

2017 银联商务股份有限公司 社 会 责 任 报 告 CHINAUMS SOCIAL RESPONSIBILITY REPORT

NOTES ON REPORTING

报告编制说明

(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2017年1月1日至2017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32家分公司和31家各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2017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.chinars.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 sixth Corporate Social Responsibility ("CSR") report of China UnionPay Merchant Services Inc. 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, 2017, through December 31, 2017, 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 Inc. and its subsidiaries (including 32 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 2017 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

纵观行业，2017年国内经济结构不断优化，金融监管上升到国家战略，执行上更加全面深入。得益于良好的发展契机，2017年银联商务发展基础持续夯实，转型升级加快，创新产品持续发力，业务结构不断优化，综合支付与信息服务能力稳步提升，行业地位持续巩固，社会责任有效彰显。

这一年里，我们充分发挥多年来综合支付服务积累的资源和优势，通过互联网让普惠金融覆盖到更多小微企业，并且在大数据应用、物流撮合、O2O营销等领域不断开拓创新，在各行各业机构、商户的互联网化转型过程中发挥了积极作用。公司荣誉“年度最佳金融科技创新公司”“2017中国新金融50强”“中国互联网经济年度品牌”等多个奖项，体现了社会各界对银联商务的认可。

这一年里，我们切实履行企业的社会责任，在小微扶持、服务“三农”等领域持续加大投入，为金融弱势地区构建助农扶农的金融服务生态；多次开展反洗钱宣传活动，致力于帮助各界人士提升对反洗钱工作的认识和意识；积极支持社会公益事业，多次参与到抗灾救灾的第一线，活跃在各地的灾后重建工作中。承担社会责任是我们永远不变的初衷，是企业发展的基因和动力。

不管路有多长，不管能走多远，我们始终坚持服务大众为社会创造价值这一最高层次的目标，秉持各界对银联商务的认可，感念商户对银联商务始终如一的信赖，全情回馈以优质的金融服务和应尽的社会义务。服务社会，不忘初心，这是银联商务的根本价值所在，我们将基于此实现管理和业务的转型，朝向发展的高级阶段迈进！

田林



Chairman's Address

Through a holistic review of domestic industries, we can find that China's economic structure had been continuously optimized in 2017, and the financial supervision had become a national strategy with all-round and in-depth implementation. Benefited from favorable development opportunity, China UnionPay Merchant Services Inc. (hereinafter referring to as China UMS, the Company or we) continuously consolidated its development basis and accelerated its transformation in 2017. Efforts had been made in product innovation and the business structure were under continuous optimization. Therefore, our capacity of integrated payment and information service has been steadily enhanced. Our leading role in the industry has been consolidated and our corporate social responsibility has been effectively manifested.

In 2017, we took full advantage of our resources accumulated for years in the integrated payment business. China UMS inclusive finance platform has covered more SMEs through the internet, and made continuous exploration and innovation in fields such as big data application, logistics matching and O2O marketing. Therefore, we have made significant contribution in the Internet-based transformation of institutions and merchants in various industries and sectors. The Company was honored as "The Best FinTech Innovation Company of the Year", "Top 50 New Financial Institutions of China 2017" and "Brand of the Year for China Internet Economy 2017", which embodied the society's recognition on China UMS.

In 2017, we practically performed our corporate social responsibilities, continuously increased our efforts in supporting SMEs and serving "agriculture, rural areas and farmers", and built a

financial service ecology aiming at assisting agriculture at regions with underdeveloped financial industry; we carried out several publicity campaigns on anti-money laundering so as to enhance the recognition and awareness of people of all walks of life; we actively supported social welfare activities, took part in the frontline fighting against natural disasters several times as well as the rebuilding after disasters. Undertaking our social responsibilities is our unchangeable aspiration and the inner factor and driving force for our development.

No matter how lengthy the path ahead is and no matter how far we can forge ahead, we always adhere to our highest-level goal of serving the general public and creating value for the society. We will cherish the recognition of China UMS by people from all walks of life, be grateful for all merchants' consistent trust to us, and give back to the society with high quality financial services and the fulfillment of our due social responsibilities. Serving society and keeping beginner's mind are China UMS's fundamental value. Under the spirit of which, we will realize transformation in business and management and forge ahead toward high-level development!

Chairman of the Board\Mr. Tian Lin



总裁致辞

2017年，是银联商务成立的第十五个年头。面对日新月异的产业变化和浪潮涌动的市场形势，公司坚持“服务社会、方便大众”的经营理念，深耕国内市场，建立起南到海南三沙市永兴岛、北抵黑龙江黑河覆盖全国的服务网络，并积极响应中国人民银行“金融助农”的号召，不断将服务网络向更广袤的县域和农村市场延伸。在《尼尔森报告》最新公布的全球收单机构排行榜中，银联商务一举跃升至全球第14名，且连续4年蝉联亚太地区收单机构榜首。

迎来十五岁生日，代表着渐渐走向成熟。在这一年中，我们全力推广银联“云闪付”，推动普惠金融服务体系建设，并在大数据、O2O营销、国际市场等新兴领域加快布局，继续向着打造一流的综合支付和信息服务商的目标迈进。“全民付”智能终端成为助力商户智慧经营的“超级管家”；“全民付”扫码系列产品以丰富的点餐、开票、分期等功能直击市场痛点；“银联商务”APP深耕B2B企业级服务市场，让商户的需求及时可达，尽在“掌握”。

品味十五岁生日，我们责无旁贷承担社会责任，力践普惠金融。从西藏西南边陲的吉隆口岸到东北漠河乡村，从新疆西北的边防哨所到祖国最年轻城市海南三沙市永兴岛的某部军营，“全民付”助农金融自助终端将便捷的金融服务与便民支付服务带到祖国的偏远农村山区、海岛渔港以及边陲口岸等各个角落，让各地农牧渔民和戍边战士切实享受到普惠金融和现代化支付手段的福利。“全民惠农”APP在黑龙江、新疆、江西、山西、宁夏、河南等地帮助当地农企、农民销售大量农副产品。面对小微企业“短、频、急”的融资需求，“天天富”普惠金融服务平台持续发光发热，一头接入海量小微企业，一头接入金融机构，前疏后导，搭建起一条畅通无阻的金融“活水”渠道。

告别十五岁生日，再次踏上新征程。我们不留恋过往的成绩，深知唯有不断审视自我，及时调整航向，才能在市场的风浪中经受洗礼，最终超越自我。满怀信心，轻装上路，朝着实现“打造国际一流的综合支付和信息服务提供商”的战略愿景，我们疾步奋进！

President's Address

2017 marks the 15th anniversary of the establishment of China UMS. Within a rapidly changing industry and a surging market, the Company has been advocating the business philosophy of "Serve the Society, Facilitate the Public", carefully and thoroughly developed domestic markets by establishing a nationwide service network covering all cities, ranging from Yongxing Island of Sansha, Hainan in the south to Heihe of Heilongjiang in the north. The Company actively echoed the call of the People's Bank of China for facilitating finance to assist agriculture, and has continuously expanded the service network to the vast counties and rural markets. The Nilson Report officially released the ranking list of top acquirers worldwide, among which China UMS ranked the 14th in the world. Meanwhile, China UMS topped the Asia and Pacific region for 4 consecutive years.

The 15th anniversary represents that China UMS has grown up gradually to maturity. In 2017, we made great efforts to expand UnionPay Cloud Quick Pass, promoted the establishment of inclusive finance service system, and sped up our layouts in emerging fields such as big data, O2O marketing and international markets so as to forge ahead toward the goal of building a first-class, integrated payment and information service provider. The smart terminal-UMS Pay has become a "Super housekeeper" to help merchants realize in intelligent operation; the serial code-scanning products of UMS Pay provide solutions to some difficult problems with a plentiful of functions such as ordering food, issuing invoice and applying for installment; China UMS APP has thoroughly developed B2B corporate-level service markets so as to understand merchants' requirements and satisfy their demands in time.

During the past 15 years, we had undertaken unshirkable social responsibilities and implemented the inclusive finance. From the

Jilong Port of Tibet on the southwest boarder to the villages of Mohe on the northeast of China, from border posts in northwest Xinjiang Uygur Autonomous Region to a military camp located at Yongxing Island in China's youngest city-Sansha in the South China Sea, the UMS Pay Rural Aid Financial Self-service Terminals have brought convenient financial services and payment services across the country, and extended the benefits of inclusive finance and modern payment tools to farmers and fishermen as well as garrison soldiers. Quan Min Hui Nong APP has helped local agricultural enterprises and farmers to sell a large amount of agricultural and sideline products in Heilongjiang, Xinjiang, Jiangxi, Shanxi, Ningxia and Henan. Facing the short-term, frequent and urgent financial requirements of SMEs, the inclusive financial platform, All in Wallet, has been continuously facilitating the connection between SMEs and financial institutions.

When we bid farewell to the 15th birthday and embark on the new journey, we will not linger on the past achievements. We fully understand that only by continuously self-assessment can we steer clear of waves in the market and finally surpass ourselves. We will embark on the journey with confidence and light pack, and forge ahead toward our strategic vision of "building an integrated payment and information service provider"!

President\Mr. Li Xiaofeng

关键绩效表

Key Performance Indicators of 2017 Social Responsibilities

	项目 Item	单位 Unit	2017	2016	2015
经济绩效 Economic Performance	总资产 Total Asset	亿元 CNY100 million	317.02	251.04	215.68
	纳税总额 Tax Paid	亿元 CNY100 million	6.55	4.90	4.18
社会绩效 Social Performance	服务机具总量 POS Terminals	万台 10,000 sets	877.5	811.5	648.1
	服务商户总量 Served Merchants	万家 10,000 units	710.7	649.7	525.0
	二级地市服务机具总量 POS Terminals in Second-tier Prefecture-level Cities	万台 10,000 sets	469.1	437.8	352.1
	二级地市服务商户总量 Served Merchants in Second-tier Prefecture-level Cities	万家 10,000 units	400.6	353.8	286.0
	县域及农村服务机具总量 POS Terminals in Counties and Rural Areas	万台 10,000 sets	213.4	192.3	144.8
	县域及农村服务商户总量 Served Merchants in Counties and Rural Areas	万家 10,000 units	196.9	164.9	125.0
	自有产权机具投放总金额 Proprietary POS Terminals	亿元 CNY100 million	70.0	62.4	53.5
	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	37.4	33.7	29.1
	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	19.1	16.7	13.4
	服务ATM机具规模 ATMs in Service	万台 10,000 sets	3.3	3.1	2.9
	自助终端规模 Self-service Terminals	万台 10,000 sets	43.6	36.2	29.8
	“全民付”便民终端布放总量 Community Service Terminals	万台 10,000 sets	358.3	308.6	230.6
	助农取款终端布放总量 Rural Aid Terminals	万台 10,000 sets	6.8	4.6	2.8
	员工总数 Number of Staff	人 person	14382	14217	12609
	女性员工比例 Ratio of Female Employees	%	30.2	29.5	29.4
	二级地市员工总数 Staff in Second-tier Prefecture-level Cities	人 person	6205	5863	5774
	客户满意度 Customer Satisfaction	%	99.50	98.35	98.54

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”的理念，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、信息服务以及普惠金融服务。

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2017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334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768.7万家，维护POS终端877.5万台，服务ATM 3.3万台、服务自助终端43.6万台，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；2017年全年受理综合交易72.6亿笔、金额28.6万亿元，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，建设了“商户风险监控系统”“商户风险分级系统”、基于LBS的“电子围栏系统”“准实时监控系統”“反洗钱监测系统”“规则引擎”等一系列风险监控、识别系统，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《2016年度亚太地区收单机构排名表》和《2016年度全球收单机构排名表》，银联商务在：



THE NIELSEN 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14位。

NO.14

About Us

Brief Introduction of the Company

China UnionPay Merchant Services Inc. (China UMS), is specialized in construction of bankcard acceptance market and provision of integrated payment and information service. It was established in December, 2002, holding by China UnionPay, and headquartered in Pudong New Area, Shanghai.

Under the leadership of the People's Bank of China and guidance of China UnionPay, UMS has been advocating the philosophy of "Serve the Society, Facilitate the Public", and actively performing its social responsibility as a corporate citizen. It is dedicated to improving the environment of bankcard handling and electronic payment in China, and wholeheartedly providing integrated payment service to the bankcard issuer, merchants, enterprises and cardholders featuring high quality, efficiency, security and standard operation.

UMS has established a nationwide service network covering all cities above the prefectural level, ranging from Yongxing Island, Sansha, Hainan in the south to Heihe, Heilongjiang in the north. It has been accelerating expansion to the developed counties and towns in the rural area, so as to form a service pattern in a professional and omnipresent manner. By the end of December 2017, China UMS had set up Branches in all provincial regions in China, excluding Taiwan. Its physical service network has fully covered 334 cities above the prefectural level. With over 10,000 employees, it had offered service to over 7.687 million contracted merchants, maintained more than 8.775 million POS terminals, and operated 33,000 ATMs and 436,000 self-service terminals. It had served a variety of sectors, such as department stores, supermarkets, restaurants, hotels, aviation, tourism, fiscal taxation and finance, e-commerce, logistics, health-care and medical treatment. It had processed integrated payment of 7.26 billion in transactions and CNY28.6 trillion in volume in 2017, which made the Company one of the largest integrated payment service providers in China.

China UMS has continuously stuck to the policies and spirits of the Central Committee of the Communist Party of China, the State Council and the PBOC regarding serving "agriculture, rural areas and farmers" and implementation of inclusive finance. The company has participated in rural payment environment construction such as assisting famers in cash withdrawal, agricultural products purchasing, bill and mobile payment. We have actively improved the electronic payment environment in second-tier prefecture-level cities as well as counties and towns, helped to solve the serious shortage of financial products and the outdated financing methods.

The Company has always put the fulfillment of its social responsibilities on the top of agenda and implemented the philosophy of "Serve the Society, Facilitate the Public" with practical actions. Since its establishment, China UMS has committed to the improvement of China's bankcard acceptance and electronic payments environment, strongly promoted the construction of overall bankcard acceptance environment, and effectively taken advantages of electronic payment in reducing social expenditures, improving payment efficiency, reducing the cost of commercial circulation, and boosting total GDP growth.

China UMS has insisted on serving the development of real economy, taken care of SMEs and individual entrepreneurs, and set up the first B2B inclusive finance platform in China—All in Wallet to truly solve difficulties in loan and financing which many small and micro merchants are faced up with. The wholly-owned subsidiary under the banner of China UMS—ChinaPay, as a company specialized in Internet business, is the first Internet enterprise in China to self-develop unified payment gateway, and the first third-party online payment institution which attempts to develop cross-border business as well as the first batch of payment institutions acquiring the license of dual currencies cross-border payment both in CNY and foreign currency. China UMS has strived to develop payment channels all over the country and constructed convenient bill payment platforms nationwide. Based on the electronic payment terminals and channels throughout the country such as POS, ATM, and self-service terminals, we launched UMS Pay, a community service payment brand and other payment products so as to satisfy the public's convenient payment demands and continue to improve our social service function.

China UMS has paid great attention to business risks. We have safe guarded the fund security of our citizen and enterprise customers while expanding new markets. We have set up a series of risk monitoring and identifying systems such as Merchants' Risk Monitoring System, Merchants' Risk Classification System, Electric Fence System based on LBS, Quasi Real-Time Monitoring System, Anti-Money Laundering Monitoring System and Rules Engine so as to realize 365 days of uninterrupted detection of transaction risk annually.

China UMS has possessed a complete technical management system and technical specification as well as indicator systems of technical management. We have had many-year experience in payment application and the construction of industry application system, provided the integration and implementation of various financial payment products to banks and merchants, and pushed forward the business development of payment industry.

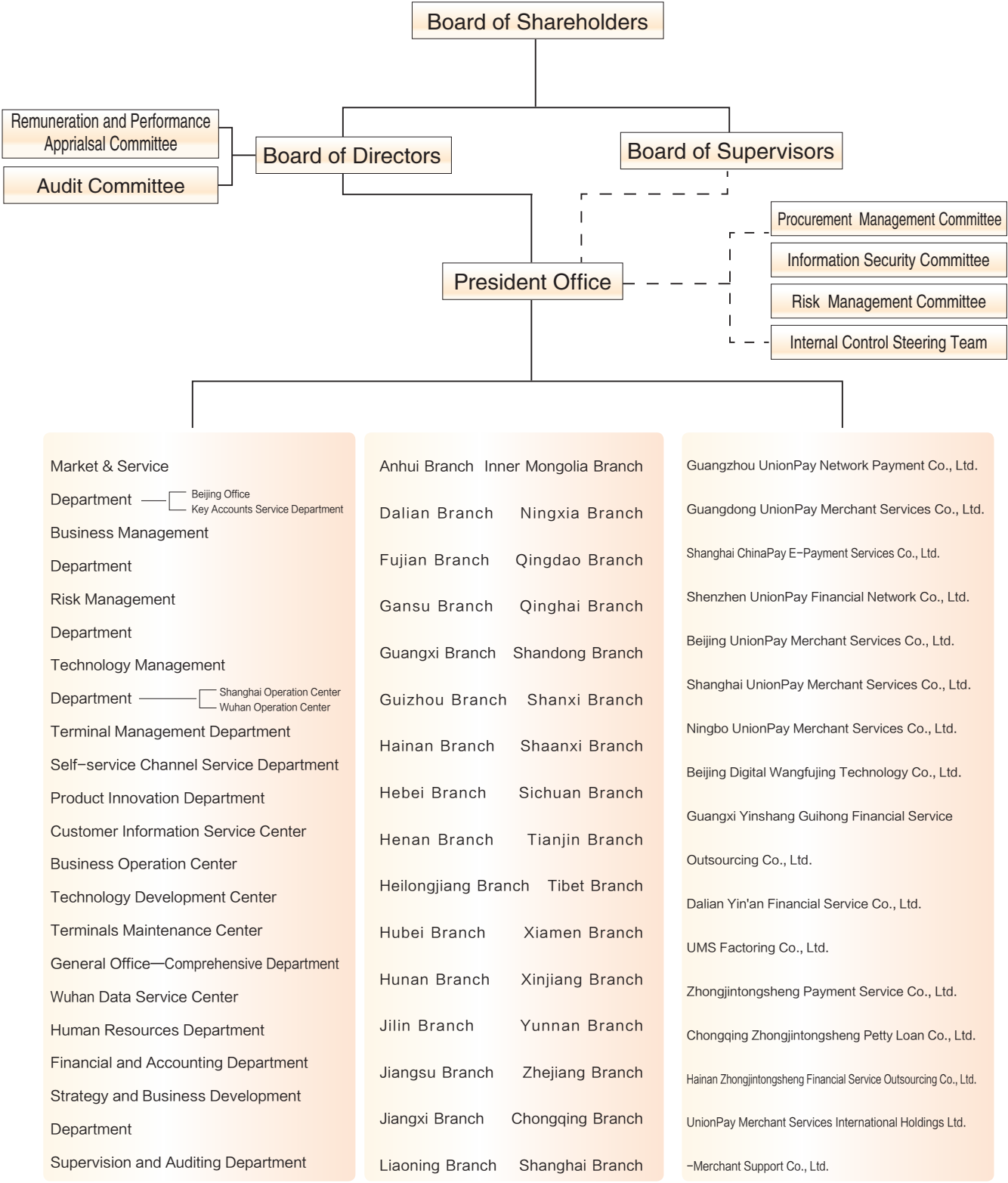
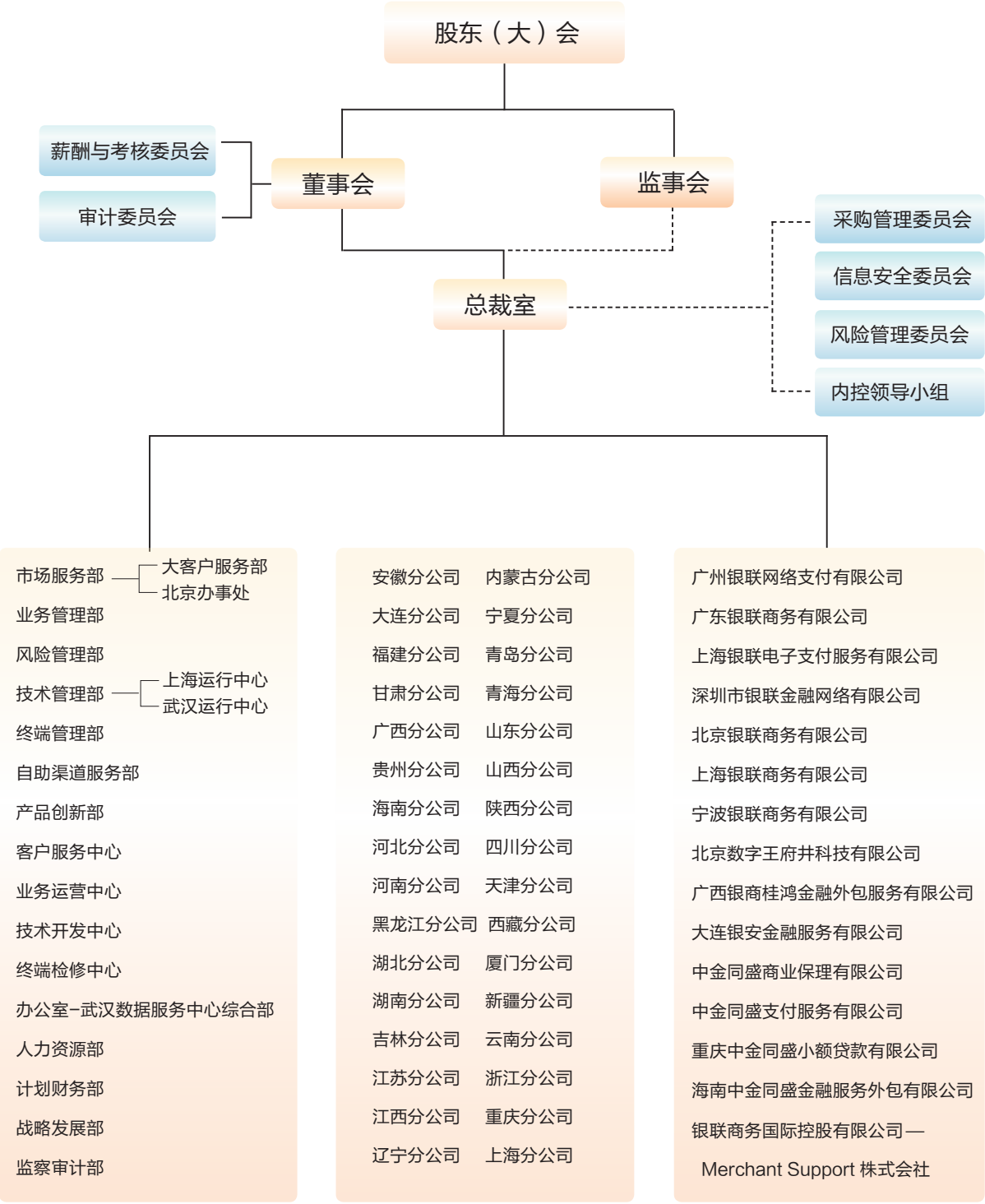
China UMS has been growing stronger alongside the development of the payment industry in China with continuously rising of industry influence and market competitiveness. The Company is among the first batch of payment institutions which have acquired the Payment Business License issued by PBOC and is now holding an advantageous position in payment market in China and even in Asia and Pacific region.

According to the Largest Merchant Acquirers in Asia-Pacific 2016 and Largest 150 Acquirers Worldwide 2016 released by global authoritative consultancy in payment industry—the Nilson Report, China UMS tops the acquirers in Asian-Pacific region and ranks the 14th worldwide.

Upholding our strategic vision of "building an integrated payment and information service provider" and relying on our traditional advantages in the bankcard acceptance market, China UMS will provide more plentiful products, employ more service channels, more flexible service methods, more specialized service technologies and more vivid innovative spirit to provide customers with all-dimensional, differential and high-quality integrated payment services and information services, and continue to contribute to the improvement of the electronic payment environment in China.

组织架构

Organization Chart



年度社会荣誉

荣誉名称	主办单位	获奖时间
李晓峰总裁荣获 “2016年度最具社会责任人物”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2017年3月
银联商务荣获 “2017最具创新的景区大数据解决方案奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2017年6月
“银联商务APP” 获 “2017最佳企业级应用产品奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心	2017年8月
银联商务荣登 “中国第三方支付先锋榜”	《证券时报》	2017年9月
银联商务获 “2017中国新金融50强”	《每日经济新闻》	2017年11月
银联商务获 “消费金融创新企业”	《每日经济新闻》	2017年11月
“全民付” APP荣获 “2017年度最具影响力消费支付APP” 奖	中央人民广播电台、央广网	2017年12月
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、eNet硅谷动力	2017年12月
“全民付” 移动支付荣获 “2017年度中国最佳移动支付产品奖”	中国科学院《互联网周刊》、中国社会科学院信息化研究中心、eNet硅谷动力	2017年12月
“天天富” 荣获 “2017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、eNet硅谷动力	2017年12月
“天天富” 荣获 “2017年度中国最佳普惠金融服务平台奖”	《经济观察报》	2017年12月
银联商务荣获 “年度最佳金融科技创新公司”	《金融时报》	2017年12月
银联商务荣获 “年度支付机构”	澎湃新闻	2017年12月

2017 Awards and Recognitions

Honorary Title	Sponsor	Date for Award
President Li Xiaofeng got the title of “ the Most Socially Responsible Person 2016” .	China Internet Weekly of the Chinese Academy of Sciences (CAS) & Center for Information Study of Chinese Academy for Social Science (CASS)	March 2017
China UMS got the “The Most Innovative Scenic Spots Big Data Solution In 2017” .	China Internet Weekly of the Chinese Academy of Sciences (CAS) & Center for Information Study of Chinese Academy for Social Science (CASS)	June 2017
China UMS APP won “Best Enterprise Application Product 2017"	China Internet Weekly of the Chinese Academy of Sciences (CAS) & Center for Information Study of Chinese Academy for Social Science (CASS)	August 2017
China UMS was on the list of “China’ s Third Party Payment Pioneers” .	Securities Times	September 2017
China UMS won “Top 50 New Financial Institutions of China” .	National Business Daily	November 2017
China UMS won “Innovative Consumer Finance Enterprise” .	National Business Daily	November 2017
UMS Pay APP won “The Most Influential Consumer Payment APP in 2017” award.	China National Radio	December 2017
China UMS was rated as “Brand of the Year for China Internet Economy 2017” .	China Internet Weekly of the Chinese Academy of Sciences (CAS) & Center for Information Study of Chinese Academy for Social Science (CASS) & eNet	December 2017
UMS Pay mobile payment won “The Best Mobile Payment Product in 2017” award.	China Internet Weekly of the Chinese Academy of Sciences (CAS) & Center for Information Study of Chinese Academy for Social Science (CASS) & eNet	December 2017
All in Wallet won “The Best Inclusive Financial Service Platform 2017” award.	China Internet Weekly of the Chinese Academy of Sciences (CAS) & Center for Information Study of Chinese Academy for Social Science (CASS) & eNet	December 2017
All in Wallet won “The Best Inclusive Financial Service Platform 2017” award.	Economic Observer	December 2017
China UMS was rated as “The Best FinTech Innovation Company of the Year” .	Financial Times	December 2017
China UMS won the “Payment Institution of the Year” .	The Paper	December 2017

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>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>	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、通知付、商库通
	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
	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、“悦单”、“全民付”账户支付、银联商务“全民惠”
	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、中金同盛商业保理
	营销引流服务	银联商务“全民惠”、“商盈通”、签购单广告
	大数据可视化服务	“数据魔方”、征信与风控、数字营销、智慧旅游、“银商领先指数”、商业资讯
	行业客户信息与支付综合解决方案	零售及餐饮云服务、智慧酒店、“E开票”、“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
<div></div> <div>面向银行</div> <div>专注、专业、专心 ——银行卡服务专家</div>	民生服务及行政单位综合服务方案	慈善捐款、智慧医疗、“全民付”学费支付、助农取款、教育考试缴费、房产及驾校资金支付和监管、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
	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
	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
<div></div> <div>面向持卡人</div> <div>全民生活便利付</div>	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
	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”

Products and Services

Based on the commitment of building an all-dimensional integrated payment and information service system, China UMS has provided all kinds of quality, efficient, standard and professional electronic payment services and information services to commercial banks, other bankcard issuers, merchants, customers from governments and enterprises and cardholders. The product system covers various kinds of payment channels, payment terminals and payment application, value added through marketing, O2O, optimal management of funds and information flow and ERP as well as service solutions such as analysis and application of big data, on-line payment, mobile remote payment, mobile site payment, logistics platform and IDC data hosting.

Serving Merchants, Enterprises and Public Institutions Safe, Efficient, Innovated —Integrated Payment and Information Services	Bankcard Acceptance Service	Bankcard Acquiring and Professional Service, MIS-POS, IC Card Acceptance and Application, Credit Card Installment
	Electronic Account Acceptance Service	General Prepaid Card Acceptance, the Issuance and Acceptance of Single-purpose Prepaid Card
	Supply Chain Payment Service	Collection and Payment Transfer, UMS Express Logistics Platform, UMS Pay by Bill, Notified Payment, Easy-Sale POS Application
	Internet Payment and Service	B2B&B2C Online Payment, UMS Pay by Bill, UnionPay Online Mart, Wealth Management Platform, Business Travel Platform, Payment under Guarantee, Online Real-name Authentication
	Mobile Payment and Service	UMS Pay Mobile Payment (Remote Payment and Proximity Payment), UMS Pay Mobile Client, UMS Pay Checkout Counter, Yuedan, UMS Pay Payment by Account, IncentiPay
	Cross-border Business	Cross-border B2B/B2C Payment, Electronic Clearance, Cross-border O2O, International Remittance, Cross-border Tuition Payment
	ATM and Self-service Terminal Service	ATM Operation and Professional Service, Installment of UMS Pay Community Service Terminal, Installment of Industry Self-service Terminal
	Inclusive Finance Service	All in Wallet Wealth Management and Financing, All in Wallet T+0, UMS Factoring
	Marketing Service	IncentiPay, Shangyingtong, Advertisement on POS Receipt
	Big Data Visualization Service	“Ginkgo ” Big Data products, including Ginkgo Cubic, Ginkgo Anti-fraud, Ginkgo Credit, Ginkgo Tour, Ginkgo laboratory etc.
	Customer Information Integrated payment Solution	Retail and Catering Cloud Service, Smart Hotel, E-invoice, Quan Min Hui Nong, E-takeout, Funongtong, Real Estate, Wholesale, Logistics, Insurance, Aviation, Education, Communication, Transportation, Tobacco, Direct selling, Online Shopping, Fund, Travel
Serving Banks Focused, Professional, Attentive —Experts of Bankcard Service	People’s Livelihood Service and Comprehensive Service Solution for Administrative Institution	Charitable Donation, Smart Healthcare, UMS Pay Tuition Payment, Rural Aid Withdrawal Solution, Education and Examination Fee, Real Estate and Driving School Payment Solution and Fund Supervision, Centralized Parking Management, Smart Community IC Card Construction, Funongtong, Price Supervision Solution for government
	Bankcard Acquiring and Professional Service	Bankcard Professional Service, entrusted Acquiring Service, QR Code Payment
	System Integration and Hosting Service	Acquiring System Outsourcing Service, Risk Monitoring System Outsourcing Service, MIS-POS System Outsourcing Service, ERP System Outsourcing Service, Cloud Platform Hosting Service, IDC Hosting Service, Disaster Tolerant Hosting Service
	Bankcard Service and Marketing	Credit Card Installment, Credit Card Repayment, Credit Card Reward Points Redemption, IC Card Earmark and Acceptance application, Merchant Marketing and Cardholder Service, IncentiPay, Big Data Service
	ATM and Self-service Terminal Service	ATM Professional Maintenance Service, Financial Self-service Terminal Solution, UMS Pay Bank Outlets Service, Rural Aid Withdrawal Solution
Serving Cardholders Convenient Bill Payment of the General People	Financial Service	ATM Operation, Counter Transfer POS, UMS Pay Business Content Output, All in Wallet Inclusive Finance Service
	Electronic Payment	Bankcard Payment, UMS Pay Mobile Payment, Payment by Electronic Account, Cloud Quick Pass, QR Code Payment, ChinaPay Online Payment
	Convenient Bill Payment and Convenient Payment	UMS Pay APP and ChinaPay Online Utility Fee Payment, Mobile Phone Recharge, Traffic Peccancy Penalty Payment, Charitable Donation, Tuition Payment, ChinaPay Online Mart and Business Travel Platform
	Credit Card Service	Credit Card Repayment, Credit Card Installment, Bankcard Reward Points Redemption and Discount
	Electronic Information Service	Quan Min Hui Nong, E-invoice, Yes Runner, Electronic Receipt, Real-name Authentication
	ATM Financial Service	Cash Withdrawal, Inquiry, UMS Pay Convenient Bill Payment
	Cross-border Payment	Cross-border Payment, Tuition Platform, International Remittance, Cross-border O2O
	Discount	IncentiPay, Shangyingtong

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》2016年度最具社会责任人物。



利益相关期望

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 积极参与重大活动优化银行卡受理建设 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
<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、展览展示会、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.

