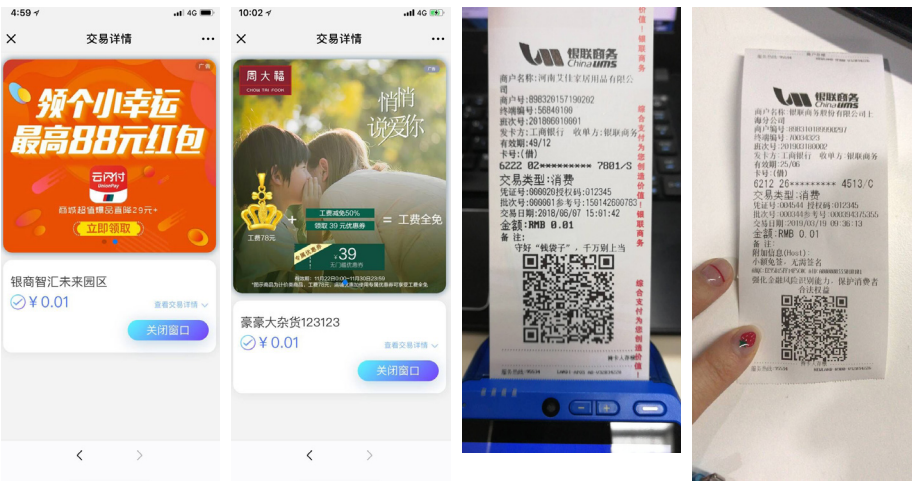
截至2018年12月底，“E开票”累计商户数达14.5万户，累计开票量为1291.6万张。

(5) 园区卡

升级完善产品功能丰富行业应用。提高园区移动端业务受理能力，与外围软硬件对接，并实现园区商户云闪付业务受理，结合云闪付改造营销政策为我司赢得项目额外收益。园区卡项目上半年新增81家园区，完成指标的101%，营业收入共计440万元，项目涉及企业、学校、医院、旅游等行业。全年累计发卡105.64万张，布放终端943万台，交易总笔数1640.52万笔，交易总金额约4.93亿元。加速医疗保险行业布局，与湖南省湘西医保局全面合作，打造了“医保通”移动缴费平台，首批在湖南吉首市开通，实现了全市30多城乡参保居民足不出户，轻松参保，并有湖南永顺县等3个医保局排期上线，预期缴费人数达370万人，实现医保行业的合作突破；同时，结合广东肇庆、山东莱芜和重庆等互联网医疗项目，总分联动，共同探索“智慧医疗解决方案”。重点围绕行业类商户缴费场景进行产品推广和方案落地，覆盖包括了保险缴费、教育缴费、非税缴费等11类行业缴费场景。行业缴费平台至3月份上线以来，新增拓展商户160余家，交易笔数33.44万笔，交易金额3.46亿元。

(6) “悦便利”无人店

探索“新零售”融合场景，初步打造银联商务“悦便利”无人店综合解决方案。近年来传统线下零售商成本逐步上升，同时由于数据挖掘和商业智能的缺失造成货品周转率较低、购物体验较差、复购率低等问题，导致坪效压力愈发明显，而移动支付兴起、人工智能技术成熟、消费者体验升级等原因，迫使零售商一直在寻找各种方



式将门店货品和用户行为数字化。我司通过整合无感支付和计算机视觉算法的能力，为零售商打造了基于“深度学习+计算机视觉”的无感支付解决方案，逐步形成自有新零售品牌“悦便利”无人店。

(7) 媒体资源开放平台

2018年媒体业务系统整体搭建完成，功能上实现了多维度资源的统一可配置化、多内容形式的开放接口化。同时随着资源的不断丰富，除了支付场景签购单、移动支付以外，智能终端屏幕、银联商务与“全民付”APP、公众号等均已开放，为客户提供了更加丰富的产品选择。

在运营优化方面，媒体资源业务进行了一系列专业升级。经由交互设计优化后的移动支付广告，营销转换率最高提升44%；签购单广告持续开展白色情人节、520与双十一活动，活动期间签购单扫码率提升140%。高达13%的整体互动率，为客户提供了最佳性价比营销方案。

2018年媒体资源业务全年共29家分支机构参与，为269个项目提供上线服务，共为客户实现了7.6亿次广告曝光、4830万次有效转化。





## （二）加强品牌宣传与营销

### 1. 品牌宣传和营销总结

2018年，银联商务紧紧围绕公司热点事件，深度挖掘各层面的业务亮点，通过微信、微博等自有新媒体渠道对外宣传的同时，相关新闻也引发了社会媒体的广泛关注和宣传报道，并荣获业内多个重量级奖项殊荣，有效提升了公司及产品的品牌知名度、美誉度。相关新闻报道涵盖社会责任、普惠金融、服务小微、扶农助农、产品创新等题材，报道对象包括“全民付”、“全民付”助农自主终端、“天天富”、“银杏”大数据、“全民惠农”、“ERP”等核心产品以及公司在普惠金融、助农扶农、“云闪付”移动便民支付示范场景建设等方面的成果。

（1）传统媒体与新媒体同步发力，全面开展品牌传播

2018年，银联商务及多款创新产品和特色项目受到媒体关注，中央电视台、第一财经电视、《金融时报》《新京报》《中国证券报》《新闻晨报》《上海证券报》《上海金融报》《青年报》《浦东时报》《新华日报》《扬子晚报》《深圳晚报》《江淮晨报》《互联网周刊》以及人民网、新华网、光明网、央广网、中国新闻网、澎湃新闻、新浪网、腾讯网、网易、搜狐网、凤凰网、硅谷动力等国内有影响力的电视、平面媒体和门户网站均不同程度地对公司相关新闻进行了报道和转载，总计报道篇次约2600余次，进一步提升了公司和产品的品牌形象，同时增进了社会公众对公司以及第三方支付行业的认知了解。

9月，全球支付行业权威市场研究机构“尼尔森报告”（The Nilson Report）正式发布《2017年度全球收单机构排名表》，银联商务以全卡种收单交易53.8亿笔排名全球第12位，较2016年的排名上升2位，再创银联商务在尼尔森全球收单机构排名的历史最高纪录。排名表正式公布后，人民网、央广网、中新网、深圳晚报、凤凰网、硅谷动力、网易、新浪等数十家全国知名媒体和各大地方媒体均在第一时间进行了报道，银联商务作为第三方支付行业龙头的品牌形象更加深入人心。

10月，银联商务发布了《2018国庆旅游消费大数据报告》，凭借详实的消费金融大数据、精准新颖的观点结论以及极具可读性的报告内容，该报告受到中央电视台与第一财经电视等电视媒体的关注，并专门摘录采编报告相关内容制作成专题报道，向全国观众全方位形象地呈现了2018年国庆假期国内旅游消费的整体情况。

随着新媒体的持续升温，公司加强了在微信、微博等新媒体平台上的宣传力度，定期发布公司的新闻动态、社会责任、普惠金融、服务小微、扶农助农、产品创新、营销优惠、行业资讯、商户展示、风险提示、收银员培训、金融知识和金融消费者权益知识等系列报道，全维度向公众展示银联商务作为综合支付和信息服务领域龙头企业的风采。2018年，银联商务通过全辖71个微信公众号形成的新媒体传播矩阵，总计联动发文5000余次，其中“全民惠”微信公众号发布的“40万商户半价攻略在线教学，银联12·12真心替你付一半”单篇阅读量逾15万人次。

（2）积极参加行业知名展会，展示公司形象和产品风采

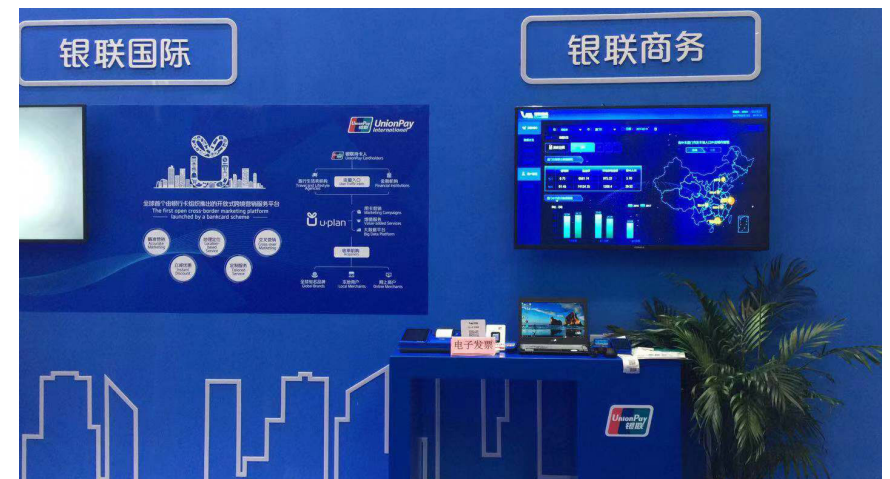
1月，联合厦门市政府参加“第八届中国智慧城市大会”，会上通过主题宣讲和短视

频的方式，对银联商务与厦门市政府合作共建的“厦门市民卡虚拟卡项目”进行全方位宣传与展示，厦门市民卡以大数据为基础，融合了身份识别、公共服务、生活服务、金融服务、互联网应用等多功能于一体，并且创新地开发了信用乘车功能。厦门市民卡的应用极大提升了政府管理效率、便利了民众生活，获得大会评委的一致认可，“厦门市民卡虚拟卡项目”获选“2017中国智慧城市优秀案例”，银联商务也凭此荣获“2017中国智慧城市领军企业”称号。

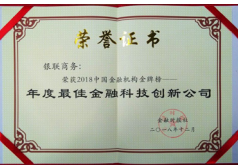


6月，协同中国银联参加由中国商业联合会主办的“第13届中国零售商大会”，银联商务以设置客户体验区、专员讲解等形式直观展示了“全民付”移动支付、“全民付”智能终端以及银联商务ERP产品，客户可以通过近距离体验的方式切身感受公司围绕“支付+”的系列解决方案给各行各业的商户以及广大消费者带来的便利支付和便利服务。

6月，协同中国银联参加2018（第四届）中国智慧城市国际博览会。会上银联商务通过设置客户体验区的形式直观展示了银联商务“E开票”快速开票产品的高效和便利，以及协助银联展示了“支付+”产品在各大场景的应用，全方位、直观地展示了公司作为“综合支付服务和信息服务提供商”的品牌形象。







### (3) 连续斩获行业大奖，提升公司品牌形象

2018年，银联商务以及旗下“天天富”、“全民付”APP、媒体资源开放平台、“银杏”大数据等多款产品受到行业组织、权威媒体的重点关注并屡获殊荣，全面彰显了公司和产品的品牌影响力。

李晓峰总裁荣获《互联网周刊》评选的“2017年度最具社会责任人物奖”。银联商务荣获胡润百富评选的“2018胡润中国新金融50强”、澎湃新闻评选的“年度支付机构”和“年度金融科技机构”、《证券时报》评选的“中国第三方支付先锋榜”、《金融时报》评选的“年度最佳金融科技创新公司”、《互联网周刊》评选的“中国互联网20年大国品牌奖”和“2018互联网年度品牌奖”以及央广网评选的“年度创新公益奖”。同时，公司产品媒体资源开放平台获牛耳奖“广告领域最佳跨界营销奖”，“全民付”智能终端获第二届金融科技创新大会“2017年度优秀解决方案”，“天天富”荣获“中融普惠”年度品牌案例特别奖，“天天富”和“银联商务开放平台”分别荣获由《互联网周刊》评选的“2018年普惠金融服务奖”和“2018年度最佳开放平台奖”，“银杏大数据服务平台”获金融大数据创新应用与信息安全研讨会“金融大数据创新应用优秀成果奖”，与厦门市政府合作的“虚拟市民卡”项目荣获数字中国建设峰会“数字中国建设年度最佳实践”成果案例之一。

## 2. 互联网门户建设

银联商务门户网站（www.chinaums.com）是公司展示企业形象、传播企业信息、提供客户服务的重要窗口。

2018年，策应国际化和移动化发展趋势，新增完成16家英文分站（含港、澳及海外）和移动端英文站点建设，实现了多语种、多渠道的覆盖。同时，门户网站及分站集群及时更新各类公司新闻和资讯信息，全年总计更新3000余篇网站信息，并积极通过原创专题的方式开展“智慧城市、服务民生”“天天富融资”等民生类、普惠金融类重点产品宣传推广。

2018年，公司门户网站各项访问量指标继续保持稳定增长，全年访客数量512.39万人，总访问量1863.97万次，同比分别增长27.95%与10.25%。

## 3. 新媒体运营

一是整合、拓展新媒体宣传渠道，完成“银联商务微信服务号”与“全民惠农”“全民付智能终端”“大华捷通”公众号的多号整合，实现用户统一运营及功能整合再造。全年，微信服务号实现用户规模较大幅度增长，累计关注用户数突破20万，同比增长近3倍；同时，紧随短视频发展潮流，完成抖音企业号开通，与时俱进开展新媒体运营工作。

二是高度重视新媒体的内容运营，以多元化、大众化为发展目标，成功推出“王老板”“有画漫说”等系列宣传素材，不断提升传播效果；同时，结合宣传软文、H5互动、吉祥物表情包、小游戏等形式多样的宣传方式及互动活动，持续开展金融知识普及宣传，以及为公司“全民惠农”“全民付移动支付”等助农扶贫、便民支付类产品开展营销宣传。

## (三) 加强便民自助服务

2018年，银联商务重点加强民生类自助零售业务发展，致力改善校园、社区、医院等场所的便民消费场景建设，积极响应国家惠民、利民的号召，践行公司服务民生的社会承诺。

### 案例

#### 厦门分公司助力云闪付智慧校园共享洗衣机建设



“助力智慧校园，喜迎双旦”，2018年12月26日，厦门分公司联合厦门银联与悠洗洗衣合作上线了全国70所高校“银联智慧校园，助力校园洗衣”云闪付专项营销活动，活动一上线就受到莘莘学子的欢迎，短短上线几天，交易笔数就破千笔。

本次智慧校园共享洗衣机建设，成功联合悠洗洗衣上线厦门大学等全国70所高校、近15000台共享洗衣机云闪付支付的接入，现阶段学生可通过悠洗洗衣APP和H5界面实现云闪付APP调用支付。后续厦门分公司将与悠洗洗衣深入合作开展手机pay调用支付、云闪付白名单受理支付以及银联无感支付等，进一步提升用户体验便利性。同时为云山闪付校园生活支付提供很好的应用场景，进一步提升了银联云闪付活动在高校的影响力。今后厦门分公司将继续在智慧校园建设方面开疆辟土，为云闪付场景建设提供更好更多的应用场景和解决方案。

### 案例

#### 青岛分公司助力医药零售自助化发展



近年来，随着社会经济的飞速发展以及新概念的提出，带动了无人货架、无人商店、自动售货机等新事物，也方便了群众，而在医药新零售的探索过程中，自助售药机被赋予了新的使命。银联商务通过以自助设备为载体，不断推进智慧医疗走进社区，提供一站式综合便民金融服务。

2018年11月15日，由中国银联青岛分公司牵头，国药控股国大药房上海连锁有限公司与银联商务股份有限公司青岛分公司合作实现了自助售药机全功能支付受理业务正式上线，该项业务为购买急需药品的市民

提供了极大便利性。国大自助售药机通过二维码扫描器融合条码扫描、数据传输技术，结合自助售药机支付系统拓展扫码支付功能，以满足市民多样化的支付需求，大大提升了购药体验。



（四）保护客户资金安全，贯彻监管政策，落实业务管理要求，合规经营

1. 客户资金安全、备付金管理，落实监管政策和业务管理要求等

银联商务从严规范客户备付金使用管理，严格遵守《支付机构客户备付金存管办法》《中国人民银行办公厅关于调整支付机构客户备付金集中交存比例的通知》《中国人民银行办公厅关于支付机构客户备付金全部集中交存有关事宜的通知》《关于支付机构撤销人民币客户备付金账户有关工作的通知》要求，按规定、按比例足额及时交存备付金，在人民银行开立备付金集中存管账户，撤销原商业银行交存专户，从备付金账户分层管理、资金封闭运行使用、备付金信息多方核对校验、全面接入中国人民银行支付机构非现场监管系统、上海市支付机构监管信息系统、实时配合监管机构监督、建立风险准备金制度等方面工作着手，全面规范客户备付金的存放、归集、使用和划转管理，保护客户资金安全。

2. 保护保障交易安全、金融消费者权益保护、保护客户信息、保障客户权益等

2018年，金融支付领域“强监管”成为常态，银联商务扎实落实监管各项要

求，保障依法合规经营、维护客户权益。2018年度未发生重大风险事件，充分发挥行业龙头示范效应，为金融支付领域的有序和安全发展树立了榜样。

一是保障交易安全。银联商务始终重视对客户交易安全的保障工作。一方面，搭建并持续优化WATCH2.0风险监控平台，强化对各类风险交易的监控预警，通过构建专家规则、建设智能模型，及时发现潜在的风险交易并实施核查处置，防范风险隐患；另一方面，根据中国人民银行、支付清算协会以及中国银联制度规范，制定各类应急预案，明确风险事件处置方式和长效管理机制，严格规范日常执行，组织开展应急演练，2018年度开展条码支付业务、金融消费者权益保护、个人金融信息安全、外卡业务、代收业务等应急演练，提升重大风险及高风险业务的应急处置能力，保障公司业务安全、有序开展。

二是保护客户信息。公司制定账户信息安全、业务数据安全、个人金融信息安全等管理办法，细化账户信息、业务数据及个人金融信息在传输、访问、使用、存储等方面的安全管理要求，切实保护客户信息。2018年，公司结合监管要求，专项制定个人金融信息保护检查工作方案，综合采用分支机构自评估、总公司非现场及现场检查相结合的方式，有效覆盖个人金融信息易被违规使用、易存储且易造成泄露公司系统及业务应用环节，进一步履行客户信息保护义务。

三是高度重视保护消费者权益。银联商务根据不同产品特征，针对性制定了服务协议，向消费者详细介绍、主动披露产品、服务特性等权益相关内容。2018年，公司积极配合中国人民银行落实相关宣传、检查等工作，完善自身工作流程，切实保障消费者权益，荣获2017年度上海市金融机构金融消费者权益保护A类评级单位。经对公司业务、产品及服务全面开展金融消费者权益保护专项自查，公司严格落实了金融消费者权益保护各项工作要求。

（五）加强IT基础设施建设

1、以技术引领公司发展，按期完成公司业务、技术整体规划

2018年经过现状分析、蓝图规划、路线图设计三阶段，业务、技术主体规划报告已编制完成，提交物有《业务、技术现状分析报告》《业务、技术蓝图规划报告》《业务、技术路线图设计报告》，主要工作成果如下。

（1）结合2017年的现状分析，与行业标杆对照，比对现有信息系统的不足，完成蓝图及路线图设计

一是综合分析支付行业的互联网转型模式，全面剖析业务战略发展规划，提出科技引领、数据驱动等六大信息化建设总体目标，全面支持“以客户为中心”的业务发展战略。二是为了承接业务战略发展要求，对接敏态+稳态的双线布局，未来IT战略定位为“稳态、敏态双模并行，科技引领”，因此提出要建立双模并行的弹性组织模式，包括建立支撑中台化服务化落实的企业级IT组织与职能变革，建立需求与项目统筹管理机制，建立IT人才资源支撑与保障机制，建立IT资源计量与成本分摊机制，加强新技术引入与应用。三是通过中台服务化、产品统筹、数据治理，结合新

案例

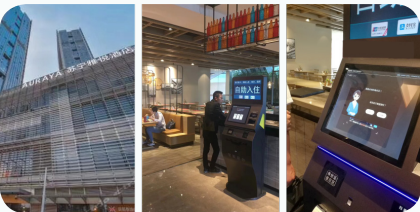
青岛特来电充电桩项目



银联商务青岛分公司积极响应国家新能源政策号召，与国内规模最大的的充电桩运营商青岛特来电新能源有限公司开展合作，为“特来电”手机APP提供线上云闪付和各类手机Pay支付产品，配套开展移动支付优惠活动，让用户在使用低碳环保新出行方式的同时，尽享更快捷、更实惠的支付体验，积极推进移动支付便民工程建设。

案例

江苏苏宁雅悦酒店自助入住项目



银联商务江苏分公司智慧酒店项目落地南京苏宁雅悦酒店。通过酒店大厅内的银联商务智能自助终端提供入住、续房、退房、开票的自助办理，颠覆以往传统入住时酒店前台员工需要进行身份验证、查房、选房等繁琐流程，再加上终端叠加银行卡消费、预授权，支付宝、微信B扫C、C扫B担保交易和消费等多种支付方式，从入住、续住到离店的全流程零现金支付，开启酒店入住的全链式新住店体验。

技术(RPA、AI等)应用,提升业务技术能力,全面打造一个综合支付中台公共服务体系。五是以中台公共服务为基础,引入新技术架构(微服务、分布式数据库、缓存数据库、消息中间件)及开发框架,以灵活适应稳态与敏态模式下各类业务。六是以“银商云”为核心,未来围绕业务双活、网络多活、资源多活三大领域,建立银联商务异地多活的模式,保障中台服务化的落地及保障业务的连续性。七是根据蓝图设计方案,以系统稳定安全为前提,以业务应用的实际需求为导向,审慎评估项目实施的范围与规模,参考同行业同等规模类似项目的建设投入规模,将蓝图设计目标一一分解至落地实施过程中所需实施的73个项目卡中。

(2) 技术路线明确的项目先行先试

目前已重点实施的项目包括:平台类(武汉云平台建设、业务上云试点)、基础设施(两运行中心大带宽建设)、技术组件类能力建设(数据复制工具、分布式数据库、消息中间件、缓存)、组织架构制度类(IT规划实施统筹推进管理【PMO】项目、信息科技岗位绩效考核体系优化项目、IT资源计量和成本分摊建设)以及测试及安全类。

2、IT建设、开发能力、技术安全、技术认证、灾备、第三方云托管等

为适应第三方支付市场的创新与变革,公司IT部门紧紧围绕公司发展战略,夯实技术基础,加强前沿技术的研发应用,积极落实加快向科技公司转型,对信息系统基础架构持续进行优化改造和扩容,不断提高了系统稳定性和交易持续性。2018年,银联商务生产系统全年运行连续性大于99.98%,未发生系统性计划外交易中断事件,交易成功率始终处于国内较高水平。

在业务体系面向互联网转型的大趋势下,公司不断加强和完善信息安全管理建设,提升信息安全技术能力,增强全辖互联网安全风险识别和防控;同时积极与行业外部机构合作,及时掌握行业监管与技术动态。

在安全运维管理方面,公司获得ISO27001、非金融机构支付业务设施技术认证、信息系统安全等级测评、银联卡账户信息安全合规认证、PCIDSS认证、客户端软件外部合规评估等多项国际和国内认证。

3、建立起全方位、多维度的互联网信息安全管理

2018年公司的信息安全委员会全年召开四次会议,对安全技术规划、软硬件缺陷处置、网络安全等级保护、重要监管法规对标等一系列问题作出重大决策,充分履行了信息安全委员会作为公司信息安全最高决策机构的职能,公司已形成自上而下的安全管理体系架构和流程机制。公司加强与国家互联网应急中心、绿盟科技、安天科技等专业安全机构的交流,对信息安全重点涉及的人员身份验证、数据与信息保护、漏洞威胁情报和移动终端安全等领域进行深入合作。在软硬件资源投入方面,公司持续对CDN、云防护、抗DDoS攻击监控防护、IPS、WAF、网页防篡改、漏洞检测与扫描、系统渗透测试等一系列全方位安全检测与防护手段的投入,大大提高了信息系统,尤其是互联网系统的稳定性和交易持续性,为未来公司业务转型和满足高并发业务需求打好了坚实的基础。

从安全团队建设培养、安全体系建立、应用系统安全防护以及日常安全巡检等方面入手,定期开展安全技能的培训和宣贯,提高团队人员的安全意识以及安全开发能力;积极推动软件安全开发生命周期流程,并持续优化安全管理体系,推动安全工作参与到软件开发的需求分析、设计、开发、测试等各环节;持续开展针对新建系统及重大变更的系统的渗透测试和代码审计,及时发现系统的高危漏洞及隐患,提升应用系统的整体安全;积极响应中国人民银行等监管机构要求,定期对各联机交易系统及外围系统进行账户安全及敏感数据的全面排查。

进一步加强标准技术服务人员的信息安全管控,解决数据信息安全、移动办公、管理成本、开发效率、集中管控等一揽子技术服务人员的办公管控问题,推进云桌面安全管控方案落地实施。

4、以保障业务连续性为出发点,由传统异地灾备向多中心多活格局转型

自2011年起,银联商务经过6年时间的建设,到2016年底已完全实现了同城备份、异地容灾的两地三中心的灾备体系架构建设。目前公司在上海拥有数据备份中心,在武汉建有核心系统业务灾备中心。作为上海主中心的灾备站点,武汉中心凭借同级灾备的资源配置,通过定期的切换演练和业务接管,已充分验证了其具备成熟的企业级生产系统灾难恢复能力。



为进一步加强业务连续性的保障能力,拓展前沿技术的研发应用,提升业务发展所需的系统横向扩展能力以及快速响应客户需求、敏捷部署能力,2018年银联商务加快对虚拟化高可用技术的研究应用,持续推进武汉灾备中心云化工作,明显提升了业务高可用性和快速上线能力,并解决资源的灵活配置和调度、信息和数据的共享交换等难题。武汉灾备中心系统云化推广使用后,将进一步推动公司信息系统云化进程,最终形成两地三中心整体云化的多活多中心格局,为广大持卡人和签约商户提供全方位的服务保障。

5、开展IDC托管业务

2013年以来,为进一步拓宽为商业银行、大商户和企业的服务范围,强化与大客户间合作关系,银联商务紧紧把握近年来市场对IDC及云计算业务需求,依托过硬的技术团队、优良的基础设施,逐渐开拓出一条特色的IDC物理主机托管与云计算服务之路。截至2017年12月底,武汉数据中心机房总面积超过10000平方米,机柜规模已达2000余个,其中物理主机对外服务机柜数超过1300台,云计算虚拟机对外服



务数近900台，合作客户包含近200家国际、国内大型公司。同时在2017年9月15日银联商务与百度就共建金融级公有云合作签署了战略合作协议，谋求在“互联网+”时代新技术、新模式的冲击下，构建多主体参与的、开放的、平台化的“云+支付生态圈”，将我司各类服务能力以SaaS服务形式提供给商户，以安全可靠的金融级公有云服务为基础，借以人工智能，基于银联商务庞大的B端商户资源、海量的交易数据、复杂的系统需求、丰富的终端产品，面向各行业客户提供云上一站式整体解决方案。截至2018年12月底，已有40余个金融、媒体、零售、餐饮等行业客户选择了金融级云服务，累计使用云计算、大数据、人工智能产品1000余个。

## 6、引入敏捷开发模型，提升开发质量

在软件研发管理方面，着力推进敏捷开发模式，截至2018年底近半成小微项目采取了敏捷开发精髓，以快速迭代，小团队协同作战的方式，实践敏捷开发、持续集成的理念，同时对于中大型项目，依据敏捷开发管理规范，选取统一会员卡系统、“微信服务平台”开展了敏捷项目管理转型的试点和落地。同时，为达成2019年CMMI-ML5级认证目标，在项目差距分析、根因分析专题研讨成果的基础上，进行了一系列优化开发管理过程的改进工作。

## 7、建设高质量合规渠道

为保证公司移动支付业务的安全合规，全面贯彻落实中国人民银行监管文件要求，网付平台高质、高效突击完成了一系列合规渠道建设，包括对接支付宝网商、银联微信、银联支付宝、网联微信、网联支付宝等10余个渠道，保证了公司业务的持续稳定运行。网付平台日均交易量为1200万笔，峰值已达1761万笔，环比2018年初增长近70%。

## 8、积极推动技术创新，加强新技术预研和应用，加快AI融入业务的进程

在人工智能方面，完成UEML机器学习平台以及GPU深度学习平台的建设，加强人工智能基础平台支撑能力推进产学研一体化趋势。与浙大合作成立了银联商务浙江大学风控技术联合实验室，对关联图谱等技术进行研究，结合机器学习，在反洗钱、



多头借贷等风控领域进行新技术的应用落地。在营业执照识别、驾驶证识别、车牌识别和签购单识别等图像识别方面加快建模，并进行模型输出落地应用。

在大数据方面，从技术上统一管理公司的数据资产，扩充丰富公司大数据，包括元数据、数据模型、数据标准等，并提供可视化的数据查询和展示功能，支持通过功能嵌入等方式实现数据资产的快速与便捷查询。落实数据质量治理工作，实现数据质量问题的发现、跟踪、治理及评价全流程闭环管理。持续加大数据积累和整合的广度深度，建设统一的基于大数据的数据仓库平台，满足前台营销、统计分析、决策支持、风险管理等多种需求，持续提升对数据的挖掘、分析与深度应用能力。通过完善互联网数据归集平台，获取更多外部数据，完善产业数据链，形成各种维度的关联数据，通过内部数据与外部数据的充分勾兑、相互协同与验证，提供数据统一、形式多样的数据服务，进而实现数据增值。

## 9、推进公司私有云建设，积极向研发中心转型

组建开发运维一体化项目小组，建立DevOps体系，积累持续集成、持续交付和自动化部署的知识体系和实施能力，实现开发、测试、交付过程标准化与透明化。成立了中间件研究小组，启动了缓存组件、消息组件、移动开发基础组件等技术标准的制定。启动集成平台建设规划，建立内部集成平台，实现内部共享服务的接入和管理，优化开放平台，提升银商开放能力，完成了开放平台高可用集群部署，使其具备横向扩展能力。

重点推进银商私有云建设，完成统一会员系统上云改造，成为公司首个银商原生云应用项目，并同步进行西藏新一代、山东市民卡上云试点；启动基于商终密系统上云的预研和原型测试，探索联机后线系统上云策略，确定核心联机系统上云方案。

## 10、优化分布式架构

重点落实了银联商务综合服务支付平台、网付平台、商终密平台、清结算等系统的性能优化与分布式改造，大幅度提升了系统吞吐量，经受了国庆及双11交易高峰的考验，系统运行能力明显提升，有效应对交易量的不断攀升。多集群分布式架构优化，实现了清分、POS通二个系统的多集群分布式架构，投产后性能指标符合设计预期，极大提升了系统处理效率，经验证测试，2千万的清分流水在8台PC集群的协同工作下可以在20分钟左右完成批处理工作。

重新设计开发并部署一套基于异步通信模式的新商终密公网接入前置和新商终密应用系统联机平台，实现了总公司商终密联机平台28个渠道业务的平稳切换；为保证系统的稳定性，由单数据源改为支持双数据源切换模式，在单数据源出现故障时，实现秒级数据源切换；同时启动商终密异地多活架构设计，使得业务在不同应用实例间分流，并进行业务处理。新商终密平台承载交易量不断攀升，由2018年初日均10万笔增长至日均750万笔，最高峰交易量达到982万笔/日。

开展分布式数据库优化，选择开放平台进行HotDB分布式数据库试点，逐步建立分布式数据库的技术服务能力。完成MONGO数据库企业版在网付平台的验证测试和灰度功能改造，待具备硬件条件后进行生产试运行。

## （六）加强客户关系管理

### 1. 提升客户关系管理能力

银联商务客户服务中心（客服号码95534）是目前国内支付类行业最大、最成熟的综合型客服中心之一，自成立以来，始终秉承服务社会、方便大众的核心价值观，业务范围涵盖公司支付业务、金融业务、数据业务、营销业务、创新增值业务、国际业务等，拥有业内领先的多功能金融智能客服系统。

依托公司各项业务服务系统、全媒体网络、大数据、智能技术等交互方式，为特约商户、发卡银行、持卡人提供7\*24小时贴心式、高品质、差异化的全方位立体服务。持续优化生产运营模式，打造多层次服务团队，通过智能化建设的不断深入，为客户提供优质的客户体验；以客户需求为出发点，丰富服务内涵，充分发挥客服中心职能效应，全渠道提升客户关系管理能力。

### 2. 开展客户满意度调查

为提升客户满意度，协助分支机构更好地完善服务流程，客服中心主动开展日常维护服务质量回访、工单回访、分支机构服务质量调研等相关工作，并定期形成客户满意度调查报告。2018年客服中心以外呼形式跟踪回访商户数量220544家，回访成功率60.47%，回访满意率98.76%。

### 3. 加强客户投诉管理

银联商务客服中心投诉受理团队受理全渠道客户投诉，范围覆盖了呼入、呼出、自助语音、微博、微信、官网及邮件等方面。为加强客户投诉管理，提升客户体验，银联商务客服中心制定了完善的投诉业务处理流程，对处理步骤、跟进时效、结案标准均有明确要求。投诉受理团队每月定期对投诉情况进行分析，发现服务的不足之处，提出合理化建议并形成投诉报告，以促进分支机构服务和流程的优化，提升客户满意度，建立优质的服务口碑。

2018年，银联商务客服中心共受理交易类客户投诉事件595件，同比下降39.66%，服务类客户投诉事件538件，同比下降53.50%，上述投诉均已处理完毕。

### 4. 人工智能引领多元化服务能力提升

客服中心从未来客户服务转变的战略角度出发，始终坚持将智能化服务摆在优先位置，在实际应用工作中迈出实质性步伐，人工智能在客户服务中的运用也从初期的试水阶段步入到了成熟阶段。对外服务方面，搭建了全渠道的智能客服体系，涉含电话语音、公司官网、网服、银联商务APP、天天富APP、微信订阅号、微信服务号、智能终端等主流对外服务渠道，可快捷智能地识别客户提问，并结合语境解答客户问题并办理业务。2018年，客户通过全渠道智能客服办理业务量超过50%，不仅有效化解了日益增长的话务压力、降低了中心的运营成本，还提升了客户体验，推进客服服务向智能化、高效化、营销化转型；对内服务方面，搭建了智能质检、智

能知识库等一系列的智能辅助系统，帮助中心在质量内控、辅助服务方面提供较好的支撑。

### 5. 客户服务主要指标

2018年全渠道受理客服业务总量超过300.8万通，其中智能客服及多媒体渠道受理超过153万通，占比为50.88%；人工渠道受理超过147.7万通，占比49.12%。人工呼入渠道平均在线解决率为77.75%，平均人工接通率为97.39%，投诉处理及时率为100%，客服中心服务满意度为99.45%。

### 6. 网上服务系统

公司通过WEB端的网上服务系统、以及移动端的“银联商务”APP和微信服务号等，致力于为全辖客户，尤其是B端商户提供便捷、优质的在线服务。2018年，在交易量大幅增长的情况下，通过对前后台的优化改造，实现了商户对账单生成时效的再提速（账单生成效率提升约100%）。

同时，结合商户需求不断优化完善功能，新增分类汇总、通用实时交易查询、合并对账管理等实用功能，并优化了原有退货处理、对账单模板等功能流程，全力为用户提供更好的使用体验。





# Our Responsibilities to Clients

## Strengthen Innovation in Products and Services

### 1.Mobile Payment

China UMS closely follows the trend of mobile payment and perfects mobile payment products, strengthens the pre-research of new technology products, actively explores new revenue-generating models, creates new payment scenarios, and realizes the transformation of merchants from online to offline.

In 2018, China UMS actively responded to the "Indirect Link" compliance requirements of the People's Bank of China [2017] No. 281 document on mobile payment transactions, and began to switch all transactions to UnionPay channels at the end of the first quarter to ensure that all transactions are conducted under compliance supervision of the regulatory agencies.

In terms of basic payment, all mobile payment services grew steadily. In 2018, the number of mobile payment transactions reached 4.038 billion, and the transaction amount reached 817.6 billion yuan. In the remote payment scenario, China UMS has launched a new gateway payment product, which supports cardholders to pay through online banking during large-value transactions, ensuring the full coverage of online and offline full-featured and multi-scenario payment capabilities. In January of the same year, the overseas code-scanning business was officially landed in Hong Kong, which opened up the overseas payment market and contributed to the construction of the global mobile payment network.

While improving the basic payment ability, China UMS also developed exclusive solutions based on the business scenarios of merchants in various industries. First, the scene with higher customer unit price, such as education, tourism, electronic equipment procurement, etc., China UMS launched the installment payment products, which can reduce the pressure on cardholders to make one-time lump sum payment; Secondly, it provides consolidated payment and sub-ledger services for the e-commerce merchants, which, upon completion of the transaction, the transaction funds will be settled and directly accounted to the merchants that actually provide the goods or services, so as to avoid the e-commerce platform from touching the red line of illegal settlement; The third is the unattended scene. In the unattended scenes such as unattended convenience stores, self-service parking payment, and charging piles, the system will automatically deduct the fund after the cardholder purchases the products or enjoys the services by way of password-free payment, improving service efficiency, and reducing the input of manpower; the fourth is discount for single-category goods. For large-scale commercial supermarkets that will carry out single-category product promotion activities from time to time, the merchants do not need to modify any information for single-category product promotion and China UMS is responsible for completing the promotion write-off, the promotion funds and user payment funds are merged and accounted one-time into the bank account at T+1 day; the fifth is the offline retail industry. The new retail can assist retail merchants to direct online traffic to offline entity stores to stimulate transactions, which can not only quickly realize diversion of members, but is also available for pushing promotional information, placing marketing resources more accurately, and improving the write-off rate of preferential rights based on the users' consumption habits.

In addition, China UMS also launched an outsourcing service provider cooperation system, which cooperates with the fourth party service providers, and provides more professional and high-quality payment services for the small and medium-sized merchants that are lack of development capacity on the basis of China UMS' rich payment capability and in combination with the custom-made business processing system of the service providers.

### 2. "Marketing Alliance"

"IncentiPay" ("Marketing Alliance") is an electronic marketing platform for discount validation and payment clearing service provided by China UMS to the users, merchants, banks and brand institutions based on China UMS' 8 million-plus cooperative merchants and intelligent payment network around the country.

With the help of "IncentiPay", the users or banks can link various types of coupons, membership

cards, merit points, red envelopes and other marketing vouchers to the payment account without changing the consumption payment habits. When the user swipes the card or scans the code, automatic verification and payment settlement of the offer can be realized.

As of 2018, "IncentiPay" had accumulated a total of 54,884 active merchants, 1,479 cooperative institutions, and 31 million marketing transactions. IncentiPay has entered into Headquarter-to-headquarter office marketing cooperation with China UnionPay, China Construction Bank, Shanghai Pudong Development Bank, ICBC and BOC, and was deployed with some major merchants, such as Bifengtang, Tsui Wah, Pacific Coffee, Hollyland, Meizhou Dongpo, DQ Shida Restaurant, Haidilao, Xiabu Xiabu and Yonghui Supermarket. The activities jointly carried out by the head office and branches include "SPDB Business Circle Activities", "CCB Longka Haidilao Saturday Discount", "ICBC Hollyland Monday Get-together", "BOC UnionPay QR Code Yonghui/DQ Random Reduction", "Xiabu credit card mobile phone flash payment reduction offer", "UnionPay card Cloud Quick Pass Offer" and so on.

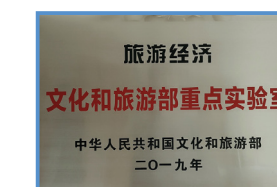
### 3.Big Data Service

In 2018, China UMS centered on tourism consumption, business consulting, risk control technology, anti-fraud and other issues, actively promoted the development of the company's data business segment, and enhanced the brand value of the "Ginkgo" big data. Total 433 cooperative projects have been implemented throughout the year.



#### (1) Ginkgo Travel

"Ginkgo Travel" is a big data smart tourism decision-making platform launched by China UMS for the national tourism authorities. Based on the massive consumption data and making full use of the big data frontier technology, the platform gives a comprehensive analysis of the tourism consumption data, helps the tourism management authorities monitor tourism economic operations, coordinates tourism development and supervises tourism service quality. By the end of 2018, "Ginkgo Travel" had provided service to more than 50 tourism management authorities, including the Data Center of the Ministry of Culture and Tourism, Jiangsu Provincial Tourism Bureau, Sichuan Provincial Tourism Development Commission, Xiamen Tourism Bureau, and Shangcheng District Tourism Bureau of Hangzhou. At the same time, "Ginkgo Travel" aggressively expanded the cooperation field, and provided Shanghai Municipal Commission of Commerce and Beijing Municipal Commission of Commerce with in-depth data analysis services for the consumer industry, which was highly recognized; established the "Key Laboratory of the Ministry of Culture and Tourism on Tourism Economy" with the China Tourism Research Institute (Data Center of the Ministry of Culture and Tourism), focusing on collection, analysis and simulation of cultural and tourism data, monitoring and early warning of cultural and tourism economic operation, evaluation and research of tourist behavior and service quality, business incubation for product and business innovation, accelerating the close combination of production, learning and research, and jointly publishing a number of key holiday data analysis reports; issuing the "New Era of Culture and Tourism: Industrial Innovation Development White Paper Against the Consumption Upgrade and De-Real Estate Trend" jointly with Jones Lang LaSalle.



## (2) Ginkgo Business Think-Tank

"Ginkgo Business Think Tank" is a business consulting service product launched by China UMS by making full use of its existing resources. The product provides consulting services for local governments, cultural tourism real estate industry, chain brands, retailing, catering and other industries with macro market forecasts, consumer insights, business deployment and site selection, industry competition situations and other individualized data analysis services. At the same time, the product fully draws on the industry-specific mature data mining technology and visualization tools and takes the Internet and mobile clients as the carriers to present the most realistic business conditions, customer groups and industry conditions in a visual way to help the customers better understand the characteristics of customer group consumption and the differences in consumer preferences of different groups of people, so as to effectively develop marketing tools and measures. At present, the product has provided services to nearly 1,000 merchants, helping them use big data analysis as a decision-making tool, conduct scientific management at a lower cost, and promote innovative application of business models.



## 4.All-in-Wallet Financial Service Platform , UMS Factoring

In the face of the key supporting target for the inclusive finance - the small and micro enterprises, and centered on the urgent needs of the small and medium-sized and micro-businesses for loans, financing products without mortgage, urgent fund needs, high frequency, small amount, short period, rapid loan issuance, flexible interest rate, etc., China UMS established the "All-in-Wallet" inclusive financial service platform in 2013, which is an open transaction service platform between financial product providers and users, aiming to provide high-quality, convenient and efficient one-stop financial services for enterprises and individual users. At present, the platform already has wealth management products like funds, current wealth management, internet gold, securities account opening, auto insurance and other wealth management products, financing products such as POS bank statement-based loans, personal consumption loans, co-branded cards, financial leasing and other financing products, as well as life service products such as credit card application / repayment, code-scanning invoicing, and wallet payment. The cooperative institutions include nearly 30 banks and other formal financial institutions such as Shanghai Pudong Development Bank, China Everbright Bank, Internet Commerce Bank, Shanghai Bank, Fumin Bank, Tokyo Century Leasing, Everbright Pramerica, Maijinwang.com, Haitong Securities and Tiantian Fund.

"All-in-Wallet" completely transfers the traditional financial services such as financing and wealth management from offline to online. Small and micro-businesses do not need any mortgage guarantee, they can apply online a maximum amount of 1 million yuan loan through the All-in-Wallet APP only by using their POS transaction records and the loan can be issued on the same day of the application, which efficiently solves their difficulty in fund shortage. The merchants can also handle the "All-in-Wallet" Everbright co-branded credit card with a line of credit up to 300,000 yuan, which is enough in case of "emergency". Automatic installment scheme for card-swiping transactions reduces the monthly repayment pressure for the merchants.

While providing convenient financial services for small and micro enterprises, China UMS also extends the scope of financial services to individuals, providing financial products to eligible individuals to help them cope with the temporary financial problems encountered in daily life. In 2018, China UMS teamed up with China Everbright Bank to launch a personal pure credit consumption loan product on the "All-in-Wallet" platform-"Sui Xin Dai"-which is designed to issue petty credit loan for individual legal use to the individuals who meet the loan conditions and purchase "individual loan guarantee insurance" at the designated insurance company by China Everbright Bank. The applicant can obtain the loan quota by virtue of his/her own bank credit report issued by the People's Bank of China and the basic information and personal certification of the user registered with China UMS, and the loan features "fast approval, high

quota, and low interest rate". Individual users who need funds urgently only need to log into the "All-in-Wallet" APP on their mobile phones, choose "Sui Xin Dai", and upon completion of bank card binding and account opening, they can apply for a loan of up to 300,000 yuan, which is enough for large consumption needs in daily life such as decoration, car purchase, study abroad, tourism, etc.

In addition to providing financing services to protect the production and operation of the merchants, "All-in-Wallet" platform also provides merchants with "financial leasing" services covering commodities such as electrical appliances and furniture. Merchants can purchase by financial leasing to avoid one-time large-amount expenditures, and ease their pressure on funds. With the POS trading records, merchants can apply for interest-free lease quotas on the "All-in-Wallet" APP, purchase the select goods within the "finance lease" mall, determine the 6-month or 12-month installment period and pay the first installment and then use the product, where the merchants need not to pay any extra fees and interest, but can also enjoy the interest rate discount during promotion period.

As of the end of December 2018, financing products amounted to 14.246 billion yuan throughout the year, with a total accumulated value of 80.6 billion yuan, and the ending balance reached 5.023 billion yuan, making many small and medium-sized and micro-merchants the actual beneficiaries of the "Inclusive Finance"; The transactions for T+0 settlement service reached 37.56 million, amounting to 230.134 billion yuan this year and cumulatively 801.5 billion yuan for all the years. The ending holding quantity of wealth management business was 2.541 billion yuan. The amount of fixed investment in wealth management business was 12.445 billion yuan this year, with a total accumulated value of 43.7 billion yuan.

### CASE

#### Serving logistics industry-Keking Leasing Business

In April 2017, UMS Factoring cooperated with Keking Xinda Technology Group Co., Ltd. in the freight loan business. As of 2018, 157 loans were issued, with a total loan amount of 821 million yuan. The target borrower of this freight loan product is the corporate or individual logistics carrier, who act as the main debtors to perform supporting transportation for the goods owners or the third-party logistics services. Since the goods owner may have a certain payment days, and therefore the main purpose of the loan is to pay the necessary oil charges, road and bridge tolls and labor costs during transportation. The loan period is mainly 3 months. The transportation industry is labor intensive, with low academic qualifications and insufficient assets. It is a vacant market where sizable banks are not willing to serve and small-scale banks unable to serve. Because the road tolls and fuel cost in logistics and transportation account for a higher proportion of the total price of the waybill, the freight loan business of our company and Keking Group can effectively help the small and micro logistics enterprises and individuals solve their difficulty in short-term capital turnover.

### CASE

#### People-benefiting finance-credit bus ride business

With the popularity of the mobile Internet, QR code and NFC, as emerging payment methods, began to fight at a close quarter in the field of mobile payment. However, in the wave of mobile payment, the relatively low-cost QR code has fully utilized its own advantages, quickly seized the mobile payment market, and become the absolute main force of mobile payment in the field of public transportation. In the wave of mobile payment, many cities have launched QR code rides in the field of public transportation, making the public transport mode of "ride first, pay later" become a reality for the first time, and QR code payment is gradually popularized in the field of public transportation. Due to the high timeliness of the transaction in the public transportation scene and because the network environment of the bus acceptance terminal is unstable, most of the QR code rides use asynchronous transactions to guarantee users' experience, which generates demand for financial credit services. UMS Factoring provides a complete set of credit payment solutions to solve the payment problem in this scenario through credit payment. The Xiamen Citizen Card "Credit Bus Ride" project is a convenience product that is launched by UMS Factoring based on "Quan Min Hua" product for the C-end users to make credit payment through the QR code and realize "riding first and paying later". At present, it is realized in the field of transportation, and subsequently it will be expanded to medical, municipal, and government affairs under the models of enjoying service first and making payment later, credit-certified "guarantee", "pre-authorization" and other patterns. The project focuses on credit loan in combination with credit, and stimulates the vitality of a city in line with government projects, creates a credit city, and integrates integrity into the core culture of the city; embeds credit into the concept of urban governance; lets credit services spread throughout production and life, and lets the urban life of Chinese people have stronger sense of acquisition and happiness.



The premium installment service is a financing business provided by UMS Factoring to insurance companies as regard to the purchase of commercial auto insurance for its institutional customers. In view of the current situation of financing difficulties for small and medium-sized logistics and transportation enterprises, the premium instalment payment service can effectively solve the problem of capital turnover. Our company has piloted this business in Guangxi from March 2016. As of 2018, the accumulated loan amount was 19.4 million yuan, serving 10 companies and issuing nearly 70 loans. .

"Quan Min Xin" is a regular wealth management product released by All-in-Wallet platform together with UMS Factoring Co., Ltd. and CMB Qianhai Financial Asset Exchange. It has the advantages of high yield, low risk, diversified products and low investment threshold. By the middle of April 2018 when the "Quan Min Xin" was discontinued, 83 products were launched and the total financing volume reached 460 million yuan. Our company has successively launched marketing activities in Hunan, Guangdong, Shandong, Beijing, Jiangsu, Shanxi, Tianjin and Hebei, with 3,994 subscribers and customers all over the country.

## 5.UMS Express

As a logistics industry solution developed by China UMS, UMS Express provides logistics transaction matching, cash on delivery, transaction fund settlement, supply chain finance and other value-added services, provides the cargo owners with one-stop logistics solutions and establishes a logistics supply chain ecosystem centered on payment and finance.

UMS Express platform will focus on logistics matchmaking, with COD cash on delivery, YesRunner, professional market solutions and supply chain finance as the main fulcrum, and centered on the professional market, develop an integrated service system of payment, logistics, e-commerce and finance to promote the incremental market; UMS "YesRunner" targeted at the B-end and C-end users is committed to becoming the most professional and convenient platform for sending and inquiring express delivery and logistics resource integration, providing the users with the ultimate online and offline experience and related value-added services. Individual users can login to UMS YesRunner APP to compare the prices of the express companies and easily place an order accordingly. The enterprise can realize the intelligent employee express delivery, electronic waybill printing, and systematic management of express delivery through the YesRunner one-stop platform, which reduces the cost and improves efficiency of the enterprise and solves the problem of the confusion of traditional mail management. The platform actively responds to relevant national guidance documents such as improving the financing efficiency of small and medium-sized and micro enterprises, promoting supply chain innovation and application, and promoting inclusive financial development planning. UMS Express actively carries out supply chain finance business and positions itself as the supply chain financial data technology platform of various industries with logistics information as the main support. For all aspects of the logistics industry, including logistics, capital flow, information flow and other data on the supply chain, UMS Express accurately grasps the industry and enterprise risk points, cooperates with financial institutions to provide Internet supply chain financial services for small and medium-sized and micro-logistics and supply chain upstream and downstream enterprises and solve the problem of difficult and high-cost financing by the SMEs.

## 6. ERP

With the maturity of mobile Internet, big data, and IoT technologies, the "new retail" era is officially coming. More and more retail businesses are turning their attention to the upgrading of systems such as business management, membership marketing, and data operations. Based on years of industry experience and technology accumulation, China UMS provides professional and reliable business management solutions for large, medium and small micro retailers. The program can provide merchants with information management tools and bring excellent use experience to merchants and consumers in combination with the rich payment and value-added products of China UMS.

The "Shang Ying Long Teng" series of ERP products are mainly for large-scale commercial complexes such as shopping centers, department stores and supermarkets. At present, they have provided information management services for nearly 200 complex merchants to help them realize intelligent operation. Through the deployment of smart devices, counter cashiers can be realized, the payment experience can be improved, and the phenomenon of queuing for ordering during peak hours can be reduced. At the same time, the collection and analysis of daily operational data provides strong support for the refined operation of the businesses. In addition, the superposition of value-added services such as electronic invoices, WeChat

members, and official account payment platforms has also brought doubled convenience to the users, which has been well received by merchants and consumers. With its geographical advantages in Shanghai, the product can perceive the evolution of the retail industry more quickly and receive more advanced business ideas. The experience of serving these first-line brand merchants for many years has helped us to continuously improve our products. Projects continue to be deployed in the central and western regions, prefectures, and counties one after another, which has also continuously upgraded the retail information service levels in the remote central and western regions, while bringing advanced technology and concepts to these areas.

### CASE

#### Xinjiang Guanghui•KL Xing Pin Hui Intelligent City Complex



With the general trend of domestic consumption upgrading, the newly opened commercial complex in the western region has sprung up. The demand by the merchants of these complexes for the advanced management concepts, the latest operating system, and the alignment with the first-line brand business management model has become stronger. In February 2018, China UMS successfully won the bid for the Xinjiang Guanghui KL Xing Pin Hui Project. Xinjiang Guanghui Group is the first local enterprise in Xinjiang listed in the "Top 500 in the world", with businesses covering all over the country and is the strongest private enterprise in the western region of China. "Xinjiang Guanghui•KL Xing Pin Hui" is the first project proposed by Guanghui Group to transform from traditional energy, automobile and real estate to commercial real estate model, which is of great significance. China UMS has provided

a complete set of solutions, including business management system, mobile cashier system, customer relationship management system, intelligent parking system and other modules to open up the internal consumption, leisure and entertainment, parking and other aspects of the business complex, creating a new urban complex for the Xinjiang people.

### CASE

#### Build intelligent business management for Show Time Square



Show Time Square shopping center is located in Fuzhou City, a second-tier city in Jiangxi Province, with a total construction area of 80,000 square meters, including five floors above ground and two underground floors, accommodating a total of 219+ super-strong brand lineups, 80% of which are newcomers in Fuzhou. It introduced the province's first double IMAX theater, China Film Cinema, and the large-scale supermarket, Yonghui Fresh Food, achieving a 100% investment rate and a 98% opening rate. The number of passengers broke through 297,000 on the opening day. From the beginning of the project, the merchants hope to create an intelligent business complex to realize business information management and introduce various

online and offline marketing resources to create an O2O closed loop. Therefore, China UMS has tailored a complete set of business management systems for the project to meet its personalized management needs, open up transaction information and member information, realize a variety of marketing methods and truly achieve refined operations. The project has also been successfully established as a local landmark, greatly improving the management level of Fuzhou modern business complex.

### CASE

#### Shang Ying Long Teng" industry-specific ERP deployed in Xibaipo



According to the statistics of the National Tourism Administration, the proportion of China's tourism consumption in national consumption is getting heavier and heavier. In recent years, China has been vigorously developing the tourism industry, and China UMS has responded to the "Thirteenth Five-Year Plan" of the National Tourism Administration to create smart scenic spot solutions. Xibaipo Culture & Tourism Town Project is based on this background and has been successfully landed. The project is located at the entrance of the 5A level scenic spot of Xibaipo, the revolutionary holy land. The project covers an area of 31,764 square meters, with a building area of 19,000 square meters and more than 200 shops. It is a combination of visit, business, culture and tourism, including specialty foods, hotel accommodation, cultural entertainment and cultural heritage. Based on its own advantages, China UMS provides a full payment channel, and combines the collected consumption data with the big data technology of China UMS to provide visual operation guidance for the scenic spot, thus improving the management level of the scenic spot, and better serving the tourists.

## 7. International Business

China UMS provides services for the payment industry to go abroad, for building overseas bank card acceptance market, for overseas Chinese cardholders, and provides overseas local residents and various other customers with safe, highly efficient and convenient bank card acceptance environment and all-inclusive payment services. Focusing on the spirit of ingenuity, the company continues to innovate and realize product output, further promoting the internationalization process of the payment industry.

China UMS actively carries out overseas payment business. In 2018, China UMS has set up institutions and conducted overseas business in Hong Kong, Macao and Japan, serving nearly 14,000 overseas merchants and maintaining 16,000 POS terminals, realizing a total of 4.919 million transactions and 24.95 billion turnovers in the same year. The services provided covered restaurants, tourism, watch and jewelry, fashions and department stores, leisure and entertainment, comprehensive retail, health care and other industries.

In 2018, China UMS continued to accelerate its internationalization process through equity cooperation, self-owned companies and product output. The company actively explores the business opportunities with potential overseas companies by way of equity investment, joint ventures and other means. The company actively promoted equity cooperation with Korean payment companies, established Hong Kong SVF (stored value card products) companies and European subsidiaries, and continued to promote the integration of the acquired overseas subsidiaries. The company attaches great importance to the innovation of value-added services and product output, pushed smart terminals and value-added services such as "UMS Pay" mobile payment to the world stage, which has been deployed in Hong Kong and Macao. The target customers have also changed from serving the Chinese to "go abroad" to serving both the domestic and foreign cardholders. The company has improved the technology and business operation system, continued to improve the process and strengthen the construction of various systems to promote the development of our overseas business.

## 8. Intelligent Terminals

In October 2016, China UMS completed the construction of the intelligent terminal open application market ecosystem. After two years of operation, the ecosystem has a certain scale and the operation model is becoming more mature. As of 2018, the cumulative installed capacity of intelligent terminals exceeded 1.57 million units, cumulatively serving 914,000 merchants, joined by 622 service providers and Internet developers, introducing 1,169 applications, and providing more than 35 million application download and update services.

Under the circumstance of stricter market supervision and increasing customer information security awareness, China UMS has strengthened its business scale, strictly adhered to the compliance bottom line, strengthened risk control measures, and actively responded to regulatory directives to provide customers with safe and stable open application market services. The company built its own application security testing platform to thoroughly and comprehensively detect application security vulnerabilities and eliminate security risks. According to the business development situation and the requirements of the regulatory



agencies, the company revised the management methods for the open application market of intelligent terminals and intensified the business risk prevention measures. Actively responding to the instructions issued by the Cyberspace Administration of China, the company implemented more than 60 administrative requirements throughout the year, and carried out four comprehensive self-inspection special actions as required, self-checking illegal applications and reporting the operation of the open application market.

Deeply exploring the needs of the merchants for industry and business scenarios, the company continued to launch E-takeout and Xiaozhi series lightweight scenario applications to solve the pain points of business operations and improve the efficiency of business management. Among them, the "E-takeout" application realizes the aggregation management of multiple take-out channels, solves the traditional pain points of merchants' multi-point order placement, reconciliation and difficulty in dish management, and improves the management efficiency of the take-out merchants. As of 2018, the cumulative takeout order generated exceeded 12 million transactions. The application of "Xiao Zhi He Xiao" uses the unified mainstream verification channel entry, which solves the pain points of the merchant's multi-point verification, payment and card issue verification that forms no closed loop, and greatly improves the payment experience of consumers under the card issue verification scenario.

Focusing on the "integrated" and "intelligent" management objectives, China UMS has launched intelligent service products to enhance the remote operation and maintenance service capabilities of intelligent terminals, and to solve the terminal use problems of merchants remotely and quickly. The terminal information, log, status and other data are automatically uploaded to the background with intelligent monitoring, and the active service mode is implemented at the same time to actively discover and solve the terminal problem and enhance the terminal use experience of the merchants.

With the continuous expansion of the open application market system of the intelligent terminal, China UMS strictly complies with the regulatory requirements, give priority to internal controls with system being first implemented, strictly control business compliance and provide the merchants with richer and more superior integrated payment and information services under the premise of legal compliance.

## 9. China UMS Open Platform

Based on the concept of "innovation, openness, cooperation and mutual benefit", China UMS Open Platform is rooted in service platform and channel openness, and aggregates China UMS' innovative products, value-added services, professional services and third-party's high-quality information, content and capabilities to provide one-stop, standardized and scale open capability services for the vast number of Internet developers.