Our Core Value

Serve the society, facilitate the public.

"Serve the society, facilitate the public" is not only our basic responsibility as a corporate citizen, but also our fundamental principle in providing products and services.

"Serve the society" means that we are responsible for the prosperity of China's bankcard industry and the improvement of electronic payment environment, always adhere to the strategy of coordinating and supporting UnionPay, and are committed to continuously improving domestic banks' acceptance environment and electronic payment environment.

"Facilitate the public" means that we adhere to customer-focused and clients' requirements-oriented, sincerely provide high-quality, efficient, safe and standard integrated payment services to card issuers, merchants, enterprises and cardholders, make efforts to improve the company's operational efficiency of funds, and satisfy the general public's requirement of diversified and convenient payment methods.

Our Vision

Build a first-class integrated payment and information service provider worldwide.

Social Responsibility Philosophy

China UMS takes the commitment to realizing an integration of payment, consumption, data, finance, science and technology worldwide as its mission, upholds the core value of "serve the society, facilitate the public", and focuses on the strategic positioning of "integrated payment and information service provider". We constantly push forward the close combination between the performance of our corporate social responsibility and our long-term goal of "building a first-class integrated payment and information service provider worldwide", truly implement our social responsibility as a corporate citizen, and devote ourselves to the continuous improvement of bankcard acceptance market and domestic integrated payment environment so as to realize all-win of shareholders, customers, staff and partners.

For a long time, China UMS has put the fulfillment of its social responsibilities on the top agenda and implemented the philosophy of social responsible with practical actions. In 2012, China UMS took the lead to publish the first corporate social responsibility report of the payment industry and made it a routine of the company, which demonstrates that China UMS, as a leading enterprise in domestic payment market, has actively performed its social responsibility. Under the leadership of President Li Xiaofeng, China UMS has upheld the business philosophy of "serve the society, facilitate the public", brought benefits to people's livelihood and served "agriculture, rural areas and farmers". We have paid attention to small and micro enterprises and implemented the inclusive finance and made our contribution to social responsibility. President Li Xiaofeng again got the title of "the Most Socially Responsible Person 2016" of China 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.



国家责任

(一) 实现国资保值增值



总资产

317.02 亿元

国有资本保值增值率

109.5%

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2017年末,公司总资产达到317.02亿元,较2002年成立之初的0.65亿元大幅增长。2017年,公司国有资本保值增值率为109.5%,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

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2017年12月底,银联商务服务商户711万家、维护POS终端878万台,公司收单份额自2015年起持续上升,2017年交易笔数和金额占银联联网总量的31.1%、20.2%,同比上升9.2和1.2个百分点。

(1) 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。

截至2017年12月底,二级地市维护POS终端469.1万台,占终端总量的比例近54%;维护商户400.6万家,占商户总量的比例近56%。2012年至2017年间,公司地市终端数量年均增长64.3%,地市商户数量年均增长51.1%。



二级地市维护终端占比

54%



(2) 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2017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终端177万台,占总量的比例近20%;维护商户148.2万家,占商户总量的比例近21%。

2、推进移动受理环境建设

银联商务积极落实推进移动受理环境建设。一方面加快非接双免业务的落地,自2011年以来累计采购带非接功能的终端753万台。全年实现非接单11.1亿笔、金额1.7万亿元,同比增长60%、219%,分别占银联联网总量的24.8%、17.2%;其中双免收单1.7亿笔、金额140亿元,同比增长150%、450%,分别占银联联网总量的29.7%、32.1%。另一方面全力以赴做好银联“云闪付”的落地推广,一是聚焦地理位置集中的商圈、街区开展主题营销,打造精品品牌体验。聚焦品牌形象统一的连锁、行业商户,提升统一产品体验。二是用好用足双免优惠政策。全年受理银联二维码交易9826万笔、金额20.4亿元,仅“双十二”当日就受理交易153.7万笔、金额4521.8万元,在收单机构中遥遥领先。累计改造可受理银联二维码的商户233.7万家,建设银联二维码示范商圈312个,以安徽屯溪、厦门鼓浪屿为代表在各地打造“云闪付”无障碍街区。

银联商务积极推进银联金融IC卡非接支付及“云闪付”在自助终端受理环境建设工作,扩大公共服务领域自助终端市场规模,积极拓展各领域商户合作,在全国范围内拓展自助终端43.6万台,拥有自助类商户13万家,其中拓展自助售货终端60957台,服务自助售货机商户11689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。2017年全年自助终端业务银联卡交易1.31亿笔,交易金额1095.21亿元,涉及通讯、医疗、自助售货、商超百货、景区、停车场以及公共交通等20个行业,已成为国内领先的自助终端支付及信息服务商。



实现非接交易

11.1 亿笔

实现非接交易金额

1.7万 亿元

3、发展农村市场，支持“三农”发展

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2017年底，银联商务在全国2064个县及县级市共设有845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%。

（1）“全民惠农”APP精准扶农

2017年，银联商务积极响应国家号召参与到国家扶贫攻坚战中，通过“全民惠农”深入开展精准扶贫、精准扶农工作，陆续在黑龙江、新疆、宁夏、江西、山西帮助当地销售优质或滞销的农产品。截至2017年12月底，“全民惠农”上架黑龙江五常大米、新疆库尔勒香梨、江西赣南脐橙、山西小杂粮、宁夏枸杞五款扶贫农产品，累计订单1431个，销售大米4590公斤、香梨1806公斤、脐橙2205公斤、小杂粮572公斤、枸杞116件，合计销售额16万元，为当地农民解决农产品销售提供了新渠道，也为农民增收提供了新途径。

此外，银联商务也加强了与政府合作共同推进精准扶贫工作。一方面利用“全民惠农”APP参与了宁夏精准扶贫APP系统建设，另一方面通过“全民惠农”及助农金融自助终端参与到了江西定南县的扶贫工作中。

同时，为深入发展农村支付市场，“全民惠农”重点挖掘农产品流通环节，加入并成为了中国农产品流通经纪人协会¹常务理事。在帮助经纪人协会管理电子化、移动互联网化的同时，为农产品经纪人提供了一个进行农产品收购、销售的专属工具，为农产品经纪人提供更多的移动支付服务。

（2）助农金融自助终端架起“绿色金融”服务通道

为响应国家全民普惠金融、支持“三农”、精准扶贫的发展号召，银联商务充分利用现有资源，研发了助农金融自助终端产品。银联商务借助布放在农村地区指定商户的POS终端、助农金融自助终端，为农村群众提供小额现金取款等金融服务。助农取款业务是公司按照中国人民银行部署，优化农村支付环境的有力举措，有效缓解了偏远地区群众取款不便的难题。该产品除满足现金取款、余额查询、转账汇款等基本应用功能外，还可享受话费充值、信用卡还款、水电煤缴费、景点售票、交警罚没、涉农补贴查询以及农民政策宣传等众多金融及社会服务。广泛布放在杂货店、农资站、代销点、村委会等不同场景，大大方便了农民的日常生活，为农民架起了“绿色金融”服务通道。截至2017年底，银联商务共有37家分支机构开展此项业务，各形态终端规模接近4万台。

（3）“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4300家，累计放款1.66亿元，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。

1.中国农产品流通经纪人协会是由中华全国供销合作总社牵头，国家工商总局、共青团中央、全国妇联共同发起组建的全国性、行业性、非营利性的社团组织，下设15个分支机构，拥有骨干会员队伍2000多家，联系并服务全国3000多个各级农产品（农民、农村）经纪人协会和600万各类农产品经纪人。



黑龙江分公司参与农发行“福农卡”合作项目

随着农业经济的不断发展，农产品收购资金使用量越来越大。日益增长的支付需求与相对滞后的支付环境形成鲜明对比：农户希望一手交钱一手交货，但大量现金不安全，再去银行存款也不方便；商户现金清点可能造成差错，使用现金增加了保管成本，存在被盗抢的安全隐患；网银操作要求具备网络环境，不适应流动的场景；银行存取现金增加银行的运营压力与成本。

中国农业发展银行是直属国务院领导的中国唯一的一家农业政策性银行，1994年11月挂牌成立。主要职责是按照国家的法律法规和方针政策，以国家信用为基础筹集资金，承担农业政策性金融业务，代理财政支农资金的拨付，为农业和农村经济发展服务。

中银通支付商务有限公司于2009年8月31日在自贸区市场

监督管理局登记成立。公司经营范围包括电子支付产品的制作、发行、结算业务，电子支付系统及其设备的开发等。

结合中国农业发展银行、中银通及我司的业务特点，“福农卡”项目合作应运而生。“福农卡”为中银通发行的银联标准IC卡，利用我司“福农通”程序，将农发行发放的政策性贷款点对点直接发放到农业经纪人及农民手中，结合目前黑龙江省已搭建的金融服务体系，真正做到惠民惠农。

农发行“福农卡”项目于2016年末在黑龙江省鸡西开展试点，2017年10月份开始全面推广。截至12月底，已在全省范围内配合农发行各支行及中银通入网120余户“福农通”用户，目前实现交易5000笔、交易金额3.8亿元。尤其是入冬以后，交易规模明显增长。

宁夏回族自治区政府在彭阳启动“全民惠农”APP试点

宁夏回族自治区政府为认真贯彻落实党中央和自治区党委关于打赢脱贫攻坚战决策部署，充分利用“互联网+精准扶贫”模式，以移动终端为载体，开发精准扶贫APP，打造集融通、融资、融智、融商于一体的综合服务平台，向农民提供基础金融服务、综合信息和科技知识，缓解农民“融资难”问题，帮助解决农民“买难卖难”问题，集中各方面资源助推脱贫攻坚，打造金融扶贫示范区。宁夏回族自治区政府将“全民惠农”定为宁夏精准扶贫APP系统的基础APP。经自治区金融工作局组织协调，2017年10月17日在彭阳县召开了“宁夏精准扶贫APP‘全民惠农’系统上线彭阳试点工作启动仪式”。

除自治区金融局、中国联通宁夏分公司外，彭阳县政府书记、县长等主要领导，县金融局、扶贫办、发改局、经合

局、财政局、农牧局、供销社、人民银行主要负责人，及各乡镇负责人，辖区内各银行机构负责人皆参加了启动仪式，非常重视在彭阳县的试点工作。

自治区金融局刘正虎局长代表自治区政府特别介绍了“全民惠农”APP在宁夏开展推广工作的背景和政府的出发点，以及对彭阳县试点工作的具体要求和时间表。此外中国联通宁夏分公司副总经理周建强特别介绍了在推广工作中中国联通负责的落地培训、手机“全民惠农”APP预安装、“全民惠农”APP免流量费等工作内容。彭阳县县委副书记王少波代表彭阳县县委县政府作总结和报告，为确保“全民惠农”APP在彭阳县的落地试点工作顺利开展，要求参会部门积极按照推广计划与银联商务、中国联通积极配合，并按时间表完成工作任务。

陕西榆林市府谷县县乡医疗健康卡自助缴费终端项目上线

陕西分公司抓住榆林市府谷县作为医疗服务改革试点区域的重要契机，于2017年12月初与长安银行榆林分行携手在府谷县23个农村基层医疗卫生院布放25台自助缴费终端，通过使用长安银行借记卡完成诊疗、查询就诊记录、直接

缴费等多种医疗功能，从而有效解决当地农村群众就诊排队、携带各类病历就诊等诸多不便，此举为分公司深入县乡助力农村医疗卫生行业向一卡化、信息化迈进起到了极大的推动作用。



江西定南县国开行扶贫项目上线

扶贫攻坚牵动着全国人民的心。国内最大综合支付服务机构银联商务携手国家开发银行，助力江西省定南县政府开展金融扶贫和精准扶贫，借助银联商务在当地农村布放的“助农金融自助终端”等多元化金融服务产品，村民将享受到便捷的银行卡取现、转账等便民金融服务，为日常生活和农业生产增添更多便利。这也是银联商务与县级政府合作精准扶贫助农的首个示范项目。

受地理位置影响，以往定南县的村民取现都要专门乘车到镇上的金融网点，给日常生活增添不少麻烦。如今，借助银联商务布放在村里的“助农金融自助终端”，村民可以就近刷银行卡支取现金，不仅免去坐车进城取款的麻烦，还可以一次性在终端上解决手机充值、信用卡还款等便民缴费需求，为金融扶贫打通“最后一公里”。

不仅如此，在移动互联网的助阵下，助农金融自助终端更化身有容乃大的信息服务站。终端上加载的“全民惠农”APP，让村民在终端大屏幕上就可以了解当前国内最新的农业政策、农业技术、农业补贴、农产品价格行情等与农业生产息息相关的信息，专门开辟的“定南资讯”板块，更成为定南县政府向当地村民传递最新资讯的信息窗口。与此同时，村民亦可在手机上安装“全民惠农”APP，进一步享受移动式的便利生活服务。

银联商务“助农金融自助终端”已落地于江西定南县政府指定的天九镇兴隆村、鹅公镇镇田村、乐田村、历市镇修建村、车步圩等5个扶贫村。项目在2017年7月上线，截至2017年12月底，累计取款笔数467笔、取款金额188900元。

参与农村支付环境建设，服务范围辐射至祖国边疆

2017年，银联商务继续围绕人行关于推进深化农村普惠金融、精准扶贫的精神要求，致力于打造一个全方位覆盖农民生产和生活圈的金融服务网络，实现真正意义上的金融服务便利性。继上年在三沙岛、文昌火箭发射中心布放助农金融自助终端后，在西藏吉隆口岸、云南河口口岸、黑龙江抚远口岸相继布放助农金融自助终端，不仅给当地居民带来渴望已久的基础金融服务，更为口岸地区旅游消费、边民贸易往来等经济活动提供了便利和支持，填补了金融服务空白。



致力灾区应急金融服务，彰显社会担当

2017年8月8日，九寨沟发生地震，银联商务第一时间启动应急金融服务方案，利用助农金融自助终端的便携性优势，在灾区设立临时服务点，提供取现、查询、转账等基础便民服务，把金融服务搬到了人民最需要的地方，有效地解决灾民的燃眉之急。



山东省威海市国运助农服务点项目上线

山东威海国运助农服务项目是由威海市政府牵头，威海国有资产运作有限公司和银联商务山东分公司具体实施的便民金融服务项目。山东省威海市下属共有2500多个自然村，金融服务较为落后。威海市政府为提高农村金融服务水



平，将普惠金融、“金融服务村村有”落到实处，2017年7月，威海国运与山东分公司签署合作框架协议，就在威海各自然村运营助农金融自助终端及拓展推广各类便民公用事业查询缴费（水电煤气通讯等）、社会服务类查询缴费（社保、保险、党费、公交圈存等）、扫码支付等增值业务开展合作，项目上线投产后，得到村民的一致好评和认可。预计项目规模可达1000余台。

区域银行合作初显成效，共同发展农村市场

2017年，银联商务充分展现服务团队优势，助农终端业务向县域地区进一步下沉，与当地村镇银行、农村信用社深入开展合作，将助农终端布放于银行商户或指定助农服务点，先后与广元贵商村镇银行、扬州邮政、绵阳商业银行、红塔银行等30余家地方性银行开展合作，不仅填补了这些区域银行网点缺失导致的金融服务盲区，同时也帮助合作银行增加发卡量、进一步增强吸储能力，帮助银行提供衍生服务，得到了持卡人的一致好评。值得一提的是，在2017年我司成功中标贵阳银行助农金融自助终端公开招标项目，预计采购规模1500台，计划在全省9个市州的88个县的助农服务点布放助农终端。





4、支持中小商户发展

针对中小商户电子支付需求大、信息化管理程度低、运营成本高和融资难等问题，银联商务推出了扫码支付、“云ERP”、“天天富”融资、“全民惠”、“大华捷通”、“数据魔方”等产品，提供“信息+支付+融资”的综合解决方案，帮助中小客户快速搭建商业管理、服务、营销体系。

（1）扫码支付

扫码支付以银联标准二维码支付规范为引领，全面支持各商业银行、各类移动应用钱包账户的二维码扫码支付，支持B2C和C2B两种模式，方便商户快捷收款。

（2）“云ERP”

“云ERP”产品专门面向小微零售和餐饮类商户，一站式满足商户对于商品进销存、点餐等信息管理和支付一体化的需求。除零售和点餐等基本功能外，“云ERP”产品还支持银联钱包、“全民惠”、各类O2O优惠，并提供全渠道支付、微会员、微商传播等特色功能，为小微商户提高信息管理的同时也增强了营销能力。

（3）“天天富”融资

银联商务依托覆盖全国的服务网络以及长期与银行合作的良好机制，向服务商户推出多项融资产品，借助电子交易数据和其他数据验证、分析手段，高效审核商户资质，确定风险评级，帮助中小商户快速申请和获得生产经营资金贷款，有效解决了中小商户贷款难的迫切需求。

（4）“全民惠”

“全民惠”为中小商户提供多元化营销信息展现渠道，帮助商户获得优质客户资源、实现中小商户品牌全面推广。

（5）“大华捷通”

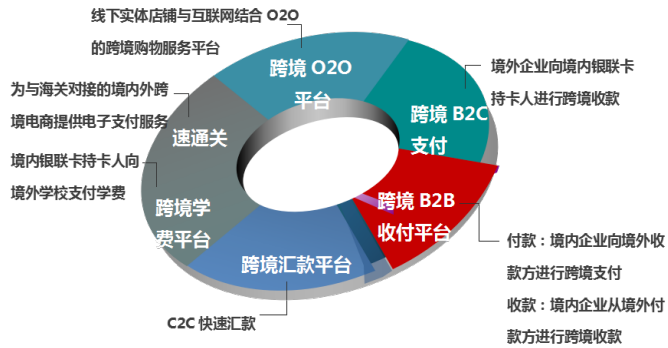
“大华捷通”物流管理系统融合电子商务、电子支付、现代化物流、供应链金融等多种服务，可以为具有配送需求的中小商户提供支付、物流、保险等一体化的综合服务。

（6）“数据魔方”

“数据魔方”致力于帮助中小商户了解客户需求、知晓竞争形势以及时刻掌握店铺经营数据，最终优化商户管理经营模式。

5、全力推进跨境支付业务

截至2017年底，公司服务跨境B2C商户436家、B2B商户110家，全年实现跨境交易金额216.8亿元。跨境支付业务覆盖欧洲、北美、澳洲、日本、韩国、及我国香港、台湾等国家和地区，签约携程香港、东航香港、AsiaPay、易商天下等商户。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。2017年12月，控股子公司上海银联电子支付服务有限公司荣获2017年度优秀跨境电商金融企业称号。



2017年，银联商务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。

（1）跨境学费缴纳平台

在潜在市场推动下，公司与境外汇款公司合作，搭建跨境学费支付业务平台，学费业务覆盖美国、英国、加拿大等9个国家400多所学校，为境内持卡人提供跨境学费支付服务。

（2）汇款平台

公司积极与海外汇款公司及银行开展合作,搭建国内领先的互联网国际汇款平台，解决传统跨境汇入汇款费用高、到账慢、手续繁琐等一系列问题，为中国居民用户提供便捷的互联网在线收汇业务。



(3) 商城平台

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。



银联电子支付基于国际汇款APP的基础，于2017年整合了个人国际收付款业务，针对个性的移动化收付需求，推出APP功能板块——海外易综合服务平台，将国际汇款业务、跨境学费业务、海外消费退税业务等拓展至手机端，丰富个人产品条线，旨在为中国居民用户解决日常海外跨境收付款的各类需求。平台业务已完成跨境学费缴纳、跨境汇入汇款の開発上线，根据银联在线商城APP投产计划，完成海外易平台与商城APP对接，并已发布应用市场。



银联电子支付持续拓展海外留学支付市场



银联电子支付于2017年5月20日应邀参加了Superlink+在三亚清水湾举办的“2017年度留学市场未来趋势讨论峰会”，作为支付行业的代表与英国知名大学、英国总领事馆文化教育处等相关机构的行业领袖共同讨论出国留学市场的前景，并对留学费用的在线支付解决方案进行了着重探讨。

银联电子支付与Superlink+签订了框架合作协议，双方将在留学费用支付领域，以及向海外大学、相关留学服务机构进行银联电子支付产品、品牌推广等方面进行深入合作，帮助海外学校和中国学生解决现在支付学费时网络不畅、额度受限、不支持银联卡等问题。银联电子支付希望在未来通过Superlink+这样的平台与各类海外学校开展合作，共同拓展留学支付市场。

深化合作 互惠共赢



为进一步加强、加深、加快跨境业务合作与推广，实现共赢发展的良好局面，2017年3月29日至30日，银联电子支付组织召开“2017年跨境业务合作伙伴大会”，来自美国、澳大利亚、日本、韩国、港澳台等10多个国家和地区的近30家合作伙伴出席会议。

银联电子支付总经理孙战平在致辞中表示，“在当前外部跨境支付需求日益旺盛与跨境支付市场竞争日益激烈的背景下，银联电子支付跨境支付业务优势表现为起步时间早、业内牌照齐全、业务流程规范、清结算通道灵活快速等方面，同时，银联电子支付也正通过积极筹建欧洲子公司加快全球化发展布局。在传统的跨境支付业务之外，银联电子支付还不断探索QuickPay、速通关、跨境扫码支付等新业务、新模式。未来，银联电子支付愿与新老伙伴携手并进，为境内外各行业商户与用户提供更多元化的跨境支付解决方案和优质服务，共享发展硕果。”



银联电子支付为巴基斯坦电商提供跨境收单服务

2017年，银联电子支付正式成为巴基斯坦跨境B2B电商Shoplus的收单机构，Shoplus是第一家接入银联国际跨境B2B综合支付服务平台的巴基斯坦本地贸易电商平台，作为专注于巴中贸易的B2B电商，在接入银联跨境B2B平台后将为当地采购商购买“中国制造”提供更加便捷、安全的支付选择，也有助于支持巴基斯坦外贸产业升级发展。银联电子支付将把此次合作当成一个重要开端，依托银联国际的跨境B2B平台与巴基斯坦跨境电商共建新的商业业态，提供优质的收单服务，为促进支付行业跨境人民币结算业务的发展，加速人民币国际化进程积极贡献自己的力量。



（三）普惠金融支持小微发展

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”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需求。融资业务定位于利用商户基础信息、经营流量信息以及商户使用公司产品过程中的行为信息，通过信息撮合的方式，为所服务的700余万商户提供金融机构的融资服务，解决传统授信过程中门槛高、流程繁杂、需要抵押物等问题。理财业务定位于根据商户风险承受能力，为我司商户提供高收益低风险的理财产品，避免客户选择购买一些虚假营销虚报收益的理财产品的情况。

“天天富”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、互联网黄金、证券开户等理财类产品，POS流水贷、联名信用卡、消费分期和商业保理等融资类产品，以及信用卡申请、扫码开票、钱包支付等生活服务类产品。



“超级捷算”登陆“天天富”平台

2017年10月，银联商务“天天富”普惠金融服务平台新上线的一款名为“超级捷算”的理财产品受到广泛青睐，上线后开户数很快突破5000户。这是一种创新的结算方式，申请后，商户每天的结算资金自动存入“超级捷算”中，并在每个交易日的15点自动购买货币基金获得收益。“超级捷算”内的资金还支持随时提现，商户如急需资金，也毫不耽误。商户只需在手机上安装注册银联商务“天天富”APP，在首页点击“活期理财”，就能找到“超级捷算”理财产品。“一次操作，再无烦忧”，轻松实现财富增值。

亚联财POS贷产品登陆“天天富”平台

亚联财POS贷作为“天天富”平台集全流程线上申请、秒级审批放款、零人工干预等特点于一身的POS贷产品，在严格把控风险的同时，摒弃传统银行贷款产品审批时效慢、需要人工处理等缺点，将商户从申请至放款的全部时长压缩至分钟级，时效性远高于一般银行贷款产品。

四川某商户有临时紧急资金周转需求，在银联商务客户经理的推荐下，该商户通过“天天富”普惠金融平台申请亚联财POS贷，从申请到成功放款仅耗时十分钟，获得了生产经营所需要的款项15万元，及时解决了商户资金周转缺口。在商户部分还款后，商户又再次通过“天天富”平台实现了一笔亚联财POS贷续贷及放款。商户坦言：“从未体验过如此高效便利的贷款产品，今后我会坚持选择‘天天富’的亚联财POS贷！”

消费贷产品“提钱花”上线

2017年4月，银联商务“天天富”金融服务平台上面向个人用户推出“提钱花”纯信用消费贷产品，用户登录“天天富”APP，就可以线上快速申请贷款，免担保、免抵押，是名副其实的资金应急利器。

“提钱花”延续了“天天富”平台上融资产品申请快捷的特点，只需依次完成身份认证、绑定信用卡、填写基本信息三步，就能获得最高20万元的贷款额度，贷款当天即可到账。对于需要小额急救现金的用户来说，“提钱花”无疑是不二选择。

2017年，“天天富”推出个人消费贷业务，上线面向个人用户的纯信用产品，个人用户可以凭中国人民银行的个人征信报告快速申请小额贷款，这不仅为个人用户提供了全新的应急资金解决方案，开辟了资金周转新捷径，而且还进一步扩展了“天天富”平台的产品线和覆盖人群。

同时，中金同盛商业保理有限公司作为银联商务自营金融业务的开路先锋，2015年创立至今一直秉持着沿承母公司“服务社会，方便大众”的宗旨，以母公司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。其中POS保理业务具有额度高、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、周转资金、提升服务等方面都产生了积极的促进作用。2017年，中金同盛POS流水平理由手工试点运行转为线上运营，截至2017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，业务累计申请笔数231笔，放款笔数193笔，累计放款1386.05万元。在分公司的大力推动下，业务目前推广及运营情况良好。

中金同盛商业保理自成立以来，截至2017年底累计放款额近50.96亿元，资产规模达到18.86亿元。2017年末，在第一财经陆家嘴举办的“2017中国金融创新榜”评选中，获得“最佳竞争力保理公司”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月成立的全资子公司，注册资金为7亿元。截至2017年底，在成立短短3个多月以后，重庆小贷用户数量已有2.8万户，放款额达2亿元。

（四）便民金融改善民生

1、“全民付”便民服务

2017年全辖累计接入便民渠道341个，覆盖71个直辖市、省会城市及二、三线城市；交通罚款解决方案覆盖省级以上城市23个。“全民付”信用卡还款、手机充值等便民内容产生10434.21万笔交易，交易金额1090.04亿元。

“全民付”APP 5.0版本改版上线后，一方面增强新界面、新功能服务能力，实现了新的互动版面和UI交互界面，并增加手机流量充值、钱包功能，iOS版3D Touch功能、优化公缴类账单功能、客户端数据埋点、“全民惠”功能接入、移动支付插件优化、“全民花”功能接入等；另一方面通过新技术、新应用，提升用户黏度，跟进新技术发展，深入探索AR红包产品形态，创新红包玩法，打通人脸识别、支付和应用，成功试水人脸支付功能。通过各种创新手段，努力提升C端用户黏性。

银联商务秉承服务社会，方便大众的宗旨，在助农金融自助终端上叠加了水电煤缴费、话费充值、信用卡还款、中石化加油卡充值、交通罚款代缴等贴近民生的便民类业务，改善了农村支付受理环境，解决了农民支付难的问题，保证村民足不出户，就可以享受到各种便民惠民的金融服务。在支付方式上除支持银行卡的传统刷卡插卡模式外，增加了银联的闪付、NFC、二维码扫码等创新支付方式，满足不同年龄层次的支付需求，提升了农村的支付体验。

2. 以产品和服务促进民生

（1）强化各类便民场景移动受理能力

■ 全面落实人行、银联移动支付便民示范工程要求，积极推动“云闪付”在便民领域的广泛使用。一是做好受理侧改造，二是力争在地铁、公交场景取得突破，三是加强日常便民场景拓展。

■ 2017年，公司在广东、浙江、湖北、福建、青岛等各地大力拓展地铁、公交行业支付受理业务，新增地铁、公交“云闪付”受理终端1万多台，同时各地开展优惠乘车活动，是公司响应国家政府智慧城市建设要求，切实践行社会公司服务民生的承诺，肩负起建设智慧城市的社会担当。银联商务将秉承“利民、便民、惠民”宗旨，大力推广金融IC卡和移动支付在其他公共服务领域的应用，实现金融IC卡移动支付与改善民生相结合，助力提高民生水平。

■ 持续推进厦门市民卡和山东东营市民卡建设，丰富市民卡APP的应用场景，接入路桥卡、加油卡、旅游卡，对接更多本地医院，使市民卡APP能替代各类实体卡片，在此基础上，规划、推广标准智慧城市平台产品，积极抢占市民卡支付入口。

（2）智慧城市建设样板：厦门市民卡虚拟卡项目

厦门市民卡项目是厦门市政府围绕创建国家新型智慧城市目标，以大数据驱动政府治理和民生服务持续改进的典型应用。该项目以提升政府管理服务效率、便利市民生活为宗旨，以资源整合和信息共享为支撑，以“多卡合一管理”模式实现数字公民账户虚卡管理及行业融合，被列入厦门市政府为民办实事的标杆性应用产品，属厦门市人大重点督办项目。

市民卡项目以移动终端应用（APP）作为载体，是全国首个推出的，以信用服务模式提供公共服务，并按全市统一二维码技术规范建设的手机应用客户端。市民卡APP通过“一码多用”“多卡合一”管理模式，依托“全市统一实名身份认证服务体系”及“i厦门”等的建设成果，实现了市民卡用户与各政府服务部门用户体系的互认互通，在市民卡APP上整合了医保、社保、交通、医疗、文体、公用事业缴费、消费支付等功能，打造出线上线下无缝对接的“多卡融合”服务体系。

（3）便民自助终端完善公共金融服务

银联商务积极与政府机关及企事业单位合作，在政府服务场所合作布放各类缴费终端，整合政务平台缴费类业务；实现了银联卡、金融IC卡及“云闪付”等支付方式在社保、医疗自助缴费上的应用，树立了民生工程的品牌形象，以实际行动践行了社会责任。

截至2017年底，银联商务在各农村网点布放的各形态助农金融自助终端可实现农资收购、信用卡还款、话费充值、水电煤缴费、交警罚没消单等多项便民功能。在当地人民银行大力支持下，和当地银行深度合作，盘活了一大批助农金融服务网点，极大地完善了农村金融服务。

山东分公司以自助终端推动齐鲁社保缴费



山东分公司推动与政府机构间的合作，与滨州市人社局共同开发社保缴费自助终端项目，实现个人和单位社保通过自助终端跨行缴费，解决了以往银行柜面排队办理社保缴费的难题，为参加社保的单位和个人提供了一站式社保缴费服务。这一便民缴费项目成为了“互联网+政务服务”平台建设的重要组成部分。作为普惠金融理念的实践者，银联商务通过社保自助终端为齐鲁百姓提供了缴费便利，进一步深化了与政府间的合作关系，获得了良好的社会反应。

江苏分公司助力打造徐州市民社保便捷缴存通道



在江苏省人力资源社会保障厅推进社会保障“一卡通”建设的意见指引基础上，由徐州市人力资源和社会保障局（下称“徐州市人社局”）的牵头规划下，江苏分公司徐州人社自助终端项目顺利上线。该项目由江苏分公司提供银行卡收单技术开发和专业化服务，并吸引了工商银行共同参与。市民告了别以往在银行柜面排队缴存，直接在自助终端上查阅个人信息，除了通过本人社保卡的银行金融账户完成缴存外，还支持自由选择其他银行卡进行费用支付，突破银行卡资金跨行交易局限，提升缴存的便利性。



厦门集美社区便民服务项目上线

厦门分公司与政府开展集美社区便民服务终端项目，布放在各区政务服务中心的财政非税自助终端、岛外农村的便民服务终端、“全民付”便民服务终端等，为市民提供支付、转账、取款、打印票据以及公用事业缴费等便民服务。市民可以通过智能终端自助办理政府非税缴费、生活缴费、票据打印等，终端操作流程简单，市民办理业务便利，避免原先的排长队、多窗口缴费等繁琐流程，有效地提升了财政非税项目缴费效率。与此同时，银联商务以智能自助终端为载体，不断推进智能自助终端走进社区，为智慧社区提供社区一站式综合便民金融服务。



四川分公司广元中心医院自助缴费项目上线

四川分公司针对当前医院普遍存在的“排队长、挂号难、收费慢”这一问题，结合广元市中心医院的实际需求为广元中心医院提出了智慧医院的行业解决方案，支持自助挂号、自助缴费服务，此项目继成都龙泉驿区第一人民医院、成都爱尔眼科有限公司、自贡市第一人民医院、新都妇幼保健医院后的第五个智慧医院项目，为医护人员及病人家属带去了便捷服务体验，标志着四川分公司在智慧医院项目和自助缴费业务上逐渐趋于成熟，为公司进一步深化与医疗行业的合作奠定了坚实基础。





浙江地铁“云闪付”项目上线

银联商务浙江分公司与浙江银联联合杭州地铁集团，在杭州地铁全线开通银联闪付直接过闸，首次实现联机预授权模式在地铁场景中的应用，杭州借此完成公交、地铁移动支付全覆盖，在智慧城市建设上迈出坚实的一步。市民只需要带上绑定了银联卡的手机、手表、手环，或任一银行发行的、带有“闪付”标识的银联芯片卡(包括借记卡、贷记卡)，靠近闸机读卡感应区，即可“一挥即付”进、出站，票资直接从相应的银联卡账户中扣除，省去了地铁卡购买、充值，排队购票等不便。



广东肇庆公交“云闪付”项目上线



肇庆市“智慧公交”项目在广东省首创银联IC信用卡ODA乘坐公交车模式，支持银联IC借记卡、“云闪付”手机Pay、二维码等多种支付方式，标志着肇庆市金融IC卡和移动支付公共交通领域创新应用取得了历史性突破。智慧公交项目已覆盖肇庆市端州区、鼎湖区逾550辆公交车，“智慧公交”项目的推广应用，对促进金融普惠民生，助推经济发展，提高服务民生水平，实现金融IC卡小额支付领域的广泛应用有着十分重要的意义。

湖北宜昌金融IC卡公交应用项目上线

银联“闪付”登上宜昌公交，是宜昌市政府、中国银联湖北分公司、银联商务湖北分公司、宜昌公交集团、人民银行宜昌市中心支行发起，携手全市各家银行金融机构共同打造的一项全新便民举措，在湖北省尚属首次。2017年8月10日在宜昌市举行金融IC卡公交应用启动仪式，市民乘坐公交车可实现银联金融IC卡或手机无障碍使用，实现“闪付”乘车。该项目实现刷银行卡乘车覆盖城区1200多辆公交车，为广大市民乘车出行提供安全、便捷、快速的支付服务。



助农金融自助终端实现交警罚没项目



银联商务四川分公司本着“服务社会、方便大众”的理念，积极履行企业公民的社会责任，开发了四川交警罚没款应用，为持卡人提供多渠道的6分以内（含6分）的交通违章认缴认罚服务，解决了传统交通违章认缴认罚处理难、处理时间长、手续费高等问题。

（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

银联商务始终坚持为银行服务的发展思路，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2017年底，已与65家银行签署总对总合作协议，覆盖了境内各主要银行及在华外资银行。通过与银行的不断交流和沟通，密切与银行的合作关系，激发行业创新；通过不断创新，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；通过不断与银行进行各类项目的合作，实现双方优势资源互补、合作共赢。

3、深化大客户服务工作

银联商务始终将客户需求摆在首位，凭借安全的支付系统、丰富的营销资源、多样的产品种类、雄厚的开发能力、高效的服务团队，为大客户提供全面、贴心的综合支付解决方案，帮助大客户增加销售业绩、节约管理成本、提高收银效率、扩充销售渠道，得到了大客户的高度认可和一致好评。



银联商务深化与沃尔玛的业务合作

2017年，银联商务加强与沃尔玛合作，拓展合作领域，支持沃尔玛实现电子签名、电子发票等业务落地。通过线上及线下渠道，满足客户进一步的个性化服务需求，完善支付解决方案，探讨银联二维码支付、扫码购、自助终端受理等合作，获得客户的肯定和好评。



银联商务与ZARA开展创新业务合作

2017年，银联商务与ZARA深化合作，为ZARA个性化定制实现了跨门店退货、收支两条线等业务受理，合作门店数量达到250余家。ZARA充分肯定了银联商务的各项工作，双方将在更多的产品上开展合作。

银联商务深化与碧桂园的业务合作

2017年，银联商务通过智能POS叠加碧桂园楼盘收款APP，实现银行卡和“全民付”移动支付，给购房客户带来了全新的支付体验，全国合作楼盘近800个，这也是智能POS在房地产领域的首次使用，得到了碧桂园领导的高度认可。

银联商务与宜家积极开展创新业务合作

2017年，银联商务为宜家提供了“银商咕咕”餐饮解决方案，通过扫码线上点餐支付及增加智能移动POS收银台收款，减少了顾客的排队时间，给客户带来了全新的支付体验，未来双方将在不同业务领域开展更多的合作。

银联商务与红星美凯龙积极开展创新业务合作

2017年，银联商务与红星美凯龙开展线上线下全方位合作。通过智能终端、全渠道支付、商户自助资金划付系统+红星美凯龙龙翼系统，助力红星美凯龙支付系统全方位升级，实现红星美凯龙分散式收银的需求以及线上销售的需求。目前合作门店近160余家红星商场，红星方面对我司的产品与服务给予了高度认可。

银联商务与正通汽车积极开展创新业务合作

2017年，银联商务与正通汽车达成深度合作，根据汽车销售行业的迫切需求，为正通汽车提供了个性化的订单拆单支付、现金支付、电子签购单等业务解决方案，在与其他机构的竞标中脱颖而出。方案实现银行卡和“全民付”移动支付的融合支付，为购车客户提供了更便捷、更人性化的支付模式，目前全国合作门店100余家，正通方面对我司提供的产品与服务给予高度评价。



Our Responsibilities to the Country

Realize the Preservation and Appreciation of State-owned Assets

Since its establishment, China UMS has consistently insisted on striking a balance between scale and profitability, and achieved excellent operation performance. The Company has always made profit since 2003.

Due to several times increase of capital and expansion of shares as well as years of profit accumulation, by the end of 2017, the Company's total asset amounted to CNY31.70 billion, a significant increase compared with CNY65 million when established in 2002. In 2017, with 109.5% appreciation of state-owned capital, the Company realized well its task of preserving and appreciating state-owned capital.

Echo National Industrial Policies

1. Serve Real Economy

China UMS actively echoes national appeals, implements the national policies of industry development and provides quick, convenient financial payment services to the whole society. The Company promotes the financial sector to serve the real economy as well as people's livelihood and drives the development of China's inclusive finance.

By the end of December 2017, China UMS had served 7.11 million merchants and 8.78 million POS terminals. The Company's market share of acquiring had maintained continuous uptrend since 2015. In 2017, the transaction amount and volume accounted for 31.1% and 20.2% of the total online transaction of UnionPay respectively, up 9.2 and 1.2 percent respectively year-on-year.

(1)second-tier prefecture-level cities

Since its establishment, China UMS has actively undertaken its social responsibilities. Starting from middle and small merchants, the Company overcame the operation pressure of huge fund input and a long returns cycle. Regarding the second-tier prefecture-level cities as the frontlines, China UMS has carefully cultivated domestic acceptance market, stricken a balance between corporate interests and social interests and committed to extending acceptance markets to the second-tier prefecture-level cities and even to villages and other rural areas.

By the end of December 2017, China UMS had 4.69 million of POS terminals in second-tier prefecture-level cities, occupying near 54% of the total amount; 4.01 million of merchants, near 56% of the total merchants. From 2012 to 2017, the Company recorded an annual average increase of 64.3% on the terminal amount and an annual average increase of 51.1% on merchant amount in tier-2 cities.

(2)western regions

Echoing the appeals of the Party and the country, China UMS has proactively participated in the western development.

By the end of December 2017, China UMS installed a total of 1.77 million of POS terminals in 12 provinces, autonomous regions and municipalities such as Shaanxi, Sichuan, Yunnan, Guizhou, Guangxi, Gansu, Qinghai, Ningxia, Tibet, Xingjiang, Inner Mongolia and Chongqing,accounted for almost 20% of the total; China UMS maintained 1.48 million merchants, accounted for almost 21% of the total merchants.

2.Promote the Construction of Mobile Acceptance Environment

China UMS has been continuously promoting and implementing the construction of mobile acceptance environment. On one hand, it sped up the implementation of contactless and PIN or signature free business. Since 2011, the Company had procured 7.53 million contactless terminals in total. It had realized the contactless acceptance of 1.11 billion transactions and CNY1.7 trillion volume in 2017, increased 60% and 219% respectively year-on-year, accounted for 24.8% and 17.2% of the total online transactions of UnionPay respectively. Among the contactless acceptance, 170 million transactions and CNY14 billion volume were PIN or signature free transactions, increased 150% and 450% respectively, accounted for 29.7% and 32.1% of the total online transactions of UnionPay respectively. On the other hand, the Company took effort to promote UnionPay Cloud Quick Pass. On one hand, the Company focused on commercial centers and blocks to carry out theme marketing and built boutique brands. The Company improved integrated product experience by focusing on chain stores with integrated brand image and merchants in different industries. On the other hand, make good use of the PIN or signature free preferential policy. The Company accepted UnionPay QR code transactions of 98.26 million and volume of CNY2.04 billion. 1.54 million transactions and CNY45.22 million volume were accepted in a single day of "Double 12", topped the acquiring institutions. The Company renovated 2.34 million merchants to enable their acceptance of UnionPay QR code. It built 312 UnionPay QR code demonstration commercial districts and Cloud Quick Pass barrier-free streets represented by Tunxi, Anhui and Gulangyu, Xiamen.

China UMS has actively promoted the construction of acceptance environment for benefiting the contactless payment with UnionPay finance IC card and benefiting the function of Cloud Quick Pass at self-service terminals. It has expanded the market scale of self-service terminals in public service areas and actively explored cooperation among merchants of different sectors. It expanded self-service terminals of 436,000 units nationwide, had 130,000 merchants with self-service. Among them, it expanded vending machine terminals of 60,957 units and served 11,689 merchants with vending machines, and conducted payment business cooperation with domestically well-known companies such as Miyuan, Ubox, Coca Cola, Wahaha and Masterkong. The vending machine terminals can sell various daily life products including beverage, food, cloth, medicine and artifact and are widely installed at public service areas such as shopping mall, industrial park, airport, high-speed railway station, scenic spot, school and hospital. In 2017, 131 million transactions and CNY109.52 billion volume paid by UnionPay- card on self-service terminals were accomplished, related to 20 industries including communication, health-care, self-service vending, shopping mall and supermarket, scenic

spot, parking lot and public transportation. The Company has become the leading self-service terminal payment and information service provider in China.

3.Rural Markets Development and “Agriculture, Rural Areas and Farmers” Supporting

China UMS has continuously increased its investment in rural markets, extended service network to countryside. Meanwhile, the Company has actively cooperated with famous agriculture-related enterprises such as Charoen Pokphand Group, Dabeinong Group, Sino-agri Holding, Sinofert Holding, East Hope Group, Cargill Investment and Guangdong Tianhe and taken advantage of resources from multi-parties to jointly explore rural markets.

By the end of 2017, China UMS had set up 845 subsidiaries in 2,064 counties and county-level cities nationwide, covering 97% of county territory. Terminals in counties accounted for over 24% of all.

(1) “Quan Min Hui Nong” APP precisely meets farmers’ needs

In 2017, China UMS has echoed national appeals to take part in the combat against poverty. The Company had conducted targeted poverty alleviation and targeted farmers aid through “Quan Min Hui Nong” and continuously helped local farmers in Heilongjiang, Xinjiang, Ningxia, Jiangxi and Shanxi to sell their high-quality or unsalable agricultural products. By the end of December 2017, five agricultural products including Heilongjiang Wuchang Rice, Xinjiang Kuerle Fragrant Pear, Jiangxi Gannan Navel Orange, Shanxi Minor Cereal and Ningxia Wolfberry had hit the shelves of “Quan Min Hui Nong” for the aim of poverty alleviation. 1,431 orders were accomplished with sales of 4,590 kgs of rice, 1,806 kgs of fragrant pears, 2,205 kg of navel oranges, 572 kgs of minor cereals and 116 pieces of wolfberries and the total amount reached CNY160,000. This has provided a new channel for local farmers to sell their agricultural products as well as a new approach to increase farmers’ income.

Additionally, China UMS has strengthened cooperation with governments to jointly drive the efforts in targeted poverty release. On one hand, the Company participated in system construction of Ningxia Targeted Poverty Alleviation APP through Quan Min Hui Nong APP. On the other hand, the Company took part in poverty alleviation work in Dingnan County, Jiangxi through Quan Min Hui Nong APP and Rural Aid Financial Self-service Terminals.

Meanwhile, in order to deeply develop rural payment market, Quan Min Hui Nong focused on the exploration of circulation links of agricultural products, participated in and became a standing director of China Farm Produce Brokers Association¹. While assisting brokers association to manage electronization and mobile internet, it provides a special tool to conduct purchasing and selling of agricultural products for brokers as well as more mobile payment services.

(2) Rural Aid Financial Self-service Terminals build a service channel of “Green Finance”

In order to respond national appeals of developing inclusive finance, supporting “agriculture, rural areas and farmers” and taking measures in targeted poverty alleviation, China UMS has taken advantage of existing resources to research and develop Rural Aid Financial Self-service Terminals. With the help of designated merchants’ POS terminals and Rural Aid Financial Self-service Terminals installed in rural areas, China UMS has provided financial services to rural residents such as micro cash withdrawal. The business of helping farmers in withdrawal is in accordance with PBOC’s deployment and a strong measure to optimize rural payment environment. It has effectively eased the problem of inconvenient withdrawal in remote areas. This kind of product not only can meet basic application functions such as cash withdrawal, balance inquiry, transfer and remittance, but also can provide a plentiful of financial and social services such as mobile phone recharge, credit card payment, bill payment of water, electricity and natural gas, ticketing at scenic spots, penalty and confiscation by traffic police, agriculture-

relating subsidy inquiry and the publish of policies concerning farmers. This product is extensively installed at grocery stores, agricultural materials stations, sales points and village committees, bringing convenience to farmers’ daily life and building a service channel of “green finance” for farmers. By the end of 2017, China UMS had 37 subsidiaries engaging in this business and had almost 40,000 units of terminals with various forms.

(3) The Nongfenqi business supports farmers profoundly.

Since the Central Committee of the CPC put forward a request for “guiding Internet finance and mobile finance to have a standardized development in rural areas”, the reform of land policy and the transfer of abundant rural labor have driven large-scale agricultural production. Thus, large agricultural households had gradually taken shape. Their operation features characteristics of continuous input but intermittent income. Therefore, based on the market scale of trillion (CNY) when large-scale operation was formed, the demand for funds was very prominent when large agricultural households want to expand their production scale.

UMS Factoring has worked with other eco-agricultural financial partners such as Nongfenqi. Starting from different scenarios when farmers procure farm machines and taking farm machinery dealers’ account receivable as underlying asset, through a financing way of factoring, UMS Factoring makes loans to dealers and forms closed-loop funds; meanwhile, the Company invites insurance companies to conduct credit assessments to those farmers who have needs to buy farm machines with installment payment. After the review is approved, the insurance companies should provide credit enhancement to UMS Factoring so as to fill in the fund gap in the process of industrialization of agricultural production. Through cooperating with every partner, UMS Factoring has connected the industry chain. Through the Nongfenqi platform, UMS Factoring had served over 4,300 farmers and made accumulated loans of CNY166 million, covering five provinces including Anhui, Jiangsu, Henan, Jiangxi and Shandong and helping farmers with good credibility in operation and production without worries.



Heilongjiang Branch took part in cooperative projects of “Funong Card” of Agricultural Development Bank of China (ADBC)

With the continuous development of agricultural economy, the funds utilized in the purchase of agricultural products have become increasingly huge. The comparatively backward payment environment had fell behind the rise of payment requirements farmers wanted payment against the delivery of goods, while they didn't think it is safe or convenient to deposit the money into banks with a large amount of cash; merchants might make faults in checking cash and there exists security risks, thus the use of cash increased their cost; the operation of online bank requires Internet environment and is inadaptable to mobile situations; the saving and withdrawal increased banks’ operation pressure and cost.

Established in November 1994, Agricultural Development Bank of China is the only agricultural police bank in China, which is under the direct leadership of the State of Council. In accordance with the national laws, rules guidelines and policies and based on the national credit, the bank is responsible for collecting funds, undertaking agricultural policy finance, acting the Appropriation of fiscal funds for assisting agriculture so as to serve agricultural and rural economic development.

Zhongyintong Payment Commerce Co. Ltd. was set up on August 31, 2009 after the registration at Market Supervision Administration Bureau of Free Trade Zone. Its operation range includes electronic payment products’ produce, issuances and settlement as well as the development of electronic payment system and equipment.

Funong Card cooperative project emerges by combining business characteristics of China Agriculture Bank, Zhongyintong and the Company. Funong Card is an IC card issued by Zhongyintong with UnionPay mark on it. By utilizing our Funongtong procedure, we had make policy loans issued by ADBC directly to agricultural dealers and farmers by point-to-point way. Therefore, we realized truly bringing benefits to people and farmers by integrating the current built financial service system of Heilongjiang province.

Funong card cooperative project of ADBC carried out pilot work in Jixi, Heilongjiang at the end of 2016 and started to roll out in October 2017. By the end of December 2017, our company had coordinated every Branch of ADBC and Zhongyintong to get connected of 120 “Funongtong” customers. At present, we have realized 5,000 transactions with value of CNY380 million. The scale of transaction has evidently risen up especially since the entry of winter in 2018.

1.China Farm Produce Brokers Association is a national, non-profit industrial organization led by All China Federation of Supply and Marketing Cooperatives and jointly initiated by State Administration of Industry and Commerce, the Central Committee of the Communist Youth League and All-China Women’s Federation. It has 15 subsidiaries and over 2,000 backbone members and contacts and serves over 3,000 broker associations of various kinds of agricultural products (farmers and rural areas) and 6 million brokers of various kinds of agricultural products nationwide.



The government of Ningxia Hui Autonomous Region initiated the pilot trial of Quan Min Hui Nong APP in Pengyang County

In order to carefully implement the decisive deployment of the Central Committee of the CPC and the Party Committee of the autonomous region regarding winning the tough combat against poverty, the government of the autonomous region has taken full play of the model of "Internet Plus Targeted Poverty Alleviation", taken mobile terminals as vehicles to develop targeted poverty alleviation APP. The government aims to build a comprehensive service platform integrating finance, capital, intelligent and merchant into one body, provide basic financial services, comprehensive information and scientific and technical knowledge to farmers, relief farmers' difficulty in financing and resolve their problems in buying and selling. The government has centralized resources from various sides to fight against poverty and built a demonstration zone of financial poverty alleviation. The Government of Ningxia Hui Autonomous Region has designated Quan Min Hui Nong APP as the basic APP in the APP system of Ningxia targeted poverty alleviation. Thanks to the organization and coordination conducted by Ningxia Hui Autonomous Region Bureau of Financial Work, on October 17, 2017, the implementation of Ningxia Targeted Poverty Alleviation APP Quan Min Hui Nong system and the launching ceremony of pilot trial in Pengyang were held in Pengyang County.

Except of Financial Bureau of the Autonomous Region and China Unicom Ningxia Branch, the secretary of the Government of Pengyang County and the Head of the County, main

responsible people from Financial Bureau of the County, the Office of Poverty Alleviation, Bureau of Development and Reform, Bureau of Economic Cooperation, Local Bureau of Finance, Bureau of Agriculture and Animal Husbandry, the Supply and Marketing Cooperatives, PBOC and responsible people of every villages and towns as well as main responsible people of banks and institutions within the jurisdiction- all attended the ceremony, which demonstrates the pilot work is under high attention.

The Director of Financial Bureau of the Autonomous Region- Liu Zhenghu, on behalf of the Government of the Autonomous Region, specially introduced the background of the promotion of Quan Min Hui Nong APP in Ningxia and the starting point of the Government as well as the detailed requirement and time schedule of the pilot project in Pengyang County. Additionally, the Deputy General Manager of China Unicom Ningxia Branch- Zhou Jianqiang specially introduced their work contents in the process of promotion such as the training of implementing the project which China Unicom is responsible for, the pre-installation of the APP on mobile phone and the exemption of data fee of this APP. Wang Shaobo, Deputy Secretary of the Party Committee of Pengyang County, on behalf of the Party Committee and the Government of Pengyang County, summarized that in order to ensure the successful development of the implementation and the pilot work of Quan Min Hui Nong APP in Pengyang County, he called on all participants to actively promote the coordination with China UMS and China Unicom according to the set plan, and finish the task according to the schedule.



China Development Bank's Poverty Alleviation Project in Dingnan County, Jiangxi

The combat against poverty attracts people's hearts in the country. The biggest integrated payment service institution- China UMS cooperated with China Development Bank to assist the Government of Dingnan County of Jiangxi Province to conduct financial poverty alleviation and targeted poverty alleviation. With the aids of diversified financial service products which are installed at local areas by China UMS such as Rural Aid Financial Self-service Terminals, the villagers will enjoy convenient financial services such as convenient cash withdrawal and transfer with bankcard so as to bringing more convenience to daily life and agricultural production. This is the first demonstration project through which China UMS cooperates with county-level Governments to targeted poverty alleviation.

As affected by the inconvenient geographic location, the villagers at Dingnan County used to take bus to the financial outlets in the town for cash withdrawal, which adds quite a lot troubles to their daily life and production. But now, villagers can take advantage of China UMS installed Rural Aid Financial Self-service Terminals and use bankcard for cash withdrawal. Not only the abovementioned troubles are exempted, but also villagers can use these terminals to recharge mobile phones and pay for credit cards. The last kilometer of financial poverty

alleviation is opened up.

Furthermore, with the help of mobile Internet, the Rural Aid Financial Self-service Terminals changed to information service stations with increased capacity. The loaded Quan Min Hui Nong APP on these terminals enables villagers, through the big interface of the terminal, to grasp the domestic updated agriculture-related policy, technology and subsidy, and prices of agricultural products which have close relation with agricultural production. The specially divided section- Dingnan Information had become an information window through which the Government of Dingnan County can transfer the updated information to local villagers. Meanwhile, villagers can install Quan Min Hui Nong APP on their mobile phones and further enjoy the removable and convenient life service

At present, China UMS Rural Aid Financial Self-service Terminals have been installed at five poverty alleviation villages designated by the Government of Dingnan County of Jiangxi Province, namely, Xinglong Village of Tianjiu Town, Zhentian Village and Letian Village of Egong Town, Xiujian Village and Chebuxu of Lishi Town. The project was launched in July 2017 and by the end of December 2017, a total of 467 cash withdrawals or CNY188,900 had been processed.

Medical and Health Card Self-service Payment Terminal Project in Fugu County, Yulin City of Shaanxi Province

Shaanxi Branch seized the important opportunity of Fugu County of Yulin City as the pilot area of medical service reform and cooperated with Chang'an Bank Yulin Branch to install 25 units of self-service payment terminals at 23 rural basic-level township hospitals and village clinics in the early of December, 2017. By using debit cards of Chang'an Bank, various medical functions can be achieved such as medical treatment, inquiry of medical record and direct payment, which effectively solve many inconveniences of local villagers such as lining up for diagnosis and taking medical record for treatment. This action heavily promoted the Branch to go deep into counties and villages to assist the development of rural medical and health sector toward informatization and one-card period.

Construction of rural payment environment and service range extension to the border of the country

In 2017, China UMS continued to center on PBOC's spirit requirement of pushing forward and deepening the inclusive finance in rural areas and targeted poverty alleviation, committed to build an all-dimensional financial service network covering farmer's production and life, and realized the convenience of financial service in real meaning. Following the installment of financial self-service terminals in Sansha Island and Wenchang Rocket Launch Center last year, China UMS continued to install these terminals in Jilong Port of Tibet, Hekou Port of Yunnan and Fuyuan Port of Heilongjiang. This action of China UMS not only brings the basic financial services which local residents are eager for a long time, but also provides convenience and support to the economic activities such as tourism and consumption in port areas as well as the trade exchange among border residents, and fills in the financial service gap.





Be Committed to serving disaster areas

After the earthquake occurred in Jiuzhaigou County on August 8, 2017, China UMS initiated at first time the emergency financial service plan and set up temporary service stations at disaster areas by putting into play of the convenient advantage of Rural Aid Financial Self-service Terminals, and provide convenient service such as cash withdrawal, inquiry and transfer. China UMS moved financial service to places where people need most and effectively solved the current worries of people in disaster areas.



Service Points Project of Weihai State-owned Capital Operation Co., Ltd. in Shandong Province for supporting farmers

The Guoyun service project for supporting farmers in Weihai, Shandong is a convenient financial service project led by Weihai's government and implemented by Weihai State-owned Capital Operation Co., Ltd. and China UMS Shandong Branch. More than 2,500 natural villages with comparatively backward financial service are subordinated to Weihai City. The Weihai's Government aims to improve the level of financial service in rural areas and implement the inclusive finance, serve "agriculture, rural areas and farmers" and make it reality that financial services cover every village. In July 2017, Weihai State-owned Capital Operation Co., Ltd. and China UMS Shandong Branch signed a Cooperation Framework Agreement and conducted cooperation in value-added business including the operation of Rural Aid Financial Self-service Terminals at Weihai's all natural villages, the expansion and promotion of various kinds of convenient inquiry and payment of public services (water, electricity, natural gas and communication), the inquiry and payment of social services (social security, insurance, Party



member dues, public transportation earmark) and payment by scanning code. After the project was launched, it received unanimously good comments and recognition made by villagers. It is predicted that the scale of the project is expected to over 1,000 units.

Initial results of inter-bank cooperation in development of rural markets were achieved

In 2017, China UMS fully exhibited the advantage of service team and further extended business of Rural Aid Financial Self-service Terminals to county areas. China UMS has conducted deep cooperation with local banks in villages and towns and Rural Credit Cooperatives, installed these terminals in bank merchants or designated service points for supporting farmers. China UMS has conducted cooperation with over 30 local banks including Guishang County Bank of Guangyuan City, Post Office in Yangzhou, Mianyang City Commercial Bank and Yunnan Hongta Bank. These cooperative efforts not only fill in the blind areas of financial service caused by the lack of bank outlets in these areas, but also help cooperative banks to increase the issuance amount of bankcards, further enhance capacity to attract deposits and help banks to provide derivative services which receive unanimously good comments of cardholders. What is worth to mention is that China UMS successfully won the public bidding project of Rural Aid Financial Self-service Terminals of Bank of Guiyang. The estimated scale of purchase is about 1,500 units of self-service terminals which will be deployed in the service points in 88 counties of 9 cities in the province.



4.Support the Development of Middle and Small Merchants

Targeting at the huge needs for electronic payment, low level of informatization management, high operational cost and hard to get financing which middle and small merchants are faced up with, China UMS developed payment by scanning code, Cloud ERP, All In Wallet Financing, IncentiPay, UMS Express and Ginkgo Cubic to provide a comprehensive solution of "Information + Payment + Financing" and help these merchants quickly build a system of business management, service and marketing.

(1) QR Code Payment

Led by payment norms of standard UnionPay QR code, payment by scanning code fully supports QR code payment of all commercial banks and various kinds of mobile APP wallet account as well as B2C and C2B two models so that merchants can easily and quickly receive money.

(2) Cloud ERP

Cloud ERP is oriented especially to small and micro retailers and catering businesses and provides one-stop service to satisfy merchants' requirement of information management and integrated payment in buying, selling and storing of cargoes and ordering food. Except the basic functions such as retail and ordering food, Cloud ERP also supports UnionPay wallet, IncentiPay and various discounts of O2O, provide special functions such as all-channel payment, iMember and dissemination of WeChat Business so as to improve small and micro merchants' capacity of information management as well as capacity of marketing.

(3) All in Wallet Financing

China UMS relies on nationwide service network and good mechanism of long-term cooperation with banks to introduce a variety of financial products to serve merchants, efficiently review merchants' qualification to determine risk level with the help of electronic transaction data and other data verification and analysis methods so as to assist middle and small merchants to quickly apply for and acquire loans for production and operation and efficiently ease their urgent needs in acquiring loans.

(4) IncentiPay

IncentiPay provides diversified channels to exhibit marketing information for middle and small merchants and help them acquire excellent customer resources and realize an all-round promotion of their brands.

(5) UMS Express

UMS Express Logistics Management System integrates E-commerce, electronic payment, modern logistics and supply-chain finance and provides comprehensive services integrating payment, logistics and insurance for middle and small merchants with delivery needs.

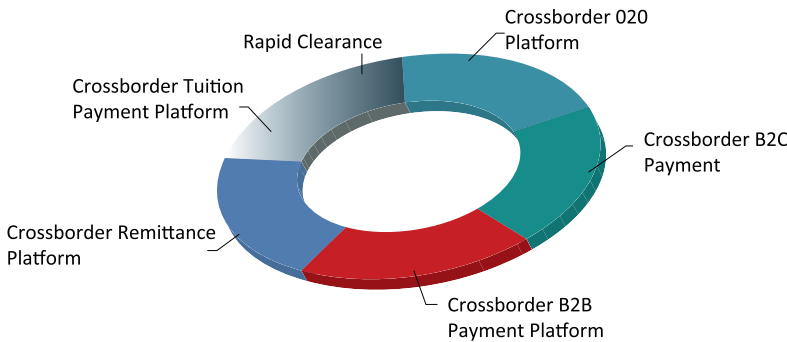
(6) Ginkgo Cubic

Ginkgo Cubic is committed to helping middle and small merchants to grasp customers' needs, understand the competitive situation and know well stores' operation data so as to finally optimize their management and operation model.