In 2018, the China UMS Open Platform expanded its resources to nine major segments, including payment, logistics, big data, terminal monitoring, APP development, media advertising, cloud platform, face recognition, and coupons. It plans to continue to enrich the open capacity, including "E-invoice", smart parks, cross-border business, unified members, second- and third-class accounts and other quality service resources.

On June 21, 2018, the "China UMS Open Platform Ginkgo Big Data Competition" finals ended in the China UMS Building. Titled as "Credit User Overdue Forecasting Modeling", the competition was sponsored by China UnionPay Merchant Services Inc., and co-sponsored by the Ministry of Education Key Laboratory of Econometrics (Xiamen University) and the CluBear (data industry high-end think tank), and officially started on April 10. The total prize pool of the event was as high as 300,000 yuan. Nearly a thousand players from universities, banks, operators, Internet companies and other industries have experienced fierce competitions in the preliminary contest and quarter-finals. The event lasted more than two months, and many players performed well and stood out.

On June 22, 2018, the "China UMS Open Platform" press conference was held in Shanghai. At the conference, Zhang Jingwen, Vice President of China UMS, Xie Qunsong, Vice President of China UMS, Zhang Ye, Vice President of China UMS, Chen Haiqiang, Professor of Xiamen University, Xie Guangjun, Deputy General Manager of Baidu Cloud, Dr. Jiang Tao, Vice President of Neusoft Group, and Wu Ping, Deputy General Manager of Finance of Red Star Macalline jointly started the launching ceremony, and the China UMS open platform was officially released. Mr. Xie Guangjun, Deputy General Manager of Baidu Cloud, Wu Ping, Deputy General Manager of Finance of Red Star Macalline, and Dr. Jiang Tao, Vice President of Neusoft Group, were invited to deliver wonderful speeches on behalf of China UMS' partners.





On October 24, 2018, the final of the China UMS Open Platform Mobile Application Competition ended in the China UMS New Technology Park. Themed on "Internet•New", with the "APP development under Weex frame " as the competition title, and by relying on China UMS' open platform, the developers used human-computer interaction technology as the core to design, innovate and develop mobile applications to meet various business needs in different scenarios of different industries.

Through the competition, more people will enhance their understanding of the China UMS open platform, carry out application innovation, open innovation, and mass innovation by relying on the open platform, jointly build an open cooperative ecological environment, promote the healthy development of the financial industry, and further release the social and business values embedded with the open capacity.

On December 18, 2018, with the theme of "Conscience, Dignity! Discovering the New Economic Driver", the "16th China Internet Economic Forum 2018", co-sponsored by the Chinese Academy of Sciences "Internet Weekly", the Chinese Academy of Social Sciences Information Research Center, and eNet Silicon Valley Power, was held at the Wanda Wenhua Hotel in Beijing. At the meeting, China UMS Open Platform won the "Best Open Platform Award 2018".

10. Enhance Mobile Client Portal and Improve Construction of Merchant Service Ecosystem

In response to the company's strategic requirements, the mobile project team unified the company's merchant service portal by strengthening product functions, setting up an open framework, customizing merchant financing solutions, and solving merchants' pain points.

The first is to refine the "China UMS" APP products. In terms of products, "China UMS" APP completed 9 launches of large-version functions, and the small version functions were iterated nearly 50 times. It provides a variety of special service sections, including business invoicing QR code, E-takeout merchant service, Yue Shou Yin merchant version, bar code material application and other business functions, which effectively facilitate the promotion of the company's various value-added services; the newly launched self-service network access



function for the small and micro-enterprises greatly simplifies the original network access process; networking with some third-party service platforms enriches the application scenarios of the app and enhances the user activity. In terms of technology, based on the opening of merchant services, a mobile-side open framework is erected to achieve the one-point development and multi-point access model, where all developers can use the "China UMS" APP as a carrier of the service ecology for development and application. Service connotation is

continually enriched to create the new growth point of the Internet innovation business.

The second is to comprehensively improve the capacity of the "UMS Pay" APP product. In terms of payment capacity, UnionPay card fast payment function will be completed this year, and full coverage of Unionpay card payment function will be realized. At the same time, through the intelligent routing function, the system automatically selects the channel with the lowest debit cost for payment. In terms of content resource integration, the infrastructure construction of the "UMS Pay" realizing standard input and output interface specifications, unified management function of the accounting institution and the output channel. At the same time, various content resources such as "Yue Bian Li" and park cards will reach the end users with the "UMS Pay" APP as the medium.

The third is to improve the merchant fund solution and build an integrated merchant fund management system. The "T+N Free Payment" business launched in 2018 opened the channel for public payment front-end products. Cash withdrawal amount via the T+N service reached 714 million yuan. The personal loan platform has accumulated a total loan amount of RMB 2.3421 million yuan since its launch. And on the basis of the original support for multiple collection models, it increases support for online and offline sub-account payment models, and continuously expands the support capacity of the collection models. In order to meet the market demand, the "T+N Free Payment" business further enriches the external output model and flexibly meets the needs of more merchants.

The fourth is to standardize the function of the cashier plug-ins to seize the mobile payment and traditional payment acceptance market. Enhancing the payment method of the cashier plug-ins and promoting the standardization of the plug-in output ensures the security and standardization of the merchant when accessing the product. Improving the product adaptability and payment experience of "Yue Shou Yin", precise data collection, building automatic update function, all these have laid a sound foundation for providing the value-added service to the existing merchants. This year, the products are vigorously seeking industry applications, focusing on the scenario payment mode: meeting the centralized return requirements of shopping centers and large supermarkets, researching and developing the special edition of "Yue Shou Yin" refund function; adapting to the one-card payment needs of the shopping center to realize "Yue Shou Yin" one-card special edition and carrying out in Fujian Taihe Shopping Center; for the parking lot industry, launch the parking lot payment function and the parking lot unconscious pay version; for the payment requirements of the Bestpay, launch the "Yue Shou Yin" Bestpay special edition, which has been vigorously promoted by the Bestpay merchants in Hainan region.





## 11. Other Major Project Innovations

### (1) Unified membership

Create a unified membership system of the company, migrate and integrate the information of the existing members, improve the function of member on payment, realize the goal of providing unified member services for the company's small, medium-sized and micro merchants, and improve the user experience and increase user stickiness.



### (2) "WeChat Service Platform"

Taking smart city as the business entrance and WeChat official account as the exit, with reference to the needs of different cities and in combination with industry-specific characteristics, "WeChat Service Platform" relies on the functional services of China UMS' own product system, provides industry solutions and helps the merchants attract the users while exporting China UMS' self-owned products to the merchants and regional business circles by way of WeChat light application. In 2018, we actively carried out publicity and operation promotion cooperation with customers in the three major sectors of tourism, property and parking and completed the promotion of tourism industry solutions, including: "Aershan" (Phase II), "Inner Mongolia Taste", "Dalian Gulian International Travel Agency", "Guiyang Jianghua Tourism Distribution Center", "Huangshan Scenic Spot Official Account Operation", etc. project. Also we have completed the promotion of shopping plazas and parking solutions, including Chongqing Century Xindu Parking Lot and Chongqing Longhua Longao Retail. We explored cooperation in municipal projects, including Sanya Health and Family Planning Commission project (Phase II), Shanghai Jiangning Community Project (Phase II), and Shanxi Linfen One-Card Project.



### (3) UMS "You Ke" APP Service Platform

With the universal application of Internet tools and the rise of new retail concepts, many large businesses explored the online and offline integrated marketing business model and received favorable feedback, but for the small and medium-sized businesses, developing and operating online service carriers faces problems such as high cost, high difficulty, long period and other issues. The UMS "You Ke" service platform launched in September 2018 by China UMS, packaged the daily functions required by the merchants in a modular package, where merchants can release their own APPs only by dragging, pushing and pulling after logging onto the platform, requiring no technology throughout the production process, except for the need for simple business configuration, which greatly reduces costs and improves efficiency. Half a year after the product was launched, more than 400 merchants were signed, and the market recognition was very high.

### (4) "E-invoice"

Since 2015, the State Administration of Taxation has vigorously promoted electronic invoices; in addition, electronic invoices are advantageous of being paperless, low energy consumption, low cost, and easy management, which are welcomed by industry merchants. China UMS has seized on this important trend. Since 2016, it has vigorously promoted "E-invoice" products, which are favored by market merchants.

At present, China UMS has provided full-scenario invoicing solutions for retail, catering, e-commerce, tourism, public payment, property management, hospitals, education and

training, etc. , including shopping list invoicing, official account invoicing, APP invoicing, web page invoicing, and system interfacing invoicing programs. Many well-known customers have been registered with the application, such as Shanghai Pudong Airport, Baiyun Airport T2 Terminal, City Supermarket, JINS Glasses, Le Méridien Hotel, Tiens Group, etc.

As of the end of December 2018, the cumulative "E-invoice" merchants reached 145,000, and the cumulative issuance of invoices was 12.916 million.

### (5) Park card

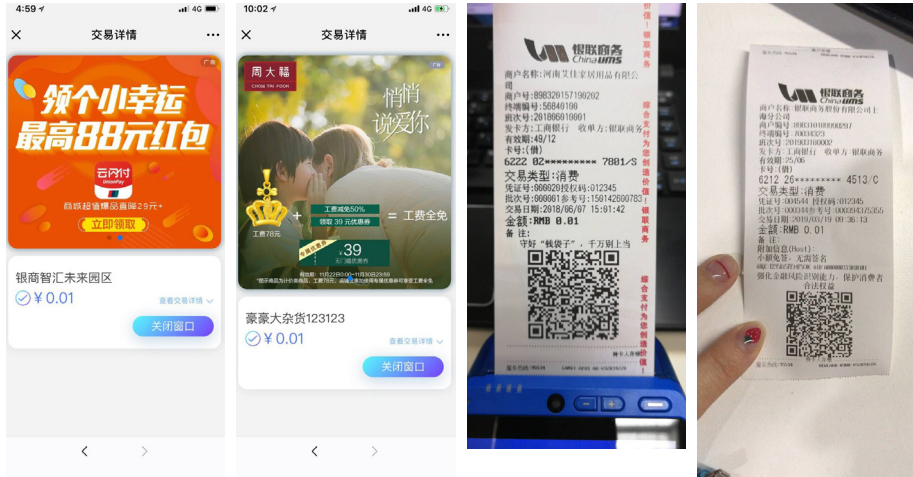
Upgrade and improve product features and enrich industry applications. Improve the mobile terminal business acceptance capability of the park, connect with peripheral software and hardware, realize the acceptance of "Cloud Quick Pass" business of the merchants in the park and transform marketing policy to win extra profits from the project for our company in combination with the "Cloud Quick Pass". In the first half of the year, 81 new parks joined the park card program, completing 101% of the indicators, and operating income totaled 4.4 million yuan. The project involved enterprises, schools, hospitals, tourism and other industries. In the whole year, a total of 1.0564 million cards were issued, and 9.43 million terminals were deployed. The total number of transactions was 16.4052 million, and the total transaction amount was about 493 million yuan. Accelerate the deployment with the medical insurance industry, cooperate fully with Hunan Xiangxi Medical Insurance Bureau to create a "Medical Insurance Express" mobile payment platform, which was first deployed in Jishou City, Hunan Province, and enabled more than 300,000 urban and rural residents in the city to enjoy the insurance without leaving their homes. There are 3 medical insurance bureaus in Hunan Yongshun County, which are scheduled to go online. It is expected that the number of people making the payment will reach 3.7 million, achieving a breakthrough in cooperation in the medical insurance industry. At the same time, in combination with the Internet medical projects in Zhaoqing, Laiwu and Chongqing, the head office and the subsidiaries conducted joint actions to explore "smart medical solutions". Product promotion and scheme deployment was carried out by focusing on the industry-based merchant payment scenarios, covering insurance payment, education contributions, non-tax payment and other 11 categories of industry payment scenarios. Since the industry payment platform was launched in March, more than 160 new merchants have joined, with a total of 334,400 transactions and transaction amount of 346 million yuan.

### (6) "Yue Bian Li" unattended store

Explore the "new retail" integration scenario, and initially develop a comprehensive solution for China UMS "Yue Bian Li" unattended stores. In recent years, the cost of traditional offline retailers has gradually increased. At the same time, due to the lack of data mining and business intelligence, the turnover rate of goods is low, the shopping experience is poor, and the repurchase rate is low, and accordingly the area-efficiency pressure becomes more and more prominent. But with the rise of mobile payments, the maturity of artificial intelligence technology, and the upgrade of consumer experience, the retailers are forced to look for ways to digitize store goods and user behavior. Through the integration of unconscious pay and







computer vision algorithms, our company has created an unconscious pay solution based on "deep learning + computer vision" for the retailers, which gradually gave rise to our self-owned new retail brand "Yue Bian Li" unattended stores.

#### (7)Media resources open platform

In 2018, the media business system was completely built, realizing the unified configurability of multidimensional resources and the open interface of multiple content forms. At the same time, with the continuous enrichment of resources, in addition to the payment scenario sales slips and mobile payment, the smart terminal screen, China UMS and "UMS Pay" APP, official account, etc. have all been opened, providing the customers with more abundant product selection.

In terms of operational optimization, the media resources business has undergone a series of professional upgrades. For the mobile payment advertising after interactive design optimization, the marketing conversion rate increased by up to 44%; white Valentine's Day, 520 and double eleventh activities are continually carried for the sales slip advertising, and the sales slip code-scanning rate increased by 140% during the event. With an overall interaction rate of 13%, it provides the customers with the best cost-effective marketing solution.

In 2018, the media resources business was participated by a total of 29 branches throughout the year, providing on-line services for 269 projects, achieving a total of 760 million advertisement exposures and 48.3 million effective conversions for the customers.



## Strengthen Brand Promotion and Marketing

### 1.Brand Promotion and Marketing Summary

In 2018, China UMS closely focused on the company's hot events, deeply explored the business highlights at all levels, and promoted through its own new media channels such as WeChat and Microblog. At the same time, relevant news also attracted widespread attention and publicity reports from social media. It has won many heavyweight awards in the industry, which has effectively enhanced the brand awareness and reputation of the company and its products. Relevant news reports covered topics such as social responsibility, inclusive finance, service for small and micro-businesses, agriculture support, and product innovation. The coverage included "UMS Pay", "UMS Pay" rural aid self-service terminal, "All-in-Wallet", "Ginkgo" Big Data, "Quan Min Hui Nong", "ERP" and other core products and the company's achievements in the areas of inclusive finance, agriculture support, and "Cloud Quick Pass" mobile convenience payment demonstration scenarios.

(1)Traditional media and new media made concerted efforts to start comprehensive brand promotion

In 2018, China UMS and a number of innovative products and featured projects received media attention. Domestic influential TV, print media and web portals have reported and reprinted relevant company news, including CCTV, CBN TV, Financial Times, Beijing News, China Securities Journal, Morning News, Shanghai Securities Newspaper, Shanghai Financial News, Youth Daily, Pudong Times, Xinhua Daily, Yangzi Evening News, Shenzhen Evening News, Jianghuai Morning News, Internet Weekly, People's Daily Online, Xinhua Net, Guangming.com, CNR, The Paper, Sina.com, Tencent.com, Netease, Sohu.com, Phoenix.com, Silicon Valley Power, totaling more than 2,600 reports, which further enhanced the brand image of the company and products, and strengthened the public's understanding of the company and the third-party payment industry.

In September, The Nilson Report, the authoritative market research organization of the global payment industry, officially released the "Global Acquirers Rankings List 2017". China UMS ranked 12th in the world with a total of 5.38 billion transactions of full-range card acquiring business, increased by 2 places in comparison with the 2016 ranking and hitting a new high for China UMS in the Nilson's global acquirer rankings. After the official release of the rankings, dozens of nationally renowned media and major local media such as People.cn, CNR.com, Chinanews.com, Shenzhen Evening News, Phoenix.com, Silicon Valley Power, Netease, and Sina.com all reported in the first time. The brand image of China UMS as the leader of the third-party payment industry is more deeply rooted in the hearts of the public.

In October, China UMS published the "2018 National Day Tourism Consumption Big Data Report". With detailed consumption financial big data, accurate and novel viewpoints and highly readable report content, the report was concerned by CCTV and CBN TV. The relevant contents were extracted to produce a special report, showing the overall situation of domestic tourism consumption in the 2018 National Day holiday to the national audience in an all-round way.

As the new media continues to be heated up, the company has strengthened its publicity on new media platforms such as WeChat and Microblog, regularly publishing the company's news, social responsibility, inclusive finance, service for the small and micro-enterprises, agriculture support, product innovation, marketing offers, industry information, merchant display, risk warning, cashier training, financial knowledge, financial consumer rights and series of other reports to show the public the benefits of China UMS as a leading company in the field of comprehensive payment and information services. In 2018, China UMS published more than 5,000 articles through the new media communication matrix formed by its 71 WeChat official accounts. Among them, the "400,000 merchants half-price strategy online teaching, UnionPay December 12 really pays the half for you" article published by the "IncentiPay" WeChat official account achieved a pageview of more than 150,000 person times.

(2)Actively attend renowned industry exhibitions, demonstrate company image and brand benefits

In January, China UMS participated in the "8th China Smart City Conference" jointly with Xiamen Municipal Government. Through theme presentation and short video, the "Xiamen Citizen Virtual Card Project" jointly developed by China UMS and Xiamen Municipal Government was promoted and demonstrated in an all round way. Based on big data, Xiamen citizen card integrates identity verification, public service, life service, financial service, Internet

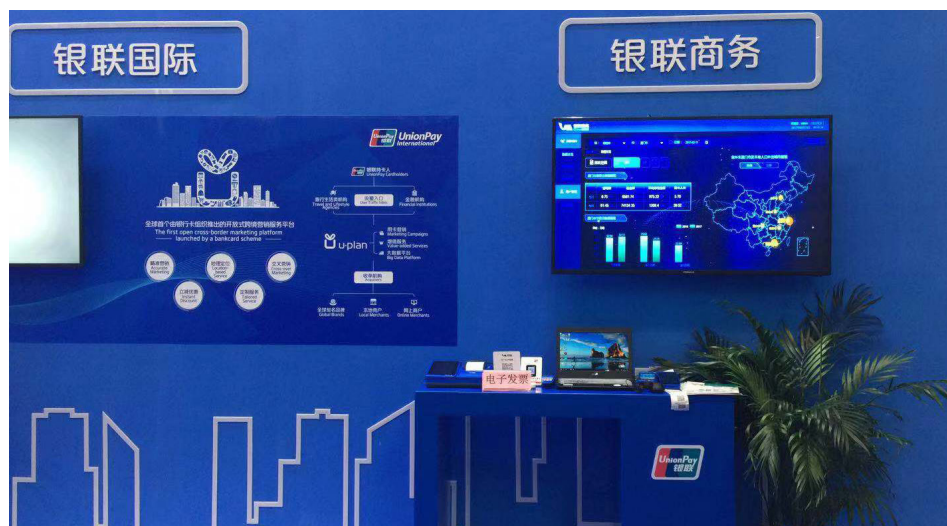




application and other functions, and innovatively provides the credit bus-ride function. The application of the Xiamen citizen card has greatly improved the efficiency of government management and facilitated the life of the people. It has been unanimously recognized by the judges of the conference. The "Xiamen Citizen Virtual Card Project" was selected as the "China Smart City Excellent Case 2017", and China UMS also won the title of "China Smart City Leading Enterprise 2017" by virtue of the project.

In June, in cooperation with China UnionPay, China UMS attended the 13th China Retailers Conference hosted by the China General Chamber of Commerce. China UMS visually demonstrated the "UMS Pay" mobile payment, "UMS Pay" smart terminal and China UMS ERP products by way of setting up customer experience zones and specialist explanations. The customers had a close experience of the company's convenient payment and services for merchants and consumers in all walks of life through the "payment +" series of solutions.

In June, in cooperation with China UnionPay, China UMS attended the 4th China Smart City International Expo 2018. At the meeting, China UMS visually demonstrated the efficiency and convenience of the China UMS "E-invoice" fast invoicing product by setting up a customer experience zone, and assisted UnionPay in demonstrating the application of "Payment+" products in various scenarios, comprehensively and intuitively demonstrating the company's brand image as an "integrated payment service and information service provider".



(3) Successively win industry awards and improve company brand image

In 2018, China UMS and its "All-in-Wallet", "UMS Pay" APP, Media Resources Open Platform, "Ginkgo" Big Data and many other products have received the attention of industry organizations and authoritative media and won numerous awards, which fully demonstrated the brand influence of the company and its products.

President Li Xiaofeng was awarded the "Most Socially Responsible Person Award 2017" by the Internet Weekly. China UMS won the "Hurun Top 50 China New Finance 2018" selected by Hurun Report, the "Annual Payment Organization" and "Annual Financial Technology Institution" by The Paper, "Top Third Party Payment Provider" by the Securities Times, "Financial Technology Innovation Company of the Year" by the Financial Times, "Great Brand Award of China's 20 Years Internet" and "Internet Brand Award of the Year 2018" by the Internet Weekly, and "Annual Innovation Public Welfare Award" by the cnr.cn. At the same time, the company's product media resource open platform won the "Best Crossover Marketing Award in the Advertising Field", the "UMS Pay" smart terminal won the "Excellent Solution 2017" on the Second Financial Technology Innovation Conference, "All-in-Wallet" won the "CIFC Brand Case Special Award of the Year", "All-in-Wallet" and "China UMS Open Platform" won the "Inclusive Financial Services Award 2018" and "Best Open Platform Award 2018", respectively, selected by the Internet Weekly, "Ginkgo Big Data Service Platform" won the "Financial Big Data Innovation Application Excellence Award" on the Financial Big Data Innovation Application and Information Security Seminar. The "Virtual Citizen Card" project cooperated with the Xiamen Municipal Government won the "Digital China Construction Best Practice of the Year" on the Digital China Construction Summit.

## 2. Internet Portals Construction

China UMS Portal (www.chinaums.com) is an important window for the company to display its corporate image, disseminate corporate information and provide customer service.

In 2018, in response to the trend of internationalization and mobilization, 16 English sub-stations (including Hong Kong, Macao and overseas) and mobile English sites were newly established, achieving multilingual and multichannel coverage. At the same time, the portal and sub-station clusters updated all kinds of company news and information in a timely manner, totaling more than 3,000 website information updates throughout the year. Further, by way of original topics, the portal and its sub-stations actively carried out promotions on "smart cities, serving people's livelihood", "all-in-wallet financing", and other key products concerning people's livelihood and inclusive finance.

In 2018, the number of visits to the company's portal continued to grow steadily. The number of visitors reached 5.1239 million, totaling 18.6397 million visits, a year-over-year increase of 27.95% and 10.25%, respectively.

## 3. New Media Operation

The first is to integrate and expand new media propaganda channels, and complete the multi-account integration of "China UMS WeChat Service Account" and other official accounts including "Quan Min Hui Nong", "UMS Pay Smart Terminals" and "UMS Express" to realize unified operation and functional integration and re-engineering for the users. Throughout the year, the WeChat service account achieved a large increase in user scale, and the cumulative number of user concerns exceeded 200,000, an increase of nearly 3 times compared with the same period of last year. At the same time, following the development trend of short video, the company completed the opening of Douyin.com corporate account to promote the new media operational work.

The second is to attach great importance to the content operation of the new media. Taking the diversification and popularization as its development goals, China UMS has successfully launched a series of propaganda materials such as "Boss Wang Series" and "Cartoon Talks", constantly improving the communication effect; meanwhile, in combination with propaganda advertorials, H5 Interaction, mascot expression packs, small games and other forms of propaganda and interactive activities, China UMS continues to carry out financial knowledge popularization, as well as marketing promotion for agriculture support and convenience products such as "Quan Min Hui Nong" and "UMS Pay Mobile Payment".





## Enhance Convenient Self-Service

In 2018, China UMS focused on strengthening the development of the self-service retail business concerning the people's livelihood, and strove to improve the construction of convenient consumption scenarios in campuses, communities, hospitals, etc., and actively responded to the call of the country for the convenience and favor of the people to practice the company's social commitment of serving the people's livelihood.

### CASE

#### Xiamen Branch helps "Cloud Quick Pass" Smart Campus project on shared washing machine construction



"Helping Smart Campus, Celebrating both the X'Mas and the New Year's Day". On December 26, 2018, Xiamen Branch cooperated with Xiamen Branch of China UnionPay and You Laundry to launch a "Cloud Quick Pass" special marketing campaign of "UnionPay Smart Campus, Helping Campus Laundry" for 70 colleges and universities in China. The event was welcomed by the vast number of students. Just a few days after its launch, the transactions exceeded 1,000.

This smart campus shared washing machine construction project successfully attracted You Laundry to cooperate with 70 colleges and universities across the country, including Xiamen University, available for nearly 15,000 shared

washing machine "Cloud Quick Pass" access. Currently, the students can easily call the "Cloud Quick Pass" APP for payment through You Laundry APP and H5 page. Subsequently Xiamen Branch will cooperate with You Laundry to carry out mobile phone call invoicing payment, "Cloud Quick Pass" white list acceptance payment and UnionPay unconscious pay, etc., further enhancing user experience convenience. At the same time, it provides a good application scenario for "Cloud Quick Pass" campus life payment, further enhancing the influence of UnionPay "Cloud Quick Pass" activities in colleges and universities. In the future, Xiamen Branch will continue to expand its service in the smart campus, providing better and more application scenarios and solutions for the construction of "Cloud Quick Pass" scenarios.

### CASE

#### Qingdao Branch helps the development of self-service medical retailing service



In recent years, the rapid development of the social economy and the introduction of new concepts have driven the development of various new things such as unattended shelves, unattended shops, and vending machines, which has also facilitated the masses. In the process of exploring new retail drugs, self-service drug dispensers have been given a new mission. Through the self-service equipment as the carrier, China UMS has continuously promoted smart medical care into the community and provided one-stop integrated convenience financial services.

On November 15, 2018, led by China UnionPay Qingdao Branch, Guoda Pharmacy Shanghai Chain Co., Ltd. under Sinopharm Holding and China

UMS Qingdao Branch cooperated to realize the full-featured payment acceptance business of self-service drug dispensers, which provides great convenience for the citizens who need for urgently needed drugs. Guoda self-service drug dispensers integrate bar code scanning and data transmission technology through two-dimensional code scanner, and combines self-service drug dispenser payment system to expand the scanning code payment function to meet the diverse payment needs of the citizens, greatly improving the purchasing experience.

### CASE

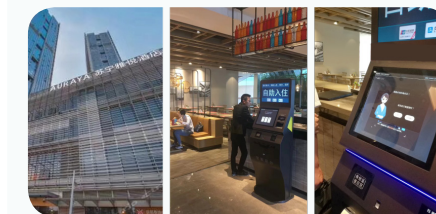
#### Qingdao TELD Charging Pile Project



China UMS Qingdao Branch actively responded to the call of the national new energy policy, and cooperated with Qingdao TELD New Energy Co., Ltd., the largest charging pile operator in China, to provide online "Cloud Quick Pass" and various mobile phone Pay payment products for TELD mobile phone APP, supported with mobile payment promotion activities, which allowed the users to enjoy a faster and more affordable payment experience while using low-carbon and environment friendly new modes of travel, and actively promoting the construction of mobile payment convenience projects.

### CASE

#### Jiangsu Suning Yayue Hotel Self-Service Check-in Project



China UMS Jiangsu Branch Smart Hotel Project has landed at Nanjing Suning Yayue Hotel. Through the China UMS smart self-service terminal in the hotel lobby, it provides self-service for check-in, renewal, check-out, and invoicing, subverting the cumbersome process of the front desk staff of the hotel to conduct identity verification, going rounds, and house selection as being practiced traditionally. Furthermore, the terminal is combined with bank card consumption, pre-authorization, Alipay, WeChat QR Code guarantee transaction and consumption and other payment methods, realizing zero cash payment from the check-in, renewal to checkout, and opening the new experience for full-chain hotel accommodation.

## Safeguard Customer's Fund Safety, Implement Regulatory Policies and Business Management Requirements and Conduct Operation by Law

### 1. Implement the Requirements of Regulatory Policies and Business Management to Protect Security of Clients' Funds

China UMS strictly regulates the use and management of reserved customer funds, strictly abides by the "Deposit and Management Measures for Reserved Customer Funds by Payment Institutions", "Notice of the General Office of the People's Bank of China on Adjusting the Centralized Deposit and Payment Ratio of Reserved Customer Funds of the Payment Institutions", "Notice of the General Office of the People's Bank of China on Related Matters Concerning the Centralized Payment and Deposit of All the Reserved Customer Funds", "Notice on Related Works on Canceling the Reserve Funds Account of RMB Customers by the Payment Institutions", paying and depositing in full and on time the reserve funds in accordance with the regulations and the proportion as required. Open centralized deposit and payment account with the People's Bank of China, cancel the original commercial bank account for funds, conduct verification from multiple aspects of the tiered management of reserve fund account, closed-loop operation and use of the money, and reserve fund information, fully access to the People's Bank of China payment institutions' off-site supervision system, cooperate with regulatory bodies in real-time supervision, establish regulations on risk reserve institutions, so as to comprehensively regulate the deposit, collection, use and transfer management of customers' reserve funds and protect the safety of the client funds.

2. Safeguard Customers’ Rights and Interests

In 2018, "stricter supervision" in the financial payment field became normal. China UMS seriously implemented the various regulatory requirements to ensure compliance with the laws and regulations and safeguard customer rights. There were no major risk events in 2018, giving full play to the demonstration effect as an industry leader and setting an example for the orderly and safe development of the financial payment field.