5. Cross-Border Payment Business

By the end of 2017, China UMS served 436 cross-border B2C merchants, 110 B2B merchants and realized CNY21.68 billion of cross-border transaction annually. The cross-border payment business covers Europe, North America, Australia, Japan, South Korea, Hong Kong and Taiwan. We signed agreements with Ctrip Hong Kong, Eastern Airline Hong Kong, AsiaPay, Yi Shang Tian Xia and conducted cooperation with world-famous enterprises such

as Western Union, Microsoft, Google, Amazon and Lufthansa to promote the company's brand awareness and speed up the proceeding of internationalization. In December 2017, the holding subsidiary-Shanghai ChinaPay E-Payment Services Co., Ltd. was honored the title of "Outstanding Cross-border E-commerce Financial Enterprise 2017".



In 2017, China UMS had actively focused on the business development of cross-border on-line payment, provided professional and targeted payment solutions for cross-border electronic businesses as well as services of cross-border payment, cross-border separate accounting, quick-pass customs clearance and fund collection.

(1) Cross-border Tuition Payment Platform

Under the push of potential market, China UMS has cooperated with overseas remittance companies to build a cross-border tuition payment platform, which covers more than 400 universities in 9 counties including America, the UK and Canada, and provide cross-border tuition payment service to domestic cardholders.

(2) Remittance Platform

China UMS has actively cooperated with overseas remittance companies and banks to build a leading on-line international remittance platform in China, solve a series of problems in traditional cross-border remittance such as the high charges for remittance, slow arrival to the account and complicated procedures and offer a convenient online remittance business to Chinese residents.



(3) On-line Shopping Mall Platform

On the basis of meeting the function of traditional overseas purchase of commodities, On-line Shopping Mall Platform has integrated international remittance, tax refund, overseas tuition payment and cross-border medical care, and built UnionPay On-line Shopping Mall into a

comprehensive service platform oriented to individual customers by combining offline coupon business so as to provide more comprehensive and convenient services.



(4) APP functional Sector-Haiwaiyi

Based on the international remittance APP, ChinaPay integrated individual international receipt and payment platform in 2017 and developed the APP functional sector- Haiwaiyi Integrated Service Platform which targets at personalized needs for removable receipt and payment, extended international remittance business, cross-border tuition payment business and overseas consumption tax refund business to mobile phone terminals and enriched individual product line for the purpose of meeting Chinese residents' various requirements of cross-border receipt and payment. At present, the platform has finished the development and launch of cross-border tuition payment and cross-border remittance, and according to the production plan of ChinaPay On-line Shopping Mall Platform APP, finished the docking between Haiwaiyi platform and On-line Shopping Mall Platform APP and publicly released the APP market.



Expansion of overseas education market

On May 20, 2017, ChinaPay, at the invitation of Superlink+, participated the "Annual Summit of the Trend of Overseas Study Market 2017" held at Clear Water Bay, Sanya. As a representative in payment industry, ChinaPay discussed about the prospect of overseas study market together with industrial leaders of relevant institutions including famous universities in Britain and the Culture and Education Section of British Council, and emphasized on the solution of online payment of tuition for overseas study.

ChinaPay signed a framework cooperation agreement with Superlink+ and decided that both sides will conduct deep cooperation in overseas study tuition payment and the promotion of ChinaPay's products and brand to overseas universities and relevant study abroad service agencies and help overseas universities and Chinese students solve the



current existing problems such as obstructed network, limited credit and un-accepted UnionPay card. ChinaPay hopes to cooperate with all kinds of overseas universities through a platform as Superlink+ and jointly explore payment market of overseas study.

Establish Inclusive Finance to Support the Development of Small and Micro Businesses

China UMS has actively responded to the appeals of the Central Committee of the CPC and the State Council to greatly develop “inclusive finance” and upheld the ideas of providing safe and convenient financial services to small and micro merchants and assisting them in production and operation. By deeply combining the innovated model of “Internet plus”, China UMS launched All in Wallet financial service platform in 2013 for the purpose of providing liquidity and spare money management and value-added service for merchants, and satisfying small and micro merchants’ enormous requirements of wealth management and financing. Financing business is defined to provide financing service to over 7 million merchants by matching merchants’ basic information, operation data information and their behavior information while employing our products. Therefore, problems in traditional credit extension such as the high threshold, complex process and collateral needed can be solved. Wealth management is defined to provide high yield and low risk wealth management products for our merchants according to their risk tolerance capacity, and prevent customers to buy some wealth management products lured by false marketing and inflated return.

All in Wallet financial service platform is an open service platform for matching the transaction between the provider of financial products and customer, and provide one-stop financial service with quality, convenience and efficiency for customers. All in Wallet has wealth management products such as current financial product, regular financial product, on-line gold trading, opening a securities account and other financing products such as POS Loan,

co-branded credit card, consumption installment and commercial factoring as well as service products in daily life such as credit card application, issuing invoice by scanning code and wallet payment.

In 2017, All in Wallet launched individual consumption loan and pure credit products oriented to individual customers, by which individual customers can quickly apply for petty loan by presenting PBOC’s personal credit report. This not only provides a brand new urgent capital solution for individual customers to explore a new shortcut for the turnover of capital, but also further expands the product lines of All in Wallet platform as well as target customers.

Meanwhile, UMS Factoring, as a pioneer of China UMS self-employed financial business, since its establishment in 2015, has consistently upheld the principle of its parent company as “serve the society, facilitate the public”, relied on the parent company’s enormous amount of small and micro acquiring merchants, and developed many factoring products setting root in and serving small and micro merchants so as to solve their problems in operation and financing. POS factoring business, with features of high credit amount, quick approval, flexible term and preferential charge rate, greatly satisfies financing needs of China UMS’s acquiring merchants (especially small and micro merchants), solves their problems of financing and high interest rate to a certain degree, and heavily boosts these merchants to expand their range of operation and make a quick turnover of capital and upgrade service level. In 2017, UMS Factoring’s POS factoring business transferred from manual pilot operation to online operation. By the end of 2017, POS factoring business had covered 13 provinces and municipalities including Hubei, Beijing, Hebei, Zhejiang, Anhui, Guangxi, Hainan, Xiamen, Shaanxi, Liaoning,Guangdong, Yunnan and Henan with 231 of total applied number and 193 of lending with a total amount of CNY13.86 million. With the efforts of branch offices, promotions and operations of the business were running well.

Since its establishment, UMS Factoring totally lent near CNY5.096 billion by the end of 2017. Its capital scale reached CNY1.886 billion. By the end of 2017, the Company won the title of “The Best Competitive Factoring Company” in “2017 List of Financial Innovation in China” hosted by China Business News at Lujiazui, Shanghai.

Established in September 2017, Chongqing Zhongjintongsheng Petty Loan is China UMS fully-owned subsidiary with CNY700 million of registered capital. By the end of 2017, the three-month old company had served 28,000 customers and released CNY200 million loan.

Convenient Finance Service to Improve People’s Livelihood

1. UMS Pay Convenience Service

In 2017, a total of 341 convenient service channels were connected, covering 71 municipalities, provincial capitals and tier-2, 3 cities. Traffic violation penalty solution covers 23 provincial capitals or above. UMS Pay credit payment and mobile phone recharge business accounted for 104.34 million transactions and CNY109 billion volume. UMS Pay APP 5.0 new version was launched. On one hand, the new interface and new function service capacity were enhanced. The new version realized new interactive interface and UI interaction interface, increased the function of mobile phone data recharge, the function of electronic wallet, 3D touch function in ISO version, optimal function of bill payment of public services, customer event tracking, connecting IncentiPay, optimization of mobile payment plug-in and connecting of Quanminhua. On the other hand, through new technology and application, the new version uplifted customers’ loyalty. Following the development of new technology and deeply exploring the product form of AR red envelope, the new version innovated a new play way of



Deepening cooperation and mutual benefit

In order to further strengthen, deepen and accelerate the cross-border cooperation and promotion, and realize a win-win development, ChinaPay had held “2017 Cross-Border Business Partners Conference” from March 29 to 30, 2017. Almost 30 partners from 10 counties and regions including America, Australia, Japan, South Korea and Hong Kong, Macao and Taiwan attended the conference.

The General Manager of ChinaPay- Sun Zhanping stated in his speech that “in the context of current increasingly booming requirement of cross-border payment and fierce competition of

cross-border payment market, ChinaPay’ advantages of cross-border payment business lie at an early start, completed licenses of the industry, standard business process and flexible and quick clearance and settlement channels. Meanwhile, ChinaPay is accelerating the layout of global development through actively setting up a subsidiary in Europe. Except traditional cross-border payment business, ChinaPay has continued to explore new business and new models such as QuickPay, quick-pass customs clearance, cross-border payment by scanning code. In future, ChinaPay is willing to advance jointly with new and old partners, provide diversified cross-border solutions and quality services for domestic and abroad merchants in all industries and co-enjoy the fruits of development”.

Cross-border acquiring service for Pakistan electronic business

In 2017, ChinaPay formally became the acquiring institution of Pakistani cross-border B2B on-line market place Shoplus, which is the first local trade platform of electronic business in Pakistan connected with UnionPay cross-border B2B integrated payment platform. Shoplus, as a B2B on-line market place focusing on trade between Pakistan and China, will provide to local purchasers more convenient and safe payment choice in buying cargoes of “Made in China” after connecting with UnionPay B2B platform and support an upgrading development of Pakistani foreign trade industry. ChinaPay will regard this cooperation as an important start and jointly build a new commercial format with Pakistani cross-border electronic business by relying on UnionPay international cross-border B2B platform, provide quality acquiring service and contribute its due party of effort to promote the development of cross-border CNY settlement business of payment industry and accelerate the proceeding of CNY internationalization.



red envelope, opened up facial cognition, payment and application, and successfully tried the function of face scan payment. Through a variety of innovated methods, customers' loyalties are increased.

China UMS has upheld the principles of "serve the society, facilitate the public", added convenient business closing to people's daily life into Rural Aid Financial Self-service Terminals, i.e. bill payment of water, electricity and natural gas, mobile phone recharge, credit card payment, Sinopec fuel card recharge, traffic violation penalty payment. China UMS has improved rural payment acceptance environment, solved farmers' problems in payment and ensured that famers can enjoy various kinds of convenient and benefiting financial services at home.

With regard to payment modes, except traditional mode of inserting card and scanning it, many innovated payment modes are added such as UnionPay Quick Pass, NFC, and QR scanning to satisfy payment requirements of customers with different ages and improve the payment experience in rural areas.

2. Improve People's Livelihood with Product and Service

(1) Strengthen Mobile Acceptance Ability of Different Convenient Spots



Chaoji Jiesuan was launched on All in Wallet platform

In October 2017, a wealth management product- Chaoji Jiesuan, newly launched on All in Wallet inclusive finance platform, was favorably received by the market and the number of newly opened account quickly broke through 5,000 just after the launch. This product is an innovated settlement way. After application, merchants' daily settled fund can be automatically

saved into Chaoji Jiesuan and automatically buy money funds at 15:00 o'clock of every transaction day to win profit. The funds in Chaoji Jiesuan support withdraw at any time and won't cause any delay if merchants need money urgently. What they need to do is to install and register China UMS's All in Wallet APP, click on the "current financing" on the home page and find this wealth management product. "Easily operation without worries behind" and effortlessly realize wealth appreciation.

United Asia Finance POS Loan was launched on All in Wallet platform

United Asia Finance POS Loan combines the characteristics of online application of the whole process, seconds-level review and lending and zero manual intervention into one body. While strictly controlling risk, the product gets rid of shortcomings in traditional bank loan products such as slow and inefficient review and manual handling needed. It reduces the whole period from application of merchants to lending to minutes, which is far higher than common bank loan products in terms of efficiency and timeliness.

When a merchant in Sichuan had urgent need in the turnover of capital, under the recommendation of a customer manager of China UMS, this merchant applied the United Asia Finance POS Loan through All in Wallet inclusive financial platform. The merchant acquired CNY150,000 needed for production and operation in just 10 minutes from application to successful lending, which filled in the gap of the turnover of capital. After the merchant partly paid the loan, he/she again applied for renewing loan and got the money with the same action like last time. The merchant frankly said: "I have never experienced such highly efficient and convenient loan products before and will insist on choosing this POS Loan!"

Launch of consumption loan product Tiqianhua

In April 2017, China UMS's All in Wallet financial service platform launched a pure credit consumption loan product-Tiqianhua, which is targeted to individual customers. Customer apply for loans online after login in All in Wallet APP. Free of guarantee and collateral, this product is really a useful tool for easing the urgent need of capital.

Tiqianhua inherits the quick and convenient characteristic of products on "All in Wallet" financing platform. After finishing three steps, namely identity authentication, binding credit card and filling in basic information, can you acquire loan credit up to CNY200,000 which can arrive to your account on the same day of APplication. To customers who need minor emergency cash, Tiqianhua must be their first choice.

■ In order to implement the requirements of PBOC and UnionPay mobile payment demonstration project of facilitate the public, China UMS has actively promoted the extensive application of Cloud Quick Pass in the fields of convenience. First, do well the renovation of the acceptance side. Second, try to get breakthroughs at subway and public transportation. Third, strengthen the expansion of daily convenient spots.

■ In 2017, China UMS made efforts in expanding acceptance business at subway and public transpor tationindustr y in Guangdong, Zhejiang, Hubei, Fujian and Qingdao, newly added over 10,000 units of acceptance terminals of subway and public transportation Cloud Quick Pass. At the same time, China UMS carried out preferential ride events and responded to the appeals of constructing smart cities required by the state and the government, truly fulfilled its promise to serve people's livelihood as a social company, and shouldered its social responsibility to build smart cities. China UMS has upheld the principles of "benefiting people and bringing convenience to people", made efforts to promote the application of Finance IC card and mobile payment in other public services and realized the combination between the Finance IC card mobile payment and the improvement of people's livelihood so as to assist the improvement of people's living standard.

■ China UMS has continued to promote the construction of Xiamen Citizen Card and Shandong Dongying Citizen Card, and enriched the application spots of Citizen Card APP. Through connecting with Luqiao card, fuel card, tourism card as well as more local hospitals,Citizen Card APP can replace various kinds of physical cards. On this basis, China UMS will plan and promote platform products of standard smart city and actively seize Citizen Cards' payment entry.

(2) The Construction of Smart City: Visual Card Project of Xiamen Citizen Card

Xiamen Citizen Card Project is a typical application through which the Xiamen's Government has centered on the goal of building a national new-type smart city and utilized big data to boost the continuous improvement of governance and services of people's livelihood. This project aims at improving the service efficiency of government management and bringing convenience to citizen's life. Supported by the integration of resources and information sharing, and with a management model of "combining many cards' functions into one card", this project has realized visual card management of digital citizen account and the integration of different industries. This project is listed into the benchmarking application products which demonstrate that the Xiamen Government has done practical things for people's benefits, and is a key project supervised and put into effect by Xiamen Municipal People's Congress.

Mobile terminal APP as its vehicle, the Citizen Card Project is the first in China to provide public services with a model of credit service, and the mobile phone application client built on the technical norms of QR code, which are unified by the city. The Citizen Card APP, through a management model of "one code with multiple usages" and "combining many cards into one card", relies on the construction results of "The Unified Real Name Authentication Service System of the City" and "iXiamen", and realizes the mutual recognition and connection between Citizen Card clients and customers' system of each government service department. Many functions are integrated in the Citizen Card APP including medical insurance, social security, transportation, medical care, recreation and sport, bill payment of public service and consumption payment. Therefore, a "multiple cards integration" service system which realizes the seamless docking between online and offline was built.

(3) Convenient Self-service Terminal Improves Public Financial Service

China UMS has actively cooperated with government agencies and enterprises and public institutions to install various kinds of payment terminals at places of government service and integrated bill payment business on government platform; realized the application of UnionPay card, Finance IC card and Cloud Quick Pass in social security and medical self-service payment, and set up a brand image of people's livelihood project and implemented its social responsibility with practical action.



Convenient service project in Xiamen Jimei community

China UMS Xiamen Branch and the Xiamen's Government cooperated to carry out a convenient service terminal project in Jimei Community and installed fiscal non-tax self-service terminals at government service center of every district, and convenient service terminals at rural areas outside the Island as well as UMS Pay convenient service terminals so as to bring convenience to people in payment, transfer, withdrawal, printing receipt and public service bill payment. Citizens can deal with government non-tax payment, payment of utility fees and printing receipts through smart self-service terminals.. The terminal operation process is simple and brings convenience to citizen by avoiding lining up and complex processes of payment through multiple windows. It effectively improves the efficiency of fiscal non-tax project payment. Meanwhile, China UMS has continuously promoted the entry of smart self-service terminals into communities and provided one-stop integrated financial service to facilitate the public.



Qi-Lu social security payment through self-service terminal

Shandong Branch has boosted cooperation with government agencies and jointly developed social security payment self-service terminal project with Binzhou Municipal Human Resources and Social Security Bureau to realize social security cross-bank payment of companies and individuals through self-service terminals so as to solve the problem of lining up at banks' counters to pay social security and provide one-stop social security payment service to individuals and companies. This project becomes an important part of building a platform of "Internet plus Government Service". As a practitioner of the concept of inclusive finance, China UMS has provided convenience in payment for Qi-Lu people through self-service terminals and further deepened the cooperation relationship with governments and received positive social responses.

Social security convenient payment channels for Xuzhou citizens

Based on the guidance of opinions of Jiangsu Provincial Human Resources and Social Security Agency regarding the promotion of the construction of social security payment with an integrated card, and Xuzhou Municipal Human Resources and Social Security Bureau playing a leading role in planning, Jiangsu Branch launched successfully a self-service terminal project for social security payment of Xuzhou citizens. Jiangsu Branch provided technical development of bankcard acquiring and professional service, and attracted the participation of Industrial and Commercial Bank of China, Agricultural Bank of China and China Merchants Bank. The citizens can bid farewell to the previous lining up at banks' counters for payment and can check individual information directly on self-service terminals. Besides payment with banks' financial account connected with individual social security cards, the terminals also support payment with other bankcards freely selected by individuals. Therefore, the limitation of cross-bank capital transaction is broken and the convenience is improved.



Cloud Quick Pass Project in Zhejiang Subway

China UMS Zhejiang Branch and Zhejiang UnionPay cooperated with Hangzhou Metro Group and activated the service of passing the turnstiles with UnionPay Quick Pass at every station of Hangzhou metro lines. It is the first time that online pre-authorization mode is applied in metro lines. Thus, Hangzhou realized a full coverage of public transportation and subway by mobile payment, and strode a firm step of the construction of smart city. The citizens only need to take mobile phone, watch, and wristband binding with UnionPay card with them, or UnionPay chip card with Quick Pass mark on it (including debit card and credit card) issued by any bank, and approach reader sensing area of a turnstile, and then can go in or out of a station by a quick payment. The fare will be deducted directly from the related UnionPay card, which saves the inconveniences of buying ticket, recharge and lining up for buying ticket.

Guangyuan Central Hospital's self-service bill payment project

Sichuan Branch targeted at the commonly existing problems in current hospitals as "long queue, difficult registration and slow payment" and combined the actual needs of Guangyuan Central Hospital to develop an industrial solution for smart hospital, which supports self-service registration and payment. This project is the fifth smart hospital project following the First People's Hospital Longquanyi District, Chengdu, Chengdu Aier Eye Hospital Group Co., Ltd., Zigong First People's Hospital and Chengdu Xindu Maternal & Child Health Care Hospital. It brings convenient service experience to medical staff and patients' relatives and marks that Sichuan Branch is becoming mature in the areas of smart hospital projects and self-service payment business, and lays solid foundation for the Company to conduct in-depth cooperation with medical industry.



Cloud Quick Pass project in Zhaoqing Guangdong

"Smart Public Transportation" Project in Zhaoqing City is the first to take public transportation by UnionPay IC credit card ODA in the whole Guangdong Province, which supports UnionPay IC debit card, Cloud Quick Pass Mobile Phone Pay and QR code. This marks that the innovated application of Finance IC card and mobile payment in public transportation achieved a historic breakthrough in Zhaoqing. This project has covered over 550 buses in Duanzhou District and Dinghu District of Zhaoqing City. The promotion and application of this project is of significant meaning for promoting finance to benefit people's livelihood, boosting economic development and improving the level of serving people's livelihood, and realizing the extensive application of Finance IC card minor payment.



Financial IC card public transportation application project in Yichang Hubei

UnionPay Quick Pass installed in Yichang City's public transportation is a brand new measure bringing convenience to people. It is initiated by the Government of Yichang City, China Union Hubei Branch, China UMS Hubei Branch, Yichang Public Transportation Group and the Central Sub-Branch of PBOC in Yichang, and co-built by the joint work of every bank and financial institution in the city. It is the first time in Hubei Province. On August 10, 2017, the opening ceremony of Finance IC card application in public transportation was held. The citizens can use UnionPay IC card or mobile phone without barrier and realize Quick Pass when taking buses. This project covers over 1,200 buses and provides safe, quick and convenient payment service for all citizens.



Project of traffic violation penalty payment through Rural Aid Financial Self-service Terminals

Based on the principle of "Serve the Society, Facilitate the Public", China UMS Sichuan Branch has actively performed its social responsibility as a corporate citizen,ultichannel traffic penalty payment service, which includes within 6 penalty points (including 6 points), and then fundamentally solved the problems of the difficult treatment of traffic penalty payment, the long treatment period and the high charges.



By the end of 2017, China UMS had installed various kinds of Rural Aid Financial Self-service Terminals at each rural outlet, providing several items of convenient functions such as the purchase of agricultural materials, credit card payment, mobile phone recharge, water, electricity and natural gas bill payment and traffic violation penalty payment. Under the great support of local PBOC, China UMS has conducted in-depth cooperation with local banks and revitalized a lot of financial service outlets and greatly improved financial service in rural areas.

Build a Harmonious Industrial Environment

1. Maintain Market Order

China UMS has always upheld the principle of standard market development and actively implemented various requirements of PBOC and other government supervisory authorities. Under the guidance of various programmatic policy documents issued by the National Development and Reform Commission and PBOC, China UMS has taken the lead to maintain market order and coordinated the construction of acceptance market order.

2. Develop Cooperation Relationship with Banks

China UMS has consistently adhered to the development idea of serving banks and actively built an environment for harmonious development according to "Four Complementation and One Staggered Development" which mean complementation of business, market, channel and function and the principle of staggered development.

China UMS has made efforts to boost headquarter-to-headquarter cooperation with various banks. By the end of 2017, it had signed headquarter-to-headquarter cooperation agreements with 65 banks, covering major local banks and foreign banks in China. Through continuous exchange and communication with banks, it enhanced the cooperation relationships with banks and inspired industrial innovation; through continuous innovation, it provided more diversified products and services to banks, drove comprehensive cooperation with banks and promoted the development of the industry; through continuous cooperation with banks in various projects, it realized mutual complementation of strengths and resources as well as a win-win situation.

3. Service Work of Key Accounts

China UMS has always taken priority of customers' requirements, relied on safe payment system, a plentiful of marketing resources, various kinds of product types, strong development ability and efficient service team to provide full and careful integrated payment solutions to key accounts, and help them improve their sales performance, save management cost, improve efficiency of collecting money and expand sales channels, which are highly recognized by key accounts and receive unanimous good comments.



Innovated cooperation with ZARA

In 2017, China UMS conducted in-depth cooperation with ZARA, worked for ZARA's tailor-made products and realized business acceptance of cross-store returns and of two lines, one for receiving money and the other for payment. The cooperative amount of stores reached 250. ZARA also fully confirmed China UMS's efforts. Both sides will conduct cooperation on more products.

Cooperation with Country Garden

In 2017, through Smart POS superimposed by Country Garden's real estate payment APP, China UMS realized bankcard and UMS Pay mobile payment, and brought a new payment experience to home buyers. Near 800 real estates projects nationwide are in cooperation with China UMS. This is the first time that Smart POS is applied in real estate industry and receives high recognition of County Garden's leaders.

Innovated cooperation with IKEA

In 2017, China UMS provided Gugu's catering solution for IKEA, which reduces customers' time in lining up through online ordering and payment by scanning code, and the increase of Smart POS checkout counter. Thus, it brings a new payment experience to customers. In future, both sides will conduct more cooperation in different business areas.

Innovated cooperation with Red Star Macalline

In 2017, China UMS conducted online and offline, all-dimensional cooperation with Red Star Macalline. Through smart terminals, all-channel payment and merchants' self-service fund remittance system plus Red Star Macalline' longyi system, China UMS assisted an all-round upgrading of Red Star Macalline's payment system and satisfied the requirement of Red Star Macalline's scattered money collection and online sales requirement. At present, the cooperative stores amount to near 160. Red Star Macalline gives a high recognition to products and services.

Innovated cooperation with Zhengtong Auto

In 2017, China UMS reached in-depth cooperation with Zhengtong Auto. According to urgent needs in auto sale industry, China UMS provided business solutions such as personalized payment way by splitting original order, cash payment and electronic receipt, and emerged from other institutions' bidding. The project realizes the integrated payment between bankcard and UMS Pay mobile payment and provides a more convenient and personalized payment mode. At present, the cooperative stores amount to over 100. Zhengtong side gives a high recognition to our products and services.



Cooperation with Walmart

In 2017, China UMS strengthened cooperation with Walmart, expanded cooperation areas and supported Walmart to implement the business of electronic signature and electronic invoice. Through channels online and offline, China UMS tried to meet customers' further requirements for personalized service, improved payment solution, approach cooperation in UnionPay QR code payment, purchase by scanning code and self-service terminal acceptance. Therefore, it acquired customers' confirmation and good comments.



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 pays high attention to protect shareholders' rights and interests, continuously improves the governance of the Company and makes efforts to strengthen the construction of internal control system and commits to creating value for shareholders.

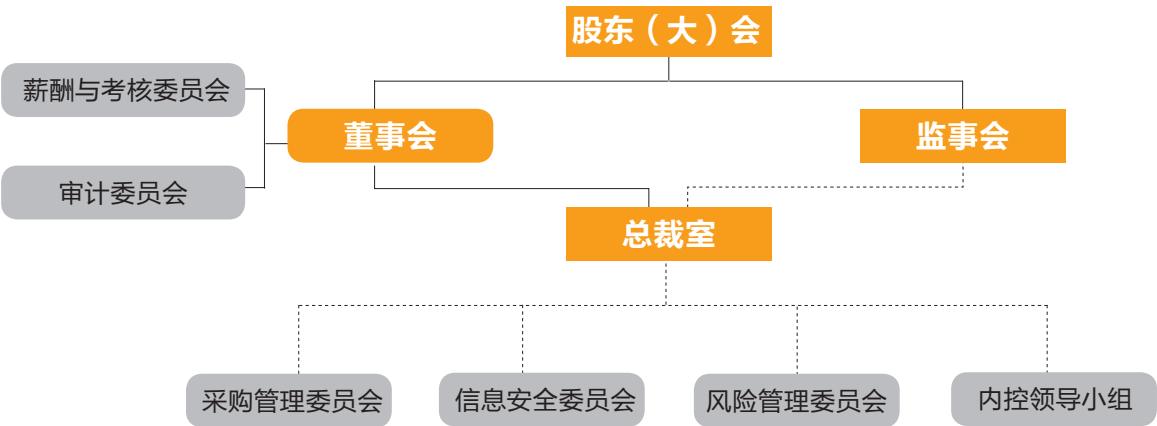
股东责任

（一）积极创造股东价值

2017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

2017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。



根据公司股改进程，分别通过《银联商务有限公司章程》《银联商务有限公司董事会薪酬与考核委员会工作细则》《银联商务有限公司董事会审计委员会工作细则》和《银联商务股份有限公司章程》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。

2017年，股东(大)会审议议案21项；董事会审议议案29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”的风险治理理念，深入贯彻“预防为主、防重于治”，通过10余年在风险管理领域的探索和总结，深入研究支付机构所处风险环境和趋势，在组织管理、规章制度、机制运行、风险技术、应急处置、闭环管理等方面形成了完备的风险管理架构，并持续夯实、完善。2017年，公司上下牢固树立依法合规经营意识，不折不扣落实中国人民银行等监管规范要求，强化反洗钱管理，确立新形势下风险管理战略目标及发展思路，加快建设科技风控能力，不断创新风险管理手段，持续提升事前、事中、事后风险管理水平，构建保障公司经营发展的坚实防线。

据中国银联相关数据显示，近年来，公司银行卡收单欺诈管控能力一直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、确立新形势下风险管理战略

2017年，支付行业监管从严、风险繁复，银联商务稳中求进，审视风险管理职责与定位，确立“风险技术驱动、风险策略助力”的风险管理双核驱动战略，助力公司业务、技术整体规划和经营发展。一是提升风险技术整体实力，逐步构筑适应公司新发展业态下的风险数据、风险模型、风险应用的技术业务配套体系，充分发挥T+1、准实时、实时三个风险核心引擎的并行作战能力，形成公司风险技术核心竞争力；二是搭建并完善风险预警策略，通过研究监管机构风险策略、评估市场关联风险影响、模拟风险变化趋势、量化风险价值等措施，提高公司风险预警及提示能力，保障公司业务稳健发展。

2、不折不扣落实监管规范要求

面对支付产业的深刻变革，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工作要求。2017年度持续加强落实中国人民银行打击防范电信网络新型违法犯罪工作，全面完成特约商户检查、T+0商户管理、电信网络新型违法犯罪交易风险事件管理平台接入等各项工作；根据中国人民银行无证机构清理整治工作要求，持续多次组织公司全辖开展全面梳理、自查自纠，严防为无证经营支付业务行为提供支付结算服务；全年多次开展“微盘”类商户、违规交易场所、“ICO代币发行融资交易平台账户”排查，及时清理疑似问题商户；强化全辖账户信息及数据安全要求，应用系统工具开展信息安全检查，持续提升支付安全体验；综合多种渠道开展安全宣传提示，提升客户风险意识，维护广大人民群众利益。

3、提升风险技术核心竞争力

银联商务全力打造WATCH2.0风险监控平台，充分运用科技能力，为公司各类业务提供有力支撑。2017年，着手规划并有序推进实时风险监控系统建设及应用，实现移动支付业务监控覆盖，具备交易阻断与强化验证功能；依托WATCH2.0风险监控平台，契合业务发展与风险情形，综合业务模式与控制时效，持续优化、部署风险监控规则模型，推进T+1、准实时、实时三个风险核心引擎优势互补、形成合力，实现公司收单、增值、创新业务的有效侦测覆盖。

公司联合相关人工智能领先院校成立“风控技术联合实验室”引入机器学习、关联图谱等人工智能技术应用，借助科研学院在人工智能领域的领先地位，结合公司在金融支付行业的丰富经验及创新探索，推动形成“产、学、研、用”良性互动的工作新机制、新模式，实现人工智能前沿风险技术的快速应用转化，大幅提高风险防控技术实力。

（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，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体的公司治理架构，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，内控运行部门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、制度宣贯及业务操作培训，提升员工履行自身内控职责的意识与能力，自觉将控制措施落到实处，形成了“全司重视、全员参与、全面覆盖、全程控制”的内控环境。

3、建立内控监督检查机制，查找存在的内控缺陷

银联商务建立了多层面的检查体系。总公司各管理部门在日常工作中对所管理的具体业务进行定期或不定期的检查评估；分支机构层面的内控运行部门组织公司内控情况自查；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。

4、持续完善内控制度

银联商务已经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，不断动态更新各项内控制度，保证规章制度能覆盖各项业务控制的关键风险点，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。

（五）加大审计监督力度

1、提高审计质量，充分发挥第三道防线的作用

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，识别可能对公司稳定、效益和全局利益构成重大威胁的风险；以流程控制为主线、数据为核心，结合作业流程的优化和分析工具的运用，不断提高审计工作质量的效率和效果，并通过持续开展内部审计再监督督促审计整改的落实。内部审计工作充分发挥第三道防线的监督、评价和服务作用，努力为公司完善内控体系建设，实现管理层和董事会的组织目标提供支持和保障。

2、廉洁自律

落实好全面从严治党主体责任，督促各单位、各部门落实“两个责任”。协助公司党委将党风廉政建设和反腐败工作纳入总体工作部署，研究制订党风廉政建设工作计划、目标要求和具体措施。推进权力运行程序化和公开透明。协助党委贯彻落实党风廉政法规制度，加强制度建设，提高制度执行力。认真落实监督责任，切实履行监督执纪专责，全面落实“三转”要求，把纪委工作和措施聚焦到主责主业上，运用好“四种形态”。

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，认真坚持“三谈两述”制度和函询制度，抓早抓小。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

Value of Shareholders

In 2017, China UMS, from top management to staff, made relentless efforts to effectively cope with complicated economic situation and increasingly fierce competition in payment industry, actively seized markets to promote valued-added and innovated new business. Therefore, it realized a continuous and stable growth in business income, achieved outstanding operation performance and created value for shareholders.