The first is to ensure the security of transactions. China UMS always attaches great importance to the security of customer transactions. On the one hand, it builds and continuously optimizes the WATCH2.0 risk monitoring platform, strengthens the monitoring and early warning of various types of risk transactions, timely discovers potential risk transactions and implements verification and disposal to prevent potential risks by building expert rules and intelligent models. On the other hand, according to the rules and regulations of the People's Bank of China, the Payment and Clearing Association and the China Unionpay, China UMS formulates various emergency plans, clarifying the risk event disposal methods and long-term management mechanism, strictly regulating daily execution and organizing emergency drills. In 2018, China UMS carried out emergency drills such as bar code payment services, financial consumer rights protection, personal financial information security, foreign card business, and collection business, enhancing the emergency response capability to major risks and high-risk businesses, and guaranteeing the safe and orderly development of the company's business.

The second is to protect customer information. The company formulates management methods such as account information security, business data security, and personal financial information security, and refines the security management requirements for account information, business data, and personal financial information in terms of transmission, access, use, and storage, and effectively protects customer information. In 2018, the company formulated a personal financial information protection inspection work plan in combination with regulatory requirements, combined branch self-assessment with off-site and on-site inspection by the head office to effectively cover personal financial information that was easily used illegally and easily stored, easy to cause leakage of company system and business application links, further fulfilling its obligations on customer information protection.

The third is to attach great importance to protecting consumer rights and interests. According to different product characteristics, China UMS has formulated pertinent service agreements to introduce and disclose to consumers the rights and related content such as products and service features. In 2018, the company actively cooperated with the People's Bank of China to implement relevant publicity and inspection work, improve its own work processes, and effectively protect consumer rights and interests. China UMS was awarded the Class A rating unit for the protection of financial consumer rights and interests of Shanghai financial institutions in 2017. After conducting a special self-inspection on the protection of financial consumer rights and interests of the company's business, products and services, the company strictly implemented the requirements for the protection of financial consumer rights and interests.

Strengthen IT Infrastructure Construction

1. Lead the Company's Development with Technology, Complete the Company's Overall Business and Technical Planning on Schedule

In 2018, after conducting status analysis, blueprint planning and road-map design, the business and technical main body planning reports have been completed, with submittals including "Business and Technology Status Analysis Report", "Business and Technology Blueprint Planning Report", and "Business and Technology Road-map Design Report". The main achievements are as follows:

1) In combination with the status analysis in 2017, compared with the industry benchmark, with reference to the shortcomings of the existing information systems, the blueprint and roadmap

design has been completed.

The first is to comprehensively analyze the Internet transformation model of the payment industry and the business strategy development plan, propose the overall goal of the six major information constructions, such as technology leadership and data drive, and fully support the "customer-centric" business development strategy. Second, in order to respond to the business strategy development requirements and interface with the sensitive state + steady-state dual-line layout, the future IT strategy is positioned as "steady and sensitive-state dual-mode operation led by technology", so it is proposed to establish a dual-mode parallel elastic organization mode, including the establishment of enterprise-level IT organizations and functional changes to support the implementation of the middle office service, the establishment of demand and project coordination management mechanism, the establishment of IT talent resources support and guarantee mechanism, the establishment of IT resource measurement and cost sharing mechanism, and the strengthening of new technology introduction and application. The third is to improve the business technology capabilities through the middle office service, product co-ordination and data governance in combination with the application of new technologies (RPA, AI, etc.), and comprehensively create a comprehensive payment system for the public service in China. The fourth is, based on the middle office public service, to introduce new technology architecture (micro-services, distributed database, cache database, and message middleware) and development framework to flexibly adapt to various types of business under steady state and sensitive state. The fifth is to focus on "UMS Cloud", build UMS remote multi-active model centered on active-active business, multi-active network and multi-active resources to guarantee the implementation of the middle office service and business continuity. The sixth is to prudently assess the scope and scale of the project implementation according to the blueprint design plan on the premise of system stability and security and on the basis of the actual needs of business applications, and decompose the blueprint design objectives into the 73 project cards required in the process of implementation with reference to investment scale of the similar projects with equal scale in the same industry.

2) Give priority to projects with clear technical route

The key projects that have been implemented at present include: platforms (Wuhan cloud platform construction, business cloud pilot development), infrastructure (large bandwidth construction of two operation centers), capacity building for technical component (data replication tools, distributed databases, message middleware, caching), organizational structure system (IT planning implementation planning and promotion management (PMO) project, IT post performance evaluation system optimization project, IT resource measurement and cost sharing construction) and testing and security types.

2. IT Construction, Capacity, Technical Safety, Technical Verification, Disaster Recovery, Third-party Cloud Custody Development

In order to adapt to the innovation and change of the third-party payment market, the company's IT department closely focuses on the company's development strategy, consolidates the technical foundation, strengthens the research and development of cutting-edge technologies, and actively implements and accelerates the transformation to technology companies, China UMS continuously optimizes and expands the information system infrastructure and continuously improves system stability and transaction continuity. In 2018, the annual running continuity of China UMS production system exceeded 99.98%. No systematic unplanned transaction interruption occurred, and the transaction success rate was always at a high level in China.

Under the general trend of business system transformation towards the Internet, the company has continuously strengthened and improved the construction of information security management system, enhanced information security technology capabilities, intensified the identification and prevention of Internet security risks under the jurisdiction of the company, and actively cooperated with external organizations to understand the regulatory and technological developments in a timely manner.

In terms of security operation and maintenance management, the company has obtained ISO27001 certification, non-financial institution payment service facility technology certification, information system security level evaluation, UnionPay card account information security compliance certification, PCIDSS certification, client software external compliance assessment and many other international and domestic certifications.



客户责任  
COMMITMENT TO CLIENTS



### 3. Establish All-round and Multidimensional Internet Information Security Management System

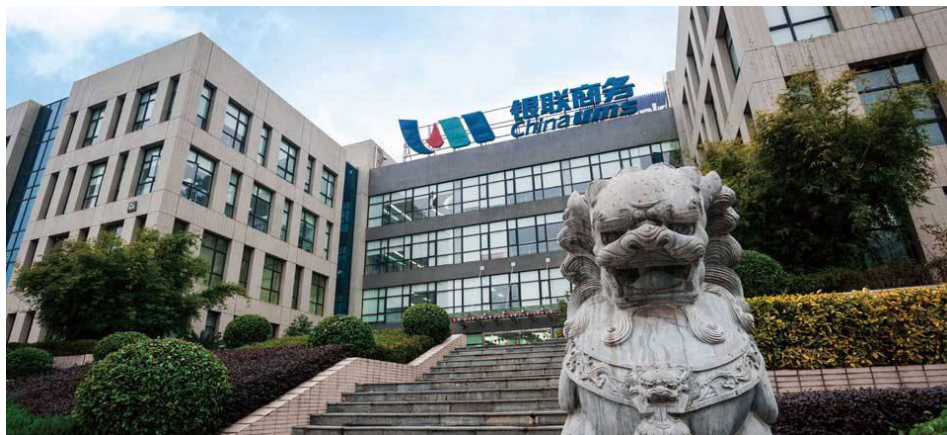
In 2018, the company's Information Security Committee held four meetings throughout the year to make major decisions on a series of issues such as security technology planning, software and hardware defect handling, network security level protection, and bench-marking with important regulatory compliance, and fully fulfilled the functions of the Information Security Committee as the company's highest decision-making body on information security. A top-down security management system architecture and process mechanism has been formed. The company strengthened communication with professional security agencies such as the National Internet Emergency Center, NSFOCUS, and Antian Technology, and conducted in-depth cooperation on personnel identity verification, data and information protection, vulnerability threat intelligence and mobile terminal security. In terms of investment in hardware and software resources, the company continued to invest in a comprehensive range of security detection and protection tools such as CDN, cloud protection, anti-DDoS attack monitoring and protection, IPS, WAF, webpage anti-tampering, vulnerability detection and scanning, and system penetration testing, which has greatly improved the stability of information systems, especially the Internet system, and the continuity of transactions, laying a solid foundation for future business transformation and meeting the needs of high concurrent business.

Starting from the aspects of safety team construction and training, safety system establishment, application system safety protection and daily safety inspection, China UMS regularly carries out safety skills training and publicity, improves team members' safety awareness and safety development capabilities; actively promotes software safety development life cycle process, continues to optimize the safety management system, promote safety work to involve in demand analysis, design, development, testing and other aspects of software development; continues to carry out penetration testing and code auditing of new systems and systems with major changes, timely discovers system high-risk vulnerabilities and hidden dangers, improves the overall security of the application system; actively responds to the requirements of the People's Bank of China and other regulatory agencies, regularly conducts comprehensive investigation of account security and sensitive data for each networked trading system and peripheral systems.

Further strengthen the information security management and control of the standard technical service personnel, solve the problem of office management and control of a package of technical service personnel such as data information security, mobile office, management cost, development efficiency, centralized management and control, and promote the implementation of cloud desktop security management and control plan.

### 4. Starting from Safeguarding Business Continuity, Transform from Traditional Remote Disaster Recovery to Multi-center and Multi-active Pattern

Since 2011, after 6 years of construction, China UMS has fully realized the disaster recovery system architecture of two places and three centers for backup in the same city backup and with remote disaster recovery. At present, the company has a data backup center in Shanghai



and a core system business disaster recovery center in Wuhan. As the disaster recovery site of Shanghai's main center, Wuhan Center has fully demonstrated its disaster recovery capability of mature enterprise-level production systems through regular switching exercises and business takeovers by virtue of its resources allocation with same-level disaster recovery.

In order to further strengthen the ability to guarantee business continuity, expand the R&D and application of cutting-edge technologies, and enhance the horizontal expansion capability of the system required for business development, and the ability to respond quickly to customer needs and agile deployment, China UMS conducted research and application of virtualization high availability technology in 2018, continually promoted the cloudization work of the Wuhan Disaster Recovery Center, which significantly improved the high availability and fast launching capability of the service, and solved the problems of flexible configuration and scheduling of resources, and sharing and exchange of information and data. After the cloud-based promotion and use of Wuhan Disaster Recovery Center system, the company will further promote the cloudization process of the company's information system, and finally forms an overall cloud-based and multi-active and multi-center pattern of the two places and three centers, providing all-round service guarantee for the cardholders and contracted merchants.

### 5. Launch IDC Hosting Service

Since 2013, in order to further expand the service scope for commercial banks, large merchants and enterprises, and strengthen the cooperation with major customers, China UMS has firmly grasped the market demand for IDC and cloud computing services in recent years, and gradually developed a unique IDC physical hosting and cloud computing service by relying on its excellent technical team and infrastructure. As of the end of December 2017, the total area of Wuhan data center computer room exceeded 10,000 square meters, with more than 2,000 cabinets. Among them, the number of external service cabinets of the physical hosts exceeded 1,300 sets, and the number of cloud computing virtual machines for external service reached nearly 900 sets. The cooperation customers included nearly 200 international and domestic large companies. At the same time, on September 15, 2017, China UMS and Baidu signed a strategic cooperation agreement on the establishment of a financial-grade public cloud, seeking to build a multi-agent participated, open and platform-based "cloud + payment ecosystem" under the impact of new technologies and new models in the era of "Internet +", providing all kinds of service capabilities of our company to the merchants in the form of SaaS services, and based on safe and reliable financial-grade public cloud services, and by virtue of artificial intelligence, and resorting to China UMS' huge B-end merchant resources, colossal transaction data, sophisticated system requirements, and diversified end products, providing cloud-based one-stop total solution for the customers in various industries. By the end of December 2018, more than 40 customers in the financial, media, retail, and catering industries had chosen financial-grade cloud services, and more than 1,000 cloud computing, big data, and artificial intelligence products were used.

### 6. Introduce Agile Development Model and Improve Development Quality

In the aspect of software R&D and management, we are striving to promote the agile development model. As of 2018, nearly half of the small and micro projects have adopted the essence of agile development, and the concept of agile development and continuous integration was practiced by way of fast iteration and small team collaborative operation. For middle and large-scale projects, based on agile development management specifications, we selected unified membership card system and "WeChat service platform" to carry out pilot implementation of agile project management transformation. At the same time, in order to achieve the 2019 CMMI-ML5 certification target, a series of improvements were made to optimize the development management process based on the results of the project gap analysis and root cause analysis.

### 7. High-quality Compliance Channel

In order to ensure the safety and compliance of the company's mobile payment business, and fully implement the requirements by the regulatory documents of the People's Bank of China, the network payment platform has completed the construction of a series of compliance channels with high quality and high efficiency, including interfacing with Alipay network, UnionPay WeChat, UnionPay Alipay, Netlink WeChat and NetLink Alipay, to ensure the continuous and stable operation of the company's business. The average daily trading volume of the online payment platform was 12 million, with a peak of 17.61 million, an increase of nearly 70% compared with that at the beginning of 2018.

## 8. Actively Promote Technology Innovation, Enhance Advanced Research and Application of New Technologies and Accelerate the Process of AI Integration with Business

In terms of artificial intelligence, the construction of UEML machine learning platform and the GPU deep learning platform was completed, and the artificial intelligence basic platform support capability was strengthened to promote the integration of production, education and research. In cooperation with Zhejiang University, the Joint Laboratory of Risk Control Technology of China UMS and Zhejiang University was established, conducting researches on relational graph spectra and other technologies, and implementing new technologies in such risk control fields as anti-money laundering and long-position lending in combination with machine learning. Modeling in image recognition such as business license identification, driver license identification, license plate recognition, and purchase order identification was accelerated, and implementation of model output was conducted.



In terms of big data, China UMS uniformly managed the company's data assets from the technical angle, expanded and enriched the company's big data, including meta-data, data models, data standards, etc., provided visual data query and display functions, support quick and easy query of data assets through functional embedding. The company implemented data quality management, and realized the full-range closed loop management on discovery, tracking, governance and evaluation of data quality issues. The company continued to increase the breadth and depth of data accumulation and integration, built a unified data warehouse platform based on big data to meet the needs of front-end marketing, statistical analysis, decision support, risk management, etc., and continuously improved the ability in data mining, analysis and in-depth application. By improving the Internet data collection platform, the company acquired more external data, improved the industrial data chain, and formed related data of various dimensions, which, through the full integration of internal and external data, mutual collaboration and verification, provided unified and diversified data services, and thus achieved data appreciation.

## 9. Promote the Company's Private Cloud Construction and Actively Transform to R&D Center

Establish a development and operation integrated project team and a DevOps system, and accumulate knowledge systems and implementation capabilities for continuous integration, continuous delivery, and automated deployment to realize standardized and transparent development, testing, and delivery processes. Build a middleware research group and start developing technical standards such as caching components, message components, and mobile development infrastructure components. Start the integration platform construction plan, establish an internal integration platform, realize the access and management of internal shared services, optimize the open platform, improve UMS' ability in openness and complete

the high-availability cluster deployment of the open platform to ensure its capability of horizontal expansion.

Focus on promoting the construction of UMS private cloud construction, complete the cloud transformation of the unified member system, become the company's first UMS original cloud application project, and simultaneously carry out the pilot work of cloud-based Tibet's new generation and Shandong citizen card; launch the advanced research and prototype testing of the cloud-based business ultimate password system, explore the cloud strategy on the online back-end system, and determine the cloud solution for the core online system.

## 10. Optimize Distributed Structure

Emphasis was laid on the implementation of the performance optimization and distributed transformation of the China UMS integrated service payment platform, network payment platform, business ultimate password platform, clearing and settlement system, etc., which greatly improved the system throughput, and withstood the test of transaction peak at the National Day and the Double 11 event. The system's operational capability has been significantly improved, effectively responding to the continuous increase in transaction volume. The multi-cluster distributed architecture optimization realized the multi-cluster distributed architecture of the clearing and POS systems, for which, upon its being put into production, the performance indicators met the design expectations and greatly improved the system processing efficiency. Upon verification and testing, the 20 million clearing line can complete the batch processing in about 20 minutes under the cooperative work of 8 PC clusters.

An online platform for new business ultimate password public access front-end and its application system based on the asynchronous communication mode was redesigned, developed and deployed, achieving smooth switching of the 28 channel services of the head office's business ultimate password online platform; To ensure the stability of the system, the single data source is changed to support the dual data source switching mode. When a single data source fails, the second-level data source is switched. At the same time, the remote multi-active architecture design for the business ultimate password was launched, bypassing the business among different application instances and conducting business processing. The transaction volume of the new business ultimate password platform has been rising continuously, increasing from daily average of 100,000 transactions at the beginning of 2018 to 7.5 million per day, at a peak of 9.82 million/day.

China UMS optimized the distributed database, selected the open platform as the pilot project for the HotDB distributed database, and gradually established the technical service capability of the distributed database. We also completed the verification test and grayscale function modification of the MONGO database enterprise version on the network payment platform so as to conduct production trial operation after the hardware conditions are available.

## Enhance Customer Relationship Management

### 1. Improve the Capacity for Customer Relationship Management

China UMS Customer Service Center (Service hotline 95534) is one of the largest and most well-developed comprehensive customer service centers in the domestic payment industry. Since its establishment, it has always adhered to the core values of Serve the Society, Facilitate the Public, with business scope covering the company's payment business, financial business, data business, marketing business, innovative and value-added business, international business, etc., and has the industry-leading multifunctional financial intelligent customer service system.

Relying on the company's various business service systems, all-media network, big data, intelligent technology and other interactive methods, it provides 7\*24-hour intimate, high-quality and differentiated all-dimensional services for the franchised merchants, card-issuing banks and cardholders. It has continuously optimized production and operation mode, built multilevel service team, and provided the customers with high-quality customer experience through continuous deepening of intelligent construction; taking customer demand as the starting point, it enriched its service connotation, gave full play to the functional effect of the customer service center, and enhanced all-channel management capacity of customer relationship.



## 2. Carry out Customer Satisfaction Survey

In order to improve customer satisfaction and assist the branches to better improve their service processes, the customer service center actively carried out routine return visits on maintenance service quality, work order return visits, branch service quality research and other related work, and regularly formulated customer satisfaction survey reports. In 2018, the customer service center tracked and followed up 220,544 merchants by way of call-outs, at a success rate of return visits of 60.47%, and the return visit satisfaction rate of 98.76%.

## 3. Strengthen Management on Customer Complaints

The Complaints Acceptance Team of China UMS' Customer Service Center accepts Omni-channel customer complaints covering the areas of incoming calls, outgoing calls, self-service voice, Microblog, WeChat, official website and mails. In order to strengthen customer complaint management and improve customer experience, China UMS Customer Service Center has developed a comprehensive complaint handling process, which has clear requirements for processing steps, follow-up aging, and settlement standards. The complaint acceptance team analyzes the complaints on a monthly basis, finds the inadequacies of the service, suggests rationalization proposals and forms a complaint report to promote the optimization of branch service and processes, improve customer satisfaction, and establish a high-quality service reputation.



In 2018, China UMS Customer Service Center accepted a total of 595 complaints from trading customers, down by 39.66% year-on-year, and 538 complaints from service customers, down by 53.50% year-on-year. The above complaints have all been processed.

## 4. AI-Led Improvement in Diversified Service Capabilities

From the strategic perspective of the transformation of customer service in the future, the Customer Service Center has always insisted on giving priority to intelligent services, and taken substantial steps in practical application. The application of artificial intelligence in customer service has also evolved from the initial test stage to the stage of ripeness. In terms of external services, we have built an Omni-channel intelligent customer service system, including telephone voicing, company official website, network service, China UMS APP, All-in-Wallet APP, WeChat subscription account, WeChat service account, intelligent terminal and other mainstream external service channels, which can intelligently identify and answer customer questions and handle business in combination with the actual context. In 2018, the customers handled more than 50% of their transactions through the Omni-channel intelligent customer service, which not only effectively relieved the increasing communication traffic pressure and reduced the operating cost of the center, but also enhanced the customer experience and promoted the transformation of customer service to be intelligent, efficient, and marketing oriented; in terms of internal services, the center has built a series of intelligent auxiliary systems such as intelligent quality inspection and intelligent knowledge base to help the center to provide better support for internal quality control, auxiliary services and other aspects.

## 5. Main Indicators of Customer Service

In 2018, the total number of customer service accepted and handled by Omni-channel exceeded 3.008 million, of which service accepted through intelligent customer service and multimedia channels exceed 1.53 million, accounting for 50.88%; those accepted through artificial channels exceeded 1.477 million, accounting for 49.12%. The average online resolution rate of manual call-in channels reached 77.75%, the average manual connection rate 97.39%, the complaint processing timeliness rate 100%, and the customer service center service satisfaction 99.45%.

## 6. Online Service System

Through the WEB-side online service system, as well as the mobile-side "China UMS" APP and WeChat service account, the company is committed to providing convenient and high-quality online services for its customers, especially B-side merchants. In 2018, in the case of a large increase in transaction volume, the aging of the merchant's statement generation was accelerated (the bill generation efficiency was increased by about 100%) through the optimization and transformation of the front-end and back-end.

At the same time, in line with the needs of the merchants, various functions were optimized and improved, adding new functions such as sub-totals, general real-time transaction inquiry, and consolidated reconciliation management, and the original return processing, statement template and other functional processes were also optimized to provide the users with better use experience.



# 员工责任篇

## Our Responsibilities to Employees

银联商务秉承“人力资源是第一资源”的人才观，以人为本，营造尊重人的企业文化，努力为员工创造良好的发展环境，提供多元化的职业发展平台，积极开展员工关怀，努力实现企业与员工共同成长。

With a talent philosophy of “human resources are the primarily resource”, China UMS is people-centric, works to create a corporate culture of respecting people and an excellent environment for employees and provide diversified career development platforms, in a bid to grow jointly with employees.

## 员工责任

截至2018年末，银联商务员工总数为13872人。员工的学历方面，研究生及以上学历占比为7.24%，本科学历占比为53.37%，大专及大专以下学历占比为39.40%；员工年龄分布方面，25岁及以下员工占比为14.21%，26–35岁员工占比为65.97%，36–45岁员工占比为15.28%，46岁以上员工占比为4.55%。

### （一）提供广泛就业机会

公司积极吸纳高素质和创新型人才。公司高度重视员工招聘工作，积极引进社会精英人才，同时也为广大高校毕业生提供就业机会，并在全国内开展校园招聘工作，进校举办校园招聘宣讲会，搭建管理培训生平台吸引优秀的高素质创新型人才，2018年全年提供就业岗位1600余个。

### （二）保障员工合法权益

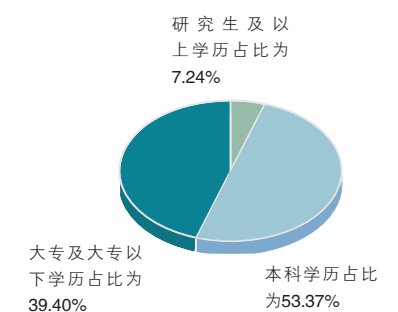
公司高度重视员工合法权益，严格执行国家劳动法律法规，为员工按时足额缴纳“五险一金”。公司倡导民主管理，健全工会管理制度和内部沟通机制。设立各级工会组织，充分保障员工的知情权、参与权和监督权，民主选举产生职工监事，构建健康、稳定的新型劳动关系。设立多样化信息传递通道和信息表达渠道，鼓励员工参与企业管理。

此外，为进一步落实民主管理、司务公开各项要求，积极完善职代会的各项制度，银联商务于10月在上海召开第一届第二次职工代表大会，会议现场审议通过了以无记名投票的方式，全票通过了《银联商务职工代表大会优秀提案评选操作规程（试行）》《企业年金企业账户余额分配方案》《银联商务企业年金管理办法（修订版）》《银联商务股份有限公司企业年金方案（拟报备人社部）》《银联商务培训管理办法》五份议案。职代会的建立进一步发挥了工会的桥梁纽带作用，保护和调动了广大职工的积极性、创造性，促进了劳动关系和谐。

### （三）促进员工职业发展

公司注重引导员工职业生涯发展，探索建设多元化的员工发展通道。公司设立了多职务序列，为员工提供多重职业晋升通道，员工在自身岗位适用的职务序

员工学历分布



2018 年全年提供新增  
就业岗位

1600<sup>↑</sup>





列内发展。同时公司高度重视员工职业技能发展和培养，针对不同的员工岗位、层级，组织差异化、定制化的培训内容，结合灵活的培训形式，不断提升员工综合能力和素质，完善公司培训架构体系。

### （四）加强员工能力构建

银联商务高度重视员工职业技能的发展和培养，围绕公司年度工作重点，构建多层次培训体系，定期组织新员工培训、管理人员通用能力培训、地市负责人轮训、午间课堂培训、微课堂交流、岗位知识技能培训等基础、常态化培训，同时鼓励员工参加外部机构培训并结合工作实际内容提升个人综合能力。

2018年，公司共组织了44期午间课堂培训，参训人数达22000余人次，加强了总分公司、跨部门联动，激发了员工学习新业务、新产品的热情，有效推动了公司内部经验总结和分享机制。2018年围绕公司业务产品、团队管理、项目管理、问题分析与解决等课题组织294名地市负责人、中基层管理现场培训，增强了一线员工的信心和自豪感，提升了中基层管理人员的管理水平，建设了基层管理队伍。

银商微课堂：为便于全辖及时了解国内国际行业资讯，同时有效推动公司业务的经验总结和分享，2018全年日常推送每日要情240余篇；银商微课堂培训推送48篇PPT课件材料；行研速报推送21期研究报告；市场优秀解决方案分享14期，包括45篇优秀解决案例、经验分享等；每期银商微课堂培训视频同步上传直播间；筛选8个优秀收银员师资培训视频上传师资培训直播间，培训视频供全辖随时观看，加强总分公司的业务学习、沟通交流。

公司定期组织新员工、管理人员通用能力、岗位知识技能等基础、常态化培训，组织公司市场、产品、业务、技术类培训、交流，同时根据企业发展和员工需求引入优秀的内训课程，鼓励员工参加外部机构培训并结合工作实际提升个人综合能力。

### （五）优化员工激励机制

公司不断丰富员工激励手段，为员工提供完善的福利待遇，持续优化绩效管理制度，加强对总公司部门和分（子）公司的绩效考核，完善分层分类的员工绩效管理体系。设立总裁专项基金，专项用于激励、扶持重点项目、创新项目的研发与推广和分支机构个人及团体评优评先。

### （六）积极开展员工关爱

持续做好员工日常慰问。各基层工会遇特殊节日及时向全体员工送上祝福与关怀，遇夏季高温酷暑，认真做好职工防暑降温工作，将组织的关心送到职工心坎。以机关工会为例，全年共完成员工生育慰问约135人（次）、员工婚嫁慰问约73人（次）、重病补助8人（次）、员工困难补助6人（次）、员工家属丧事慰问23人（次）、员工爱心基金援助2人（次）。

关爱员工身心健康。总公司机关工会增设了健康理疗专场，为员工及家属提供了近距离便捷的健康治疗新途径。机关工会为员工提供了日常健身场地，并设立了独立健身房，由各项已成立的俱乐部代为管理，利用会员制形式，错峰合理规划了员工的劳逸结合，以积极向上、健康乐观的精神融入到工作中。

### （七）举办丰富文体活动

4月14日，公司团委联合公司工会，共同邀请中国银联信息总中心、银联数据在pulupulu主题馆举办“春风十里不如你”青年联谊活动。

总公司各部门共计26位青年员工踊跃报名参加，并建立微信群以便交流和沟通。活动伊始，各位小伙伴互相介绍，通过破冰游戏，增进了解、消除陌生。活动中，男女搭配、自由分组共同完成密室的破解，充分展示了个人智慧和团队协作的力量。活动结束后，男、女生们互留姓名和电话，男生主动邀请心动女生共进晚餐。





本次活动，以团建联建为平台，增进了银联体系内青年员工的沟通与交流，公司团委希望各位青年都能找到自己志趣相投的朋友。同时，公司团委也将携手公司工会，继续做好“遇见”系列品牌活动，扩充青年朋友的交际面和朋友圈，丰富广大青年的业余生活。

5月26日，2018“银联杯”乒乓球比赛银联商务预赛在上海第二工业大学顺利举行。赛场上，选手们以饱满的热情投入比赛，发扬永不言败、顽强拼搏的体育精神，纷纷各施所能，大展身手，在赛场上表现出团结协作、奋力争先的精神风貌，赢得了观众的阵阵喝彩和掌声。共计91名选手参加了选拔赛，28名选手前往武汉参加银联系统总决赛，获得优异成绩。

8月28日，银联系统首届“银联杯”篮球赛子公司预选赛在上海市烈火体育中心圆满闭幕。来自银联商务、银联数据、银联国际、北京金卡、中金金融、银联智策、银联智慧等银联系统子公司的7支球队分成两个小组，经过为期两天的激烈角逐，最终银联商务队和中金金融队均以全胜战绩从小组出线，晋级“银联杯”决赛阶段，于9月前往辽宁参加总决赛，银联商务最终获得银联系统篮球赛季军及优秀组织奖。

赛场上，选手们发挥运动水平，展现篮球风采的同时，传递同仁友情，放飞青春梦想。以强健的体魄、高超的技艺、拼搏的意志，体现银联系统员工们敢打敢拼、团结协作、永不言败的精神，赢得了观众的阵阵喝彩和掌声。

本次比赛搭建了一个银联系统子公司间友好交流，为公司争取荣誉，展示团队风采的良好平台，受到银联系统各子公司领导员工的大力支持和欢迎。

## （八）积极开展党工团活动

### 1、党建活动

2018年，在银联总公司党委的坚强领导下，银联商务党委认真学习贯彻习近平新时代中国特色社会主义思想 and 党的十九大精神，把方向、管大局、保落实，切实发挥国有企业支付行业龙头作用，全力策应银联总公司发展战略，深入推进全面从严治党各项工作，不断提升党组织的领导力、创造力、凝聚力和战斗力，为全力以赴践行“打造国际一流的综合支付和信息服务提供商”的战略愿景，提供了坚强的政治、思想和组织保障。

在党建基础工作方面，全年新发展党员39名，基层党组织按期换届31家，制定《银联商务党费财务管理规范（暂行）》等制度，召开全面从严治党暨党风廉政建设培训会。健全基层党建责任考核机制，对43家基层党组织进行考核并评定等次，选取8家基层党支部进行现场督导检查。持续推进“两学一做”学习教育常态化制度化，全辖党员参加红色基地党性教育2300余人次，进一步强化党支部战斗堡垒作用和党员先锋模范作用发挥。

在宣传思想工作方面，成立银联商务意识形态领域突发事件应急处置领导小组，召开2018年银联商务意识形态工作分析研判会，开展全辖意识形态及宣传思想工作普查。加强宣传阵地建设，OA宣传专栏共发布公司新闻、党建活动等各类报道1500



余篇，形成党建工作简报18期，编发《银商之窗》12期，建成公司“党建党建党员活动基地”，举办纪念改革开放40周年书画作品展，促进全体职工凝心聚力，为服务党和公司事业稳健发展作出贡献。

在党建工作融入经营业务方面，深入开展“党建引领，业务建功”主题教育活动，围绕中心工作开展特色主题党日及“百花齐放”的竞赛活动50余场，评选设立共产党员先锋岗335个，挖掘和宣传在市场开拓、业务创新等领域的典型人物42名。坚持党建带工建团建，召开第一届第二次职工代表大会，鼓励职工代表有序参与公司治理；召开“如何让人生出彩，共筑银商青年舞台”青年员工代表座谈会，推动全辖员工更加自觉地为实现新时代党的历史使命、实现新时代公司战略愿景不懈奋斗。





2、团组织活动

2018年，公司团委以党的十九大精神和习近平新时代中国特色社会主义思想为指导，全面贯彻和落实公司党委和上级团委各项工作部署和要求，以“让人生出彩，共筑银商青年舞台”为主线，紧紧围绕公司业务发展，不断加强团组织建设和员工思想建设，积极拓展青年工作的广度和深度，促进团员青年成长成才。

团委积极组织团员青年学习习近平总书记“7·2”重要讲话精神和团的十八大精神，各基层团支部通过学习宣讲、开展主题团日活动、“线上”答题竞赛等活动，扎实推进十九大精神在银商青年中落地。同时，团委组织召开青年员工代表座谈会，参加“青年课题组”“青年兴趣小组”“CUP青年论坛”活动，开展以“春风十里不如你”为主题的青年联谊活动等，不断加强青年思想政治教育，搭建活动平台，满足青年日益增长的多元化需求。

3、工会活动

总公司代表队喜获“锦绣银联，再出发”合唱比赛三等奖

为纪念改革开放四十周年，由中国银联主办的“锦绣银联，再出发”银联系统合唱比赛决赛于12月10日在东方艺术中心拉开帷幕。银联商务总公司代表队从海选阶段的46支队伍中脱颖而出，最终荣获三等奖，在舞台上展示了银商员工朝气蓬勃、奋发向上的风采。

在历时三个半月的合唱训练里，近70位员工放弃了自己的业余时间，以积极饱满的态度投入每一次训练。从初闻歌曲到牢记歌词，从业余哼唱到专业放声，从手势各异到整齐划一，大家纷纷表示，虽然艰苦的训练使人略感疲惫，但每天能够“听”到自己的进步，能够听到歌声中的默契与日俱增，心中更多的是快乐与成就感。

在合唱比赛现场，银联商务总公司代表队作为首支出场的队伍，为比赛献上了开场曲。大家着装整齐，精神饱满，以高昂的热情、嘹亮的嗓音唱出了对党的拥戴和对未来的憧憬，唱出了银商人无畏艰险、自强不息的精神和团结一致、携手向前的团队凝聚力。

开展艺术作品评展活动

2018年，公司在全辖开展“不忘初心，牢记使命”银联商务系统纪念改革开放40周年艺术作品评展活动，向全辖艺术爱好者征集优秀作品，不限作品范围，共收集到123幅作品，由评审小组完成初选，目前共计50幅作品入围在银商科技园展览。

维护女工权益，开展丰富多彩的女员工主题活动

各基层女工委开展迎“三八”系列专题活动。机关工会完成开展庆“三八”，以“健康理疗”及“茶馨琴韵”为主题的专题活动，并组织在沪总公司及分子公司参加上级工会主办的各类女性专题讲座。





## Our Responsibilities to Employees

There are total 13,872 employees. In terms of employees' academic degrees, the employees with graduate degree or above account for 7.24%, those with undergraduate degree 53.37%, those with junior college degree and below 39.40%; in terms of the employees' age distribution, the employees aged 25 and under account for 14.21%, those aged 26-35 65.97%, those aged 36-45 15.28%, and those aged over 46 4.55%.