Corporate Governance

In 2017, the management of China UMS was in compliance with standardnized rules, strictly followed the regulations of the Company Law of People’s Republic of China and the Administrative Measures on Payment Service of Non-financial Institution as well as the Articles of Association of China UnionPay Merchants Service Inc., continuously improved the company’s governance mechanism which includes a clear clarification of power and responsibility, effective check and balance, and a coordinated operation, so as to improve the level of governance.

According to the proceeding of its share reform, a series of basic institutional documents which stipulate the division of power and responsibility of Shareholders, the Board of Directors and its special committees, the Board of Supervisors and the Top Management, and clarify the hierarchical voting mechanism of the Board of Shareholders, the Board of Directors

and the Board of Supervisors as well as their duties and obligations, including the Articles of Association of China UnionPay Merchants Services Inc., the Detailed Rules of the Board of Directors Remuneration and Evaluation Committee of China UMS, the Detailed Rules of the Board of Directors Audit Committee of China UMS and the Articles of Association of China UnionPay Merchants Services Inc. The Company has strictly implemented the mechanism of regular meeting, and stipulated that at least one regular meeting of the Board of Shareholders and two regular meetings of the Board of Directors and the Board of Supervisors must be held every year. During the period when the regular meetings are not in session, according to the process of its governance and decision-making, the Company will convene a temporary meeting to ensure the internal decision-making process is operated in compliance with standards and safeguard the preciseness of its governance structure.

In 2017, the Board of Shareholders reviewed 21 proposals; the Board of Directors reviewed 29 proposals; the special committees of the Board of Directors reviewed 3 proposals; the Board of Supervisors reviewed 8 proposals.

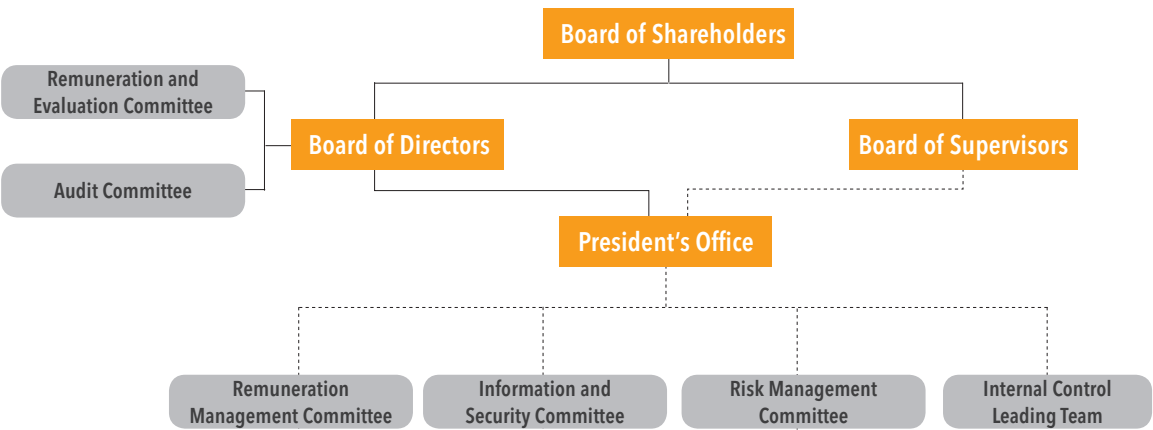
Risk Management

China UMS has been always adhered to the idea of risk governance as “emphasizing both business development and risk prevention”, and deeply implemented the idea of “prevention-oriented, prevention-focused”. Through more than 10-year exploration and summarization in risk management, China UMS has conducted in-depth research on risk environment and trend of payment institutions, formed a completed risk management structure including organization management, rules and regulations, operation mechanism, risk technology, emergency treatment and closed-loop management, and continued to consolidate and improve the structure. In 2017, the Company, from top management to staff, firmly established the awareness that its operation must be in compliance with laws, carried out to the letter the regulatory requirements of PBOC and strengthened the anti-money laundering management. The Company set up risk management strategic goals and development ideas under the new situation, accelerated the capacity building of risk control by a scientific and technical way, and continuously innovated risk management approach. The Company continued to upgrade risk management level before the event, during the event and after the event, and built a solid defensive line to safeguard its operation and development.

According to relevant data of China UnionPay, in recent years, China UMS’s control capacity of bankcard acquiring fraud has taken the leading position. China UMS’s risk management performing indicators have been one of the best in acquiring institutions nationwide.

1.Set up the Risk Management Strategy under the New Situation

In 2017, under the background of strict supervision as well as frequent and complex risks in payment industry, China UMS pursued progress in stability, reviewed risk management responsibility and positioning, and set up a dual-core driven strategy of risk management as “driven by risk technology and helped by risk tactics” to assist the development of business and operation as well as overall technology plan. The first is to upgrade the overall strength of risk technology and gradually build a technical supporting system incorporated into risk data, risk model and risk application, which is adaptable to the company’s new development format, and give full play of the combat ability of the three parallel risk core engines-T+1, quasi real-time and real time, and form the core competitiveness of its risk technology. The second is to build and improve risk pre-warning strategy. Through the study of risk strategy of regulatory agency, the assessment of market associated risk impact, the imitation of risk change trend and the quantization of risk value, the Company improved risk pre-warning ability to safeguard a stable development in business.



2. Execute the Regulatory Requirements without Compromise

Facing the profound reform in payment industry, China UMS took the lead to set an example and took the initiative to shoulder its social responsibility as a state-owned enterprise, and carried out the letter the regulatory requirements. In 2017, China UMS continued to strengthen the implementation of PBOC's requirement to crack down and prevent new type of illegal crimes in telecommunication network, and fully accomplished the inspection of contracted merchants, T+0 merchant management and the access of management platform of transaction risk event of new type of illegal crimes in telecommunication network; according to PBOC's work requirement of cleaning up and overhauling institutions without license, China UMS consistently organized all companies within jurisdiction to carry out a full combing, self-checking and self-correction, strictly prevented the provision of payment settlement service for payment business without license; carried out many times the checking of "micro-cap" merchants, illegal trading places, and "ICO transaction platform account", and cleaned up in time suspected merchants; strengthened account information within full jurisdiction and security requirements for data management, applied systemic tools to conduct information security check and continued to upgrade payment security experience; combined multiple channels to conduct safety awareness tips to uplift customers' risk awareness and safeguard the interests of the general public.

3. Enhance the Core Competitiveness of Risk Technology

China UMS made full efforts to build WATCH 2.0 risk monitoring platform and provided strong support to various kinds of business by giving the full play of scientific and technical ability. In 2017, China UMS planed and orderly pushed forward the construction and application of real time monitoring system, realized monitoring coverage of mobile payment business, and possessed functions of transaction block and strengthening verification; by relying on WATCH 2.0 risk monitoring platform, the Company corresponded to business development and risk situation, integrated business model and the controlling of effectiveness and timing, continuously optimized and deployed risk monitoring rules and models, and promoted the complementarity of strengths of the three risk core engines-T+1, quasi real-time and real time, and formed a joint force to realize effectively monitoring coverage in the company's acquiring, value-added and innovated business.

The Company cooperated with leading universities in relevant AI to establish a "Joint Laboratory of Risk Technology", incorporated into AI technology application such as machine learning and relational graph spectra. By relying on the leading positions of these scientific research universities in AI field and combining its plentiful experience and innovated exploration in financial payment industry, China UMS promoted the formation of new mechanisms and new formats which encourage a good interaction among industry, university, academy and user, and realized a quick application and transformation of cutting-edge risk technology in AI to significantly enhance the technology strength of risk prevention and controlling.

Strengthen the Construction of Internal Control

China UMS attaches great importance to internal control and continuously improved the internal control system by combining its realities. Through optimizing internal control environment, verifying internal and external risks and strengthening proper controlling measures to maintain smooth information communication and implement effective internal supervision, the Company ensured that its operation and management is in compliance with laws and regulations, that its assets are secured, and that financial statements and relevant information are real and completed. Therefore, the Company improved operation efficiency and profitability and promoted the realization of its development strategy.



1. Build a Solid Internal Control System and Boost the Effective Implementation of the Construction of Internal Control

China UMS built a solid internal control system and a governance structure of which the Board of Shareholders, the Board of Directors, the Board of Supervisors and the Top Management are the main parts. The Audit Committee and Supervision and Auditing Department under the Board of Directors are responsible for inspection and supervision on the internal control situation of its operation activities. The Internal Control Leading Team and its subordinated Internal Control Team Office are responsible for organization and coordination of various internal control work. The Internal Control Operation Department performs various internal control work according to requirements.

2. Create a Good Internal Control Environment and the Internal Control Awareness is Deeply Rooted in People's Heart

China UMS possesses excellent internal control environment and carries on technique training to managers to establish their internal control awareness so as to fully fulfill their duties of directly leading internal control work; China UMS implements education of new employed staff, publicizing and implementation of system and business operation training, enhances staff's awareness and ability in performing their internal control duties so that they can implement internal control measures in practical work. Therefore, an internal control environment with full coverage and control in the whole process, which the whole company pays attention to and all members of the Company participate in, was formed.

3. Establish Internal Control Inspection and Supervision Mechanism to Find out Shortcomings of the Internal Control

China UMS has established multi-level inspection system. Each management departments of the head quarter should conduct regular or irregular inspection and assessment to their responsible business in daily working; the internal control operation departments of branches and subsidiaries should organize self-inspection; the Supervision and Auditing Department should conduct auditing and supervision to operation management and financial management as well as other economic activities.

4. Continuously Improve the Internal Control System

China UMS has formed an internal control system covering business management, technology management, risk management, financial management, human resources management and administration management, and according to the change of operation, will continuously update various internal control systems in a dynamic way to ensure that the rules and regulations can cover the key risk points of every business control, and promote the normalization, institutionalization and standardization of the internal control management.

China UMS Internal Control System

Business Management	Stipulate norms and systems of various payment business including acquiring business, professional acquiring business, online business, self-service terminal business and non-bankcard business
Technology Management	Stipulate norms and systems of technical structure, project management, operation and maintenance management, information security management, technical standard compliance
Risk Management	Stipulate norms and systems of traditional acquiring risk management, innovated business risk, account information security, anti-money laundering, risk safeguard and risk service
Financial Management	Stipulate norms and systems of finance-related contents such as budget, appraisal, capital, asset, income and expense, accounting and tax
Human Resources Management	Stipulate norms and systems of staff employment, training, remuneration evaluation, promotion and quit.
Administration Management	Stipulate norms and systems of secretary meeting, administration and logistics, legal affair, archive and security management
According to the change of operation, the Company will continuously update various internal control systems in a dynamic way.	

Reinforce Internal Audit

1. Improve Auditing Quality and Give Full Play of the Role of the Third Defense Line

The Supervision and Auditing Department closely integrates its work tasks with the Company's strategic goals, risk oriented, and takes care of overall risk management of the company, and distinguishes possible serious risk which will threat the company's stability, profitability and overall interests; Taking the process control as the principal line and data as the core, China UMS combines the optimization of work flow with the application of analysis tools to continuously improve the efficiency and result of auditing work, gives the full play of the supervision, assessment and service of the third defensive line, tries hard to improve the construction of the internal control system to provide support and safeguard to the realization of goals of the Management and the Board of Directors.

2. Be Honest and Self-disciplined

The Company is committed to strictly governing the Party, urging every company and department to implement "Two Responsibilities". Coordinate the Party Committee to incorporate the construction of the Party's working style and a clean and honest administration

and anti-corruption into overall work deployment, study and stipulate working plan, goal and requirement and detailed measures of the construction of the Party's working style and a clean and honest administration. Promote institutionalized, public and transparent power operation. Coordinate the Party Committee to implement rules and regulations of the construction of the Party's working style and a clean and honest administration, strengthen system building and enhance the enforcement of system. Carefully implement supervisory responsibility.

Truly perform special duties of discipline supervision and enforcement. Fully implement the "Three Transfer Requirements", emphasize the work and measures of the Commission for Discipline Inspection on the main responsibility and major business, and make good use of "Four Forms". Implement the Rules of Disciplinary Sanction of the Communist Party of China, the CPC Regulations on Internal Supervision and the Communist Party of China Accountability Regulations. Seize the important points, segments and fields, strengthen the daily supervision and management to the Party Members and leaders and cadres. Carefully adhere to the system of "Three Talks and Two Work Reports" and inquiry system, and find out problems at early time. Strengthen the construction of working style, conduct supervision and inspection on leaders and cadres' honesty and self-discipline, the implementation of the Spirit of the Eight Provisions of the Central Committee and the rectification of the formalism, bureaucratism, hedonism, and extravagance, and solve the existing prominent problems in the working style of government and the Party. Firmly support disciplines and rules. Strengthen accountability and strictly investigate and deal with the ineffective behavior of implementing "Two Responsibilities" and violation of "Six Disciplines" and firmly maintain the seriousness of the rules and disciplines of the Party.



客户责任篇

Our Responsibilities to Customers

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 concept of “customer-centric” and commits to “creating value for customers”. We continue to strengthen product business innovation, Apply innovative ideas, technologies and methods, integrate various types of payment products and services, explore innovative applications in the payment field, promote the flourishing development of the payment industry, and strive to provide comprehensive, high-quality integrated payment and information services for merchants and cardholders.

客户责任

（一）致力于产品和服务创新

1、移动支付

2017年银联商务现场支付场景B扫C业务发展迅猛，全年交易额超过1500亿元人民币。一是在产品建设方面，持续扩展现场支付场景下的受理能力，增加支持的主流钱包APP数量，接入银联二维码，成功完成了银联二维码受理环境快速铺设任务；实现了与三大电信运营商APP（翼支付、沃支付、和包）的对接，并完成16家银行APP的合作对接。二是全力保障业务和系统的运行稳定，完成了移动支付多渠道互备的建设工作，以及扫码业务系统部署优化工作，从实际效果看自10月份以来系统稳定性已得到了大幅提升。三是通过迭代行业应用功能，提升扫码支付产品的行业竞争力。基于扫码设计的担保支付产品自7月份起已在酒店、租赁等行业中得到使用，接入超过9500家商户，日交易接近2万笔。在保险行业既有的见费出单解决方案外，又实现了指定付款人支付的功能，满足部分险种交易时的实名支付要求。四是精耕细作产品运营服务能力，实现了结算T+0，为商户提供多样的结算方式，加速商户现金流流转速度。

现场支付场景C扫B是该场景里另一个重要的支付手段。借助分支机构大力拓展业务和市场的能力，该业务在2017年完成了超过6000万笔的交易。在产品迭代方面，一是完成了与银联二维码的融合，支持农行掌银、建行龙支付等银行类APP的主扫支付，并支持沃支付、翼支付、苏宁、京东APP等主流支付客户端；二是对接“营销联盟”平台，为商户提供全面完整的营销优惠服务，在支付后引入广告平台推送，引流效果较签购单扫码更直接，让支付真正成为银商全链路服务的基础和依托；三是进一步提升运营效率，上线小微商户自助入网功能，在保证商户信息采集审核合规的基础上，有效提升了商户入网开通的运营效率，并支持T+0结算。

在远程支付场景中，首先是实现了线上融合的远程支付一体化插件（APP&H5支付插件）。已进入试运行阶段，正式投产后将有力提升我司产品在APP线上支付场景中的市场占有率。其次是不断完善公众号支付的产品功能，支持T+0结算，加速商户现金流流转速度；增加支持限制贷记账户支付的功能，满足商户个性化的收款需求。

一是在完善现有产品功能外，还新建了“全民付”支付平台和中央权益平台，提升平台级基础服务能力。规划建设“全民付”支付平台，可用于合作机构开展钱包类移动支付的转接与收单业务。一方面通过收取平台使用费以及交易分润，增加公司营业收入；另一方面也可作为我司可控的移动支付交易渠道，增强对交易稳定性的把控能力。二是着力打造用户激励系统，创建中央权益平台。发挥平台的纽带作用，盘活公司整体营销激励产品，带动全辖分支机构主动参与营销，实现营销资源的统一配置；为公司各APP、门户网站、新型金融支付产品提供灵活营销手段，促进目标用户的习惯养成。平台的底层架构搭建已经完成。根据设计需要，平台管理系统和大数据规则引擎处理1000万数据仅需20分钟，相较于传统手工处理方式效率大幅提升，为实现公司统一营销资源调度提供了技术保障。

2、“营销联盟”

“全民惠”（“营销联盟”）是银联商务依托遍布全国的700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2017年底，“全民惠”累计拓展激活门店69万家，分别与中国银联、建行、浦发、工行、邮储实现总对总营销合作，完成在欧尚、翠华、百果园、好利来、避风塘、DQ（适达餐饮）、海底捞及太平洋咖啡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”“工行爱购周末”“兴业告白季”“北京银行玩具反斗城”“银联卡‘云闪付’立减优惠活动”等。

3、大数据业务

2017年，公司创立寓意诚信和永久的“银杏”（Ginkjo）大数据品牌，在此品牌框架下构建了以反欺诈、旅游、信用、智能商业、营销和实验室共六大板块为主的产品体系。公司不断进行银杏大数据产品创新和应用实践，全年落地合作项目256个。



公司与国家旅游局数据中心联合成立“旅游消费大数据联合实验室”，公司将为国家旅游局季度研报、专项研究报告提供更多数据支撑，合作发布行业研究、指数排名等多元化研究成果，携手助推各地旅游大数据平台的建设。实验室成立后发布了《2017上半年中国旅游消费大数据报告》和《2017国庆中秋旅游消费大数据报告》，报告相关内容和数据被中央电视台、第一财经电视引用报道，并刊登在人民网、新浪、搜狐等多家主流媒体网站。

公司积极响应国务院关于加快推进“互联网+政务服务”工作的指导意见，以政府需求作为出发点，结合公司数据和技术优势，构建“互联网+政务服务”实名认证解决方案，帮助政府机构完善政府政务服务平台、提高政务机构办事效率与服务水平，真正实现“让群众少跑腿，让信息多跑路”。截至2017年末，公司累计服务包括公积金、社保、税务、车辆管理等政府管理机构20余个，得到政府机构一致好评。

4.“天天富” 普惠金融服务平台、中金同盛

截至2017年底，“天天富”金融服务平台融资产品主要包括商户POS贷、消费贷、联名信用卡、T+0结算、融资租赁等产品条线；理财业务提供面向商户的“超级捷算”“天天有利”以及面向个人用户的“日日生金”和“富钱罐”的活期产品，同时通过跳转方式提供证券、黄金、保险、基金板块相应产品。“天天富”平台提供的理财产品定投金额已超过324亿元，日均保有量达到22.17亿元；POS贷和联名信用卡业务已覆盖6.5万户小微商户，累计贷款发生额达到600亿元，期末余额45亿元；银联商务对于回款需求较大的商户结算资金提前垫付，已累计为80万商户提供5711亿元结算资金实时到账服务。



服务物流行业—与凯京合作推出运费贷业务

2017年，我国社会物流总费用12.1万亿元，同比增长9.2%，增速低于社会物流总额、GDP现价增长。其中，运输费用6.6万亿元，增长10.9%，增速比上年同期提高7.6个百分点。该行业人员劳动密集、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。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2017年底累计放款22笔，合计放款金额1.16亿元。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须的油费、过路过桥费用和人工费用，以3个月为主。

开发惠民金融—推出公交直付业务

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。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，除在交通领域实现，后续可扩展至医疗、市政、政务等领域，采用先享受服务后付费、信用认证“担保”“预授权”等模式。本项目打造“信贷为骨”“信用为钮”，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。

服务小微企业—联合磁金融提供融资新工具

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”）开展业务合作以来，创新式地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累计放款3863万元、惠及50多家遍布上海、江苏的小微企业。其中一个典型商户，2002年开始在沪从事冻品批发的公司，经营模式是通过外贸公司从新西兰、澳洲等地进口羊肉，平均年销售额2000万元左右，净资产350万元左右，随着业务规模的扩大，资金需求趋于强烈。中金同盛通过与磁金融建立合作，放款至该商户，为其解决了“融资难、融资贵”的难题，商户资金流通趋于良好、资金压力减弱，销售额逐步增长，截至2017年12月底，年销售额突破4500万元大关，净资产也达到600万元。

中金同盛保理业务实现放款33.6亿元，同比增长94.2%；实现收入9125万元、净利润1835万元，同比增长226.8%、184.7%，实现贷款余额18.9亿元。传统保理业务扩展到银联体系供应商，并与多家涉农机构合作拓展助农金融新产品，其中“农分期”累计放款2.1亿元；增信保理业务与多家保险公司达成合作，共计放款20.7亿元，收入4400万元；定期理财产品“全民鑫”发布产品57期，募集资金2.8亿元。截至2017年底“全民鑫”项目累计融资27945.9万元，公司先后在湖南、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3095人认购产品，客户覆盖全国各地，“全民鑫”期末余额为23445.9万元，购买者获利总计逾500万元（不含“天天富”奖励）。在重庆成立中金同盛小额贷款公司，累计发展用户超2.5万，放款2.1亿元。中金同盛通过各项产品、业务，为公司积累36万C端用户，服务主业的作用充分显现。

5.“大华捷通”

“大华捷通”平台针对物流行业的物流与货主两大类商户，提供一揽子支付服务，配合“大华捷通”物流撮合业务需要，输出支付产品。物流撮合业务针对货主、物流与平台方，提供有针对性的服务产品，覆盖物流管理、物流优选、运输管理、智能推荐、智能调度、供应商管理、客户管理等领域，进一步提升业务的行业垂直度，打造一体化的物流解决方案。“大华捷通”平台2017年累计实现交易笔数1600万笔、交易金额310亿元，累计注册物流商户1311家、电商/线下门店类商户280家。有效利用政府机关、合作银行、ERP供应商、物流协会团体、电商企业合作资源，开拓、深耕物流市场，持续进行新商户的接入及维稳存量商户，重点拓展大型电商的物流承运商，如唯品会、国美、当当、聚美优品等在全国各省份地市有合作的第三方物流承运商；规模企业的自建物流，如邮政速递、乳业集团等；全国性/省际性的物流快递类企业；线下批发类市场；线下货主门店等。国内高新技术企业、连锁经营企业和电子商务公司，这些企业大多具有小批量、高增值的特点，对物流服务的及时性、准确性的要求较高，面对激烈的市场竞争，合作商户通过对接“大华捷通”平台，可以通过降低物流配送费用来降低生产作业成本，减少资金占用，真正实现了资金流、信息流、物流三位一体。

6.ERP 项目

随着国内消费升级，新零售概念的崛起，各类零售商业体如雨后天春笋般拔地而起。银联商务依靠多年行业经验与技术沉淀，为大、中、微型零售商户提供专业可靠的零售ERP解决方案。该方案为商户提供数据化的、智能化的管理手段，并结合银联商务丰富的支付及增值产品，为商户及消费者提供了优秀的交易体验。

“商赢龙腾”ERP产品，为30余户大型百货购物中心商户提供经营管理服务，助力商业体实现数据化、智能化管理。通过各类智能设备实现百货与购物中心内的专柜收银功能，从而减少了收银台排队缴费的压力，缩减了收银员的人工成本，还为消费者提供了更好的购物体验。此外，电子发票、微信会员、公众号缴纳停车费等业务则给消费者带来了便捷，为商户节省了物料与人力资源，得到了广大商户和消费者的一致好评。

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云SaaS技术的轻量化管理平台，可以有效降低机房、服务器等硬件资源成本投入，并且具有轻量化、免维护、上手快、安全可靠、价格低廉等特点。“云ERP”先后为全国各类景区、烟草销售、驾校考训中心车辆租赁、单位自助食堂、小微便利店餐饮店提供经营管理支持，提高了相关产业信息化服务水平,为商户做到轻松管理，多多盈利。



据国家旅游局统计，我国旅游消费在国民消费中的占比越来越重，消费规模已超过6万亿元。近几年，国家大力发展旅游产业，银联商务响应国家旅游局“十三五”规划，打造了“银商云景”智能景区解决方案，为景区提供信息化智能化的管理服务平台。其中，利用银联商务多样的收单手段，真正实现了“玩得开心，花得畅快”。采集到的消费数据结合银联商务的大数据技术又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。



为泸州摩尔国际定制开发智能商业管理系统

2013年12月26日深夜，四川泸州摩尔商场发生燃气泄漏爆炸，曾经璀璨耀眼的商业巨星付之一炬。摩尔商场的重建项目是泸州市的建设重点工程之一，安全可靠的硬性要求也被放在了重中之重的位置。银联商务秉持着“服务社会、方便大众”的理念，专门为泸州摩尔国际定制开发了全套的智能商业管理系统，其中包含商业管理系统、智能POS系统、客户关系管理系统、智能停车场系统、电子发票系统、“全民惠”优惠平台等模块，打通了商业体内部消费、停车、住宿、休闲娱乐等多个环节，为泸州人民打造了一个全新的智能化的城市综合体，极大地提升了泸州现代商贸的管理水平，为泸州建成区域中心城市提供了基础支撑。



福建三明地区驾校考训中心智能租车考试管理系统上线

随着国内汽车保有量连年上升，越来越多的消费者进入驾校参加机动车驾驶培训，然而驾校考训中心车辆使用与租赁一直缺乏有效的信息化管理手段。2017年银联商务联手光大银行，在福建三明地区建立了一套全数据化、可视化的驾校考训中心智能租车考试管理系统。利用预授权交易替换了原有现金押金租车方式，学员不用随身携带大量现金，驾校也不用为每天大量现金款项清点、保存、入账为难。同时，学员还可以在驾校大屏幕上看到每辆车的使用状态，并使用智能POS选择心仪车辆租赁，还车时使用智能POS自助缴纳费用，真正做到高效安全。驾校的管理人员反馈：银联商务让他们实实在在体验到了金融科技给他们带来的便利，该项目也获得光大银行年度创新项目奖。



7、国际业务

把握全球消费与国际新合作大势，融入全球生态系统，服务国家“一带一路”倡议，积极“走出去”，银联商务积极布局全球收单市场，拓展银联卡的境外受理网络，在跨境支付、境外收单等领域为各类客户提供全方位业务支持。

银联商务已在我国香港、澳门地区以及日本设立机构并开展境外银行卡收单业务。2017年，银联商务全资控股子公司银商国际在日本收购公司，在日本地区开展银行卡收单代理业务。2017年度，银联商务境外实现收单交易笔数超过500万笔，交易金额近700亿元人民币，服务境外特约商户近1.3万家，维护POS终端近1.5万台。商户类型覆盖餐饮酒店、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。

银联商务结合自身丰富的行业经验出海造船，输出成熟产品和解决方案，与海外合作机构协同发展。公司依托银联国际TPSP（第三方服务提供商）资质及强大的技术支撑，根据境外不同的细分市场及用户的消费习惯优化现有产品，如“全民付”移动支付、智能终端等，输出给境外合作机构。我国移动支付产业处于全球领先地位，“全民付”移动支付不仅整合了现有市场上的多种主流支付介质形成了简单的聚合支付，同时推动了境外支付行业的发展，为境外合作机构、商户及用户提供了实质性的便利。智能终端以综合支付为基础，基于智能终端的开放性、兼容性及交互性，实现了商户信息服务、营销服务需求的整合，具备加载更多业务的想象空间，可以满足境外众多行业用户的各种业务需求，可为商户提供综合型解决方案。

8、银联商务开放平台、智能终端业务

银联商务开放平台作为我司向金融科技公司转型的拳头产品，将公司内部资源以更便捷、完全、高效的方式服务于客户，同时也为上下游各类客户的产品资源赋能，让客户参与银联商务开放平台商户模式的设计中，在此过程中创造价值，实现聚富效应。

银联商务于2016年10月完成智能终端生态圈体系初步建设，并开始全辖推广。截至2017年12月底全辖累计智能终端装机量突破94万台，服务商户49.5万家，入驻服务提供商164家、开发者用户301个，支持为商户及持卡人服务的增值业务210个，日交易量突破700万笔；智能终端开放应用市场引入内容应用675个，覆盖餐饮、零售百货、理财服务、保险、宾馆酒店、物流快递、交通、房地产等行业。

在构建智能终端生态圈体系的同时，银联商务积极承担社会责任，为推动互联网健康有序发展、维护智能终端网络安全履行应尽的义务。2017年1月公司下发《智能终端开放应用市场管理办法》，加强应用、用户审核等管理。开放应用市场于2月在上海市网信办备案，正式纳入网信办监管，截至2017年12月底共计执行网信办下发管理要求40余项，其间积极响应网信办下发指令、定期汇报应用市场运营情况。7月按照工信部《移动智能终端应用软件预置和分发管理暂行规定》要求完成自查、整改工作，涉及10余项内容，自查并整改4项，确保依法依规提供智能终端应用软件，同时积极采取有效措施维护网络安全，切实保护商户合法权益。

深入研究各行业垂直领域细分应用场景，推出10余个满足市场需求、解决商户痛点的场景化应用产品，主要产品包括：5月推出智慧收银系列应用，为酒店、娱乐、餐饮等行业商户提供会员、酒店预定、外卖、物品寄存等场景的综合支付

与信息管理一体化服务；11月推出统一外卖平台——“E外卖”应用，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；11月推出客流分析应用，通过软件方式采集设备周边移动设备信息，结合大数据分析，为商户提供智能化经营决策服务。

积极响应政府号召，以创新驱动，持续关注并研究新技术、前沿技术，结合银联商务智能终端特性，打造新的银联商务特色智能终端，提升终端智能化水平。11月完成智能终端小程序预研，发布开发标准并导入生产。引入小程序开发模式有助于提升应用下载、更新效率，减少商户流量开销，并最大化发挥智能终端硬件资源价值。

银联商务智能终端生态圈体系已初具规模，将以构建智能化终端交互网络、综合支付与信息服务提供商为目标，按照监管要求，加强基础建设、优化产品体验、丰富互联网资源，依法依规为商户提供更优质、更丰富的服务。

9. 其他重点项目创新

（1）“E开票”产品

国家税务总局陆续出台多项政策加强发票开具的监管，如2017年5月26日税务总局16号公告规定自2017年7月1日起，购买方为企业的，索取增值税普通发票时应当向销售方提供纳税人识别号或统一社会信用代码。此外，电子发票因其无纸化、低能耗、易查询等特点，2017年已经得到诸多行业商户的青睐。紧抓这一重要趋势，银联商务2017年大力推广“E开票”电子发票及纸质发票产品，受到市场商户青睐。