### Provide Extensive Job Opportunities

The company actively absorbs high-quality and innovative talents. The company attaches great importance to employee recruitment, actively introduces social elites, and also provides employment opportunities for college graduates. It also conducts campus recruitment work nationwide, by way of campus recruitment seminars, and builds a training platform to attract outstanding, high-quality and innovative talents. More than 1,600 jobs were provided in 2018.

### Safeguard Employees' Legitimate Rights and Interests

The company attaches great importance to the legitimate rights and interests of the employees, strictly enforces national labor laws and regulations, and pays the "five social insurances and one housing fund" for the employees on time and in full. The company advocates democratic management and improves the trade union management system and internal communication mechanism. The company establishes trade union organizations at all levels to fully protect employees' right to know, participate and supervise, democratically elects employee supervisors, and builds a healthy and stable new labor relationship. Further, the company establishes diversified information delivery channels and information expression channels to encourage employees to participate in corporate management.

In addition, in order to further implement the requirements for democratic management and open affairs, and actively improve the various systems of the Workers' Congress, China UMS held its second employees' representative conference of the first congress in Shanghai in October. By way of secret ballot, the congress passed unanimously the "Selection Procedures for the Excellent Proposals of China UMS Worker's Congress (Trial Version)", "Enterprise Annuity Corporate Account Balance Allocation Scheme", "China UMS Enterprise Annuity Management Measures (Revised Edition)", "China UMS Enterprise Annuity Plan (to be reported to the Ministry of Social Affairs) and the "Measures for the Management of China UMS Training". The establishment of the Workers' Congress has further given full play to the bridging function of the labor union, protecting and mobilizing the enthusiasm and creativity of the employees and promoting the harmony of labor relations.



### Promote Professional Development

The company pays attention to guiding employees' career development and exploring the construction of diversified employee development channels. The company has established a multi-job sequence to provide employees with multiple career promotion channels and enable the employees to develop within their applicable job sequences. At the same time, the company attaches great importance to the development and training of employees' professional skills. Aimed at different employee positions, levels, organizational differentiation and customized training content, and in combination with flexible training forms, the company continuously improves the comprehensive ability and quality of the employees as well as the company's training structure system.

### Enhance Competence through Training

China UMS attaches high importance to the development and training of employees' professional skills. It builds a multilevel training system around the company's annual work priorities, regularly organizes basic and normal training such as new employee training, management personnel's general ability training, city-level manager rotation training, midday classroom training, and micro-classroom communication and job knowledge and skills training, and encourages the employees to participate in external institutional training and enhance their comprehensive ability in combination with the actual content of the work.

In 2018, the company organized 44 midday classroom training, with more than 22,000 participants. It strengthened the coordination between the head office and branches and among departments, which inspired the enthusiasm of the employees to learn new business and products, effectively promoting the company's internal experience summary and sharing mechanisms. In 2018, 294 city-level managers and intermediate and grassroots managers were organized for on-site management training around the company's business products, team management, project management, problem analysis and resolution, which enhanced the confidence and pride of the front-line employees and improved the management level of the intermediate and grassroots managers and also building a grassroots management team.

UMS micro-classroom: the purpose of this class is to facilitate the timely understanding of domestic and international industry information, and effectively promote the experience summary and sharing of the company's business. In the year of 2018, more than 240 articles



on daily major information were published; 48 PPT courseware materials were pushed by the UMS micro-classroom; 21 research reports were pushed on the fast industry research news; the market excellent solutions were shared in 14 issues, including 45 excellent cases and experience sharing, etc.; UMS micro-classroom training video of each session was uploaded to the live broadcast room; 8 excellent cashier teacher training videos were uploaded to the teacher training live broadcast room. The training videos are available for the personnel under the company's jurisdiction at any time, thus strengthening the business learning and communication of the head office and branches.

The company regularly organizes basic and normal training such as new employees training, management personnel's general ability training, job knowledge and skills, as well as technical training and communication on market, product, business, introduces excellent internal training courses according to enterprise development and staff needs, and encourages the employees to participate in external institutional training and improve their overall ability in line with the actual situation of their work.

## Employee Incentives

The company continues to enrich employees' incentives, provides the employees with comprehensive benefits, continuously optimizes the performance management system, strengthens the performance appraisal of the head office and subsidiaries, and improves the hierarchical performance management system of the employees. The company sets up a special president fund, which is specially used to encourage and support the R&D and promotion of key and innovative projects promotion, as well as individual and group appraisals.

## Staff Care

The company continues to care about the employees. All grassroots trade unions send blessings and care to all employees in time for special holidays. In hot summer seasons, the company provides proper measures to prevent against sunstroke and heat for the employees, and send the concerns of the organization to the hearts of the employees. Taking the head office trade union as an example, it paid visits to child-bearing women employees of about 135 person-times, employee wedding visits of about 73 person-times, subsidy for the employees under serious illness of 8 person-times, employee hardship grants of 6 person-times,



employees' family funeral visits of 23 person-times and employees' love-fund aid of 2 person-times.

The company cares for employees' physical and mental health. The head office trade union has added a special health physiotherapy venue, providing the employees and their families with a new and convenient way of health treatment. The trade union provides the employees with daily fitness venues, and has set up an independent gymnasium, which is subject to the management by various established clubs. By using the membership system, the company reasonably arranges the employees' work and rest time and avoids peak hours, ensuring the employees to work with positive, healthy and optimistic attitude.

## Recreational and Sports Activities

On April 14, the company's Youth League Committee and the company's trade union jointly invited the China UnionPay Information Center and UnionPay Data to hold the "Spring breeze is not as good as you" youth party in the pulupulu Theme Pavilion.

A total of 26 young employees from all departments of the head office actively signed up and established WeChat group for communication and exchange. At the beginning of the event, the participants introduced each other, and strengthened understanding familiarity through the ice-breaking game. During the event, men and women players matched and freely grouped together to complete the crack of the secret room, fully demonstrating the power of personal wisdom and teamwork. After the event, they exchanged names and telephone numbers and male participants volunteered to invite their respectively caring girls to dinner.

With the joint construction of the Communist Youth League as a platform, the event has enhanced the communication and exchanges among young employees in the UnionPay system. The Youth League Committee hopes that all young people can find their own friends with similar interests. At the same time, the company's Youth League Committee will also join hands with the company's trade unions to continue to do a good job of the "Meet" series of brand activities, expand the social circle of the young friends, and enrich the youth's spare time.

On May 26, China UMS preliminaries of the 2018 "UnionPay Cup" table tennis match were successfully held at Shanghai Second Polytechnic University. At the match, the players joined the game with full enthusiasm and carried forward the sports spirit of never giving up and fighting hard. They all exerted and demonstrated their talents. They showed their spirit of solidarity and cooperation in the field and won the competition. The audience cheered and applauded. A total of 91 players participated in the trials, and 28 players went to Wuhan to participate in the UnionPay System Finals and achieved excellent results.

On August 28, the UnionPay system's first "UnionPay Cup" basketball qualifier was successfully concluded at the Shanghai Liehuo Sports Center. The seven teams from China UMS, UnionPay Data, UnionPay International, Beijing Gold Card, Zhongjin Finance, UnionPay Advisors, and UnionPay Smart are divided into two groups. After two days of fierce competition, China UMS and Zhongjin Finance teams qualified for the finals of the UnionPay Cup from their respective group. They went to Liaoning to participate in the finals in September and China UMS finally won the third place and excellent organization award of UnionPay system basketball match.

On the playground, the players exerted their level of sports and demonstrated the basketball charms, while passing on the friendship of the colleagues, and letting go of their youth dreams. With strong physical fitness, superb skills and hard work, the players won the bursts of applause from the audience for their fighting, teamwork and spirit of never giving up.

The competition built a platform for friendly exchanges among the subsidiaries of the UnionPay system, for winning honors for the company, and for demonstrating the team style. It was strongly supported and welcomed by the leaders and employees of the subsidiaries of UnionPay system.



## Activities for Party Construction, Trade Union, Youth League Organizations

### 1. Party Construction Activities

In 2018, under the strong leadership of the Party Committee of UnionPay Corporation, China UMS Party Committee earnestly studied and implemented Xi Jinping's thoughts of socialism with Chinese characteristics for a new era and the spirit of the 19th Party Congress, gave full play to the leading role of the state-owned enterprise in the payment industry, fully responded to the development strategy of UnionPay head office, deepened the work on strengthening the Party's self-discipline, constantly improved the leadership, creativity, cohesiveness and combat effectiveness of the Party organization, and providing solid political, ideological and organizational guarantee for realizing the strategic vision of "building an internationally first-class integrated payment and information service provider".



In terms of the basic work on Party construction, 39 new Party members were admitted throughout the year, and the term of office of 31 grassroots Party organizations was re-elected as scheduled, the "Financial Management Regulations of China UMS on Party Membership Dues (Provisional)" and other systems were formulated, and a comprehensive training meeting for strengthening Party self-discipline and construction of honest administration of Party working style was held. The company improved the assessment mechanism for grassroots Party building responsibilities, evaluated and categorized 43 grassroots Party organizations, and selected 8 grassroots Party branches for on-site supervision and inspection. We will continue to promote the normal and systematic "two studies and one doing" education. Party members attended the red base Party spirit education for more than 2,300 person-times, which further strengthened the role of the Party branch as a fighting bastion gave full play to the exemplary vanguard role of Party members.

In the aspect of propaganda and ideological work, China UMS Leading Group for Ideological Emergency Response was established, and the 2018 China UMS Ideology Work Analysis and Judging Conference was held to conduct a general survey of ideology and propaganda throughout the company. The company strengthened the construction of propaganda fronts, more than 1,500 news reports of the company were published on OA propaganda column, 18 issues of Party building work briefings were prepared, 12 issues of "UMS Window" were published, the company's "Party Construction and Integrity Party Member Activity Base" was established, a painting and calligraphy exhibition to commemorate the 40th anniversary of reform and opening up was held, to promote the cohesiveness of all employees, and to contribute to the steady development of the cause of the Party and the company.

In the aspect of integrating Party construction work into business operations, the company carried out the theme education activities of "being led by Party Construction, and making contributions through business", conducted more than 50 competitions on the theme Party day activities and "Hundred Flowers Blossom" activities around the central work, selected and set up 335 vanguard posts of the Communist Party members, and excavated and publicized 42 exemplary persons in the fields of market development and business innovation. The company adhered to the principle of construction of trade union and youth league led by Party construction, held the second employee representative conference of the first Workers' Congress, encouraged employee representatives to participate in corporate governance in an orderly manner; held a symposium on how to live a wonderful life and jointly build UMS youth stage, and drove all the employees to struggle persistently and voluntarily for realizing the historical mission of the Party in the new era and the strategic vision of the company in the new era.

### 2. Youth League Activities

In 2018, guided by the spirit of the 19th National Congress of the Communist Party of China and Xi Jinping's thoughts of socialism with Chinese characteristics for the new era, the company fully implemented the work arrangements and requirements of the company's Party committees and higher-level youth league committees, constantly strengthened the construction of the youth league organization and the ideological construction of the employees, actively expanded the breadth and depth of youth work, and promoted the growth of youth league members under the mainline of "living a wonderful life and jointly building UMS youth platform" and closely centered on the business development of the company.

The Youth League Committee actively organized the Youth League members to study the spirit of the important speech of General Secretary Xi Jinping and the spirit of the 18th National Congress of the Communist Youth League. The grassroots league branches promoted the activities through the study and propaganda, the theme Youth League day activities, and the "online" contest competition and publicized the spirit of the 19th National Congress among UMS youths. At the same time, the Youth League Committee organized a symposium of young employee representatives, held youth activities such as "Youth Study Group", "Youth Interest Group", "CUP Youth Forum" and other activities, continuously strengthened youths' ideological and political education and built activity platforms to provide young people with growing diversified needs.





### 3. Trade Union Activities

The Head Office delegate won the third prize in chorus competition

To commemorate the 40th anniversary of the reform and opening up, the finals of the "Brilliant UnionPay, We March on Again" UnionPay System Chorus Competition hosted by China UnionPay kicked off at the Oriental Art Center on December 10. China UMS Head Office team stood out from the 46 teams during the mass selection and won the third prize, demonstrating the enthusiastic and industrious spirit of UMS employees.

In the three-and-a-half-month chorus training, nearly 70 employees gave up their spare time and devoted in the training with a positive and full-bodied attitude. From initially listening to the lyrics to bearing in mind the lyrics, from amateur singing to professional singing, from different gestures to uniformity, everyone said that although the hard training made them feel a little tired, but they could "hear" their progress every day and "listened" the ever-increasing tacit understanding from the singing day by day, and what they felt more in their hearts were happiness and accomplishment.

At the chorus competition scene, China UMS Chorus Competition team, as the first team coming to the stage, gave the opening song for the competition. Everyone dressed neatly and was full of energy, and with high enthusiasm and loud voice, they sang the support of the Party and the expectations to the future, the spirit of the fearlessness and self-improvement and the team cohesiveness of unity and marching forward hand in hand of the UMS People.

Conduct art works exhibition and review activities

In 2018, the company carried out the "Staying true to our original aspiration and keeping our mission firmly in mind" China UMS art works exhibition and review activities to commemorate the 40th anniversary of the reform and opening up and collected excellent works from art lovers of the whole jurisdiction, totaling 123 pieces of works collected. The primaries were completed by the judging panel. At present, a total of 50 pieces of works are shortlisted for exhibition at the UMS Sci-Tech Park.

Safeguard women workers' rights and interests, conduct colorful theme activities for the women workers

The grassroots women's working committees launched a series of special events to welcome the "March 8" festival. The Head Office trade union completed the special event on the theme of "Healthy Physical Therapy" and "Fragrant Tea and Rhythmic Music", and organized head offices and subsidiary companies in Shanghai to participate in the various special lectures on women sponsored by the trade unions of the higher levels.







# 社会责任篇

## Our Responsibilities to Society

银联商务继续致力于与政府、合作伙伴等社会相关方建立互利共赢的和谐关系，倾力参与国家重大活动的银行卡受理环境建设，积极开展公开招标采购，热心支持社会公益事业，得到社会各方的积极赞誉。

China UMS continues to work tirelessly to establish a harmonious and mutually beneficial relationship with government, business partners as well as other stakeholders, to participate in the construction of bank cards acceptance environment for major national events. We actively conducted open bidding procurement, went the extra mile to support social welfare undertakings and our love and enthusiasm for public service has been highly recognized.

# 社会责任

## （一）参与国家或地区重大活动

### 1、银联商务智慧旅游产品亮相“智博会”

2018年8月23日，首届中国国际智能产业博览会在重庆召开，国务院副总理韩正出席会议，新加坡前总理吴作栋等多国政府要员，阿里巴巴、腾讯、百度等知名企业及20多名两院院士参会。本届智博会是一场国际化品牌、国家级标准的专业性盛会。

银联商务智慧旅游产品亮相本届“智博会”，现场展示了以下产品：面向全国旅游管理单位首创推出的“银杏云游”旅游大数据、能够通过人脸识别和二维码验证轻松通过门禁的智能自助闸机、能够通过手机在餐厅桌面扫码自助点餐的“小U”及“咕咕”产品、能够实现支付及数据采集的个性化管理产品“悦收银”、能够自助办理身份认证及入住等全流程手续的酒店自助终端、能够通过“山城通”完成扫码支付的自助售货机、自助售票取票机，以及能够自动翻译为手机默认语种的多语言智能云平台等。

在智博会智慧旅游展馆现场，大量观众踊跃体验银联商务各项智慧旅游产品。大家对“刷脸”过闸机留下了深刻的印象，部分参展企业对与银联商务开展智慧旅游全面合作表示出了浓厚的兴趣。重庆分公司将以“山城通”APP为抓手，继续围绕智慧旅游行业，加强对支付行业及其他相关产业智能化发展的探索和研究，进一步推进创新增值业务的全面深入发展。

8月24日，李晓峰总裁应重庆市旅游发展委员会的邀请，与重庆市分管旅游、民政、文化、工商、食品药品监督等工作的潘毅琴副市长举行了亲切会谈。

潘副市长首先对银联商务接受重庆市旅发委的委托，投入大量人力物力，加班加点完成“山城通”APP开发，赶在本届智博会开幕前夕完成上线，为重庆市智慧旅游发展作出的不懈努力和重要贡献表示了感谢，并对“山城通”上线数日已取得的骄人成果表示了祝贺。潘副市长表示，本次智博会在重庆召开，体现了党中央国务院对智能产业发展的高度重视以及对重庆未来发展的关怀。重庆市民参与本届智博会的热情十分高涨，首日参观人数就已突破十万人，也体现了智能产业在重庆具有十分广阔的市场前景。银联商务是一家在支付行业领先的优秀企业，拥有众多与智能技术相关的创新产品，希望双方能够在更多领域开展更好的合作。





通过会见，双方就继续加快“山城通”APP的市场推广，突出“山城通”的权威性和公信力，扩大服务对象、丰富服务手段，将服务范围扩大到更多与民生相关的领域达成了共识。另外，双方还就合作建设重庆市旅游文化产品交易中心的构想进行了初步沟通，并决定后续由双方对口责任单位开展进一步探讨，研究制订后续工作推进的计划和方案。

2、甘肃分公司在敦煌文博会向世界宾朋展示中国支付魅力

2018年9月18日，第三届丝绸之路敦煌国际文化博览会“支付新产品场景体验”活动在敦煌市正式启动。甘肃分公司作为支付机构代表出席了此次启动仪式。

敦煌文博会作为一个国与国之间文化交流、民心相通的国际化文化盛会，承载着促进“一带一路”建设的崇高使命，自2016年以来，已经成功举办的两届均已取得了可喜成绩。本届文博会由中共中央宣传部牵头，甘肃省人民政府、文化和旅游部、国家广播电视总局、中国贸促会主办。以“展现丝路风采，促进人文交流，让世界更加和谐美好”为主题，于9月27日正式开幕，届时有来自近100个国家、地区及国际组织的1000名代表出席。

本次“支付新产品场景体验”活动由人民银行兰州中心支行、酒泉市中心支行、敦煌市支行主办，中国银联甘肃分公司、当地各银行及支付机构共同参与，旨在为即将到来的第三届敦煌文博会助力，为国内各界人士及国外友人提供高效便利的支付新体验。



甘肃分公司为本次活动准备了智能POS机、智能收银一体机、车载终端、悦单扫码盒子、动态二维码立牌，以及“E开票”“小U点餐”“人脸识别支付”等多项业务产品。展会上分公司工作人员积极引导人民银行、敦煌市金融办、中国银联甘肃分公司的相关领导及前来参观的群众对公司产品进行参观体验，并积极与各银行相关负责人进行业务交流，寻求合作机遇。公司的各项业务产品因其快捷、高效、安全、便利的优势得到了在场人员的广泛认可及高度赞扬。

自2016年以来，甘肃分公司为助力敦煌文博会，已全面做好敦煌市内非接改造、双免改造、收银员培训等工作，大力推动公司创新产品快速落地上线，并积极与当地政企单位开展合作，上线公交车移动支付项目，建设智慧商圈，为建设移动支付便民示范工程尽心尽力，得到了当地人民银行及政府机构的支持与信任。

（二）产品规划、公开招标、责任采购

紧密衔接市场和创新需求,丰富终端产品体系,遵循公开、公平、公正、竞争和效益的原则,坚持公开招标和阳光采购，严格按照公开招标流程筛选最具性价比的产品和服务,进一步规范和优化终端采购流程。公司于2018年在办公室下设二级部——集中采购管理办公室，进一步加强精细化管理，规范采购流程，严控采购成本。

（1）规划服务民生的车载终端及满足市场发展需求的扫码非接、简易收银机等云闪付创新终端，进一步丰富终端产品体系,涵盖智能POS终端、智能收银机、扫码非接类终端、传统POS终端、助农金融自助终端等各场景应用产品系列；各类支付终端产品均采取集中统一采购模式，具备公开招标条件的各类支付终端产品，必须通过公开招标方式实施；严格执行终端公开招标结果，在商务条件不变的前提下，采购成本逐年下降。



(2) 优化项目专用支付终端采购流程,明确项目专用支付终端采购审批流程,建立入围终端关键器件变更流程,规范终端厂商关键器件变更申请。日常采购全部通过OA系统、EAM系统、维修管理系统进行全流程管理,覆盖采购审批、入账、货款支付、出入库管理、维修登记、验收抽检、供应商管理、数据分析等各个环节,实现无纸化管理,符合内外部监察审计的要求。

(3) 严控产品质量,建立入围采购终端随机抽检机制,将抽检终端产品进行开壳符合性、软硬件性能检查,发现问题立即进行严肃处理。

### (三) 落实精细化管理,优化资源配置

实行内部计价模式,开展分支机构和总公司业务部门的内部计价,根据实际情况持续更新计价标准,确保合理计价。根据业务需求合理分配开发资源,确保项目开发质量,从人员管理(岗位明确,绩效考核)、过程管理(标准流程)两方面保障服务质量。逐步减少驻场外包开发人员,积极探索离岸外包模式。继续扩大众包实施范畴,通过内部与外部众包方式,统筹外部资源与分子公司技术力量,设立技术监管工作组,作为第三方监管机构提供专业支持,把控项目质量。

### (四) 履行反洗钱义务

银联商务高度重视反洗钱工作,严格贯彻“风险为本”的工作原则,认真履行反洗钱义务。遵照反洗钱法律法规和中国人民银行监管规定,结合业务实际,公司建立并实施包括客户身份识别、客户身份资料和交易记录保存及可疑交易分析报告等所有反洗钱措施的内控制度体系,明确董事会、高级管理层及风险、业务、市场等相关专业条线的反洗钱职责。公司总部及各分支机构均设置反洗钱专岗、职能岗位人员履行反洗钱工作职责,形成总分联动、各司其职、密切协作的反洗钱工作局面。公司把反洗钱工作内容纳入年度审计工作方案,检查和评价公司反洗钱制度的健全性和有效性,督促各项反洗钱制度的落实和执行。

银联商务勤勉尽责,严格遵循“了解你的客户”原则。在与客户建立业务关系时对客户身份进行识别,登记留存客户身份信息;业务关系存续期间,采取持续的客户身份识别措施,关注客户日常经营活动、交易情况,切实落实商户回访、巡检、可疑交易分析和报告工作,积极履行反洗钱培训、宣传、保密及配合调查等反洗钱义务。

2018年度,银联商务围绕反洗钱新监管政策落实,持续健全公司反洗钱内控制度体系;探索、完善非自然人受益所有人识别工作机制;推进人工智能在反洗钱领域的研究成果应用落地,优化部署反洗钱监测模型,提升客户身份识别及可疑交易报告工作质量;优化系统功能,积极开展人民银行现场检查提数演练及大额交易报送准备工作;积极开展反洗钱培训、宣传,全年累计覆盖上百万人次,持续提升内部员工、社会公众反洗钱意识。

## (五) 普及支付安全知识

### 1. 主题宣传活动

银联商务一直以来高度重视、严格落实防控风险的工作要求,建立了长效宣传机制,公司制作并发布近10期H5宣传片,制作反洗钱宣传视频《“健康管理”有猫腻 高额返利不可信》,全年不间断在公司官网、网服系统、自助终端、POS机具、签购单等渠道开展全辖范围、持续的反洗钱宣传,覆盖公司内部员工、特约商户上百万人次,为持续提升商户、持卡人、员工及社会公众反洗钱意识作出积极努力,为创造良好的金融服务市场发展环境作出应有的贡献。

坚决响应和贯彻中国人民银行关于普及金融知识、保护金融消费者权益的号召,银联商务一方面组织各地分支机构积极配合当地人民银行、支付清算协会、消费者协会、中国银联等机构开展与金融知识普及和金融消费者权益保护相关的宣传活动,另一方面立足于自身所处的综合支付和信息服务行业,积极策划、组织全辖39家分支机构联动开展形式多样的主题宣传活动,持续提升社会公众对金融消费者权益、安全用卡、安全支付、金融风险识别、防范电信网络新型违法犯罪等金融知识的了解,引导社会公众在了解支付行业的基础上安全用卡、安全支付,帮助用户树立风险防范意识,提高风险识别和防范技能,通过面向社会公众普及金融知识彰显社会责任。

3月,银联商务响应中国人民银行号召,开展以“权利·责任·风险”为主题的3·15“金融消费者权益日”系列宣传活动:统一发布宣传口号“强化风险识别意识,保护消费者合法权益”,统一设计、使用消费者权益保护主题宣传素材;总分联动,积极通过办公区域、公司官方网站、微博微信、POS显示屏、签购单、自助终端等自有媒体渠道进行活动宣传;结合商户巡检、POS装机维护以及收银员培训等工作契机,同步向消费者普及金融消费者权益知识;银联商务客服中心95534热线和各分支机构客户经理始终及时高效地响应和处理商户、持卡人等金融消费者的各类咨询和投诉。经统计,银联商务在全国范围内40个官方网站专题宣传界面的浏览量达11万人次、在微信发布的900余篇专题宣传推文阅读量超60万余次。

6月,银联商务落实中国人民银行指示,积极开展“普及金融知识,守住‘钱袋子’”宣传活动,针对低净值人群普及金融知识,增强其风险防范意识和责任意识。在宣传过程中,银联商务充分利用公司官方网站、微博、微信等线上平台进行活动宣传,深入校园向在校学生进行金融知识普及,同时结合自身业务优势,加强商户金融知识培训。例如,银联商务宁夏分公司工作人员积极准备汇总金融知识,形成了《银联商务“普及金融知识,守住钱袋子”宣传》演示文稿,在宁夏职业技术学院礼堂讲堂中为在校学生开展了生动形象的金融知识普及讲堂。经统计,银联商务在全国范围内共通过40个官方网站专题宣传界面、1000多次微信传播,覆盖受众消费者近500万人次。

2018年9月,银联商务按照中国人民银行关于“金融知识普及月,金融知识进万家”活动的要求,积极开展专题宣传活动,普及金融知识,增强消费者金融风险意识,







共同构建安全和谐的支付环境。在宣传过程中，银联商务总分联动，积极通过办公区域、官方网站、微博微信、企业内刊、POS显示屏、签购单、自助终端、APP等自有媒体渠道和宣传专栏、海报、折页、专项户外宣传活动等形式，面向社会公众开展通俗易懂的宣传活动。经统计，银联商务在全国范围内共发布40个官方网站专题宣传界面、完成16万次微信微博传播、开展近50场金融知识现场宣传活动，以及发放近3万份宣传资料，覆盖受众消费者超过1300万人次。

2. 收银员培训

银联商务一直重视收银员培训工作，积极改善支付软环境。为提升银商服务品牌形象，公司从源头抓起，努力提升收银员培训师资的业务能力、培训能力。通过笔试、面试两个环节，高标准选拔在专业知识、教材设计、现场表达均表现突出的一线客户经理并颁发收银员培训师上岗证，以切实提升全系统收银员培训服务水平和服务质量，同时以年检的形式以保证师资的业务水平一直在线。收银员培训师上岗认证从2010年开展至今，共通过443人，平均通过率为67%。

为统一规范商户培训，结合当前新的支付方式，动态更新、编制收银员培训教材，同时录制手机闪付、二维码支付、小额双免、云闪付APP等培训视频，发布于公司官

网、银商APP、微信公众号、服务号等自有媒体，在日常现场培训基础上，供收银员选择在线的形式，及时掌握并巩固新受理知识。

(六) 投身社会公益活动

2018年6月，由公司工会牵头，组成志愿者小分队前往四川甘孜藏族自治州丹巴县太平桥乡下宅龙村开展爱心鸡苗捐赠活动，捐赠第三批优质鸡苗5000余只，并确立该村为“小鸡快跑”项目精准扶贫示范点。此项活动受到了成都当地政府的高度重视及认可，成都市成华区红十字会攻坚扶贫办主任、托爱公益事业发展中心理事长、丹巴县委常委组织部部长共同参加了本次活动。

2018年11月1日，公司党委委员、纪委书记高埃仁同志受公司党委委托，赴陕西铜川慰问结对帮扶贫困学生。

陕西省铜川市印台区是人民银行总行定点帮扶的国家级贫困县区，红土镇中心小学位于铜川市印台区红土镇，是一所农村寄宿制小学，学校共有贫困建档立卡卡学生84名。自2016年起，公司党委及分支机构党支部积极响应人民银行、银联总公司号召，以集体名义结对帮扶了7名贫困学生，持续关注孩子们的学习成长，帮助结对学生家庭解决生活上的困难。

11月1日上午，高埃仁书记一行来到红土镇中心小学，看望慰问结对帮扶贫困学生。红土镇小学校长高峰对高埃仁书记一行表示热烈欢迎，对银联商务一直以来的关爱与帮助表示衷心感谢。

在资助活动中，高埃仁书记向学生和家长们转达了公司党委的问候与祝福，捐赠了资助金以及精心准备的书包和衣物，并以自己的亲身经历，勉励孩子们刻苦学习，自强不息，树立远大志向，争取以优异的成绩回报父母、回报社会。高埃仁书记表示，银联商务将以主动担当、积极作为的责任意识，一如既往地为孩子们办实事，帮助孩子们健康快乐成长，为推动人民银行定点扶贫工作和社会公益事业作出积极贡献。





# Our Responsibilities to Society

## Participate in National and Regional Events

### 1. China UMS Smart Travel Products Showcased on Smart China Expo

On August 23, 2018, the first Smart China Expo was held in Chongqing. Vice Premier Han Zheng attended the meeting. Former Singaporean Prime Minister Goh Chok Tong and other government officials, Alibaba, Tencent, Baidu and other well-known enterprises and more than 20 academicians of the Chinese Academy of Sciences and Chinese Academy of Engineering attended the meeting. The Smart Expo was a professional event with international brands and national standards.