纸票方案中，银联商务为商户提供了C扫B和B扫C两种方案。其中C扫B方案为消费者扫描张贴在商户收银台的固定二维码，并在弹出的页面里输入开票信息点击提交，收银员接收到信息后确认并打印发票即可；B扫C方案为商户开票员使用银联商务智能终端或者其他扫码设备扫描此二维码可以将信息传入开票软件开票。

电子发票方案中，银联商务为商户提供了POS签购单开票、公众号开票、APP开票、系统对接开票等全场景开票方案，帮助众多行业知名商户解决开票问题，如大惠餐饮集团、沃尔玛、城市超市、JINS眼镜、艾美酒店、福天下、天狮集团等知名商户。

截至2017年12月底，“E开票”累计商户数达16.8万户，累计开票量为158.5万张。

（2）“E外卖”产品

在消费升级的背景下，各类中小商户对店铺纷纷新增互联网经营模式。其中在互联网外卖模式中，众多外卖平台独立运作、信息割裂，给商户增加了不少操作难度及成本负担。为了便利商户经营，银联商务推出“E外卖”产品。该产品通过与各大外卖O2O平台对接，实现商户在“E外卖”一个应用中对多个外卖平台进行管理，做到后台统一、账务统一、操作统一、商户简化了操作、集中了管理、节省了成本、提升了效率。

“E外卖”产品2017年11月上线，仅一个多月时间，即有1400家商户下载使用，得到商户一致好评。

（3）媒体资源开放平台

以交易流程环节资源营销场景为基础，深挖精准算法，补充卡券功能。2017年银联商务基本完成媒体资源开放平台搭建，实现平台自主操作及接口开放合作，为店主提供高转化的营销产品，为消费者提供丰富的支付营销优惠。

消费者通过扫码展示的页面内容，可以查看到周边商户的优惠信息，一定的用户价值保证了二维码的扫码率。根据签购单所携带的个性化信息，将实现内容的精准投放，穿插于其中的广告位也将拥有高效的投放价值。

2017年，银联商务媒体资源开放平台共实现营销活动上线116次，内容曝光5000万次，300万次互动。

（4）行业缴费平台

行业缴费平台是基于银联商务电子账单处理及支付系统建立的一套集账单生成、账单查询、账单支付、账单销账功能的适应教育和物业及其他行业的账单缴费产品。对于公司、学校、培训机构等行业商户，针对商户收费管理成本高、清算对账成本高、通知引导用户渠道单一、缴费渠道单一等痛点，打造的在线自助缴费综合支付解决方案。商户可以在线上传账单，用户通过各在线渠道进行账单查询支付，实现用户在线自助缴费。

（二）加强品牌宣传与营销

1、品牌宣传和营销持续取得实效

2017年，银联商务持续深入挖掘各个层面的业务亮点撰写新闻稿件，在自身通过微信、微博等自媒体渠道对外宣传的同时，相关新闻也引起社会媒体的广泛关注，并荣获多项业内重量级奖项殊荣，有力地提升了公司及产品的品牌知名度、美誉度。相关新闻报道涵盖公司动态、产品创新、数据突破、行业发展等题材，报道对象包括“全民付”APP、“全民付”移动支付、“天天富”“银联商务”APP以及大数据服务等核心产品。

（1）传统媒体与新媒体双轮驱动，全面开展品牌传播

2017年，银联商务及多款创新产品受到媒体关注，《金融时报》《每日经济新闻》《经济观察报》《中国经营报》《互联网周刊》《新闻晨报》《浦东时报》《上海金融报》《证券时报》《新华日报》《广州日报》《扬子晚报》《深圳晚报》《每日商报》《当代商报》《金融投资报》以及人民网、新华网、光明网、央广网、新浪网、腾讯网、网易、搜狐网、凤凰网、解放网等国内有影响力的平面媒体和门户网站均不同程度的对公司相关新闻进行了报道和转载，总计报道篇次约6000余次，对于公司品牌和产品形象的传播、促进社会公众对公司以及第三方支付行业的认知了解起到了积极的推动作用。

8月，中央电视台、第一财经电视等知名电视媒体对银联商务与国家旅游局签约仪式进行现场报道，分别在其《整点财经》《财经头条》等重点财经栏目播放了签约仪式及高层专访的相关视频新闻。10月，银联商务与国家旅游局联合发布了《2017国庆中秋旅行消费大数据报告》，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，再次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2017年国庆中秋假期国内旅游消费的整体情况。

微信、微博等新媒体平台成为公司联动宣传的“第二阵地”，关于公司的新闻动态、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、风险提示、金融知识和金融消费者权益知识等系列报道第一时间送达给公众，让公众全维度地了解银联商务作为“国内综合支付和信息服务”领域巨头的风采。2017年，银联商务建成包括全辖74个微信公众号在内的新媒体传播矩阵平台，总计联动传播4000余次，累计阅读量超过50万人次。

（2）积极参加行业展会，全方位展示公司产品和形象

2017年，公司受邀参加由内蒙古自治区商务厅、自治区贸促会、呼伦贝尔市人民政府联合主办的“第十三届中俄蒙经贸洽谈暨商品展销会”，协同中国银联参加由中国商业联合会主办的“第12届中国零售商大会”，由国家金卡工程协调领导小组办公室主办的“2017年中国国际物联网博览会”，由全球移动通信系统协会主办的“2017年世界移动大会”，由国家科技部和中国人民银行支持的“2017中国国际金融展”以及“银联国际全球理事会暨远东欧及中亚理事会”等国际国内多个展会活动，围绕“支付+”为核心，通过展板、海报、折页、宣传册等多种形式重点展示了与百姓生活密切相关的便民缴费和便利支付产品“全民付”、小微金融撮合平台“天天富”普惠金融服务平台、契合O2O商业模式的“全民惠”、行业解决方案“大华捷通”物流平台、大数据服务产品、跨境支付、银商媒体资源开放平台等新型综合支付产品和服务；通过设置客户体验区，现场展示了支持“全支付”受理模式的“全民付”智能终端以及助农金融自助终端、自助售货机、自助咖啡机、自助点餐机等系列终端，客户可以通过亲身操作的方式体验公司自助终端为各行各业带来的便利，直观地向客户呈现了公司作为“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

2017年，银联商务以及旗下“天天富”、“全民付”APP、“全民付”移动支付、“银联商务”APP、“银杏”大数据服务等多款产品受到行业组织、重点媒体的广泛关注并屡获殊荣，进一步彰显了公司和产品的品牌影响力。

在由《金融时报》主办的“中国金融机构金牌榜”评选中，“银联商务”摘得“年度最佳金融科技创新公司”大奖；在由《证券时报》举办的“2017中国金融科技先锋榜”评选中，“银联商务”荣获“中国第三方支付先锋榜”；在由澎湃新闻主办的“2018金融发展高峰论坛暨中国TOP金融榜评选”中，“银联商务”荣膺“年度支付机构”大奖；在由《经济观察报》主办的“V·Time新橙奖”评选中，“天天富”普惠金融服务平台被评选为“2017年度最佳普惠金融服务平台”；在由中央人民广播电台和央广网主办的“2017移动生活峰会暨年度APP评选”中，“全民付”APP荣获“2017年度最具影响力消费支付APP”奖；在由中国科学院《互联网周刊》主办的第十五届中国互联网经济论坛暨2017“金i奖”评选中，银联商务荣获“2017中国互联网经济年度品牌奖”，“银联商务APP”摘得“2017最佳企业级应用产品奖”。

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、宣传企业产品的重要窗口。

2017年策应公司业务发展，门户网站完成英文版和手机2.0版建设上线，实现了多语种、多渠道的有效覆盖，同时，门户网站积极践行企业社会责任，先后上线了“如何快速安全地申请正规POS机”“防范二维码支付骗局”等专题内容，积极普及各类支付安全知识和开展政策法规宣贯。

2017年，公司门户网站的各项访问量指标继续保持快速增长，影响力不断扩大。全年

访客数量289.28万人、总浏览量8114.02万次，同比分别增长57%和800%；全年更新门户网站公司新闻等栏目内容505篇，更新手机版站点内容732篇，更新英文版站点内容178篇。

3、微信服务号运营

银联商务微信服务号坚持以优质原创内容和精彩活动吸引用户关注，实现营销价值的最大化。一是通过原创漫画、H5、短视频等丰富、新颖的展现形式，持续开展产品营销和企业宣传；二是通过小游戏、组织各类营销活动等，注重与用户互动，提升黏性的同时积极为公司各类产品提供有效引流。

截至2017年底，公司微信服务号累计关注人数50695人，同比增长236%；全年累计推送各类宣传文案146篇，累计阅读量34万余次。

（三）加强便民自助服务

1、积极推进 ATM 业务

银联商务为合作银行提供ATM清机加钞、自助设备选点布放、系统接入、现金清分、保安押运、运行监控、巡检保洁、日常应急维护、差错交易处理、数据分析、增值业务叠加、动态密码锁托管等服务。

银联商务秉承安全、稳定和高效的服务原则，利用先进的管理系统，提高运营效率，降低服务成本，为银行客户提供自助设备整体服务方案，增强银行自助设备竞争力。在安全风控上，以银行客户用卡体验感至上，力求保证客户用卡环境安全，维护社会和谐。自2005年开展业务至今，从未发生过重大风险事件，树立了银联商务ATM外包服务专家的品牌形象。

在移动互联发达、支付手段多样、现金用量剧减、ATM业务压力巨大的今天，银联商务在保持传统业务优势的基础上，积聚寻求改进，朝着全方位银行服务外包专家的目标奋进。

2、扩大自助终端规模

银联商务各地分公司继续深耕本地合作资源，拓展更多行业领域的便民自助服务业务。湖北、重庆、河南、黑龙江等地与机场、高铁站合作，提供停车场支持“云闪

付”实现自助停车及快速缴费服务；在山西、贵州、吉林、云南等分支机构开展公路长途汽车自助售票项目；南京中山陵、四川阆中古城景区、贵州梵净山、江西仙女湖等景区上线了自助售票项目，实现景区旅游行业自助售票以及闸机“云闪付”快速通道服务；福建、厦门、江苏、浙江等与当地大型商超百货类商户合作自助收银项目，为商户解决了购物排队难题。



重庆分公司江北国际机场停车场非接双免缴费项目上线

为了加快非接及双免示范商户的建设，重庆分公司在银联重庆分公司的支持下，借助优质高效的服务和成熟的解决方案，与重庆江北国际机场成功达成T1、T2航站楼停车场出口非接及双免刷卡缴费项目合作。该项目不仅得到了机场管理方的高度认可，也赢得了广大市民的广泛好评，为分公司在重庆推广非接及双免商户受理起到了良好示范作用。



贵州分公司茅草铺客运站自助购票项目上线

贵州分公司加大对汽车客运站自助售票业务的拓展力度，经过多次沟通与洽谈，与遵义市大型客运站——茅草铺客运站达成自助购票业务合作。成功上线自助售票终端，大大缓解了人工窗口售票的工作压力，为市民出行提供了方便和快捷。除遵义外，黔南州的惠水县客运站也上线了自助售票终端，贵州分公司目前已将自助终端业务从传统的公用事业缴费向自助购货、景区自助购票、自助缴税、客运自助购票、医院自助缴费等方面进行延伸，不断丰富银联商务自助终端服务内容。

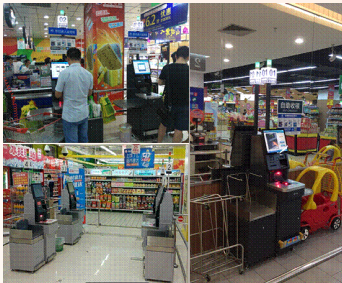


四川分公司上线阆中古城景区自助售票项目

四川分公司在了解四川阆中古城景区“排长队、收费慢、取票难”等问题后，结合阆中旅游景区实际情况，联合阆中市农商银行共同提供旅游业综合行业解决方案，为景区提供自助收取票终端服务，实现支持银联金融IC卡、“云闪付”支付为一体的自助售票模式，减轻了窗口售票的压力，为游客提供了现场购票的便利，得到旅游局及游客的一致好评，以先进的金融支付技术改善古城旅游服务，改善百姓旅游消费观念，对于提高社会满意度、和谐景区与游客消费关系等具有重要意义。

厦门分公司自助收银项目多点开花

继助力永辉超市全面上线自助收银机之后，厦门分公司在新华都、中闽百汇、乐海百货等厦门地区大型超市全面开展自助收银机项目合作，较好地推动了厦门地区自助收银行业的发展，掀起了自助购物的潮流，项目上线后银联厦门分公司以及各商业银行联合开展刷卡消费营销活动，为自助收银业务发展提供了新的助力。自助收银行业的全面发展，不仅展现了银联商务作为行业的领先地位，同时也为商户消费提供了更多的方便。



银联商务与中信银行总对总外包服务逐步进入深度合作

2017年，银联商务与中信银行总对总ATM外包服务继续保持良好合作，在当年的公开招标中成功入围。截至12月底，为中信银行北京、上海、郑州、厦门、长春、重庆等29家分行提供ATM外包服务，总规模接近3000台。公司始终坚持“服务第一”的经营理念，通过遍布全国的专业化服务网络、高素质的服务团队、先进的管理，得到了中信银行的高度认可。同时，公司为中信银行提供“ATM创新服务”，包含增值业务叠加、系统托管、电子密码锁托管等外包服务。截至2017年底，公司与中信总行创新业务已在10000余台ATM上线。

（四）贯彻监管政策，合规经营

1、落实监管政策和业务管理要求，保护客户资金安全

2017年，公司积极落实《关于进一步加强无证经营支付业务整治工作的通知》（银办发[2017]217号）、《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》（银办发[2017]248号）、《关于规范支付创新业务的通知》（银发[2017]281号）、《条码支付业务规范（试行）》（银发[2017]296号）等监管要求，开展专项排查，整治市场无证经营支付行为；出台《银联商务二维码商户入网操作细则（试行）》《银联商务条码支付业务指引》规范公司条码支付业务，多措并举，促进公司业务良性循环、健康发展。

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》要求，从备付金银行账户分层管理、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、保护客户信息、保障客户权益

2017年，金融支付领域从严监管、严肃问责，银联商务严格遵守监管要求与公司规章制度，多措并举、发挥行业龙头的示范效应，积极保障交易安全、严密保护客户信息、切实维护消费者权益，将践行企业社会责任落实到实际工作与业务中。2017年度未发生重大风险和突发事件，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。银联商务致力于强化交易安全，一方面构建WATCH2.0风险监控平台，强化交易风险监控，及时发现潜在交易风险情形，并通过电话调查、现场回访等方式核查商户及交易真实性，防范风险隐患；另一方面根据中国人民银行与

中国银联规范，制定各项预案，明确风险事件处置方式和长效管理工作流程，日常工作中严格执行，组织应急演练，2017年度覆盖银行卡收单、互联网等业务范畴，提高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。2017年公司结合监管要求，在账户信息安全管理的基础上，发布并实施业务数据、个人金融信息的管理办法，细化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，进一步履行客户信息保护义务。公司全面贯彻落实中国人民银行170号文、192号文相关要求，结合公司信息安全管理制度，2017年通过分支机构自评估、总公司非现场及现场检查方式，应用账户信息安全检查工具，对公司业务系统开展信息安全专项检查，确保依法依规地收集、查询、使用、保存客户账户信息。

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。2017年，公司成立了专项工作组，制定了金融消费者权益保护制度，将金融消费者权益保护纳入公司治理要求，规范了在产品的设计、信息披露、营销推广、投诉处理等各环节的金融消费者权益保护规定。经对公司全辖业务、产品及服务全面部署开展金融消费者权益保护工作组织开展专项自查，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

为适应收单市场的移动及互联网变革，公司对交易系统进行了全面的架构优化改造和扩容，大大提高了系统稳定性和交易持续性，为满足未来高并发的支付需求打好了坚实的基础。2017年，银联商务生产系统全年运行连续性大于99.98%，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，公司不断提升自身技术安全管控能力，加大信息系统安全防护及治理的投入，持续优化并完善公司的整体信息安全管理体系；同时积极与外部机构合作，创建共赢的信息安全生态。2017年8月，公司加入了上海市信息安全行业协会，并且于12月12日与上海市信息安全行业协会、上海众人网络安全技术有限公司成立了金融信息安全联合实验室，致力于移动智能终端安全的研究。

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。

1、建立完善的安全架构体系

2017年公司的信息安全委员会全年召开四次会议，对数据安全、物理防范、软硬件资源投入、风险事件处置、重大安全保障等一系列问题做出重大决策，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，公司自上而下的安全管理体系架构和流程机制基本成型。

在外部合作方面，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，公司先后上线了CDN、云防护、抗DDoS攻击监控防护、IPS、WAF、网页防篡改、漏洞检测与扫描等一系列全方位的安全检测与防护手段，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，为满足未来高并发的支付需求打好了坚实的基础。

在基础开发方面，定期开展安全技能的培训和宣贯，积极推动软件安全开发生命周期流程，将安全工作持续注入到软件开发的需求分析、设计、开发、测试等各环节，提



升公司应用系统的整体安全。在数据安全方面，积极响应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工作。在外包人员安全管理方面，积极推进云桌面安全管控方案落地实施，解决了数据信息安全、移动办公、管理成本、开发效率、集中管控等一揽子涉及通过标准技术服务采购的技术服务人员的办公管控问题。

2、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年底已完全实现了两地双中心的容灾体系架构建设。作为上海主中心的备用站点，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，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，2017年银联商务启动了武汉灾备中心云化工作。通过核心系统上云，提升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。灾备中心云化后，将进一步推动主中心云化，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。

3、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㎡，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，与百度深度合作,以安全可靠的金融级公有云服务为基础，藉以人工智能，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，面向金融、媒体、零售、餐饮等行业客户提供优质服务，助力中国企业客户共赢数字化转型的新机遇。



4、引入敏捷开发模型，提升开发质量

在软件研发管理方面，在CMMI-ML3级的基础上，针对创新型项目，引入敏捷开发模型，指导及规范开发团队的项目建设工作，有效提升项目开发质量。

5、借助移动互联网平台，促进公司传统产业转型升级

在支付领域激烈竞争的新形势下，各支付公司都在依托支付向商户的具体业务场景进行渗透，其中点餐等支付产品在近几年里得到了快速发展。小微餐饮按照互联网架构设计，具备分布式、微服务等特点，在自有餐饮产品的基础上帮助商家提高对用户黏性，实现了会员营销、电子发票、远程点餐、排队叫号、订座、打赏等功能。同时，依托银联商务“综合支付”的技术优势，通过“支付”功能结合商户餐饮业务，实现业务闭环，形成一条龙服务。2017年12月底，小微餐饮日均交易量超过20000笔/日，注册商户数超过3.5万。

公众号代运营平台以分支机构需求为依托，结合行业需求，以微信公众号为出口，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。2017年，主要围绕综合支付技术和公众号代运营平台的开发、投产和分公司推广等工作展开，完成了家政行业解决方案；建设了B2B2C产品线和B2C产品线，B2B2C产品提供给景区和商圈，助其搭建商业生态圈；积极开展产品的推广工作，先后完成了“阿尔山”一期、“皖南300村”一期、物业行业解决方案、微酒店行业解决方案、服饰行业解决方案等产品的开发和投产。

厦门虚拟市民卡项目是厦门市智慧城市建设的重要组成部分，市政府通过公民数字账户，集成了个人身份识别和支付等基础核心功能，打造政务服务、公共服务、商业服务、金融服务等多功能于一体，线上、线下无缝衔接的市民卡应用服务体系，实现与社保、交通、金融、公用事业等行业应用的融合。项目自2017年6月启动，先后对接了社保、医保、妇幼保健、医院、图书馆、公交、交通卡、公共自行车、中金同盛、政府公共信息、信用中心、电信运营商、物业、水电煤有线等公用事业单位，同时集成了我司条形码主扫/被扫、公缴、“E开票”、“全民花”、手机充值、“全民付”移动支付等产品，丰富了我司产品的业务场景。项目已于2017年12月1日正式商用，一个APP解决了厦门市民在交通、就医、校园健身、金融及生活等各类民生服务方面的“线上线下一体化”需求，并在全国智慧城市建设排名中获得第三名的成绩。

厦门智慧城市建设排名在全国名列前茅，多地政府前往厦门学习智慧城市建设经验，考察厦门市虚拟市民卡建设成果。东营市政府主动邀请我司介绍建设经验，探讨建设规划，沟通技术方案，最终我司于2017年11月初顺利获得东营市政府市民卡软件项目建设合同，并签订合作意向书。东营市民卡APP初步完成公用事业缴费、手机充值、条形码主扫/被扫、政务服务、便民服务等功能。

6、多集群分布式架构，保障生产系统稳定运行

重点落实了银联商务综合服务支付平台、TPOS、网付平台、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，系统运行质量明显提升，有效应对交易量的不断攀升。

分布式多集群架构，是指在硬件和操作系统上实现“去中心化”服务集群架构优化，建设成为大容量、可灵活响应的分布式系统，充分应对高峰销售和秒杀、红包等活动。2017年启动了多集群性能测试和实践探索，选择了PC多机多集群，既可降低成本，又可提高集群性能，成功实现了银联商务综合服务支付平台单集群2万笔/秒，双集群4万笔/秒的实践成果。在技术应用落地方面，目前分布式多集群技术已日趋成

熟，保障生产稳定的同时，实现银联商务综合服务支付平台生产变更的灰度发布，通过实际生产业务来验证变更的准确性。

7、“扁平化”及“属地化”技术人员管理”

在技术人员管理方面，实现了“扁平化”及“属地化”管理模式，解决了传统等级式管理、跨地域管理的层次重叠、冗员多、组织机构运转效率低等问题。

“扁平化”管理模式集中人力、管理等要素，优化要素配置，增强应变能力，加快信息流的速率。“属地化”管理模式将武汉团队从目前上海团队管理的模式转变为相对独立、具备自主管理能力的团队模式，武汉分中心逐步独立承担大部分现有系统的开发维护工作。

（六）加强客户关系管理

1、提升客户关系管理能力

银联商务客服中心（客服号码95534）拥有业内领先的多功能智能客户服务系统，通过以公司各项业务系统为依托、人工和智能客服相结合的服务模式，面向特约商户、发卡银行和持卡人提供7*24小时多渠道、多媒体、全方位的高品质服务，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，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。

2017年，面临支付产业风起云涌的新变化、新环境和新形势，客服中心全力配合策应公司战略转型，不断优化和完善运营机制，建立层次化服务团队，通过多元化、精细化的服务模式，专业化的运营管理，提供贴心式、高品质、差异化的客户服务；开拓思维，持续探索创新之路，主动引进人工智能和云技术，结合大数据分析，成功上线语音智能机器人小鹿，开创客服业务多渠道智能化受理的新模式；注重客户感受，积极开展主动服务型外呼，了解客户需求，提升客户体验，提高客户满意度，对内、对外充分发挥客服中心职能效应，全方位提升客户关系管理能力。

2、开展客户满意度调查

为提升公司服务品质、协助分支机构完善服务流程，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。2017年客服中心以外呼形式跟踪回访商户数量为142639家，回访成功率为69.44%，回访满意率为93.57%。

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，包括呼入、自助语音、微博、微信、官网及邮件渠道。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，找出问题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。

2017年，银联商务客服中心共受理交易类客户投诉事件986件，同比下降28.19%；服务类客户投诉事件1157件，同比下降34.07%，上述投诉均已处理完毕。



4、提供自助服务手段

银联商务客服中心通过搭建智能客服产品，结合大数据分析与应用、语音识别、自然语言处理、机器深度学习等技术为客户智能解答问题、办理业务。可受理的业务涵盖主动服务类——通过主动的身份识别智能判断客户需求，完成主动耗材配送服务、主动催办服务等；多轮对话咨询类——如询问POS机操作方法、简单故障排查等；办理登记类——如耗材配送、签约申办、资料变更等。

2017年9月智能客服上线后，日均受理业务量占客服中心全渠道受理业务总量的40%以上，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，进一步协助客服中心由成本中心向价值中心进行转化。

5、客户服务主要指标

2017年全渠道受理客服业务总量超过307.7万通，其中智能客服及多媒体渠道受理超过85万通，占比为27.64%；人工渠道受理超过222.6万通，占比为72.36%。人工呼入渠道平均在线解决率为72.81%，平均人工接通率为91.55%，投诉处理及时率为100%，客服中心服务满意度为99.50%。

6、提升网上服务系统

2017年，公司通过网上服务系统致力于为客户，尤其是B端商户提供便捷、优质的在线服务。针对用户使用最为频繁的对账等功能，多措并举解决了登录和查询等待时间长等问题，并实现了对账单生成时间的大幅提前，有效提升使用体验；与此同时，网上服务系统在原有WEB端服务基础上，积极将在线服务功能输出至APP端和微信服务号端，保证了客户日常使用的便捷性。

作为B端商户的重要服务入口，网上服务系统不断挖掘客户潜在需求，积极开展公司“营销联盟”、“全民付”等各类增值创新业务的交叉营销，不断巩固和深化客户合作关系。

Our Responsibilities to Customers

Strengthen Innovation in Products and Services

1. Mobile Payment

In 2017, China UMS' business of onsite B-C scanning payment was growing rapidly, with annual transaction volume exceeding CNY150 billion. In terms of product development, we steadily expanded our acceptance capacity of onsite payment, supported the increasing number of mainstream wallet apps to access UnionPay QR codes, and successfully and quickly completed the readiness to the QR code scanning market. We achieved docking with the three major telecom operators' apps (Bestpay, WoPay, and CMPay), and completed the cooperation with 16 banks' apps. The second was to ensure stable operation of the business and system. We completed the construction of the multi-channel mutual backup of mobile payment data, and optimized the deployment of the QR Code system. Judging from the actual results, we see the stability of the system has been greatly improved since October. The third is to improve the industry competitiveness of our QR code payment products by applying of industry application function. The payment-guaranteed product based on the scan code design has been applied in hotel, leasing and other industries since July, accessing more than 9,500 merchants, with daily transactions close to 20,000. In the insurance industry's existing solution of billing upon paying, we also created the function of payment by designated payer that meets the real-name payment requirements for certain types of insurance transactions. Fourth, we intensively enhanced the product operation service capabilities, and realized the T + 0 settlement mode that provides a variety of settlement methods for businesses to accelerate merchant cash flow.

Onsite C-B scan payment is another important payment method for the onsite scenario. With our strong business and market expansion capabilities, the business had completed more than 60 million transactions in 2017. In terms of product applications, the first is the integration with UnionPay's QR codes, to support the C-B scanning payments through bank apps such as ABC's Palm Bank and CCB's Dragon Payment, and support the mainstream payment apps such as WoPay, Bestpay, Suning, and Jingdong apps. The second is docking to marketing alliance platform, to provide comprehensive favorable marketing services that will introduce merchants to the ad platform to push ads after their fee payment. The effect of it would be more direct than using receipts, making the payments truly become a pillar and support for the China UMS to provide full-chain services for merchants. The third was to further improve operational efficiency. We launched online the function of self-service access for small and micro merchants, and on the basis of ensuring compliance of merchants' information, we effectively improved the operational efficiency of the merchants' access to the network, and support the T+0 settlement mode.

In the remote payment scenario, the first is we developed a remote payment plug-in (APP&H5 plug-in) that is integrated online. At present, it has entered the trial operation stage. After putting in use, it will effectively enhance our market share in the APP online payment scenario. The second is we continuously improve the product function of paying through WeChat official accounts, and support T+0 settlement that speed up the flow of merchant cash flow; and increase supporting the function of credit account payment, to meet merchants' personalized collection needs.

In addition to improving functions of the existing products, we have also built a new UMS Pay platform and a Central Interest Platform to improve the basic service capabilities of our platforms. The UMS Pay platform which has been planned and constructed can be used by cooperative agencies to carry out the services of transfer and acquirement in regards to mobile payments of wallets. On the one hand, it increases the operating revenue of the Company by collecting platform usage fees and transaction proceeds sharing; on the other hand, it can also be used as a mobile payment transaction channel that is controllable by the Company to enhance transaction stability. The second was to create a user incentive system and create a central interest platform. We played out the role of the platform to fully exert the company's marketing incentive products, drive up Branches to actively participate in marketing, to realize the collective allocation of marketing resources. We provide flexible marketing for their apps, portal websites, and new financial payment products, and promote

the target users to form habitation. At present, the infrastructure of the platform has been completed. According to the design requirements, the platform management system and the big-data rule engine process 10 million data in only 20 minutes. Compared with traditional manual processing methods, its efficiency is greatly improved, and it provides technical support for the Company's collective scheduling of marketing resources.

2. Marketing Alliance

IncentiPay (Market Alliance) is China UMS's Electronic Marketing Platform that is based on over 7 million merchants throughout the country and the smart payment network, providing payment preferential verification and clearing services for end users, merchants, banks and other commercial organizations.

With the help of IncentiPay, users or banks can associate various marketing vouchers such as coupons, membership cards, points, and red envelopes, to their payment accounts without changing the consumer payment habits. Users can realize preferential automatic verification and payment settlement when they use swipe or scan QR codes at the merchants.

As of the end of 2017, the IncentiPay has cumulatively tapped in 690,000 stores, and achieved total marketing cooperation with China UnionPay, China Construction Bank, Pudong Development, Industrial and Commercial Banks, and Postal Bank respectively, and procured a number of key merchants such as Auchan, TsuiWah Restaurant, PAGODA, Holiland, BIFENG TANG, and DQ (Shida food & beverages), Haidilao Hotpot and Pacific Coffee. In addition, joint events were carried out between the head office and the Branches that include "SPD Merchant Activities", "ICBC Purchase-binge Weekend", "Industrial Bank's Love-expression Season", "Beijing Bank's Toys R Us" and "UnionPay Card's HCE Payment-Discount Promotion".

3. Big Data Service

In 2017, the Company created the "Ginkgo" big data brand that implied integrity and permanence. Under this brand framework, we built a product series that consists of anti-fraud, tourism, credit, business intelligence, marketing, and laboratories. We carried out innovation and application of Ginkgo Big Data products from time to time, and completed 256 cooperation projects throughout the year.



The Company and the National Tourism Administration's data center set up the Joint Laboratory for Big Data of Tourism Consumption. The Company will provide more data support for the Administration to prepare quarterly research reports and special research reports, and jointly publish those diversified research results such as industry researches, index ranking, etc., and work together to boost the construction of regional tourist big data platforms around the country. After the establishment of the laboratory, we jointly released the Big Data Report on Tourism Consumption for the First Half of 2017" and the "Big Data Report on Tourism Consumption for the Mid-Autumn Festival 2017". The relevant contents and data of the report were cited and broadcast by CCTV and the Television Station of China Business Network Co., Ltd. (CBN) and published in People's Daily, Sina, Sohu and other mainstream media sites.

The Company actively responded to the State Council's call on accelerating the promotion of "Internet + government service". By taking government needs as a key priority and with the advantages in corporate data and technology we have, we created a solution for real-name authentication of "Internet + government services" to help government agencies improve their service platforms, improve efficiency and service, and truly achieve the goal of "letting the masses make least efforts to access information and services". By the end of 2017, the Company services had accumulatively provided for more than 20 government management agencies, including Provident Fund, Social Security, Taxation, Public Vehicle Management, and other government agencies, which were well received by the government agencies.