China UMS Smart Travel Products were unveiled on the "Smart Expo", demonstrating the products as follows: "Ginkgo Travel" big data originally launched for the national tourism administrations, intelligent self-service gates for access control through face recognition and QR code verification, "Xiao U" and "Gu Gu" products that are available for self-service meal ordering by scanning the QR code on the dinner table via the mobile phone, Yue Shou Yin personalized management product that can realize payment and data collection, hotel self-service terminal that is available for self-service identity authentication and check-in and other hotel procedures, self-service vending machine that is available for code-scanning payment through "Shan Cheng Tong", self-service ticket vending machine, and multi-language intelligent cloud platform that can be automatically translated into the default language of the mobile phone.

At the scene of Smart Travel Exhibition Hall of the Smart Expo, a large number of visitors enthusiastically experienced the various smart travel products of China UMS. Everyone had a deep impression on the "face recognition" gate pass. Some exhibitors expressed their strong interests in the comprehensive cooperation with China UMS on smart travel. Chongqing Branch took "Shan Cheng Tong" APP as the starting point, strengthened the exploration and research on the intelligent development of the payment industry and other related industries, and further promoted the comprehensive and in-depth development of innovative value-added services around the smart travel industry.

On August 24, at the invitation of the Chongqing Tourism Development Committee, President Li Xiaofeng held cordial talks with Vice Mayor Pan Yiqin, who is in charge of tourism, civil affairs, culture, industry and commerce, food and drug supervision in Chongqing.

Vice Mayor Pan first expressed her gratitude for China UMS on its contribution and efforts to the development of the smart travel in Chongqing by investing a lot of manpower and material resources, working overtime to complete the "Shan Cheng Tong" APP development, and completing its launch on the eve of the opening of this Smart Expo under the commission of Chongqing Tourism Development Committee and congratulated China UMS on the impressive achievements that "Shan Cheng Tong" has achieved in the past few days. Vice Mayor Pan said that the Smart Expo held in Chongqing reflected the great importance attached by the Party



Central Committee and the State Council to the development of the intelligent industry and the concern for the future development of Chongqing. The enthusiasm of Chongqing citizens to participate in this year's Smart Expo was very high. The number of visitors on the first day exceeded 100,000, which also showed the broad market prospect of the intelligent industries in Chongqing. China UMS is an outstanding enterprise in the payment industry. It has many innovative products related to smart technology. It is hoped that both parties can carry out better cooperation in more fields.

Through the meeting, the two sides will continue to speed up the marketing of "Shan Cheng Tong" APP, highlight the authority and credibility of "Shan Cheng Tong", expand the service targets, enrich service means, and expand the scope of services to more areas related to people's livelihood. In addition, the two sides also conducted preliminary communication on the concept of cooperation in the construction of the Chongqing Tourism Cultural Products Trading Center, and decided to further discuss in this respect through the responsible units of the two sides, study and formulate plans for the follow-up work.

### 2. Gansu Branch Demonstrated to the World the Charm of China's Payment on the Dunhuang Cultural Expo

On September 18, 2018, the "New Payment Product Scenario Experience" event was officially launched on the 3rd Silk Road Dunhuang International Cultural Expo in Dunhuang City. Gansu Branch attended the launching ceremony as a representative of the payment institution.

As an international cultural event for inter-country cultural exchange, Dunhuang Cultural Expo shouldered the lofty mission of promoting the construction of the "Belt and Road" initiative. Since 2016, gratifying results have been achieved on the past two sessions. The current expo was led by the Propaganda Department of the CPC Central Committee, sponsored by the Gansu Provincial People's Government, the Ministry of Culture and Tourism, National Radio and Television Administration, and the China Council for the Promotion of International Trade. With the theme of "Showing the Charms of the Silk Road, Promoting Humanities





Communication, and Making the World More Harmonious and Beautiful", it will be officially opened on September 27, and attended by 1,000 representatives from nearly 100 countries, regions and international organizations.

The "New Payment Product Scenario Experience" event was hosted by the People's Bank of China Lanzhou Central Branch, Jiuquan City Central Branch and Dunhuang City Branch and jointly attended by China UnionPay Gansu Branch, local banks and payment institutions, aimed at helping the upcoming third Dunhuang International Cultural Expo and providing new and efficient payment experiences for people from all walks of life and foreign friends.

Gansu Branch prepared intelligent POS machine, intelligent cash register machine, vehicle terminal, Yue Dan QR code box, dynamic QR code stand, "E-invoice", "Xiao U Meal Order", "face recognition payment" and other business products for this event. At the exhibition, the staff of the branch actively guided the leaders of the People's Bank of China, Dunhuang Financial Office, and China UnionPay Gansu Branch, and the visiting audience to visit the company's products, actively communicated with the relevant responsible persons of the banks to seek for cooperation opportunities. The company's various business products have been widely recognized and highly praised by the people on the spot for their advantages of high speed, efficiency, safety and convenience.

Since 2016, Gansu Branch has been doing a lot of work on contactless modification, passcode or signature free modification, and cashier training for the benefit of Dunhuang International Cultural Expo, vigorously promoted the company's innovative products to be launched online quickly, and actively cooperated with local government and enterprises to launch the on-line bus mobile payment project, built a smart business circle, and worked hard to build a mobile payment demonstration convenience project, which was supported and trusted by the local people's banks and government agencies.

## Open Bidding and Accountable Procurement

The company kept close pace with the market and innovation needs, enriched the terminal

product system, followed the principles of openness, fairness, justice, competition and efficiency, adhered to open bidding and transparent procurement, screened the most cost-effective products and services in strict accordance with the open tendering process, and further standardized and optimized terminal procurement process. In 2018, the company set up a second-level department in the office - centralized procurement management office, to further strengthen the refined management, standardize procurement processes, and strictly control procurement costs.

(1) Plan vehicle-born terminals serving the people's livelihood, and other "Cloud Quick Pass" innovative terminals satisfying the market development needs, such as code-scanning contactless simplified cash register, further enrich the terminal product system so as to cover intelligent POS terminal, intelligent cash register, QR code contactless terminal, traditional POS terminal, farmer-benefiting self-service terminals and other scenarios application product series; all types of payment terminal products adopt centralized and unified procurement mode, and all kinds of payment terminal products available for open bidding conditions must be implemented through open bidding; terminal open bidding result must be strictly followed, the procurement cost has decreased year by year under the premise that business conditions remain unchanged;

(2) Optimize the procurement process of the project-specific payment terminal, clarify the procurement approval process for the project-specific payment terminal, establish the change process for the finalist terminal key components, and standardize the application for key device change of the terminal manufacturer. Daily procurement is subject to full-process management all through the OA system, EAM system and maintenance management system, covering procurement approval, accounting, payment for goods, inbound and outbound management, maintenance registration, inspection and sampling check, supplier management, data analysis and other links to achieve paperless management and comply with the requirements for internal and external supervision and audit.

(3) Strictly control the quality of the products, establish a random sampling mechanism for the shortlisted procurement terminals, conduct random inspection of the decapsulation compliance, software and hardware performance checks to the terminal products, and seriously handle any problems immediately upon their finding.

## Implement Refined Management

The internal pricing model was implemented, internal pricing was carried out for the branches and head office business units, and the pricing standards were continuously updated according to the actual situations to ensure reasonable pricing. Development resources were allocated rationally based on the business needs. The quality of project development was ensured from the two aspects: personnel management (clear-cut post, performance appraisal) and process management (standard process). Resident outsourcing developers were gradually reduced and offshore outsourcing models were actively explored. Continue to expand the scope of crowd-sourcing implementation, and through internal and external crowd-sourcing methods, coordinate external resources and subsidiary's technical strength, set up a technical supervision working group as a third-party regulatory agency to provide professional support and control project quality.

## Anti-Money Laundering

China UMS attaches great importance to anti-money laundering work, strictly implements the "risk-centered" working principle, and earnestly fulfills its anti-money laundering obligations. In accordance with the anti-money laundering laws and regulations and the regulations of the People's Bank of China, and in combination with the actual business, the company establishes and implements an internal control system that includes customer identity identification, customer identity data and transaction record preservation and suspicious transaction analysis reports and other anti-money laundering measures, and clarifies the anti-money laundering duties of relevant professional lines such as Board of Directors, senior



management, risk, business and market. The head office and branches of the company set up anti-money laundering posts and functional posts to perform anti-money laundering duties, forming an anti-money laundering work situation with coordinated operation by the Head Office and subsidiaries under close collaboration and clear-cut responsibilities. The company incorporates the anti-money laundering work into the annual audit work plan, inspects and evaluates the soundness and effectiveness of the company's anti-money laundering system, and urges the implementation of various anti-money laundering systems.

China UMS is diligent and conscientious, strictly follows the principle of "Know Your Customer". When establishing a business relationship with a customer, the identity of the customer is identified, and the customer identity information is registered and retained; during the existence of the business relationship, continuous customer identification measures are taken, the daily business activities and transactions of the customer are paid attention to, and the merchant's return visit, patrol check, and suspicious transaction analysis and report are effectively implemented, and anti-money laundering training, publicity, confidentiality and cooperative investigations and other anti-money laundering obligations are fully implemented.

In 2018, China UMS, focusing on the implementation of the new anti-money laundering regulatory policy, continued to improve the company's anti-money laundering internal control system; explored and improved the identification mechanism of non-natural person and stakeholders; promoted the application of artificial intelligence in the field of anti-money laundering, and optimized the deployment of anti-money laundering monitoring model to improve the quality of customer identification and suspicious transaction reporting; optimized system functions, actively carried out on-site inspection and maneuvering drills of the People's Bank of China and preparations for large-value transactions reporting; actively carried out anti-money laundering training and publicity for over a million people and continued to raise the awareness of anti-money laundering among internal employees and the public.

## Payment Security Education, Popularize Payment Knowledge

### 1. Thematic Promotion Activity

China UMS has always attached great importance to and strictly implemented the work requirements for risk prevention and control and established a long-term publicity mechanism. The company produced and released nearly 10 H5 promotional videos and anti-money laundering publicity videos, "'Health Management' Is a Dirty Trick, High Rebate Is Unbelievable" propaganda video. Anti-money laundering propaganda was implemented on the company's official website, online service system, self-service terminals, POS equipment, purchase orders and other channels throughout the year and the company, covering million persons/ times such as the company's internal staff and franchised merchants, taking great efforts to enhance the awareness of anti-money laundering of the merchants, cardholders, employees and the public and making due contributions to creating a good financial services market development environment.

The company resolutely responded to and implemented the call of the People's Bank of China on popularizing financial knowledge and protecting the rights and interests of financial consumers. On the one hand, China UMS organized local branches to actively cooperate with local people's banks, payment and settlement associations, consumer associations, China UnionPay and other institutions to carry out activities related to financial knowledge publicity and financial consumer rights protection; on the other hand, based on the integrated payment and information service industry, the company actively planned and organized 39 branches under its jurisdiction to jointly carry out various types of theme publicity activities to continuously enhance the public's understanding to the financial knowledge regarding financial consumer rights, card use security, payment security, financial risk identification, prevention of new illegal crimes through telecommunications networks, guided the public to securely use cards and make payments on the basis of understanding the payment industry, helped the users establish risk prevention awareness and improve risk identification and



prevention skills, and demonstrated social responsibility by popularizing financial knowledge to the public.

In March, China UMS responded to the call of the People's Bank of China to launch a series of March 15th "Financial Consumer Rights Day" campaigns under the theme of "Rights, Responsibilities and Risks": unified slogan "Strengthening the awareness of risk identification and protecting the legitimate rights and interests of consumers", unified design and use of consumer rights protection theme propaganda materials; coordination between Head Office and subsidiaries to actively promote the event through the office area, company official website, Microblog, WeChat, POS screen, purchase order, self-service terminal and other self-media channels; popularize financial consumer rights knowledge to the consumers by virtue of business patrols, POS installation maintenance, and cashier training, etc.; China UMS Customer Service Center 95534 hotline and branch offices' account managers always responded to and dealt with the complaints and consultations of the merchants and cardholders in a timely and efficient manner. According to statistics, China UMS's website has attracted more than 110,000 page views on 40 official websites of thematic propaganda, and more than 900 thematic articles on WeChat have received more than 600,000 readings.

In June, China UMS implemented the instructions of the People's Bank of China and actively carried out the "Promoting Financial Knowledge and Keeping Safe the 'Money Bags'" publicity campaign to popularize financial knowledge for the low-net-worth individuals and enhance their awareness of risk prevention and responsibility. In the process of publicity, China UMS fully utilized the company's official website, Microblog, WeChat and other online platforms to promote the activities, entered the campus to popularize the financial knowledge to the students, and at the same time, strengthened the financial knowledge training of the merchants in combination with UMS' own business advantages. For example, the staff of China UMS Ningxia Branch actively prepared and collected financial knowledge, formed a presentation of "Promoting Financial Knowledge and Keeping Safe the 'Money Bags'", and gave vivid lectures on popularizing financial knowledge to the students of Ningxia Vocational and Technical College. According to statistics, with its special promotion interfaces on 40 official websites and more than 1,000 WeChat communications nationwide, China UMS' propaganda covered nearly 5 million consumer audience.

In September 2018, China UMS actively carried out theme publicity activities in accordance





with the requirements of the People's Bank of China on "Financial Knowledge Popularization Month", popularizing financial knowledge, enhancing consumer financial risk awareness, and jointly building safe and harmonious payment environment. In the process of publicity, China UMS' head office and branches coordinated to launch easy-to-understand publicity activities through the office area, official website, Microblog, WeChat, corporate magazine, POS screens, purchase order, self-service terminal, APP and other self-owned media channels as well as propaganda columns, posters, gatefold ads, special outdoor publicity activities, etc. According to statistics, China UMS has released 40 official website special promotion interfaces nationwide, completed 160,000 WeChat and Microblog propaganda, conducted nearly 50 financial knowledge on-site publicity activities, distributed nearly 30,000 promotional materials, covered more than 13 million consumer audience.

## 2. Cashier Training

China UMS attaches great importance to cashier training and actively improved the soft environment for payment. In order to enhance the brand image of China UMS, the company started from the source and strove to improve the business ability and training ability of the cashier training teachers. Through written examination and interview, the first-line account managers with outstanding performance in professional knowledge, textbook design and on-site expression were selected as the cashier's trainers and were awarded with the work license as cashier trainer so as to effectively improve the service level and service quality of cashier training throughout the system. At the same time, the business level of the teachers is examined annually. Since the launch of the cashier trainer certification in 2010, a total of 443 people have been qualified, with an average pass rate of 67%.

In order to unify the standard merchant training, and in combination with the current new payment methods, the company dynamically updated and compiled the cashier training materials, and recorded training videos such as mobile phone flash payment, QR code payment, small-amount passcode or signature-free payment, "Cloud Quick Pass" APP, etc., and published them on the company's official website, UMS APP, WeChat official account, service account and other self-owned media for the cashiers to choose online and timely grasp and consolidate the new acceptance knowledge on the basis of daily on-site training.

## Social Welfare

In June 2018, led by the company's labor union, a volunteer detachment was organized to go to Xiazhaolong Village, Taipingqiao Township, Danba County, Sichuan Ganzi Tibetan Autonomous Prefecture to carry out baby chicken donation activities, donating more than 5,000 baby chickens, and established the village as a demonstration site for targeted poverty alleviation of the "Chicken Run" project. This activity was highly valued and recognized by the local government. The Director of Poverty Alleviation Office of the Red Cross Society of Chenghua District, Chengdu, and President of Tie Our Love and Director of the Standing Committee of

the Danba County Committee, participated in the event.

On November 1, 2018, Comrade Gao Airen, member of the Party Committee and Secretary of the Discipline Inspection Commission of the company, was entrusted by the Party Committee of the company to go to Tongchuan, Shaanxi Province to express condolences to poverty-stricken students under the paired support system.

Yintai District, Tongchuan City, Shaanxi Province, is a national poverty-stricken county designated by the People's Bank of China. The Hongtu Town Central Primary School locates in Hongtu Town, Yintai District, Tongchuan City. It is a rural boarding primary school with 84 students from archived poverty-stricken households. Since 2016, the company's Party Committee and branches have actively responded to the call of the People's Bank of China and the UnionPay Corporation, paired up to help seven poor students in the name of the collective, continued to pay attention to the children's learning and growth, and helped the students to solve their difficulties in life.

On the morning of November 1, Gao Airen and his entourage came to the Central Primary School of Hongtu Town to visit the poor students. The headmaster of the school expressed warm welcome to Secretary Gao Airen and expressed his heartfelt gratitude for the care and help of China UMS.

At the event, Secretary Gao conveyed the greetings and blessings of the company's Party Committee to the students and their parents, donated the funds and carefully prepared school bags and clothing, and encouraged the children to study hard, strive for self-improvement, set up high aspirations to reward their parents and return to society with excellent results. Secretary Gao said that China UMS would, as always, do practical things for the children, help the children grow up healthily and happily, and make positive contributions to promoting the PBC's targeted poverty alleviation work and social welfare undertakings.





# 环境责任篇

## Responsibilities to Environment

银联商务积极贯彻绿色低碳、环保节约理念, 积极推广普及无纸化电子支付方式, 不断拓宽“绿色支付”渠道, 为社会提供低成本、低能耗、高效率的金融支付服务。同时积极提升内部电子化运营、实施环保采购和报废、厉行节约, 以自身实际行动建设环保型、节约型企业。

China UMS has been actively turning ideas of green, low-carbon economy and environmental protection into realities while taking solid moves in promoting paperless electronic payment methods, and constantly expanding the “green payment” channel so that the community could be provided with low-cost, low-energy-consumption, and highly-efficient financial payment services. At the same time, we aim to build our company into an environmental-friendly and conservation-oriented enterprise through vigorous promotion on internal digitalization operations, energy-saving procurement, scrAPPING and recycling.

## 环境责任

### (一) 保护环境

#### 1. 采购中的安全环保要求和执行情况

银联商务在终端设备采购和终端机具报废销毁中注重节能环保。

一是在终端设备采购中, 持续将各类支付终端产品安全认证和环保认证作为招标采购的强制条件和要求, 要求入围终端厂商产品必须采用环保材料并通过环保RoHS认证。从近年公司终端设备采购实际情况看, 实际入围POS厂商全部取得环保RoHS认证。

二是丰富终端标准化体系, 大力推广包装标准化, 统一终端包装材质、规格、尺寸等, 简化包装、重复利用, 充分体现节能环保。

#### 2. 终端机具报废销毁要求和执行情况

对淘汰的终端机具全部集中进行报废技术鉴定和销毁, 由具有《危险废物经营许可证》、国家或政府相关部门认定的具有再生资源回收处理等资质, 具备“电子废弃物回收、加工或处理”能力, 能够独立自主开展并实际从事电子废弃物再生资源提取再利用的专业公司进行拆解、物理粉碎和再利用, 符合国家对电子产品废弃物处置的环保要求, 最大限度降低对环境的污染。

### (二) 支持绿色经济

#### 1. 发展电子支付, 电子签名推广等

发展电子支付, 推广电子签购单、电子发票、电子菜单、扫码点餐等无纸化经营管理方式。

银联商务致力于向商户推广以电子化形式存在的电子票据, 联合广大企业客户, 共同推动绿色环保的生产经营理念。电子签购单、电子发票和扫码点餐业务的推广和普及, 将逐步替代纸质单据、纸质菜单的打印或制作及保存, 不仅节约纸质单据耗材的使用和申领、配送, 在电子化单据的使用和处理过程中, 也无需再依赖过去纸质复印件材料递交造成二次纸张消耗的方式。



作为商户规模、终端规模全国排名第一的收单机构，积极推进电子签购单、电子发票和扫码点餐业务，将大大减少全体系对纸张的消耗量，体现了银联商务对环境和资源保护的企业责任和行动力。同时，电子化票据存储、调阅和传递方式也为商户和公司自身带来仓储、管理、人工操作的高效和便捷，商户无需使用专门的库房放置和整理纸质票据，收银员和财务人员无需因为纸质耗材、单据的配送补充而耗费额外的劳动。银联商务将持续倡导和推进广大商户参与电子化交易和电子化单据的使用，共同支持低碳环保的经营运作模式，树立富有环保责任感的企业形象。

2.提升电子化水平

公司利用银联商务办公自动化系统（简称“OA系统”）提高日常办公水平和效率。OA系统涵盖信息管理、信息报送、工作流程、公文管理、内部邮件、在线考试、档案管理等16个模块，流程审批及流转全程电子化；同时，OA首页集合了公司门户网站、银商书院的登录入口，及HR系统的待办提醒，真正实现无纸化办公、工作流程电子化。

同时，公司还着力推广使用内部通讯软件“CU”，“CU”系统与OA系统对接，使员工可以方便地通过“CU”系统在移动设备上办理OA流程及公文，办公更为流畅快捷。

3、运营流程电子化、科技化

一是深入推进运营流程电子化、科技化，先后完成差错处理、大客户手续费开票等业务的电子化流程建设，提升业务处理效率的同时，通过电子化处理及存档有效减少纸质传真、纸质单据等的流转。



二是大力推广银商派、自助签约等智能化服务工具在分支机构的应用。全年总计通过银商派完成工单处理322.56万单，完成协议采集22.29万份，通过自助签约大幅简化商户入网开通流程，提升开通时效90%以上，以上措施极大减少了分支机构各类纸质申请表、复印件等使用量，同时通过财务收款、商户智能推荐等功能的叠加应用，强化了客户经理一站式服务能力，构建了低耗、高效的商户服务模式。

(三)节能减排、绿色办公

银联商务以实际行动积极响应国家节能减排政策，广泛宣传，强化“节能减排”意识，制定针对性的节能管理实施方案，号召全体员工从自身做起，从点滴做起，积极参与“节能减排”。

一是加强用电管理，节约用电。在冬、夏季严格控制各办公室内的温度，分别要求空调温度不能高于22摄氏度、低于26摄氏度；要求双休日及国定节假日期间全天关闭空调，空调开启时关闭窗户；在办公楼采用新型节能光源，楼内普遍安装节能灯；要求员工做到人走灯灭，同时要求白天尽量不使用照明灯；下班后如无加班情况则公共区域、办公区域照明全部关闭；双休日及国定节假日期间，室内除大堂在夜间保留必要照明外，其他区域照明全部关闭，室外只保留路灯；电梯在高峰时段全部开启，其他时段部分开启；要求计算机、复印机、打印机、饮水机等设备下班后必须关闭，减少待机电耗，杜绝“长明灯、长流水”等浪费现象；对所有区域卫生间的台盆龙头等进水阀统一调节，降低水流压力，减少水资源浪费。

二是提倡无纸化办公，减少纸张浪费。大力推行公文电子化，绝大多数文件通过公司OA系统进行办理；要求复印、打印纸使用双面，单面使用后的复印纸，可再利用空白面影印或裁剪为便条纸或草稿纸；对非正式或尚未确认的文稿要求使用可利用的废纸；要求文件初稿尽量缩小行距，并使用小号字打印，省纸、省墨又节电。

三是控制公务用车，根据公车的不同燃油、维修费用，合理调度安排使用；提倡绿色出行，为员工提供到地铁站及公交车站的班车，充分利用公共交通资源。

(四)厉行节约、反对浪费

一是严格控制国内差旅费、因公临时出国（境）费、公务接待费、公务用车购置及运行费、会议费、培训费等支出。加强员工因公出境管理，严格根据工作需要编制出境计划。

二是从严控制会议数量、会期、参会人员规模和会议经费支出，会议住宿用房以标准间为主，用餐安排自助餐或者工作餐，工作类会议会场一律不摆花草，不制作背景板，不提供水果，不以任何名义发放纪念品、礼金、有价证券、土特产。

三是优化办公家具、设备等资产的配置和使用，通过调剂方式盘活存量资产，节约购置资金。



# Responsibilities to Environment

## Environmental Protection

### 1. Safety and Environmental Protection Requirements and Their Implementation During Procurement

China UMS focuses on energy conservation and environmental protection in the procurement and the scrapping of terminal equipment.

First, in the procurement of terminal equipment, the safety certification and environmental protection certification of various payment terminal products are always taken as the mandatory conditions and requirements for bidding procurement. The products of the finalist manufacturers must adopt environmentally friendly materials and pass environmental protection RoHS certification. From the actual situation of the company's terminal equipment procurement in recent years, the actual short-listed POS manufacturers have all obtained environmental protection RoHS certification.

The second is to enrich the terminal standardization system, vigorously promote packaging standardization, unify the terminal packaging materials, specifications, dimensions, etc., simplify packaging and reuse, and fully reflect energy conservation and environmental protection.

### 2. Terminal Equipment Scrapping And Destruction Requirements And Their Implementation

The terminal equipment that have been eliminated are all subject to centralized technical identification for scraping and destruction being decomposed, physically destructed and reused by professional companies that have obtained the "Permit for Operation of Dangerous Wastes", have been identified by relevant state or government agencies with the qualifications for recycling of renewable resources, have the ability for "recycling, processing of electronic wastes", and are capable of independently conducting the recycling and reuse of electronic wastes in accordance with the national environmental protection requirements for electronic product waste disposal, so as to minimize environmental pollution to the maximum.

## Support Green Economy

### 1. Develop Electronic Payment and Promote Electronic Signature

Develop electronic payment, promote electronic sales slip, electronic invoices, electronic menus, QR code meal ordering and other paperless management

#### methods

China UMS is committed to promoting electronic invoices in electronic form to merchants, and united with corporate customers to jointly promote green production and management concepts. The promotion and popularization of electronic purchase orders, electronic invoices and QR code ordering services will gradually promote the replacement of the printing or production and preservation of paper documents and paper menus, not only saving the use, application and distribution of paper documents, but also in the process of using and processing electronic documents, it eliminates the secondary paper consumption due to transmission of paper copies as practiced in the past.