4. All in Wallet Financial Service Platform – UMS Factoring

By the end of 2017, the financing products of All in Wallet Financial Service Platform mainly included merchant POS Loan, consumer loans, co-branded credit cards, T+0 settlement, and financial leasing. The wealth management services provided the products of Chaoji Jiesuan and Tiantian Youli for merchants, and the current products of Riri Shengjin and Fuqianguan for individual users. At the same time, the Company also provided the products of securities, gold, insurance and fund which users can get through linkages. The wealth management products of automatic investment provided by the All in Wallet platform have exceeded CNY32.4 billion, with daily average amounting to CNY2.22 billion. The POS Loan and co-branded credit card business had covered 65,000 small and micro businesses, and the accumulated loan amount has reached CNY60 billion, with a balance of CNY4.5 billion by the end of reporting. China UMS provides advance payments on behalf of merchants who engage in high credit-based sales, and has provided a total of CNY571.1 billion of real-time funding to 800,000 merchants to meet their settlement needs.

UMS Factoring's factoring business released a loan total of CNY3.36 billion, a year-on-year increase of 94.2%; with a loan balance of CNY1.89 billion. The traditional factoring business had expanded to the UnionPay suppliers, and had cooperated with a number of agriculture-related institutions to create new agricultural financial products, of which, the product Agricultural Installments accumulated a loan total of CNY210 million. The Factoring Business of Credit Enhancement had reached cooperation with a number of insurance companies, totaling CNY2.07 billion in loans and revenue of CNY44 million. The fixed-term financial management product Quan Min Xin has made 57 issues of products and raised CNY280 million of funds. By the end of 2017, the product had raised fund of accumulative total of CNY279.46 million. The Company has launched special marketing campaigns in Hunan, Guangdong, Shandong, Beijing, Jiangsu, Shanxi, Tianjin, Hebei and other places. A total of 3,095 users had subscribed the product all around the country. The balance of the product at the end of the period was CNY234.459 million, and the purchasers made profit of more than CNY5 million (excluding All in Wallet Award). In Chongqing, Chongqing Zhongjintongsheng Petty Loan was established, with a total of over 25,000 users and CNY210 million in loans. UMS Factoring had accumulated 360,000 individual users for the Company through various products and services, and its role in serving the main business has fully demonstrated.

5.UMS Express

UMS Express provides payment services for the shippers and the owners of cargo. It outputs payment service in coordination with UMS Express Match business. It provides targeted service products covering logistics management, logistics optimization, transportation management, intelligent recommendation, intelligent scheduling, supplier management, customer management and other fields for shippers, owners and platform providers. It enhances the industry's perpendicularity and creates an integrated logistics solution.

As of December 31, 2017, UMS Express platform had achieved 16 million transactions and the transaction values RMB 31 billion. 1311 logistics merchants and 280 ecommerce/offline store merchants had been registered. In addition, we efficiently used the cooperative resources such as government agencies, cooperative banks, ERP suppliers, logistics associations, and e-commerce companies, to till the logistics market and keep tapping new merchants and maintain stable the existing merchants. Particularly, we focused on taping logistics carriers for large-scale e-commerce, such as Vipshop, Gome, Dangdang, Jumei and other third-party logistics carriers in all provinces and cities across the country; as well as self-built logistics of large-scale enterprises, such as postal courier, dairy group, etc.; national/inter-provincial logistics express companies; offline wholesale markets; off-line owner stores. Domestic high-tech enterprises, chain management companies and e-commerce companies, most of which had the characteristics of small-volume, high value-added, have high requirements for timeliness and accuracy of logistics services. In the face of fierce market competition, cooperative merchants through docking the UMS Express platform could reduce their cost of logistics and distribution, reduce the occupation of funds, and truly realize the trinity of capital flow, information flow and logistics.



Serving Logistics Industry - KEKING leasing business

In 2017, the total cost of social logistics in China was CNY12.1 trillion, an increase of 9.2% year-on-year. This growth was lower than the growth of the total expense amount of social logistics and the GDP. Among them, the transportation cost was CNY6.6 trillion, an increase of 10.9% that is 7.6 percentage points higher than the same period of last year. The industry is labor-intensive, and of low-education and low assets need. It is in a blank state where no large banks are willing to lend and small banks do not have the ability to serve. Because the tolls and oil charges in logistics transportation account for a relatively high proportion of the total bill of logistics, the freight loan business carried out

by the Company and the KEKING Group can effectively help small and micro logistics companies and individuals meet the needs for short-term cash flow. UMS Factoring cooperated with KekingXinda Technology Group Co., Ltd. in April 2017 to launch the freight loan business. As of the end of 2017, it had accumulated a total of 22 loans released, totaling CNY116 million. The target clients of this freight loan product are logistics carriers who may be enterprises or individuals, mainly providing services for shippers or tripartite logistics carriers. As the goods owners may need a delay to pay account payable, the loans are needed for the main purpose to pay for oil costs, toll and crossing costs and labor costs related to the transportation, mainly for 3 months.

Finance facilitate the public - bus direct payment service

With the popularization of mobile Internet, QR codes has come to a face-off with NFC as both are emerging as a new payment means in the increasingly competitive mobile payment field. In the wave of mobile payments, the relatively low-cost QR code has fully shown its teeth, rapidly seizing the mobile payment market and becoming the absolute dominant force of mobile payment in public transportation. Many cities have launched the QR code project to make the public transport mode of "pay after ride" become a reality for the first time. QR code payment has been gradually promoted in the public transport. Due to the high requirements on transaction timeliness and the unstable network environment of public transportation terminals, most of the QR code payments for traffic rides use asynchronous transactions in order to ensure good user experience, thus creating demand for financial credit services. UMS Factoring provides a full set

of credit payment solutions and solves this payment problem through credit payment. The Xiamen Citizen Card "Credit Ride" is a convenient product launched by UMS Factoring based on the Quanminhua for consumers to use QR code for credit payment to achieve "pay after ride". This innovation is currently applied in the field of transportation, and will be extended to medical, municipal and government services in which credit guarantee, "pre-authorization" and other instruments will be set up accordingly to realize post-service payment. The project takes "loan as the nature" and "credit as the key" to corporate with government initiatives to create a city with vitality and credibility. Integrity will be embed into the city's cultural essence, credibility will be embed into the core value of city governance, so that credit services will be available for daily production and life, providing civilians with a stronger sense of fulfillment and happiness.

New financing tools for small and micro enterprises

UMS Factoring has cooperated with Shanghai Fuli Financial Information Service Co., Ltd. (hereinafter referred to as "Magnetic Finance") since August 2017, and has innovatively adopted the refactoring model, with or without Credit Enhancement, of trust beneficial rights transfer. So far, the factoring model has accumulated a total of CNY38.63 million in loans to small and micro businesses and benefited more than 50 small and micro enterprises throughout Shanghai and Jiangsu. One of the typical merchants is a frozen-product wholesale company which started business in 2002 in Shanghai. The business model

was to import lamb meat from foreign companies such as New Zealand, Australia, etc., and it has an average annual sales of about CNY20 million and a net asset of about CNY3.5 million. With the expansion of business scale, its funding needs tend to become thirsty. UMS Factoring established the cooperation with Magnetic Finance and lent the money to the merchant to solve its difficulties of financing and lower its cost. Thus, the Merchant's capital circulation turned better, financial pressure relieved, and sales increased gradually. By the end of December 2017, its annual sales had exceeded the 45 million milestone and net assets had reached CNY6 million.

6. ERP Projects

With the escalation of domestic consumption and the rise of new retail concepts, various types of retail entities are springing up. China UMS relies on years of industry experiences and technologies to provide professional and reliable retail ERP solutions for small, medium and micro-retailers. The program provides merchants with data-based intelligent management tools, and based on UnionPay's high value-added payment products, to provide businesses and consumers with an excellent transaction experience.

ShangyingLongteng ERP product provides business management services for more than 30 large-scale department stores and malls that help the commercial entities realize data-based intelligent management. Through various types of smart devices, it realized the counter cashing functions in department stores and shopping malls, thereby reducing the pressure of queuing payment at the cashiers, reducing cashier's labor costs, and providing consumers with a better shopping experience. In addition, the services such as e-invoices, WeChat membership and Public Account payment of parking fees have brought convenience to consumers, saved materials and human resources for merchants, and have received unanimous recognition from merchants and consumers.

Cloud ERP product is a set of lightweight management platform based on cloud SaaS technology created by China UMS for small and medium-sized merchants. It can effectively reduce the investment in hardware resources such as computer rooms and servers, and is lightweight, maintenance-free, safe and fast, reliable, and low-cost. The ERP had successively provided operation and management support for various scenic spots, tobacco sales, vehicle rental in driving school training centers, self-service canteens, small convenience stores, and food & beverage stores across the country that improved the level of related industry informatization service level and provided easy management for merchants.

According to statistics from the National Tourism Administration, China's tourism consumption has become more and more important in the national consumption, and the scale of consumption has exceeded CNY6 trillion. In recent years, the country has vigorously put in efforts to develop the tourism industry. To respond to the "Thirteenth Five-Year Plan" of the National Tourism Administration, China UMS has created a "UMS Cloudscape" intelligent scenic spot solution that provides an information-based intelligent management service platform for scenic spots. Among them, by using the UnionPay's function of diverse bill acquiring, it has truly achieved the experience of "Having fun and enjoying consumption" for tourists. Using the collected consumption data and China UMS's big data technology, it can provide visual management guidance for scenic spots, improve management level of the scenic spots, and better serve the tourists.

7. International Business

As a part of the global ecosystem, the Company had leveraged the trend of global consumption and international cooperation, to serve the national "Belt and Road" initiative and actively "Expand to Global Market". China UMS has engaged in the global acquiring market, and expanded the overseas UnionPay card acquiring network, to provide all-round business support for various customers in terms of cross-border payment and overseas acquiring.

China UMS actively promotes international business and has established subsidiaries in Hong Kong, Macau, and Japan to carry out the bankcard acquiring service overseas. In 2017, China UMS International, a wholly-owned subsidiary of China UMS, acquired a Japanese company, and started the services as a bankcard acquiring agency in Japan. In fiscal year 2017, China UMS had achieved over 5 million overseas transactions with volume of nearly CNY70 billion, served nearly 13,000 overseas merchants, and maintained nearly 15,000 POS terminals. Covering restaurants, tourism, watch and jewelry, fashion department stores, leisure and entertainment, general retail, healthcare and other industries.

China UMS takes the advantage of rich industry experience in payment, and provides mature products and solutions, to cooperate with overseas partners. The Company relies on the qualifications of UnionPay International TPSP (third-party service provider) and strong technical power to optimize its existing products, such as the mobile UMS Pay mobile payment and smart terminals, to export to overseas cooperation agencies, by judging different overseas niche market and consumer spending habits. China's mobile payment industry is in a leading position in the world. UMS Pay mobile payment not only integrates multiple mainstream payment media in the existing market to form a simple, platform-unified payment, but also promotes development of the overseas payment industry, to provide substantial convenience for overseas partner institutions, merchant and users. The smart terminals are based on the integrated payment, and based on the openness, compatibility and interactivity of the smart terminals, to realize the integration of business information services and marketing service requirements. They have the imaginary space to load more services, to satisfy the needs of various industry users overseas, and can provide merchants with a comprehensive solution.

8. China UMS Open Platform and Smart Terminal Services

China UMS Open Platform, as the Company's hit product which is used for the transition to an internet fintech company, strives to serve customers with our internal resources in a more convenient, complete and efficient manner. At the same time, based on the nature of the upstream and downstream customers, it also allows customers to participate in the design of merchant model on the Open Platform, to create value for them in this process.

China UMS completed the preliminary construction of the smart terminal ecosystem in October 2016 and began the promotion across the entire corporation. By the end of December 2017, the total installed capacity of smart terminals had exceeded 940,000 units, providing service for 495,000 merchants, introducing in 164 service providers and 301 developers, supporting 210 value-added services for merchants and cardholders, with daily transaction volume exceeding 7 million transactions. The smart open APP platform introduced 675 content applications, covering restaurants,



Customized intelligent business management system for Luzhou Moore International

In the mid-night of December 26, 2013, gas leaks and explosions occurred in the Moore Shopping Center in Luzhou, Sichuan Province. The once superstar commercial building was torched down. The reconstruction project of the Moore Shopping Center is one of the key projects in Luzhou, and the safety and reliability requirements were also placed at the top of the list. China UMS adheres to the concept of "Serve the Society, Facilitate the Public" and has specially developed a complete set of intelligent business

management system for Luzhou Moore International. Including business management system, smart POS system, customer relationship management system, intelligent parking system, electronic invoice system, IncentiPay platform and other modules, that covered the commercial body's internal consumption, parking, accommodation, leisure and entertainment and among others. The system has helped create a brand-new intelligent urban complex for the people of Luzhou, greatly improved the management level of Luzhou's modern business, and provided basic support for the construction of a regional central city in Luzhou.

Smart car rental and examination management system for driving school training center in Sanming District of Fujian Province

With the increase in domestic vehicle ownership, more and more consumers come to the driving school to learn motor vehicle driving. However, the use and rental of vehicles in the driving school training center have always lacked an effective information management tool to support. In 2017, China UMS teamed up with China Everbright Bank to establish a set of all-data, visual, intelligent car rental & examination management system for the driving school. It uses the model of pre-authorized transactions

to replace the existing method of cash deposit for car rental, so trainees do not have to carry a lot of cash with them, and the driving school does not have to count, save, and account in book for a lot of cash in its daily management. At the same time, students can also know the state of each car on the large screen of the driving school, use smart POS to select a vehicle they favor for leasing, and use the smart POS to pay for the fee when returning the car. It is truly efficient and safe. Manager in driving school feedbacks: UMS allows them to really experience the financial technology's convenience. The project also won the Annual Innovation Project Award presented by China Everbright Bank.

retail department stores, wealth management services, insurance, hotels, logistics and express delivery, transportation, real estate and other industries.

While building a smart terminal eco-system, China UMS also actively undertakes social responsibilities and fulfills its due obligations in order to promote healthy and orderly development of the Internet and maintain security of the network of smart terminals. In January 2017, the Company issued an internal document on management measures of the smart terminal application market to enhance management over apps and user verification. The open APP market was filed with the Shanghai Office of the Central Leading Group for Cyberspace Affairs in February and was formally placed under the supervision of the Office. By the end of December 2017, it had implemented a total of more than 40 administrative requirements issued by the Office. During the period, it actively responded to the instructions ordered by the Office and regularly reported the application market operations. In July, in accordance with requirements of the Interim Regulations for Management of Provisioning and Distribution of Mobile Smart terminal APP Software issued by the Ministry of Industry and Information Technology of the PRC, the Company completed the self-examination and rectification. It involved more than 10 items, and we self-checked and rectified 4 items, to ensure legally supply of smart terminal APP software. And we also actively took effective measures to maintain network security and effectively protect the legitimate rights and interests of commercial customers.

The Company made in-depth research on application scenarios in various vertical industries, and launched more than 10 scenario-based application products that meet market demands and address commercial pain points. The main products include: In May, we launched the smart cashier APP series to provide integrated payment and information management services in scenarios that include membership, hotel reservations, food take-out, and custody of personal belongings, and for merchants which are engaged in the hotel, entertainment, catering and other industries. In November, we launched the unified takeout platform, “E Take-out”, to solve the traditional pain points of multi-channel ordering, reconciliations and dish menu management that merchants had to face. In November, we launched the passenger flow analysis APP. With this APP, the information was collected through mobile devices and software. Together with big data analysis, we provide merchants with intelligent decision-making services.

By actively responding to the government’s call and driven by innovation, the Company kept paying attention to and researching new and cutting-edge technologies. Based on the characteristics of UMS business intelligence terminals, we created UMS-featured smart terminals and improved the terminal intelligence. In November, we completed the preliminary study of the smart terminal applet, and released the development standards and imported to production. The introduction of the applet development model helped increase the efficiency of APP download and update, reduce the business user’s traffic overhead, and maximize the value of the hardware resources of the smart terminal.

The China UMS intelligence terminal ecosystem has begun to take shape. The goal is to build a smart terminal interaction network and an integrated payment and information service provider, and strengthen infrastructure construction, optimize product experience, enrich Internet resources, and provide businesses with better and richer services according to regulatory requirements.

9. Other key innovation projects

(1) E-Invoice

The State Administration of Taxation has introduced a number of policies from time to time to strengthen the supervision of invoices. For example, in May 26, 2017 (Announcement No. 16 of the General Administration of Taxation), it regulated that as of July 1, 2017, when obtaining an ordinary VAT invoice and if the purchaser is a company, it shall provide its taxpayer



identification number or social credit to the seller. In addition, electronic invoices have been favored by merchants in many industries in 2017 because of their paperless, low energy consumption, and easy accessibility. In view of this important trend, China UMS vigorously promoted E-ticketing electronic invoices and paper invoice products in 2017 that were favored by market merchants.

In the paper invoice program, China UMS provided merchants with the C-B and B-C scanning payment solutions. The C-B Scan program is for consumers to scan a fixed QR code posted on the merchant cashier, fill in the billing information in the pop-up page, and Click to Submit, meanwhile the cashier will confirm it after receiving the information and print invoice. The B-C scan scheme is for a merchant to use the UMS intelligence terminal or other QR code scanning device, to scan the QR code to send the information to the software for invoicing.

In the E-Invoice program, China UMS has provided merchants with a full-scenario billing plans, such as POS receipt-based invoicing, WeChat official account -based invoicing, APP billing, and system docking and billing. It helps numerous well-known traders in the industry, such as Dahui Group (Food), Wal-Mart, Urban Supermarkets, JINS Eyewear, Le Méridien Hotel, Futianxia Mall, Tiens Group and other famous merchants, to solve the issue of invoicing.

As of the end of December 2017, the total number of E-Invoice merchants had reached 168,000, and the cumulative invoices amounted to 1.59 million.

(2) E-Takeout

In the context of consumption upgrades, various types of small and medium merchants have added the new Internet sales models to their stores. In the Internet takeout model, many takeout platforms operate independently that resulted in fragmented information, adding a lot of operational difficulties and cost burdens to the merchants. In order to facilitate operation of the merchants, China UMS has launched the “E-takeout” APP. This product is connected with major takeout O2O platforms, enabling merchants to manage multiple take-out platforms just in the “E-takeout” APP, so that: the backgrounds can be unified, the accounts unified, the operations unified, and the merchants can simplify their operation and centralize management, so to save the costs and improve efficiency.

The “E-takeout” product came into service in November 2017, and just for 1 month or so, it had obtained 1,400 merchants who downloaded and used it, and it was well received by the merchants.



(3) Media Resources Open Platform

Based on marketing scenarios, it makes full use of the marketing resources of every transaction process to dig deep the precision algorithms, to supplement card and voucher functions. In 2017, China UMS basically completed the establishment of the Media Resources Open Platform, and achieved independent operation of the platform and opened interface for cooperation with merchants, providing high-conversion marketing products for shopkeepers and providing consumers with rich marketing incentives.

Consumers can check information of surrounding merchants by scanning the page content. A certain level of user value guarantees the users' QR code scan rate. According to the personalized information carried in the receipts, it realized accurate delivery of the contents, and the advertising spaces interspersed therewith will also have a value for making efficient ads.

In 2017, the UMS Media Resource Open Platform achieved a total of 116 marketing campaigns, 50 million content exposures and 3 million interactions.

(4) Utility Payment Platform

The Utility payment platform is a set of bill payment products that has functions of bill generation, bill inquiries, bill payment, billing and accounting adjustment that is suitable for education, real estate service and other industries and was established based on the Electronic Bill Processing and Payment System of China UMS. For merchants such as companies, schools, training institutions and other industries, it is an integrated payment solution for on-line self-service payment to address their pain points such as high management costs, high cost of reconciliation, few channels of user notifications and guidance, and few channel of payment. Merchants can upload bills online, and users can inquire and pay bills through the online channels, which enables online self-payment.

Strengthen Brand Promotion and Marketing

1. Brand Promotion and Marketing Kept Achieving Substantial Results

In 2017, China UMS continued to dig deeper into business achievements and highlights at all levels and releases related news. While promoting externally via Personal Media channels of WeChat, Weibo and others, the related news has aroused widespread interest through the social media, and has won a number of heavyweight awards in the industry which has effectively promoted the brand awareness and reputation of the Company and its products. The related news reports cover topics such as company dynamics, product innovation, data breakthroughs, and industry development. The reporting targets include core products such as UMS Pay APP, UMS Pay mobile payment, All in Wallet, China UMS APP, and Big Data Services.

(1) "Two-wheel drive": traditional media and new media to fully promote corporate brand

In 2017, China UMS and various innovative products received media attention. The domestic influential print media such as Financial Times, Daily Economic News, Economic Observer, China Business News, China Internet Weekly, Morning News, Pudong Times, Shanghai Financial News, Securities Times CN, Xinhua Daily, Guangzhou Daily, Yangzi Evening News, Shenzhen Evening News, Business Daily, Contemporary Business Daily, Financial Investment Newspapers, as well as portal websites such as People.cn, XINHUANET.com, GMW.cn, Cnr.cn, Sina.com, Tencent.com, Netease, Sohu.com, IFENG.COM, and jfdaily.com, have covered the related news to varying degrees. A total of about 6,000 articles were reported, which played a positive role in promoting the Company's brand and product image and promoting public awareness of the Company and third-party payment industry.

In August, CCTV, CBN and other well-known TV media reported the signing ceremony between China UMS and the National Tourism Administration, which, together with high-level interviews were reported in key financial sections in the media such as Hourly Finance and Financial Headlines. In October, China UMS and the National Tourism Administration jointly issued the "Big Data Report on Tourism Consumption for the National Day and Mid-Autumn Festival 2017". With detailed consumer financial big data, accurate and novel viewpoints and conclusions, and highly readable report contents, the report was again interested by TV media such as CCTV and CBN which specifically compiled the report content, to present to the national audience the overall situation of the domestic tourism spending during the National Day and Mid-Autumn Festival of 2017.

New media platforms such as WeChat and Weibo have become the "second fronts" for the Company promotion. They delivered in prime time the news about the Company's news, social responsibility, inclusive finance, services for micro businesses, agricultural support, product innovation, marketing preferences, industry information, risk tips, financial knowledge and knowledge of financial consumer rights and others to the public, to provide the public with a full-scale understanding of UMS' dedication as a giant in the "Domestic Integrated Payment and Information Services" field. In 2017, China UMS completed a new media distribution matrix platform including 74 WeChat official accounts. In total, it communicated more than 4,000 times and accumulated exceeded 500,000 of readings.

(2) Actively participate in industry exhibitions to fully display the Company products and image

In 2017, the Company was invited to participate in the "13th Sino-Russian-Mongolian Economic and Trade Negotiations and Product Fair" jointly organized by the Department of Commerce of Inner Mongolia Autonomous Region, the CCPIT and the HulunBuir City People's Government. We together with China UnionPay participated in the "12th China Retailers Conference" sponsored by China Business Federation, and the "2017 China International Internet of Things Expo" hosted by the Office of the Coordination and Leading Group of National Golden Card Project, the "2017 World Mobile Conference" sponsored by the Global

Mobile Communication Systems Association, the “2017 China International Finance Exhibition” supported by the Ministry of Science and Technology and the People’s Bank of China, as well as the “International Council and the Far Eastern European & Central Asian Council of China UnionPay International” and other international and domestic exhibition activities. Focusing on Payment +, through various forms such as exhibition boards, posters, folding papers, brochures, etc., we highlighted the convenience payment products that are closely related to the people’s lives, such as the UMS Pay that provide convenience for people, the All in Wallet microfinance integration platform that provides benefits such as inclusive financial service platform, the IncentiPay that is in line with O2O business model, and the UMS Express logistics platform for industry solutions, as well as big data service products, cross-border payment, and open platform for bankers’ media resources, etc. By setting up the customer experience zone, we displayed a series of terminals such as the UMS Pay smart terminal that supports the UMS Pay acceptance model, the Rural Aid Financial Self-service Terminals, self-service vending machines, self-service coffee machines, and self- ordering machines. The users may, by way of operation, experience the convenience brought by the Company’s self-service terminals for all walks of life that intuitively presented the Company’s brand image as an “integrated payment and information service provider”.

(3) Continuously seize industry awards to enhance corporate brand image

In 2017, China UMS and its various products such as the All in Wallet and UMS Pay apps, UMS Pay mobile payment, China UMS APP, and big data service attracted widespread attention from industry organizations and key media and successively won the awards that further highlight our brand influence and our products.

In the selection of “Golden List of China Financial Institutions” sponsored by the Financial Times, China UMS was named the “Best FinTech Innovation Company of the Year”. In the selection of “2017 China Pioneer of FinTech” held by the Securities Times, China UMS won the title of “China’s third-party payment pioneer”. In the “2018 Financial Development Summit Forum and China Top Financial List” sponsored by the Paper.com, China UMS was named the “Annual Payment Institution”. In the selection of “V•Time New Orange Award” sponsored by the Economic Observer, the All in Wallet inclusive financial service platform was selected as the “The Best Inclusive Financial Service Platform 2017”. In the selection of the “2017 Mobile Life Summit and Annual apps” sponsored by China National Radio and the CNR.com, the UMS Pay APP was named the “2017 Most Influential Consumer Payment APP”. In the 15th China Internet Economic Forum and the 2017 “Golden i Award” sponsored by the Internet Weekly of the Chinese Academy of Sciences, China UMS won the title of “Brand of the Year for China Internet Economy 2017”, and the China UMS APP won “Best Enterprise application Product 2017”.

2. Internet Portal Construction

The UMS Portal (www.chinaums.com) is an important window for the Company to display corporate image, disseminate corporate information, and promote products.

In 2017, by responding to the needs of the Company’s business development, the portal website completed the construction of the English version and the mobile phone version 2.0, and achieved the effective coverage with multiple languages and channels. At the same time, the portal site actively implements corporate social responsibility and has launched on-line topics such as “How to apply for Regular POS Quickly and Securely” and “Prevention of QR Code Payment Scams” to actively popularize various types of payment security knowledge and promote government policies and regulations.

In 2017, the traffic indicators of the company’s portal kept growing rapidly and the portal’s influence continued to expand. The number of visitors throughout the year was 2.98 million who made a total of 81.14 million visits, an increase of 57% and 800% respectively year-on-year. Throughout the year, 505 corporate news pieces were released through the portal, 732 contents were updated on mobile sites, and 178 English contents were updated.

3. Operation of WeChat Official Account

UMS WeChat official account insists on attracting users’ attention with high-quality original contents and exciting activities to maximize the marketing value. The first is through rich and innovative display forms such as original comics, H5, and short videos to carry out continuous product marketing and corporate publicity. The second is through mini games and organizing various marketing activities, to keep focusing on interaction with users and enhancing their stickiness, to actively and effectively attract viewers to discover various products of the Company.

By the end of 2017, the Company’s WeChat official account had attracted a total of 50,695 followers, an increase of 236% year-on-year. In the year, it has pushed a total of 146 copies of various types of promotional papers, and the accumulated clicks were over 340,000 times.

Enhance convenient Self-Service

1. Actively Promote the ATM Business:

China UMS provides cooperative banks with services of ATM clearing and cashing, self-service equipment placement, system access, cash clearance, security escort, operation monitoring, inspection & cleaning, daily emergency coping and maintenance, error transaction processing, data analysis, superposition of value-added services, dynamic password hosting and other services.

UMS business adheres to the principle of safe, stable and efficient service, using advanced management systems to improve operational efficiency and reduce service costs for banking clients. We provide banking clients with total service schemes of self-service equipment, to enhance capability of their self-service equipment. In terms of security and risk control, we attach utmost importance to the experiences of bankcard holders, striving to ensure security of customer cards and maintain social harmony. Since 2005 when the business started, the Company has not suffered significant risk events that established the brand image of UnionPay as an ATM outsourcing service expert.

Today, with the development of advanced mobile internet, various payment means, drastic drop in cash usage, and huge pressure on ATM business, China UMS on the basis of maintaining traditional business advantages, has accumulated experiences and sought to improve the ATMs, and is advancing towards the goal of becoming an all-round banking service outsourcing expert.



UMS and CITIC Bank have gradually entered into broad cooperation in regards to total outsourcing services

In 2017, China UMS maintained good cooperation with China CITIC Bank in terms of the total ATM outsourcing services, and successfully won the open bid this year. As of the end of December, we had provided ATM outsourcing services to 29 Branches of CITIC Beijing, Shanghai, Zhengzhou, Xiamen, Changchun, and Chongqing, with a total scale of nearly 3,000 sets of ATMs. The Company has always adhered to the “service

first” business philosophy, and with a professional service network, high-quality service team and advanced management across the country, has been highly recognized by CITIC. In addition, the Company provides “ATM Innovation Services” for CITIC Bank, which includes outsourcing services such as addition of value-added services, system hosting, and electronic password hosting. As of the end of 2017, the innovative business of the Company and CITIC Head Office had launched online more than 10,000 ATMs.

2. Increase the Number of Self-service Terminals

The Branches of UMS maintained deepening their cooperation with localities, and expanded convenience services in increasing industries. Branches in Hubei, Chongqing, Henan, Heilongjiang and other provinces cooperated with local airports and high-speed rail stations, and provided parking lots with services of HCE cloud flash payment and self-parking. Branches in the Shanxi, Guizhou, Jilin and Yunnan carried out Self-ticketing project for road coaches. At Nanjing Sun Yat-sen Mausoleum, the Scenic Spot of Langzhong Ancient City Sichuan, Fanjing Mountain of Guizhou, Fairy Lake and other scenic spots, we launched the Self-ticketing program, and realized the self-service ticket sales at the scenic spots and the gateway HCE payment for fast-track services. At Fujian, Xiamen, Jiangsu, and Zhejiang, the Branches cooperated with local merchants at large-scale department stores and malls in terms of self-service cashiers, so to solve the queuing problem for merchants.



Non-touching and dual-exempt payment of parking lots at Jiangbei International Airport

In order to speed up the construction of non-touching and double-exempt (no keywords, no signature) project for merchants, the Chongqing Branch, with the support of UnionPay Chongqing Branch and with quality and efficient services and mature solutions, has successfully reached the cooperation on the Non-touching and dual-exempt parking lots at the T1 and T2 terminals with Chongqing Jiangbei International Airport. The project has not only been highly recognized by airport management parties, but also has won wide acclaim from the general public and played a good demonstration role for the Branch company in Chongqing to promote non-touching and double-exempt merchant acceptance.



Self-ticketing project for Maocaopu Bus Terminal

The Guizhou Branch increased efforts to expand its self-ticketing business for bus terminals. After several rounds of communication and negotiation, it cooperated with the large-scale passenger terminal of Zunyi City, the Maocaopu Bus Terminal, to reach agreement for cooperation of self-ticketing project. The successfully launched online self-ticketing terminal greatly eased the workload pressure on the manual ticketing window and provided convenience for citizens to travel. In addition to Zunyi, the Huishui County Bus Terminal in Qiannanzhou Prefecture also launched a self-ticketing terminal. The Guizhou Branch has now extended the self-service terminal services from traditional public utilities to self-service purchase, scenic spot self-ticketing, self-taxation, and self-ticketing in passenger transportation, hospital self-service payment, etc. that continuously enrich the contents of UMS business of self-service terminal services.

Self-ticketing project for Langzhong Ancient Scenic Spot Sichuan

After understanding the challenging issues of "Long queues, slow payment, and difficulty in Taking tickets" in Sichuan Langzhong Ancient City Scenic Spot, the Sichuan Branch, by looking at the actual situation of the tourism scenic spot, jointly worked with Langzhong Rural Commercial Bank to provide a comprehensive solution for the tourism industry here. It provides self-ticketing terminals for the ancient city, and adopts the self-ticketing mode that supports UnionPay IC card and HCE cloud flash payment that reduces the pressure of the ticket sales window, providing tourists with on-site ticketing convenience, and getting praised unanimously from the tourism bureau and tourists. It adopts the most advanced payment technologies to improve the ancient city tourism services and improve the concept of tourists on consumption. It is of great significance for improving social satisfaction, harmonious landscape and tourist consumption.