As the number one acquirer in Asia Pacific with the largest scale of merchants and terminal, China UMS actively promoted electronic purchase orders, electronic invoices and QR code ordering services, which greatly reduced the consumption of paper throughout the whole system, and reflected the corporate responsibility and mobility for China UMS to protect the environment and resources. At the same time, electronic invoice storage, access and delivery methods also bring efficiency and convenience in warehousing, management, and manual operations to merchants and the company itself. The merchants do not need to use special warehouses to place and organize paper bills; cashiers and finance staff do not need additional labor because of the distribution of paper supplies and documents. China UMS will continue to advocate and promote the participation of the majority of merchants in the use of electronic transactions and electronic documents, so as to jointly support the low-carbon environment-friendly operation mode, and establish a corporate image of shouldering environmental responsibility.

### 2. Improve the E-office Level

The company uses China UMS' Office Automation System (referred to as the "OA System") to improve daily office level and efficiency. The OA system covers 16 modules including information management, information reporting, work-flow, document management, internal mail, online exams, and file management, ensuring full-range electronic process approval and process flow. At the same time, the OA homepage gathers the login entries of the company portal website and Yinshang Shuyuan and the reminder of the HR system, truly realizing paperless office and electronic work-flow.

At the same time, the company also promotes the use of internal communication software





"CU". By interfacing with the OA system, the employees can easily handle OA processes and documents on mobile devices through the "CU" system, ensuring more smooth and fast office work.

### 3. Electronic and Sci-tech Operation Process

First, China UMS further promotes the electronic and technological development of operational processes, completed the electronic process construction such as error handling, invoicing for major account formality fees, etc., which improved the efficiency of business processing, and effectively reduced circulation of paper fax and paper documents through electronic processing and archiving

Secondly, China UMS vigorously promoted the application of intelligent service tools such as Yin Shang Pai and self-service contracts in branches. Throughout the year, a total of 3,225,600 work orders were processed through the Yin Shang Pai, and 222,900 copies of contracts were collected. The self-service contract greatly simplified the merchants' network access process and improved the opening efficiency by more than 90%. The above measures greatly reduced the use of various paper applications and copies by the branches. At the same time, through the superposed application of financial collection, merchant intelligent recommendation and other functions, the one-stop service ability of account managers was strengthened, building a low-cost, high-efficiency merchant service model.

## Energy Conservation, Emission Reduction and Green Office

China UMS actively responded to the national energy conservation and emission reduction policies with practical actions, widely publicized and strengthened the awareness of "energy conservation and emission reduction", formulated targeted energy conservation management implementation plans, and called on all employees to start from themselves and actively participate in "energy conservation and emission reduction".

First, strengthen electricity management and save electricity. Strictly control the temperature in each office in winter and summer. The air conditioning temperature should not be higher than 22 degrees Celsius and lower than 26 degrees Celsius; the air conditioner should be turned off all day during weekends and national holidays, and the windows should be closed when the air conditioner is turned on; Light and energy-saving lamps are generally installed in the building; employees are required to keep the lights off when off work, and at the same time, they should not use the lights during the day; if there is no overtime after work, light in all public areas and office areas will be turned off; during weekends and national holidays, except for the necessary lighting in the lobby at night, lighting for all other indoor areas must be turned off, and only the corridor lights are kept turned on; the elevators are all turned on during peak hours and partially opened during other periods; computers, copiers, printers, water dispensers, etc. must be turned off after work, reducing standby power consumption, and putting an end to the wastes such as "long-lit lighting, long-running water"; uniformly adjust the inlet valve of the basin faucet in all areas of the bathroom to reduce water flow pressure and reduce water waste.

The second is to promote paperless office and reduce paper waste. Efforts were made to promote the electronic version of official documents, the vast majority of documents should be processed through the company's OA system; double-sided copying and printing should be advocated. The blank side of the paper with single-sided use can be used for photocopying or cut into note paper or draft paper; waste paper should be used as far as possible for the documents that are informal or unconfirmed. The first draft of any document is required to minimize the line spacing and should be printed in small letters, saving paper, ink and electricity.

The third is to control the official business vehicles. According to the different fuel consumption and maintenance costs of the vehicles, ensure reasonable scheduling and use; promote green

travel, provide the employees with shuttle bus to the subway station and bus station, and make full use of public transportation resources.

## Economization

First, strictly control domestic travel expenses, fees for temporary business travel abroad (land), official reception fees, official vehicle purchase and operation fees, conference fees, training fees and other expenses. Strengthen the management of employees' overseas travel on business, and prepare the exit plan in strict accordance with the needs of the work.

The second is to strictly control the number of meetings, the duration of the meeting, the size of the participants and the expenses of the meeting. The accommodation rooms for the meetings are mainly standard rooms, and the meals are arranged for buffet or work meals. The work meeting venues are not arranged with flowers, background boards, fruits, nor any souvenirs, gifts, securities, specialties should be given in whatever name.

The third is to optimize the allocation and use of assets such as office furniture and equipment, revitalize the existing assets through adjustment methods and save purchase funds.

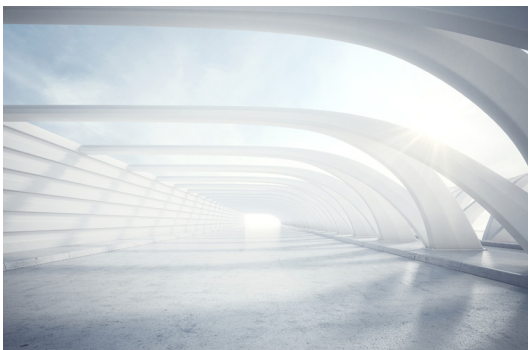




## 未来发展 Outlook

立足当前，面向未来，银联商务将以“致力于达成世界范围的支付融合、消费融合、数据融合、金融融合、科技融合”为使命，始终秉承“服务社会、方便大众”的核心价值观，全力以赴践行“综合支付和信息服务提供商”的战略愿景。在新的战略定位下，一是主动服务和策应银联战略，积极为股东创造和实现更大的价值。银联商务是银联体系的护城河，肩负着市场拓展的重任，结合市场实际大胆创新、先试先行，全力以赴巩固和提升银联市场份额，策应好银联整体战略的发展。二是战略出发点是千方百计围绕B端做精做透，立足于满足商户经营周期的各类不同需求，发掘业务生态伙伴关系，共同为商户提供个性产品和服务，打造成为商户全生涯综合服务供应商。三是经营模式转型上，向商户经营（追求商户全生涯价值、重视商户活跃度和忠诚度）的方向转变，引入客户关系管理理念。四是在新经营理念上，坚决向互联网式运作的公司模式转型，坚决向客户经营的市场模式转型，坚决将“数据驱动”深入公司血脉，坚决塑形成成为科技驱动型公司。

银联商务将一如既往地以高度社会责任感经营企业，切实把践行社会责任更好地融入到公司日常经营活动中，继续致力于改善电子支付环境，以自身实际行动回馈社会，方便大众，实现股东、客户、员工、合作伙伴利益的共赢，推动经济社会的和谐、可持续发展。



Based on the current status and faced towards the future, China UMS will take "being committed to realizing an integration of payment, consumption, data, finance, science and technology worldwide" as its mission, always adheres to the core values of "Serve the Society, Facilitate the Public" and spares no efforts to practice the strategic vision of "integrated payment and information service provider". Under the new strategic positioning, the first is to actively serve and respond to the UnionPay strategy and actively create and realize greater value for the shareholders. China UMS is the city moat of the UnionPay system, shouldering the heavy responsibility of market expansion. Combining with the market reality, China UMS will remain innovative and pioneering and go all out to consolidate and enhance the market share of UnionPay, and to properly coordinate with the overall strategy of UnionPay. Second, the strategic starting point should center on the B-end, meeting the various needs of the business cycle of the merchants, exploring business ecological partnerships, jointly providing personalized products and services for the merchants, and becoming a full-life integrated service provider for the merchants. Thirdly, in the transformation of business model, transformation should be aimed at merchant-centered operation (pursuing the full-life value of merchants, emphasizing the activity and loyalty of the merchants), with the introduction of the concept of customer relationship management. Fourth, in the new business philosophy, China UMS was resolutely transformed into an Internet-operated company model and into a customer-operated market model, resolutely transformed the "data-driven" into the company's blood and resolutely formed into a technology-driven company.

China UMS will continue to operate its business with a high sense of social responsibility, effectively integrate the practice of social responsibility into the daily business activities of the company, continue to improve the electronic payment environment, give back to the society with its own practical actions, facilitate the public, achieve mutual benefits among the shareholders, customers, employees and partners and promote the harmonious and sustainable development of the economy and society.

## 年度社会责任大事记 Annual Major Events

### 一月

1月19日，公司荣膺“2017中国智慧城市领军企业”大奖，协同厦门市政府建设的“厦门市民卡虚拟卡项目”获选“2017中国智慧城市优秀案例”。

1月21日，公司“全民付”智能终端在“第二届金融科技创新发展大会暨2018智能金融高峰论坛”上获评“2017年度优秀解决方案奖”。

1月22日至23日，公司2018年经营工作会议在上海召开。

1月，公司服务号开展的“银联商务首届王牌收银员争霸赛”评选活动落下帷幕。1139名收银员报名参加，入选投票环节的438位选手共收获选票87万张。

1月，公司在澎湃新闻主办的“2018金融发展高峰论坛暨中国TOP金融榜评选”颁奖典礼上荣膺“年度支付机构”大奖。

### 二月

2月24日，银联总公司时文朝总裁莅临银联商务调研指导工作。

2月24日，公司再次获颁高新技术企业证书。

2月28日，国家旅游局数据中心、银联商务旅游消费大数据联合实验室共同发布《2018春节旅游消费大数据报告》。

2月，“E开票”统一版助手发布上线。

2月，公司ERP产品中标新疆广汇美居物流园购物中心项目。

2月，公司因2017年非接双免受理环境建设贡献荣获“2017年银联优秀合作伙伴奖”。

### January

On January 19, China UMS won the "China Smart City Leading Enterprise 2017" award and won the "2017 China Smart City Excellent Case" for the "Xiamen Citizen Virtual Card Project" jointly built with the Xiamen Municipal Government.

On January 21, China UMS' "UMS Pay" smart terminal was awarded the "Outstanding Solution Award 2017" at the "Second Financial Technology Innovation Conference & 2018 Smart Finance Summit Forum".

From January 22 to 23, the company held 2018 business work conference in Shanghai.

In January, the first "China UMS Ace Cashier Championship" selection campaign launched by the company's service account dropped the curtain. 1,139 cashiers signed up for the competition, and 438 players shortlisted for the voting session received a total of 870,000 votes.

In January, the company won the "Annual Payment Institution" award at the "Financial Development Summit Forum and China Top Financial List 2018" awarding ceremony hosted by The Paper.

### February

On February 24, President Shi Wenchao of UnionPay Corporation visited China UMS for research and guidance work.

On February 24, the company was awarded the High-Tech Enterprise Certificate again.

On February 28, the National Tourism Administration Data Center and the China UMS Tourism Consumer Data Joint Laboratory released the "Spring Festival Tourism Consumption Big Data Report 2018".

In February, the "E-invoice" consolidated edition assistant was released online.

In February, the company's ERP products won the bid for the Xinjiang Guanghui Meiju Logistics Park Shopping Center project.

In February, the company won the "UnionPay Excellent Partner Award 2017" for its contribution to construction of the contactless and passcode or signature-free environment in 2017.

1月

2月



3月

三月

3月6日，公司新获批“互联网数据中心”“互联网接入服务”和“信息服务业务（不含互联网信息服务）”三项增值电信业务经营许可。

3月7日，公司获颁《非金融机构支付业务设施技术认证》证书。

3月9日，李晓峰总裁在由中国科学院《互联网周刊》、中国社会科学院信息化研究中心、eNet硅谷动力联合主办的“2017年度人物评选”中再次当选“最具社会责任人物”。

3月22日，公司2018年第一次股东大会、第一届董事会第八次会议、第一届监事会第四次会议在上海召开。

3月23日，公司与泰国开泰银行（中国）签署战略合作协议。

3月27日，公司“银杏大数据服务平台”在中国支付清算协会金融科技专业委员会组织的“金融大数据创新应用案例评选”中荣获“金融大数据创新应用优秀成果奖”。

3月27日，公司党委在武汉召开2018年全面从严治党暨党风廉政建设培训会。

3月27日-28日，公司2018年市场工作会议在武汉召开。

3月28日，公司与中国光大控股、浦发银行签署战略合作协议。

4月

四月

4月2日，公司荣获浦东新区“经济突出贡献奖”。

4月17日，公司与日本瑞穗银行（中国）签署战略合作协议。

4月25日，公司旗下中金同盛在银行间市场申请注册的银联系统内企业首单资产证券化（ABN）业务成功获准。

4月26日，公司在2018百度云智峰会首站——ABC Inspire智能金融峰会上宣布与百度云共同打造银联商务私有云。

March

On March 6, the company was granted three new value-added telecommunications business licenses for "Internet Data Center", "Internet Access Service" and "Information Service Business (excluding Internet Information Service)".

On March 7, the company was awarded the certificate of "Technical Certification for Payment Facilities of Non-Financial Institutions".

On March 9, President Li Xiaofeng was re-elected as the "Most Socially Responsible Person" in the "Person of the Year 2017" jointly sponsored by the Chinese Academy of Sciences Internet Weekly, the Information Science Research Center of the Chinese Academy of Social Sciences and eNet Silicon Valley Power.

On March 22, the company's first general meeting of shareholders 2018, the eighth meeting of the first board of directors, and the fourth meeting of the first board of supervisors were held in Shanghai.

On March 23, the company signed a strategic cooperation agreement with Thailand Kasikornbank (China).

On March 27, the company's "Ginkgo Big Data Service Platform" won the "Financial Big Data Innovation Application Outstanding Achievement Award" in the "Financial Big Data Innovation Application Case Selection" organized by the Financial Science and Technology Professional Committee of Payment and Clearing Association of China.

On March 27, the company's Party Committee held a training meeting on the all-round strict governance of Party style and building a honest and clean government in 2018 in Wuhan.

On March 27-28, the company's 2018 market work conference was held in Wuhan.

On March 28, the company signed a strategic cooperation agreement with China Everbright Holdings and Shanghai Pudong Development Bank.

April

On April 2, the company won the "Outstanding Contribution Award for Economic Development" in Pudong New Area.

On April 17, the company signed a strategic cooperation agreement with Mizuho Bank (China).

On April 25, the asset-based note (ABN) business, the first of its kind within the UnionPay system, applied and registered by UMS Factoring under China UMS through the interbank market, was successfully approved.

On April 26, the company announced to build the China UMS private cloud with Baidu Cloud at the first leg of 2018 ABC Summit- ABC Inspire Smart Financial Summit.

4月26日，公司正式发布《银杏盾反欺诈产品白皮书》。

4月，公司协同厦门市政府推出的“虚拟市民卡”项目在首届“数字中国建设峰会”上当选为“数字中国建设年度最佳实践”成果案例之一。

五月

5月23日，Euronet（嘉银通）公司及其汇款业务子公司Ria高层管理团队来访。

5月，中国旅游研究院与银联商务联合实验室发布五一假日旅游消费大数据报告。

六月

6月8日，BC卡新任社长李文焕、副社长李康赫一行来访。

6月15日，英属维尔京群岛总理兼财政部长Dr. The Honorable D. Orlando Smith, OBE一行来访。

6月20日，公司在“中国互联网20年暨大国品牌1000强”颁奖典礼上获评“中国互联网20年大国品牌奖”。

6月21日，“银联商务开放平台银杏大数据竞赛”总决赛落幕。

6月22日，“银联商务开放平台”发布会在上海举行。

6月22日，公司与奥园健康生活集团举行战略合作签约仪式。

6月25日，公司志愿者小分队前往四川甘孜藏族自治州丹巴县太平桥乡下宅龙村开展爱心鸡苗捐赠活动，并确定该村为“小鸡快跑”项目精准扶贫示范点。

七月

7月5日，公司与大连冰山集团签署战略合作协议。

7月，公司无人便利店概念体验店正式开放营业，实现“即拿即走、无人收银”。

7月，公司《数字货币的市场受理方式研究》课题获上海市支付清算协会2017年重点研究课题成果一等奖。

On April 26, the company officially released the "Ginkgo Shield Anti-Fraud Product White Paper".

In April, the "Virtual Citizen Card" project jointly launched by China UMS and Xiamen Municipal People's Government was selected as one of the successful cases on the first "Digital China Construction Summit".

May

On May 23, top management team of Euronet and Ria, its remittance business subsidiary visited China UMS.

In May, China Tourism Research Institute and China UMS Joint Lab released the May 1st holiday tourism consumption big data report.

June

On June 8, Li Wenhuan, the new President of BC Card, and Li Kanghe, Deputy Director of the BC Card, visited the company.

On June 15, Dr. The Honorable D. Orlando Smith, OBE, Prime Minister and Minister of Finance of the British Virgin Islands and his entourage visited the company.

On June 20, the company was awarded the "Great Brand Award of China's 20 Years Internet" at the "China Internet 20 Years and Top 1,000 Great Power Brands" awarding ceremony.

On June 21, the finals of the "China UMS Open Platform Ginkgo Big Data Competition" ended.

On June 22, the "China UMS Open Platform" press conference was held in Shanghai.

On June 22, the company held a strategic cooperation signing ceremony with Aoyuan Healthy Life Group.

On June 25, the company's volunteer team went to Xiazhailong Village, Taipingqiao Township, Danba County, Sichuan Ganzi Tibetan Autonomous Prefecture to carry out baby chicken donation activities, and determined that the village was a demonstration point for the "Chicken Run" targeted poverty alleviation project.

July

On July 5, the company signed a strategic cooperation agreement with Dalian Bingshan Group.

In July, the company's unattended convenience store concept experience store was officially opened for business, realizing "take-and-go and cashier-free".

In July, the company's "Research on the Market Acceptance Method of Digital Money" won the first prize of the 2017 Key Research Projects of Shanghai Payment and Clearing Association.

5月

6月

7月



8月

7月，公司成为上海市信用惠民联盟会员单位。

7月31日至8月1日，公司2018年中工作会议在上海召开。

八月

8月15日，公司第一届董事会第十一次会议、第一届监事会第五次会议、第一届董事会审计委员会第一次会议在上海召开。

8月22日，公司清分系统完成分布式集群改造，大幅提升交易数据处理性能。

8月24日，公司和重庆市旅游发展委员会签署战略合作协议。

8月24日，李晓峰总裁应邀参加中国国际智能产业博览会，并与重庆市潘毅琴副市长进行了会谈。

8月27日，公司私有云上的首个原生应用—统一会员系统成功投产。

8月底，银商“优客”小程序服务平台顺利上线。

9月

九月

9月4日，公司携手百度云正式上线武汉金融云节点。

9月13日，卢森堡金融代表团访问公司。

9月14日，公司与银联青岛分公司、国大药房签署战略合作协议。

9月18日，公司召开重要稳定期间生产运营安全保障工作会议。

9月起，公司“银杏大数据”产品为上海市商务委提供消费大数据监测及分析服务，支持上海消费市场发展。

10月

十月

10月8日，公司发布2018国庆旅游消费大数据。

10月19日，公司在上海召开第一届第二次职工代表大会。

In July, the company became a member of the Shanghai Social Credit Promotion Alliance.

From July 31 to August 1, the company's 2018 mid-term work conference was held in Shanghai.

August

On August 15, the eleventh meeting of the first board of directors of the company, the fifth meeting of the first board of supervisors, and the first meeting of the audit committee of the first board of directors were held in Shanghai.

On August 22, the company's clearing system completed the transformation of distributed clusters, greatly improving transaction data processing performance.

On August 24, the company signed a strategic cooperation agreement with the Chongqing Tourism Development Committee.

On August 24, President Li Xiaofeng was invited to participate in the Smart China Expo and held talks with Vice Mayor Pan Yiqin of Chongqing.

On August 27, the first native application on the company's private cloud, the unified membership system, was successfully put into production.

At the end of August, UMS "You Ke" APP service platform was successfully launched online.

September

On September 4, the company teamed up with Baidu Cloud to officially launch the Wuhan Financial Cloud node.

On September 13, the Luxembourg financial delegation visited the company.

On September 14, the company signed a strategic cooperation agreement with UnionPay Qingdao Branch and Guoda Drugstore.

On September 18, the company held a meeting on the safety and security of production and operation during the important period of stability.

Since September, the company's "Ginkgo Big Data" products have provided consumer big data monitoring and analysis services for the Shanghai Municipal Commission of Commerce to support the development of the Shanghai consumer market.

October

On October 8, the company released big data on tourism consumption of the 2018 National Day.

On October 19, the company held the second session of the first Workers' Congress in Shanghai.

10月24日，“银联商务移动应用竞赛”决赛圆满落幕。

十一月

11月8日，公司金融云入选2018上海市云计算应用示范项目名单。

11月21日，公司“天天富”普惠金融服务平台案例获“中融普惠”年度品牌案例特别奖。

11月22日，中国人民银行总行领导和来自国内主流媒体的近20家媒体记者来公司开展金融标准化相关工作调研。

11月，“尼尔森报告”收单机构排名发布，公司连续五年位居亚太地区第一，全球排名上升至第12位。

十二月

12月12日，银商科技园全面启用。

12月26日，银联总公司董事长、党委书记邵伏军到公司调研指导工作。

On October 24, the final of the "China UMS Mobile Application Contest" came to a successful conclusion.

November

On November 8, the company's financial cloud was listed in the 2018 Shanghai cloud computing application demonstration projects.

On November 21, the company's "All-in-Wallet" Inclusive Financial Service Platform won the "Zhong Rong Pu Hui" annual brand case special award.

On November 22, Leaders from the head office of the People's Bank of China and reporters from nearly 20 domestic mainstream media came to the company to conduct research on financial standardization.

In November, the "Nilson Report" was released, and the company ranked first in the Asia-Pacific region for five consecutive years, and its global ranking rose to 12th.

December

On December 12, UMS Science and Technology Park was fully opened.

On December 26, Shao Fujun, Chairman and Party Secretary of UnionPay Corporation, visited the company for research and guidance.

11月

12月

新闻信息索引

公开发布新闻信息索引

刊登日期	公开新闻信息标题	刊登媒体或网站	版面/频道
2018年1月4日	银行卡也能看病就诊？银联商务助推智慧医疗服务全面升级	人民网	金融
2018年1月11日	引领支付创新，银联商务获评澎湃新闻“年度支付机构”	网易	新闻
2018年1月19日	“支付+”点亮智慧城市，银联商务获评“2017中国智慧城市领军企业”	腾讯网	财经
2018年1月23日	“全民付”智能终端获评“2017年度优秀解决方案奖”	网易	新闻
2018年1月31日	助力农村精准扶贫，银联商务“全民惠农”打通脱贫致富路	新浪网	财经
2018年2月7日	春节理财不打烊，银联商务“天天富”助你欢喜过大年	凤凰网	青岛
2018年2月26日	节后缺钱不用愁，银联商务“天天富”融资贷款解钱荒	腾讯网	腾讯大楚
2018年2月28日	银联商务携手国家旅游局联合发布《2018春节旅游消费大数据报告》	央广网	财经
2018年3月9日	银联商务“支付+”助推贵州酒店智能化升级	凤凰网	海南
2018年3月12日	笃行致远，银联商务总裁李晓峰获评“最具社会责任人物”	中国金融	要闻
2018年3月20日	“支付+”便民服务升级，银联商务自助终端化解交管缴费难题	网易	新闻
2018年3月27日	手机可以当“电子社保卡” 银联商务“支付+”助力“互联网+政务服务”	中国支付网	资讯
2018年4月3日	“云闪付”APP可一站式查询银行卡境内外优惠权益	江淮晨报	城事
2018年4月10日	第六届武夷山全国桥牌公开赛闭幕 银联商务夺冠	网易	新闻
2018年4月12日	“银杏大数据”等24个案例获评“金融大数据创新应用优秀成果奖”	环球网	金融
2018年4月25日	银联商务“支付+政务服务”项目获评数字中国最佳实践案例	手机人民网	财经
2018年4月28日	银联商务与百度合作发布金融专有云	新浪网	财经
2018年5月17日	银联商务旗下保理公司首单资产证券化业务成功注册	光明网	百家号
2018年5月21日	拥抱智慧餐饮，银联商务智能终端定制点餐系统亮相	中国贸易金融网	资讯
2018年5月28日	当支付遇上AI人工智能，银联商务重构未来购物支付场景	东方网	科技
2018年5月29日	银联商务助力“云闪付”智慧停车方案全国多地上线	华财网	首页
2018年5月31日	慧买菜、惠民生 银联商务加速“云闪付”智慧菜场建设	金融界	财经
2018年6月8日	“云闪付”便民缴税 银联商务打出线上线下“组合拳”	中国新闻网	产经
2018年6月11日	“云闪付”快速缴税，银联商务打通便民办税“高速路”	人民网	金融
2018年6月15日	阿尔山国家森林公园“云闪付”可自助购票 银联商务打造智慧景区	中国支付网	资讯
2018年6月20日	银联商务获大国品牌奖	硅谷动力	eNews
2018年6月27日	支付行业的“开拓者”完美变身“输出者”，这家老牌支付机构在下一盘什么棋？	支付圈	微信公众号
2018年6月28日	以匠心守初心，银联商务打造综合支付领军品牌	中国金融	要闻

刊登日期	公开新闻信息标题	刊登媒体或网站	版面/频道
2018年6月29日	银联商务荣膺《互联网周刊》“中国互联网20年大国品牌奖”	中国消费金融网	资讯
2018年7月9日	“云闪付”购轮渡票，银联商务推动构建智慧出行生态圈	东方财经网	商业
2018年7月9日	银联商务与大连冰山集团强强联手 塑造新零售生态圈	网易	新闻
2018年7月17日	“云闪付”扫码充电，银联商务助力“智慧交通”迈新步	网易	新闻
2018年7月27日	“云闪付”打造校园畅行，银联商务加快智慧校园建设步伐	中国金融	要闻
2018年8月3日	银联商务“天天富”助推内蒙古精准扶贫落地	人民网	金融
2018年8月8日	扶贫信贷流程“线上化” 银联商务“天天富”助推精准扶贫落地	中国财经网	商讯
2018年8月13日	“云闪付”深入扶贫第一线 银联商务首个乌蒙山“惠农支付服务站”建成	央广网	新闻
2018年8月16日	银联商务普惠金融激发小微企业发展新动能	中国新闻网	产经
2018年8月28日	“云闪付”助政务服务 银联商务便民金融入驻行政服务中心	中国新闻观察网	滚动
2018年8月29日	银联商务与日本大阪观光局达成战略合作 发展支付和信息服务	央广网	财经
2018年8月29日	银联商务与重庆旅发委达成战略合作 落地山城旅游“一卡通”项目	中国金融	要闻
2018年8月30日	破解农民融资难题 银联商务普惠金融精准“滴灌”三农	光明网	百家号
2018年9月3日	银联商务推动智能化医疗落地 “E护通”打造沪上医疗服务新体验	网易	新闻
2018年9月7日	银联商务武汉金融云节点上线 “云+支付”服务体系正式落地	新华报业网	金融
2018年9月10日	引领第三方支付创新，银联商务荣登《证券时报》“中国第三方支付先锋榜”	人民网	金融
2018年9月11日	以“支付+”赋能普惠金融 访银联商务总裁李晓峰	中国新闻网	产经中心
2018年9月18日	引领第三方支付创新，银联商务荣登《证券时报》“中国第三方支付先锋榜”	中国贸易金融网	资讯
2018年9月19日	银联商务荣登“中国第三方支付先锋榜”	深圳晚报	新闻
2018年9月21日	银联商务连续六年发布社会责任报告	中国日报网	百家号
2018年9月21日	勇担社会责任，诠释支付惠民 银联商务发布社会责任报告	澎湃新闻	资讯
2018年9月28日	尼尔森发布亚太地区收单机构排名：银联商务创五连冠佳绩	中国新闻网	产经
2018年10月17日	银联商务荣膺尼尔森全球收单机构第12名	央广网	财经
2018年10月25日	银联商务移动应用竞赛落幕 探索小程序应用更多可能	中新网	新闻
2018年10月27日	银联商务探索小程序新生态	和讯网	互联网金融
2018年10月31日	打通大山深处信息通路，银联商务“全民惠农”助力精准扶贫	硅谷动力	eNews
2018年11月8日	打通助农扶农“最后一公里” 银联商务精准扶贫持续发力	中国日报网	百家号
2018年11月14日	银联商务携手四川达州税务局 助力智慧旅游创新升级	中国青年网	经济
2018年11月30日	澎湃新闻“2018TOP金融榜”揭晓：银联商务获评“年度金融科技机构”	人民网	财经
2018年11月30日	银联商务普惠金融见成效 “天天富”再获行业大奖	搜狐	政务
2018年12月12日	银联商务获评“金龙奖”金融科技创新年度最佳	搜狐	科技
2018年12月12日	银联商务获评“金龙奖”金融科技创新年度最佳	中新网	新闻
2018年12月14日	“互联网+”赋能新公益 银联商务荣获央广网“年度创新公益”奖项	央广网	科技
2018年12月19日	“银联商务开放平台”获评年度最佳开放平台奖	网易	新闻
2018年12月19日	银联商务连续四年荣膺“中国互联网经济年度品牌奖”	硅谷动力	eNews
2018年12月27日	银联商务无人便利店开启无感支付 全力助跑“新零售”	央广网	财经



Index of Publicly Released News

Publication Date	Title of News	Media or Website	Page/Channel
Jan. 4, 2018	See a doctor by bank card? China UMS Boosts Smart Medical Service Upgrade	People.cn	Finance
Jan. 11, 2018	Leading payment innovation, China UMS rated as The Paper's "Payment Institution of the Year"	Netease	News
Jan. 19, 2018	"Payment+" lights up the smart city, and China UMS awarded "2017 China Smart City Leading Enterprise"	qq.com	Finance
Jan. 23, 2018	"UMS Pay" smart terminal won the "2017 Excellent Solution Award"	netease	News
Jan. 31, 2018	Fueling targeted rural poverty alleviation, China UMS "Quan Ming Hui Nong" opened up the route for poverty alleviation and getting rich	sina.com	Finance
Feb. 7, 2018	No closing for wealth management during the Spring Festival, UMS "All-in-Wallet" helped you rejoice in the New Year	ifeng.com	Qingdao
Feb. 26, 2018	No worries for money shortage after the holiday, China UMS "All-in-Wallet" financing loan solved the issue	qq.com	Hb.qq.com
Feb. 28, 2018	China UMS and the National Tourism Administration jointly released the "2018 Spring Festival Tourism Consumption Big Data Report"	cnr.cn	Finance
March 9, 2018	China UMS "Payment +" fuels Guizhou hotel intelligent upgrade	ifeng.com	Hainan
March 12, 2018	Li Xiaofeng, President of China UMS, was awarded the "Most Socially Responsible Person"	China finance	Important news
March 20, 2018	"Payment +" convenience service upgraded, China UMS self-service terminal solves the problem of payment for traffic management	netease	News
March 27, 2018	Mobile phone as "electronic social security card", China UMS "payment +" fuels "Internet + government service"	China Payment Net	information
April 3, 2018	"Cloud Quick Pass" APP available for one-stop queries for domestic and foreign preferential rights of bank cards	Jianghuai Morning News	City story
April 10, 2018	The 6th Wuyishan National Bridge Open Championship Closed, China UMS Won	netease	News
April 12, 2018	24 cases including "Ginkgo Big Data" awarded "Outstanding Achievement Award for Financial Big Data Innovation Application"	Huanqiu.com	Finance
April 25, 2018	China UMS "Payment + Government Services" Project Awarded Digital China Best Practice Cases	m.people.cn	Finance
April 28, 2018	China UMS and Baidu cooperated to release financial proprietary cloud	sina.com	Finance
May 17, 2018	The first asset-based note business of the factoring company of China UMS was successfully registered	Gmw.cn	baijiahao
May 21, 2018	Embracing smart catering, China UMS smart terminal custom ordering system debuted	Sinotf.net	information
May 28, 2018	When payment meets AI, China UMS reconstructs the future shopping payment scenario.	Eastday.com	technology
May 29, 2018	China UMS Helps "Cloud Quick Pass" Smart Parking Solution Go Online	Cnfina.com	frontpage
May 31, 2018	China UMS accelerates the construction of "Cloud Quick Pass" smart farm	Jrj.com	Finance
June 8, 2018	"Cloud Quick Pass" Convenience Tax Payment, China UMS Plays Online and Offline "Combination Blow"	Chinanews.com	Industrial economy
June 11, 2018	With "Cloud Quick Pass" fast tax payment, China UMS opened a convenient "tax highway	people.cn	Finance
June 15, 2018	With Aershan National Forest Park "Cloud Quick Pass" self-service ticket service, China UMS creates a smart scenic spot.	Paynews.net	Information
June 20, 2018	China UMS won Grand Power Brand Award	Silicon valley power	eNews
June 27, 2018	Pioneer of payment industry excellently transformed into "exporter", what kind of game the old player in the payment industry played?	Paycircle.cn	WeChat official account
June 28, 2018	Adhering to initial intention by craftsmanship, China UMS created the integrated payment leading	China Finance	Important news
June 29, 2018	China UMS won "Great Brand Award of China's 20 Years Internet" by the Internet Weekly	Cfsino.com	information
July 9, 2018	Buying ferry ticket by "Cloud Quick Pass", China UMS promoted the construction of smart travel ecosystem	Eastmoney.com	Business
July 9, 2018	China UMS and Dalian Bingshan Group jointly formed the New Retail Ecosphere	netease	Important news
July 17, 2018	With QR code charging by "Cloud Quick Pass", China UMS fueled "smart traffic" to enter upon a new march	netease	News
July 27, 2018	With smooth campus traffic by "Cloud Quick Pass", China UMS accelerated smart campus construction.	Zjgongrong.cn	Important news
Aug. 3, 2018	China UMS "All-in-Wallet" fueled Inner Mongolia targeted poverty alleviation	people.cn	finance

Publication Date	Title of News	Media or Website	Page/Channel
Aug. 8, 2018	Poverty-alleviation credit process "online", China UMS "All-in-Wallet" fueled implementation of targeted poverty alleviation	Fecn.net	Business information
Aug. 13, 2018	"Cloud Quick Pass" deployed at the front line of poverty alleviation, China UMS' first Mt. Wumeng "Farmer-Benefiting Payment Service Station" was completed.	cnr.cn	News
Aug. 16, 2018	China UMS inclusive finance motivated new dynamics for small and micro-enterprises	Chinanews.com	Industrial economy
Aug. 28, 2018	"Cloud Quick Pass" helps government service, China UMS convenience finance deployed at administrative service center	China news observation net	Rolling news
Aug. 29, 2018	China UMS and Japan Osaka Tourism Bureau reached a strategic cooperation to develop payment and information services	cnr.cn	Finance
Aug. 29, 2018	China UMS and Chongqing Tourism Development Commission reached a strategic cooperation, One-Card program deployed in Chongqing	Zjgongrong.cn	Important news
Aug. 30, 2018	Cracking Farmers' Financing Difficulties, China UMS inclusive finance targeted at agriculture, rural areas and farmers	Gmw.cn	Baijiahao
Sept. 3, 2018	China UMS promotes deployment of smart medical service, "E Hu Tong" creates new experience in Shanghai medical service	netease	News
Sept. 7, 2018	China UMS Wuhan Financial Cloud Node launched, "cloud+payment" service system officially deployed	Xhby.net	Finance
Sept. 10, 2018	Guiding innovation in third-party payment, China UMS listed in "China Third-Party Payment Vanguard" by the Securities Times.	people.cn	Finance
Sept. 11, 2018	Empower inclusive finance with "payment+"—an interview with China UMS President Li Xiaofeng	Chinanews.com	Industrial economic center
Sept. 18, 2018	Guiding innovation in third-party payment, China UMS listed in "China Third-Party Payment Vanguard" by the Securities Times.	Sinotf.com	Information
Sept. 19, 2018	China UMS listed in "China Third-Party Payment Vanguard"	Shenzhen Evening	News
Sept. 21, 2018	China UMS issued social responsibility report for consecutive 6 years	Chinadaily.com.cn	Baijiahao
Sept. 21, 2018	Shouldering social responsibility, and explaining rural-aid payment, China UMS issued social responsibility report	The Paper	information
Sept. 28, 2018	The Nilson Report published acquirer rankings in the Asia-Pacific region: China UMS won for consecutive 5 years	Chinanews.com	Industrial economy
Oct. 17, 2018	China UMS ranked 12th place on the Nilson Report's global acquirers	cnr.cn	Finance
Oct. 25, 2018	China UMS mobile application competition dropped curtain, exploring more possibilities for applet applications	Chinanews.com	news
Oct. 27, 2018	China UMS explores applet new ecosystem	Hexun.com	Internet finance
Oct. 31, 2018	Open information passage deep in the mountains, China UMS "Quan Min Hui Nong" fueled targeted poverty alleviation	Silicon valley power	news
Nov. 8, 2018	Open the "last mile" for poverty alleviation, China UMS strengthens efforts in targeted poverty alleviation	Chinadaily.com.cn	Baijiahao
Nov. 14, 2018	Joining hands with Dazhou Taxation Bureau, China UMS helps innovative upgrade of smart travel	Youth.cn	economy
Nov. 30, 2018	The Paper's "2018 Top Finance" unveiled: China UMS won Financial Technology Institution of the Year	people.cn	Finance
Nov. 30, 2018	China UMS inclusive finance achieved results, "All-in-Wallet" again won industrial award	Sohu	Government affairs
Dec. 12, 2018	China UMS won Golden Dragon Award, financial technical innovation best of the year	Sohu	Technology
Dec. 12, 2018	China UMS won Golden Dragon Award, financial technical innovation best of the year	Chinanews.com	News
Dec. 14, 2018	"Internet +" empowers new public welfare, China UMS won cnr.cn "Innovative Public Welfare of the Year" award	cnr.cn	Technology
Dec. 19, 2018	"China UMS Open Platform" won the Best Open Platform of the Year award	netease	News
Dec. 19, 2018	China UMS won China Internet Economy Brand of the Year award for consecutive 4 years	Silicon Valley Power	eNews
Dec. 27, 2018	China UMS unattended convenience store launched unconscious pay, fueling the New Retail	cnr.cn	Finance

# 分支机构

截至2018年底，银联商务在直辖市、省会城市、计划单列市共设立49个一级分支机构，其中：一级分公司34家，一级全资子公司7家，一级控股子公司8家。在306个二级地市设立309个二级地市分支机构，其中：二级分公司或业务部305家，二级全资子公司8家，二级控股子公司1家。在全国县级市设立991个县级分支机构。境外设立全资子公司6家，业务覆盖香港、澳门和日本地区。

As of 2018, China UMS had established 49 first-level branches in municipalities directly under the Central Government, provincial capital cities and municipalities with independent planning status, including 34 first-level branches, 7 first-level wholly-owned subsidiaries, and 8 first-level holding subsidiaries. 309 secondary city branches were established in 306 tier-2 cities, including 305 secondary branches or business departments, 8 secondary wholly-owned subsidiaries, and 1 secondary holding subsidiary. 991 county-level branches were established in county-level cities across the country, in addition to 6 outland wholly-owned subsidiaries, with business scope covering Hong Kong, Macau and Japan.



**安徽分公司**  
**Anhui Branch**  
地址：合肥市濉溪路278号财富广场C座20层  
邮编：230041  
电话：0551-65773575  
传真：0551-65773535  
Address: 20/F, Fortune Square Tower C, No.278 Suixi Road, Hefei  
Post code: 230041 Tel: 0551-65773575  
Fax: 0551-65773535

**福建分公司**  
**Fujian Branch**  
地址：福州市晋安长乐北路116号立洲大厦19楼  
邮编：350001  
电话：0591-62026559  
传真：0591-87803702  
Address: 19/F, Lizhou Building, No.116, North Changle Road, Jinan District, Fuzhou  
Post code: 350003 Tel: 0591-87802053  
Fax: 0591-87803702

**广西分公司**  
**Guangxi Branch**  
地址：南宁市竹溪大道43号荣桂商厦B座4楼  
邮编：530012  
电话：0771-5739949  
传真：0771-5739965  
Address: 4/F, Ronggui Buiding Tower B, No.43, Zhuxi Avenue, Nanning  
Post code: 530012 Tel: 0771-5739949  
Fax: 0771-5739965

**海南分公司**  
**Hainan Branch**  
地址：海口市滨海大道南洋大厦19层  
邮编：570105  
电话：0898-68513761  
传真：0898-68555896  
Address: 19/F, Southeast Asia Building, Binhai Boulevard, Haikou  
Post code: 570105 Tel: 0898-68513761  
Fax: 0898-68555896

**河南分公司**  
**Henan Branch**  
地址：郑州市郑东新区商务内环一号中信银行大厦17层  
邮编：450046  
电话：0371-69331233  
传真：0371-69331234  
Address: 17/F, CITIC Bank Building, 1 Business Neihuan Blvd, Zhengdong New District, Zhengzhou  
Postal code: 450046 Tel: 0371-69331233  
Fax: 0371-69331234

**大连分公司**  
**Dalian Branch**  
地址：大连市西岗区新开路珠江国际大厦2507-2511室  
邮编：116011  
电话：0411-83779359  
Address: Room 2507-2511, Zhujiang International Building, Xinkai Road, Xigang District, Dalian  
Post code: 116011 Tel: 0411-83779359

**甘肃分公司**  
**Gansu Branch**  
地址：兰州市静宁路308号12层  
邮编：730000  
电话：0931-8855710  
传真：0931-8855710  
Address: 12/F, No.308, Jingning Road, Lanzhou  
Post code: 730030 Tel: 0931-8855710  
Fax: 0931-8855710

**贵州分公司**  
**Guizhou Branch**  
地址：贵阳市观山湖区长岭北路金融城一期10号楼26层  
邮编：550001  
电话：0851-88207018  
Address: 26/F, No.10, Financial City Phase 1, North Changling Road, Guanshanhu District, Guiyang  
Post code: 550001 Tel: 0851-88207018

**河北分公司**  
**Hebei Branch**  
地址：石家庄市裕华西路40号燕山大酒店23-24层  
邮编：050000  
电话：0311-87870571  
传真：0311-87871320  
Address: 23-24/F, Yanshan Hotel, No.40 West Yuhua Road, Shijiazhuang  
Post code: 050000 Tel: 0311-87870571  
Fax: 0311-87871320

**黑龙江分公司**  
**Heilongjiang Branch**  
地址：哈尔滨市松北区松北大道15号308室  
邮编：150018  
电话：0451-58680801  
传真：0451-58680856  
Address: Room 308, No.15, Songbei Avenue, Songbei District, Harbin  
Post code: 150018 Tel: 0451-58680801  
Fax: 0451-58680856



### 湖北分公司

#### Hubei Branch

地址：武汉市建设大道618号武银大厦12楼  
邮编：430015  
电话：027-85782295  
传真：027-85782295  
Address: 12/F, Wuyin Building, No.618, Jianshe Avenue, Wuhan  
Post code: 430015      Tel: 027-85782295  
Fax: 027-85782295

### 吉林分公司

#### Jilin Branch

地址：长春市西安大路2008号典石广场1号楼6层  
邮编：130061  
电话：0431-89819528转8012  
传真：0431-89819500  
Address: 6/F, Block 1, Dianshi Plaza, 2008 Xi'an Rd, Changchun  
Post code: 130061      Tel: 0431-89819528-8012  
Fax: 0431-89819500

### 江西分公司

#### Jiangxi Branch

地址：南昌市红谷中大道1398号13楼  
邮编：330038  
电话：0791-86721043  
传真：0791-86721060  
Address: 13/F, No.1398, Middle Honggu Road, Nanchang  
Post code: 330038      Tel: 0791-86721043  
Fax: 0791-86721060

### 内蒙古分公司

#### Inner Mongolia Branch

地址：呼和浩特市新城区海拉尔东街曙光培训大厦1609  
邮编：010010  
电话：0471-5297983  
传真：0471-5297797  
Address: Room 1609, Shuguang Training Building, East Hailar Street, New Town, Hohhot  
Post code: 010010      Tel: 0471-5297983  
Fax: 0471-5297797

### 青岛分公司

#### Qingdao Branch

地址：青岛市市南区香港中路6号世贸中心B座3层  
邮编：266071  
电话：0532-83891899  
传真：0532-83896725  
Address: 3/F, World Trade Centre Tower B, No.6, Hong Kong Middle Rd, Shinan District, Qingdao  
Post code: 266071      Tel: 0532-83891899  
Fax: 0532-83896725

### 湖南分公司

#### Hunan Branch

地址：长沙市天心区劳动西路289号嘉盛商务广场3002室  
邮编：410015  
电话：0731-89963399  
传真：0731-85838410  
Address: Room 3002, Jiasheng commerce square, No.289, West Laodong Road, Tianxin District, Changsha  
Post code: 410015      Tel: 0731-89963399  
Fax: 0731-85838410

### 江苏分公司

#### Jiangsu Branch

地址：南京市中山南路414号投资大厦21楼  
邮编：210006  
电话：025-52348855  
传真：025-52348878  
Address: 21/F, Investment Building, No.414, Zhongshan South Rd, Nanjing  
Post code: 210006      Tel: 025-52348855  
Fax: 025-52348878

### 辽宁分公司

#### Liaoning Branch

地址：沈阳市沈河区迎宾街32号沈阳凯莱酒店6层  
邮编：110013  
电话：024-22562400/22562250  
传真：024-22562433  
Address: 6F, Gloria Placza Hotel-Shenyang, No.32, Yingbin street, Shenhe District, Shenyang  
Post code: 110013      Tel: 024-22562400/22562250  
Fax: 024-22562433

### 宁夏分公司

#### Ningxia Branch

地址：银川市金凤区北京中路银川市房地产交易大厦主楼901室  
邮编：750001  
电话：0951-5155553  
传真：0951-5155661  
Address: Room 901, Real Estate Transaction Building, Middle Beijing Road, Jinfeng District, Yinchuan  
Post code: 750001      Tel: 0951-5155553  
Fax: 0951-5155661

### 青海分公司

#### Qinghai Branch

地址：西宁市城中区西大街42号三田世纪写字楼24层  
邮编：810000  
电话：0971-6137602  
Address: 24th Floor, Santian Century Office Building, No. 42 West Street, Chengzhong District, Xining  
Post code: 810000      Tel: 0971-6137602

### 山东分公司

#### Shandong Branch

地址：济南市千佛山东二路19号山东省技术开发服务中心3层  
邮编：250014  
电话：0531-82678519  
传真：0531-82601722  
Address: 3/F, Shandong Technological Development Service Centre, No.19, Qianfo Hill East 2rd Road, Jinan  
Post code: 250014      Tel: 0531-82678519  
Fax: 0531-82601722

### 陕西分公司

#### Shaanxi Branch

地址：西安市高新区锦业一路10号中投国际B座9层  
邮编：710061  
电话：029-81153291  
Address: 9th Floor, Block B, CIC International, No. 10 Jinye 1st Road, High-tech Zone, Xi'an  
Post code: 710061      Tel: 029-81153291

### 天津分公司

#### Tianjin Branch

地址：天津市河西区郁江道21号4号楼2门4-5层  
邮编：300221  
电话：022-81898001  
传真：022-23395812  
Address: 4-5/F, Building 4 Unit 2, No.21, Yujiang Road, Hexi District, Tianjin  
Post code: 300221      Tel: 022-81898001  
Fax: 022-23395812

### 厦门分公司

#### Xiamen Branch

地址：厦门市思明区湖东路11号邮电广通大厦22层  
邮编：361004  
电话：0592-5899200  
传真：0592-5861016  
Address: 22/F, Posts and Telecom Guang Tong Building, No.11, Lake East Road, Siming District, Xiamen  
Post code: 361004      Tel: 0592-5899200  
Fax: 0592-5861016

### 云南分公司

#### Yunnan Branch

地址：昆明市护国路2-4号广业大厦20F、21F  
邮编：650021  
电话：0871-63143433  
传真：0871-63116676  
Address: 20 and 21/F, Guang Ye Building, No. 2-4, Safeguard Road, Kunming  
Post code: 650021      Tel: 0871-63143433  
Fax: 0871-63116676

### 山西分公司

#### Shanxi Branch

地址：太原市长治路103号阳光国际商务中心B座18层  
邮编：030006  
电话：0351-7882866  
传真：0351-4038247  
Address: 18/F, Sunshine International Business Centre Tower B, No.103, Changzhi Road, Taiyuan  
Post code: 030006      Tel: 0351-4037333  
Fax: 0351-4038247

### 四川分公司

#### Sichuan Branch

地址：成都市锦江区红照壁街27号百川大厦13-15楼、17楼  
邮编：610016  
电话：028-86090933  
传真：028-86090935  
Address: 13-15 and 17/F, Baichuan Building, No.27, Hongzhaobi Street, Jinjiang District, Chengdu  
Post code: 610016      Tel: 028-86090933  
Fax: 028-86090935

### 西藏分公司

#### Xizang Branch

地址：拉萨市林廓北路2号气象宾馆综合楼3楼  
邮编：850000  
电话：0891-6505003  
Address: 3/F, Complex building, Meteorological Hotel, No.2, Linkuo North Road, Lhasa  
Post code: 850000  
Tel: 0891-6347920

### 新疆分公司

#### Xinjiang Branch

地址：乌鲁木齐市天山区人民路183号兴亚大厦11楼  
邮编：830002  
电话：0991-2323938  
传真：0991-2338762  
Address: 11/F, Xingya Building, No.183, Ren Min Road, Tianshan District, Urumqi  
Post code: 830002      Tel: 0991-2323938  
Fax: 0991-2338762

### 浙江分公司

#### Zhejiang Branch

地址：杭州市解放路85号伟星世纪大厦北楼11、19层  
邮编：310009  
电话：0571-87559201  
传真：0571-87559208  
Address: 11 and 19/F, Wei Xing Century Building North, No.85, Jiefang Road, Hangzhou  
Post code: 310009      Tel: 0571-87559201  
Fax: 0571-87559208

### 重庆分公司

#### Chongqing Branch

地址：重庆市渝北区新溉大道99号香奈公馆7号楼6楼  
邮编：400000  
电话：023-63709703  
传真：023-63709703  
Address: 6th Floor, Building 7, Chanai Mansion, 99 Xinchui Avenue, Yubei District, Chongqing  
Post code: 400015      Tel: 023-63709516  
Fax: 023-63799373/63709516

### 北京分公司

#### Beijing Branch

地址：北京市海淀区车公庄西路乙19号华通大厦B座10层  
邮编：100048  
电话：010-88019555  
Address: 10/F, Huatong Building TowerB, No.19, Chegongzhuang West Road Yi, Haidian District, Beijing  
Post code: 100048      Tel: 010-88019555

### 北京数字王府井科技有限公司

#### Beijing Digital Wangfujing Technology Co., Ltd.

地址：北京市东城区东四十条68号平安发展大厦西区五层  
邮编：100007  
电话：010-84183888  
传真：010-84027927  
Address: 5/F, Pinan Development Building, No.68, 40 Block, Dongcheng District, Beijing  
Post code: 100007      Tel: 010-84183888  
Fax: 010-8402792

### 重庆中金同盛小额贷款有限公司

#### Chongqing Zhongjintongsheng Petty Loan Co., Ltd.

地址：重庆市渝北区新溉大道99号7幢28楼  
邮编：401120  
电话：021-60133571  
传真：021-60133535  
Address: 28/f, Building 7, No.99 Xingai avenue, Yubei District, Chongqing  
Post code: 401120      Tel: 021-60133571  
Fax: 021-60133535

### 广东银联商务有限公司

#### Guangdong UnionPay Merchant Services Co., Ltd.

地址：广州市工业园区建中路60号科讯大厦5楼  
邮编：510620      电话：020-22225111  
传真：020-22225000  
Address: 5/F, Kexun Building, No.60, Jianzhong Road, Industry Park, Guangzhou  
Post code: 510620      Tel: 020-22225111  
Fax: 020-22225000

### 上海分公司

#### Shanghai Branch

地址：上海市普陀区中江路879弄8号楼B座2楼  
邮编：200333  
电话：021-60136040  
传真：021-60136014  
Address: 2/F, Building B, Building 8, Lane 879, Zhongjiang road, Putuo District, Shanghai  
Post code: 200333      Tel: 021-60136040  
Fax: 021-60136014

### 宁波分公司

#### Ningbo Branch

地址：宁波市海曙区解放北路128号（新金穗大楼）16楼  
邮编：315010  
电话：0574-83892635  
传真：021-60136014  
Address: 16/F, (New Jinsui Building), No.128, Jiefang North Road, Haishu District, Ningbo  
Post code: 315010      Tel: 0574-83892635

### 北京银联商务有限公司

#### Beijing UnionPay Merchant Services Co., Ltd.

地址：北京市海淀区车公庄西路乙19号华通大厦B座10层  
邮编：100048  
电话：010-88019555  
传真：010-88019855  
Address: 10/F, Huatong Building Tower B, No.19, Chegongzhuang West Road Yi, Haidian District, Beijing  
Post code: 100048      Tel: 010-88019555  
Fax: 010-88019855

### 大连银安金融服务有限公司

#### Dalian Yin'an Financial Service Co., Ltd. (a subsidiary of ATM)

地址：大连市红旗中路棠梨工业园1号  
邮编：116031  
电话：0411-88803109  
传真：0411-88803109  
Address: No.1, Tangli Industrial Park, Hongqi Town, Dalian  
Post code: 116031      Tel: 0411-88803109  
Fax: 010-88803109

### 广州银联网络支付有限公司

#### Guangzhou UnionPay Network Payment Co., Ltd.

地址：广州市天河高新技术开发区工业园建中路61号  
邮编：510665  
电话：020-85573331  
传真：020-85539176  
Address: No.61, Jianzhong Road, Tianhe Hi-tech Development Zone Industrial Park, Guangzhou  
Post code: 510665      Tel: 020-85573331  
Fax: 020-85539176

### 广西银商桂鸿金融服务外包有限公司

#### Guangxi Yinshang Guihong Financial Service Outsourcing Co., Ltd.

地址：南宁市桃园路39号办公楼一楼  
邮编：530021  
电话：0771-2820692  
Address: 1First floor, Office Building, No.39, Taoyuan Road, Nanning  
Post code: 530021      Tel: 0771-2820692

### 上海银联电子支付服务有限公司

#### Shanghai ChinaPay E-Payment Services Co., Ltd.

地址：上海市东方路800号宝安大厦29楼、30楼  
邮编：200122  
电话：021-60872013  
传真：021-60872000  
Address: 29/F and 30/F, Baoan Building, No. 800, Dongfang Road, Shanghai  
Post code: 200122      Tel: 021-60872013  
Fax: 021-60872000

### 深圳市银联金融网络有限公司

#### Shenzhen UnionPay Financial Network Co., Ltd.

地址：深圳市福田区深南大道6008号深圳报业大厦40层  
邮编：518034  
电话：0755-83002525  
传真：0755-83509589  
Address: 40/F, Shenzhen Press Building, No.6008, Shennan Avenue, Futian District, Shenzhen  
Post code: 518034      Tel: 0755-83002525  
Fax: 0755-833509589

### 中金同盛商业保理有限公司

#### UMS Factoring Co., Ltd.

地址：上海浦东新区张衡路1399号  
邮编：201203  
电话：021-61764567  
Address: 1399 Zhangheng Road, Pudong New Area, Shanghai  
Post code: 201203      Tel: 021-61764567

### 宁波银联商务有限公司

#### Ningbo UnionPay Merchant Services Co., Ltd.

地址：宁波市海曙区解放北路128号（新金穗大楼）12楼  
邮编：315010  
电话：0574-87364430  
Address: 12/F, (New Jinsui Building), No.128, Jiefang North Road, Haishu District, Ningbo  
Post code: 315010      Tel: 0574-87364430

### 上海银联商务有限公司

#### Shanghai UnionPay Merchant Services Co., Ltd.

地址：上海市天目中路383号海文大楼9楼  
邮编：200070  
电话：021-63179955  
传真：021-63534808  
Address: 9/F, Haiwen Building, No.383, Tianmu Middle Rd, Shanghai  
Post code: 200070      Tel: 021-63179955  
Fax: 021-63534808

### 银联商务国际控股有限公司

#### UnionPay Merchant Services International Holdings Limited

地址：香港湾仔谭臣道141号大业大厦26楼  
邮编：999077  
电话：00852-28572700  
传真：00852-28574533  
Address: 26/F Tai Yip Building, 141 Thomson Road, Wanchai, Hong Kong  
Post code: 999077      Tel: 00852-28572700  
Fax: 00852-28574533

### Merchant Support株式会社

#### マーチャント・サポート株式会社 Merchant Support Co., Ltd.

地址：东京都新宿区西新宿6-12-1 パークウエスト12F  
电话：00813-6279-0521  
传真：00813-6279-0523  
Address: Park West 12F, 6-12-1, Nishi-Shinjuku Shinjuku, Tokyo 160-0023, Japan  
Tel: 00813-6279-0521  
Fax: 00813-6279-0523



# 报告反馈



## 报告反馈信息表

非常感谢您阅读《银联商务股份有限公司2018年度社会责任报告》。为不断提升银联商务社会责任报告编写质量，更好地披露我公司履行社会责任情况，同时促进您对我公司社会责任工作的监督，提高我们履行社会责任的能力和水平，我们诚挚期待您对本报告提出宝贵意见和建议。

- 1、您对银联商务2018年度社会责任报告的总体评价
- 2、您对银联商务在履行对国家责任方面的评价
- 3、您对银联商务在履行对社会责任方面的评价
- 4、您对银联商务在履行对客户责任方面的评价
- 5、您对银联商务在履行对股东责任方面的评价
- 6、您对银联商务在履行对员工责任方面的评价
- 7、您对银联商务在履行对环境责任方面的评价
- 8、您认为本报告是否能反映银联商务社会责任实践对国家、社会、环境、股东、客户、员工的影响？
- 9、您认为本报告的内容安排和版式设计是否方便阅读？
- 10、您对银联商务社会责任工作和本报告的意见和建议：

感谢您的热情反馈！

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# Report Feedback



## Report Feedback Information Table

Thank you for reading the 2018 Annual Social Responsibility Report of China UnionPay Merchant Services Co., Ltd. We earnestly expect you to come up with valuable suggestions for the Report, in order to constantly improve the quality of the social responsibility report of China UMS, better disclose information regarding the fulfillment of social responsibility of our company, promote your supervision over social responsibility work of our company, and to enhance our ability to fulfill social responsibility.

- 1. Your general comments on the 2018 Annual Social Responsibility Report of China UMS
- 2. Your comments on the fulfillment of national responsibility by China UMS
- 3. Your comments on the fulfillment of social responsibility by China UMS
- 4. Your comments on the fulfillment of responsibility for clients by China UMS
- 5. Your comments on the fulfillment of responsibility for shareholders by China UMS
- 6. Your comments on the fulfillment of responsibility for employees by China UMS
- 7. Your comments on the fulfillment of environmental responsibility by China UMS
- 8. Do you think this Report can reflect the influence of the fulfillment of social responsibility by China UMS on the nation, society, environment, shareholders, clients, and employees?
- 9. Do you think the content arrangement and format design of this Report are reader-friendly?
- 10. Your suggestions for social responsibility work of China UMS and this Report:

We appreciate your feedback!

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