Self-service cashier project

After assisting Yonghui Supermarket in launching the self-service cash register, the Xiamen Branch has cooperated with New Huadu, ZhongminBaihui Retail Group Ltd, Lehai Department Store and other supermarkets in Xiamen to carry out the cooperation of self-service cash register projects that promoted self-service banking in Xiamen, and set off a trend of self-service shopping. After the project went online, UnionPay Xiamen Branch and various commercial banks jointly launched the marketing activities of card swine consumption and spending, which provided a new force for the development of self-service cashier business. The comprehensive development of self-service banking has not only demonstrated UMS leading position in the industry, but also provided more convenience for merchants.

Implement Regulatory Policies and Compliance Management

1. Implement the Requirements of Regulatory Policies and Business Management to Protect Security of Customer Funds

In 2017, the Company was actively implementing the regulatory requirements in the Notice on Further Strengthening the Supervision over Unlicensed Business Payment Services (Y.B.F. [2017] No. 217) and the Circular of the General Office of the People's Bank of China on Adjusting the Deposit Ratio of the Provisioned Payment Money of Customers (Y.H.F. [2017] No. 248), the Notice on Regulating Payment Innovation (Y.F. [2017] No. 281), and the Barcode Payment Service Specification (Trial) (Y.F. [2017] No. 296) and among others. Special investigations were carried out to rectify the unlicensed operation of payment business in the market. In addition, the Company issued the Detailed Rules for Access of UnionPay QR Code Merchants (Trial) and the Guideline of China UMS for QR Code-based Payment to standardize the QR code scan payment business of the company, and took various measures to promote healthy development of the Company's business.

We strictly regulated the management over the use of Provisioned Payment Money of Customers. We strictly abided by the requirements of the "Measures for Payment Institutions to Deposit the Provisioned Payment Money of Customers", to protect security of customer funds from the aspects of hierarchical management of the provisioned payment money account in banks, loop-closed operation and use of the funds, verification of the information of provisioned payment money account, tapping to the supervisory information system of Shanghai payment institutions, cooperating with regulatory agencies to supervise and set up a risk reserve system in real time, and comprehensively standardizing deposit, collection, use, and transfer management of the provisions.

2. Transaction, Customer Information Security and Customer Rights

In 2017, the financial payment industry was strictly supervised and relevant persons were seriously accounted. The UMS strictly complied with regulatory requirements and company rules and regulations. We played a demonstration role as the industry leader, and took multiple measures to actively safeguard transaction security, closely protect customer information, and effectively safeguard consumers' rights and interests, so to implement corporate social responsibility in actual work and business. There were no significant risks and unexpected cases happening in 2017, setting a demonstrating example for orderly and safe development in the payment industry.

The first was to ensure security of transactions. China UMS is committed to enhancing transaction security. On the one hand, we constructed the WATCH2.0 platform to intensify transaction risk monitoring, discover potential transaction risks in a timely manner, and verify the authenticity of merchants and transactions through telephone surveys, on-site visits, etc. to prevent risks. On the other hand, according to the regulations of the People's Bank of China and China UnionPay, we formulated various documents to clarify the handling methods of risk events and long-term management workflows, and implemented them strictly in daily operation. The Company organized several emergency drills in 2017 that covered areas such as bankcard bill acquiring and the Internet business, to improve emergency response capabilities against major risks and high-risk businesses, and ensure safe and orderly development of company operations.

The second was to protect customer information. In 2017, combined with regulatory requirements and based on the management of account information security, the Company released and implemented the methods for management of business data and personal financial information, and detailed the requirement of security management of business data

and personal financial information in transmission, access, use, storage, etc., to further fulfill the obligations of customer information protection. The Company fully implemented the relevant requirements of the No. 170 and No. 192 docs of the People's Bank of China, and together with the Company's information security management system, the Company required self-assessment of the Branches in 2017, carried out the off-site and on-site inspection by the headquarters, and used the tool of security inspection of account information, to conduct special inspections of the Company's business system and information security, to ensure that information is legally collected, queried, used, and stored in accordance with laws and regulations.

Third, we attached great importance to protecting the rights and interests of consumers. According to the characteristics of different products, China UMS has specifically formulated different service agreement that introduce and proactively disclose the products, service features and other contents concerned with rights and interests of consumers in detail. In 2017, the Company established a special working group to formulate the protection system for financial consumers, incorporated the protection of financial consumer rights into corporate governance requirements, and standardized the provisions of financial consumer rights in terms of product design, information disclosure, marketing, and complaint handling. Through comprehensive deployment of financial consumer rights protection work on the Company's entire businesses, products and services, and organizing special self-examinations, the Company has strictly implemented various requirements of financial consumer rights protection.

Strengthen IT Infrastructure Construction

In order to adapt to the changes in the acquiring market and the transformation of the Internet, we have carried out a comprehensive structural optimization and expansion of the transaction system, which has greatly improved system stability and transaction continuity, and laid a solid foundation for meeting the requirements of future high-concurrent payment. In 2017, the annual operation continuity of the UMS production system was greater than 99.98%, and the transaction's success rate was at a high level in China.

Under the general trend of moving the business onto the Internet, we have continuously improved our technical security management and control capabilities, increased the investment in information system security protection and governance, and kept optimizing the Company's overall information security management system. At the same time, we actively cooperate with external agencies to create a win-win information security ecosystem. In August 2017, the Company joined the Shanghai Information Security Trade Association, and on December 12, we, together with Shanghai Information Security Trade Association and Shanghai People Cyber Security Technology Co., Ltd., established the Joint Lab for Financial Information Security, dedicated to the research of security of mobile smart terminals.

In terms of safe operation and maintenance, the Company obtained the ISO 27001 certification and the facility technology certification for non-financial institution payment service. In addition, we passed the assessment of information system security, and obtained the certification of compliance of UnionPay Card account information security, PCIDSS certification, the external compliance assessment of client software, and many other international and domestic certifications.

1. Establish a sound security architecture

In 2017, the Company's Information Security Committee held four meetings throughout the

year to make major decisions on issues such as data security, physical prevention, investment in hardware and software resources, risk event handling, and major security assurances, and fully fulfilled as the Company's highest decision-making body for information security. The Company's top-down security management system architecture and process mechanisms have basically taken shape.

In addition, the Company had enhanced the communication with professional security agencies such as the National Internet Emergency Center, NSFOCUS, and Antiy Tech, and conducts in-depth cooperation in areas such as personnel identification, data and information protection, vulnerability threat information, and mobile terminal security. In terms of investment in hardware and software resources, the Company has launched on-line all-round security detection and protection measures such as CDN, cloud protection, anti-DDoS attack monitoring and protection, IPS, WAF, web-page anti-tampering, vulnerability detection and scanning, that greatly improved the information system, especially the stability and transaction continuity of the Internet system that have laid a solid foundation for meeting the high concurrent payment demands in the future.

We regularly carried out training and promotion of security skills, to improve team members' security awareness and develop security capabilities. We actively promoted the process of the software security development life cycle, and continuously optimized the security management system, to promote security considered in all phases of software development, such as needs analysis, design, development, testing and others. We continuously conducted the penetration testing and code auditing for new systems and the existing systems with major changes, timely discovered high-risk vulnerabilities and hidden dangers of the systems and improved their overall security. We actively responded to the requirements of regulators such as the People's Bank of China, and regularly conducted comprehensive investigation of account security and sensitive data on various on-line transaction systems and peripheral systems. In order to strengthen the management and control of information security for technical service personnel who conducts procurements through standard technical services, and solve the problems of office management and control of a group of technical service personnel such as data and information security, mobile office, management costs, development efficiency, and centralized management and control, we promoted and implemented the Cloud Desktop security management and control plan.

2. In the premise of guaranteeing business continuity, to transform from traditional off-site disaster recovery to a multi-center pattern

After six years since the construction in 2011, UMS has completed the construction of a disaster recovery system that is based on two centers in two cities. As a backup site for Shanghai's main center, Wuhan Center has fully verified its mature capability to provide disaster recovery for enterprise-class production systems by leveraging its resource allocation for disaster recovery and through regular handover drills and business takeovers. In order to further strengthen the guaranteeing capability of business continuity, enhance the system's horizontal expansion capabilities for business development, and respond to customer needs and agile deployment capabilities quickly. In 2017, we initiated the cloudization of Wuhan disaster recovery center. Through cloudization of the core system, we improved the availability and quick online capabilities of the business, solved the problems regarding to flexible configuration and resource scheduling, and sharing of information and data. After the cloudization, we will further promote cloudization of the main center, and finally form a pattern of overall cloudization of three centers in the two cities, providing a full range of service guarantees for cardholders and contracted merchants.

3. IDC hosting services

Since 2013, to broaden the scope of services for commercial banks, large merchants and enterprises further, and strengthen cooperation with key customers, UMS have firmly grasped the market demand for IDC and cloud computing in recent years. Relying on the excellent technical team and infrastructure, we have gradually developed a unique way of IDC physical hosting and cloud computing services. By the end of December 2017, the total area of computer room in Wuhan Data Center haD exceeded 10,000 m², and the number of racks had reached more than 2,000. Among them, the number of external service racks for physical hosting exceeded 1300, and the number of cloud computing virtual machines for external services had approached 900. We had cooperated with more than 200 international and domestic large companies. Besides, on September 15 2017, we had signed a strategic cooperation agreement with Badiu to build a financial-grade public cloud together, seeking cooperation with Baidu in a safe and reliable manner in an environment that sees impacts of new technologies and new models in the “Internet+” era. Based on the financial-grade public cloud service, and based on artificial intelligence, the huge B-side merchant resources of UnionPay, massive transaction data, complex system requirements, and a wealth of end products, and targeting financial, media, retail and catering industries, we provide quality services to help Chinese corporate customers win the new opportunities for digital transformation.

4. Introduce an agile development model to improve development quality

In terms of software R&D management, on the basis of CMMI-ML3 level, we introduced the agile development model for innovative projects, to guide and standardize project construction of the development team, to effectively improve project development quality.

5. Promote the transformation of the Company's traditional businesses with the support of mobile Internet platform

In the new environment of fierce competition in the payment industry, all payment companies rely on payment technology to provide solutions for specific business scenarios for merchants, and the payment products such as meal ordering system have developed rapidly in recent years. In accordance with internet architecture design, small and micro restaurants has developed distributed-service and micro-service features. Based on their own catering equipment, we provide the functions of affiliate marketing, electronic invoices, remote ordering, queuing, booking, rewarding and others, and then help businesses improve user stickiness. At the same time, relying on the technology advantage of ULINK, China UMS's “payment” function has helped merchants realize a closed-loop catering business and form a one-stop service. By the end of December 2017, the daily average transaction volume of small and micro restaurants had exceeded 20,000 per day and the number of registered merchants exceeded 35,000.

Combined requirements of Branch offices and industry demands, we introduced the WeChat Official accounts and the functions of the UMS's own product system to provide industry solutions to merchants and regional commercial districts through the WeChat APP. Thus, we help merchants enhance user stickiness while offering UMS products. In 2017, we mainly focused on development of integrated payment technologies and operation of the platform of public Accounts, as well as Branch company promotion, and completed housekeeping industry solutions. We constructed B2B2C product line and the B2C product line. The B2B2C products were provided to scenic spots and commercial circles to help them build a commercial ecosystem. We actively carried out product promotions and successively completed the development of the products such as Phase I of the “ArxanShan”, Phase I of the “Wannan 300 Villages”, property industry service solutions, micro hotel industry solutions, Apparel industry solutions, and other products.

The Xiamen Virtual Citizen Card project is a critical part in construction of “smart city”. The municipal government utilized core functions such as personal identification and payment through citizen digital accounts, to integrate functions such as government services, public services, business services, and financial services, which has realized seamless online-offline connection of citizen card application system, and achieved integration of social security, transportation, finance, public utilities and other industrial applications. The project was launched in June 2017 and has successively tapped into the public institutions of social security, medical insurance, maternity and child health care, hospitals, libraries, public transportation, transportation cards, public bicycles, UMS Factoring, government public information, credit centers, telecommunication operators, property, and utilities. At the same time, it integrated our company's product functions of code presented by consumer or merchant., public payment, E-invoicing, Quanminhua, mobile phone recharge, UMS Pay, etc., and enrich our products with multi business scenarios. The project was officially commercialized on December 1, 2017. Just with an APP, various “online and offline” needs of Xiamen citizens for livelihood services can be met such as transportation, medical treatment, campus fitness, finance, and life. Consequently, Xiamen ranked the third place in the Construction of National Smart City.

Since Xiamen ranks among the top in the Construction of National Smart City, governments from multi regions went to Xiamen to learn about the smart city construction experiences and the achievement of Xiamen's virtual citizen card construction. The Dongying Municipal Government had invited us to introduce construction experience, discuss construction plans and communicate technical solutions. We had successfully won the contract for construction of the Citizen Card Software Project of Dongying in early November 2017 and signed a Letter of Intent for Cooperation. So far, the Dongying Citizen Card APP had preliminary completed functions such as payment for public utilities, mobile phone recharge, code presented by consumer or merchant, government services, and convenience services.

6. Multi-cluster distributed architecture to ensure stable operation of systems

We mainly implemented the performance optimization and distribution-based transformation of the UMS ULINK platform, TPOS, NetPay platform, and clearing system, which greatly increased the system throughput and passed the test of the National Day and “Double 11” transaction peaks. The quality of operation has been significantly improved, effectively catering to the ever-increasing volume of transactions.

The distributed multi-cluster architecture refers to the realization of “de-centralized” service cluster architecture optimization on hardware and operating systems, to build a large-capacity, flexible-response distributed system that can sufficiently handle peaks of sales, seckill, and red envelopes. In 2017, we launched the exploration of multi-cluster performance testing and practice, and selected the PC multi-machine clusters that can not only help cut costs, but can improve cluster performance, and successfully achieved 20,000 transactions/s for single cluster and 40,000 transactions/s for dual clusters through the UMS ULINK platform. In terms of technology application, our current distributed multi-cluster technology has matured to ensure stable operation. At the same time, we implemented gray-scale release for the features on UMS ULINK platform, and verified the accuracy of changes through the actual business.

7. Flattening” and “localization” management

In terms of technical personnel management, we implemented the “flattening” and “localization” management models, which solved the overlapping problems of traditional hierarchical management, multi-levels of geographical management, excessive redundancy, and low operational efficiency of the organization.

The “flattened” management model concentrated the manpower, management and other

elements, optimized the allocation of elements, enhanced adaptability, and sped up the flow of information. The “localization” management model has transformed the Wuhan team from the current team management model managed by Shanghai to a relatively independent team model with independent management capabilities. The Wuhan Branch gradually independently undertakes the work of development and maintenance of most existing systems.

Enhance Customer Relationship Management

1. Improve Customer Relationship Management Capability

UMS Service Center (Customer Service Number 95534) operates an industry-leading multi-functional intelligent customer service system, which is created based on the Company’s various business systems, including artificial and intelligent customer service models, to provide 7*24 hours of multi-channel, multimedia, all-round high-quality services, for special merchants, card issuing banks and cardholders. The business scope covers corporate payment services, financial services, data services, marketing services, innovation and value-added services, and international services. It is one of the largest and most mature comprehensive customer service centers in the domestic payment industry.

In 2017, faced with new changes, new circumstance and new situation in the payment industry, the Customer Service Center fully cooperated with the Company’s strategic transformation, and continuously optimized and improved its operating mechanism. It established a hierarchical service team to provide intimate, high-quality and differentiated customer services through a diversified and refined service model and a professional management. It extended new thinking. By keeping exploring the paths to innovation, actively introducing artificial intelligence and cloud technology, and combining with big data analysis, the Service Center had successfully launched the online speech intelligent Robot Deer, and created a new mode of multi-channel intelligent customer service acceptance. Focusing on customer experience, it actively developed active service-based outbound calls, to understand customer needs, improve customer experience, improve customer satisfaction, and fully leverage the Center’s functions internally and externally, to improve customer relationship management capabilities in all directions.

2. Conduct Customer Satisfaction Survey

In order to improve the service quality of the Company and assist the Branches to improve the service process, the Customer Service Center actively conducts routine visits on quality of maintenance service, make callbacks on work bill, and research of Branch service quality, to form a regular customer satisfaction survey report. In 2017, the customer service center made 142,639 callbacks, and the callback complete rate was 69.44%, and the satisfaction rate was 93.57%.

3. Strengthen Customer Complaint Management

The Service Center’s complaint acceptance team accepts omni-channel customer complaints, including inbound calls, self-service voice, Weibo, WeChat, official website and email channels. In order to strengthen customer complaint management and enhance customer experience, the Service Center has developed a complete complaints handling regulations with standardized process, timely follow-up and standards for case closing. The complaint acceptance team analyzes the complaints on a regular basis of every month to find out the problems, propose reasonable suggestions and form complaint reports, so as to promote optimization of the Branches’ services and processes and improve customer satisfaction.

In 2017, the Service Center had received 986 customer complaints on transactions, a decrease of 28.19% year-on-year. There were 1,157 service-related complaints from customers, a year-on-year decrease of 34.07%. And all the above complaints have been processed.

4. Provide Self-Service Measures

The UMS Service Center answers questions and handles business for customers, by combining intelligent customer service products with big data analysis, speech recognition, natural language processing, machine deep learning and other technologies. The admissible services include active services - active and intelligent judgment and identification of customer needs, active completion of consumables distribution services, proactive reminder service etc.; multiple rounds of dialogues and consultations - such as inquiry of POS machine operation methods, simple troubleshooting, etc.; and the registration categories - such as consumables distribution, signing bids, data changes, etc..

After the smart customer service went online in September 2017, its average daily acceptance accounted for more than 40% of the total channel acceptances that the customer service center accepted. This not only effectively resolved the center’s growing traffic pressure, reduced the center’s operating costs, but also improved the customer experience, and further assisted the customer service center transforming from a cost center to a value center.

5. The Main Indicators Of Customer Service

In 2017, the UMS Service Center handled more than 3,077,000 cases, of which more than 850,000 cases were through intelligence and multimedia channels, accounting for 27.64%, and more than 2,226,000 cases were through artificial channel, accounting for 72.36%. The average online resolution rate of the artificial inbound channel was 72.81%, the average manual call success rate is 91.55%, the rate of timely processing complaints was 100%, and the service satisfaction of the customer service center was 99.50%.

6. Online Service System

In 2017, the Company was committed to providing convenient, high-quality online services for customers, especially merchants, through our online service system. For the most frequently used functions such as the account reconciliation of users, we had taken measures to solve problems such as long-waiting login and query, thus the time for generation of an account statement had been remarkably reduced and user experience had been effectively improved. At the same time, based on the original WEB-side service, the online service system actively exported the online service function to the APP and the WeChat service to ensure convenience of daily use of the customers.

As an important service portal for merchants, the online service system continuously keeps knowing the potential customer needs, actively conducts cross-marketing of various value-added innovation businesses such as corporate marketing alliances and UMS Pay, and continues to consolidate and deepen customer cooperation relationships.



员工责任篇

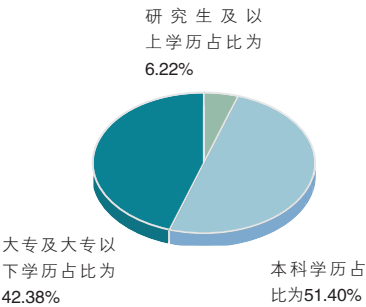
Our Responsibilities to Employees

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

员工学历分布



公司始终坚持企业与员工共同成长是企业可持续发展的前提条件，积极营造尊重人的企业文化，努力服务好员工。十多年来，公司秉承“人力资源是第一资源”的人才观，以人为本，致力于建立和完善市场化、战略化、服务型人力资源管理体系，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。

公司拥有一支高素质、专业型、年轻化的员工队伍。截至2017年12月底，公司共有员工14382人，员工平均年龄为30.23周岁。公司坚持为女性员工提供发展机会，全公司女性员工比例30.2%。

员工的学历方面，研究生及以上学历占比为6.22%，本科学历占比为51.40%，大专及大专以下学历占比为42.38%。

（一）提供广泛就业机会

公司积极吸纳高素质、创新型人才。公司重视员工招聘工作，积极引进社会精英人才，同时也为广大优秀高校毕业生提供就业机会，并在全中国范围内开展校园招聘宣讲会，2017年全年提供新增就业岗位1200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”，劳动合同签订率达到100%。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，为依法保障职工参与民主管理、民主决策、民主监督的权利，制定并印发了《银联商务职工代表大会实施办法》《银联商务职工代表大会操作规程》《银联商务分公司职工大会实施办法》共三项职代会相关制度办法。通过民主选举，全辖共产生175名职工代表，并于6月在上海成功召开第一届第一次职工代表大会，会议现场审议通过了《银联商务职工代表提案管理暂行办法》《银联商务员工考勤与请休假管理办法》《银联商务员工手册》三项议案。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，探索建立多元化的员工发展通道。总公司设立了管理、技术等职务序列，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列内发展。

（四）加强员工能力构建

公司高度重视员工职业技能的发展和培养，根据员工职级以及从事岗位，围绕公司年度工作重点，有侧重地组织形式多样的培训项目，不仅把优秀的资源引进来，同时鼓励员工走出去，充分调动各单位积极性，激发员工的分享热情，积极完善配套激励政策，形成公司内部良好的学习机制。

公司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、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化提升个人综合能力。大力培养内部讲师队伍，为员工提供广阔的知识分享和个人展示平台，2017年在总公司内部开展午间课堂培训，每周固定时间邀请各部门讲师轮流授课，加强跨部门的业务沟通和交流，有效推动了公司内部的经验总结 and 分享。2017年加大管理培训生的培养，进一步增加培养人数，通过严谨的轮岗安排和培养计划，学习与工作相结合，为公司发展储备优秀管理人才。

（五）优化员工激励机制

公司不断丰富员工激励手段，为员工提供有竞争力的薪酬福利，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。通过总裁专项基金，专项用于激励、扶持重点项目、创新项目的研发与推广。

（六）积极开展员工关爱

关心员工身心健康。各单位每年定期组织全体员工到医院或专业的体检机构进行体检。



2017年全年提供新增
就业岗位

1200↑



根据职工年龄分布不同，各单位结合实际，及时调整体检项目，让员工及时了解自己的身体状况，做到及时发现及时预防并提早治疗。总公司机关工会分季举办了两场中医问诊活动，于6月开展“夏至养生”以夏季膳食、亚健康调理咨询为主题的健康专场，11月开展了“冬令膏方”邀请在沪多名著名专家及颈腰椎、运动损伤康复治疗专家来到公司现场，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，结合已成立的各项俱乐部，错峰合理规划了员工的劳逸结合时间，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

1、银联商务系统羽毛球总决赛暨 2017 年度“银联杯”羽毛球选拔赛圆满闭幕。5月中旬-7月初，“悦动青春十五载，梦想起航再出发”银联商务羽毛球赛暨“银联杯”选拔赛在全国四大赛区（南部赛区、中西赛区、北部赛区、上海赛区）热烈开赛，共120名选手参与了一百多场角逐赛。脱颖而出的选手们于6月汇聚上海参加了冠军争夺赛，共计44位选手入围八强，共推29名实力选手于7月前往南京参加“银联杯”决赛，我司选手分别获得男单亚军、男双冠军、女单季军的优异成绩，工会办获得最佳组织奖。

2、积极参与“银联杯”拖拉机比赛，9月初在公司食堂组织开展银联商务“拖拉机”选拔赛，并推荐8组实力选手于10月在上海银联培训中心参加“银联杯”拖拉机总决赛，我司选手获得了文体风采奖。

3、参与银联工会于10月29日在上海源深体育场举办的“第一届全系统员工运动会”。我司组队的韵律操作为唯一一支单独表演节目贯穿在整个开场秀中，在个人竞赛中，我司选手分别揽获女子100米、女子800米冠军，中年组男子100米亚、季军。在团体项目中，定点投篮项目获得了亚军，男女混合4*100米接力赛（青年组）荣获团体季军，男女混合8*50米接力赛（中年组）荣获亚军，我司代表队最终以总分排名第二荣获团体亚军及最佳组织奖。

4、机关工会联合公司团委于3月开展第一季与外汇交易中心在嘉兴通过开展素质拓展、定向活动、土灶做饭、产品推广等形式完成首次联谊活动，并形成青年档案。8月开展第二季以“遇见”为主题的单身联谊派对，联合平安普惠工会，将轻松健康的游戏体验与趣味交友相结合。

5、举办“同在蓝天下，共享大自然”机关工会六一专题活动。一年一度的儿童节，总公司机关工会组织报名参加的200多组家庭、600多人前往上海野生动物园开展了“同在蓝天下，共享大自然”六一专题活动。大家在不断完成任务的同时，也更近距离地和野生动物们亲密接触，穿梭于丛林之中，游走于各兽区之间，看青山绿树，听虎啸狮吼，觅熊迹豹斑，别有一番情趣。体验“同在蓝天下，共享大自然”人与动物共享和谐相处的乐趣，加深了保护关爱大自然的意识。

6、厦门分公司创新活动新载体，结合历届活动调研，了解良好的电子竞技群众基础，



选择当下最火的“王者荣耀”游戏作为比赛项目，新颖的竞技形式吸引了公司11支员工队伍共计60人次参赛。

7、大连分公司举办“我与银商共成长”主题演讲比赛。比赛中，由各部门推选的青年选手纷纷走向台前，用主题演讲的方式展示出自己别样的风采。老员工回顾来到银商后的点点滴滴，谈起工作感受更是激情澎湃；新员工憧憬着即将在银商开启的人生新旅程，用热情的文字挥洒出别样的青春。

8、湖北分公司增进与中国邮储银行的友谊，在精心策划和组织下，在塔子湖体育中心足球场开展了一场别开生面的足球友谊赛。于6月联合武汉市桥牌协会一同成功举办了“湖北银联商务杯”桥牌邀请赛，当地多位省市领导都列席参加了本次比赛。本次比赛有来自包括武钢、武汉大学、湖北电力、中铁大桥局、铁四院等17个企、事业单位的17个代表队，共110名运动员。经过紧张而又激烈的对决之后，湖北银商代表队获得了本次比赛第四名的好成绩。

9、四川分公司组织参加四川省支付清算协会第一届“支付清算杯”乒乓球比赛，中国人民银行成都分行副行长及支付结算处相关领导出席了本次比赛。本次比赛共有35家会员单位的207名选手参加。在与其他会员单元的比赛和交流中，增进了彼此间的友谊，促进了行业交流，宣传展示了公司风采，提高了我司在行业中的知名度。

10、福建分公司为增强社会公众反洗钱、反恐融资意识，搭建会员单位间的沟通交流平台，营造良好的反洗钱内外部工作氛围，于5月参加由福建省反洗钱协会举办的2017年福建省反洗钱象棋大赛，共有85家单位共138名选手参加。福建分公司选送了五名选手参赛，经过多轮比拼、精彩厮杀，分别获二、三等奖。

11、江苏分公司开展首届点钞识假技能大赛。邀请中国人民银行南京清分协会处长莅临大赛现场观看选手们精彩的比拼，经过练功券点钞和真钞识假点钞两轮比拼，最终产生特等奖1名、一等奖2名、二等奖4名和三等奖4名。

12、浙江分公司为提高公司员工的理财意识，普及理财知识，传播理财理念，特邀请招商银行杭州支行理财经理到公司为员工举办了一场以“资产配置及个人投资”为主题的理财知识讲座，充分体现了分公司“以人为本”的企业文化，增强了企业凝聚力，同时，员工学习到的知识可以与日常的公司业务培训融会贯通，让知识更好地融入到工作中去。

13、青岛分公司于11月组织全员参加中国首个跨海大桥马拉松，比赛在山东青岛高新区方特梦幻王国及青岛胶州湾大桥区域举行，设全程马拉松、12.3公里体验跑、亲子跑等三个项目，赛事规模20000人。在比赛过程中，青岛分公司即墨办事处员工呈现了挑战自我、永不放弃的精神，大家一路相互鼓励，齐头并进，全部完成了12.3公里的体验跑。

14、山东东营业务部组织员工参加了“2017黄河口（东营）国际马拉松赛”，赛事分为全程马拉松、半程马拉松和迷你马拉松三个项目，东营分公司35名员工集体完成了迷你马拉松比赛。

（八）积极开展党工团活动

1、党建活动

公司党委深入学习贯彻党的十九大精神和习近平新时代中国特色社会主义思想，以落实全面从严治党为主线，以推进“两学一做”常态化制度化为主要抓手，以提升基层党建质量为重点，在贯彻落实全面从严治党要求的道路上扎实工作，砥砺奋进，有效发挥了党组织的战斗堡垒作用和共产党员的先锋模范作用。

2017年，公司党委先后召开党建和党风廉政建设工作会、党建工作和管理规范专题会、“两学一做”学习教育动员部署会、深入学习贯彻党的十九大精神专题报告会等会议，田林董事长、李晓峰党委书记等公司领导为全体党员上党课，并邀请复旦大学马克思主义学院常务副院长李冉教授作专题报告，带领广大党员深刻领会十九大报告的丰富内涵和精神实质。各基层党支部积极开展丰富多彩的学习教育活动，组织党员到延安、遵义、嘉兴等红色教育基地参观学习，接受深刻的党性教育，进一步增强党员队伍凝聚力，充分发挥党建引领作用，促进公司业务发展。

2、工会活动

公司工会持续做好员工日常慰问。年初完成全辖送温暖工作5人（次），各基层工会遇特殊节日及时向全体员工送上祝福与关怀（“六一”儿童节、“三八”妇女节、中秋佳节），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。各基层工会全年共完成员工生育慰问280人（次），员工婚嫁慰问195人（次），重病补助16人（次），员工困难补助12人（次），员工家属丧事慰问16人（次），员工爱心基金援助2人（次）。机关工会为员工提供了日常健身场地，结合已成立的各项俱乐部，错峰合理规划了员工的劳逸结合时间，以积极向上、健康乐观的精神融入到工作中。

3、团组织活动

2017年，在公司党委和上级团委的领导下，全面贯彻和落实各项工作部署和要求，以加强青年的思想政治工作为重点，以丰富团建活动为基础，进一步解放思想，锐意进取，充分发挥团组织的先锋模范作用，团的工作不断开拓新局面。团委认真宣传贯彻党的十九大精神、习近平总书记系列重要讲话精神、时总裁司庆致辞讲话精神，组织开展“绘青春·筑梦想·共发展”青年组织生活会、“学习总书记讲话，做合格共青团员”主题教育实践活动，携手公司工会与中国外汇交易中心、平安普惠共同打造搭建婚恋交友平台，并积极配合公司党委、工会和上级团委各项工作。

2017年，团委喜获“2016年度上海市金融系统先进团组织”称号、江苏分公司团支部荣获中国人民银行级2016年度“我与央行共奋进”精品活动称号、江苏分公司员工戚菲荣获2016年度人行级“优秀团员”称号。



Our Responsibilities to Employees

We insist that growing with employees is prerequisite for sustainable development. As such, we actively create a corporate culture that respects people and strives to serve employees. For more than one decade, the Company has been adhering to the concept of "human resource is the first resource" and has engaged in people-oriented management. We are committed to establishing and improving a market-oriented, strategic, and service-oriented human resource management system, striving to create a good environment for the development of employees, and providing a diversified, professional career development platform to actively care the employees.

The Company has a highly qualified, professional, and younger workforce. As of the end of December 2017, the Company had a total of 14,382 employees and the average age of the employees was 30.23 years old. The Company insists on providing development opportunities for female employees. The proportion of female employees in the entire company is 30.2%.

Regarding the academic qualifications of employees, 6.22% were postgraduates and higher, 51.40% were undergraduate, 42.38% were post-secondary education and lower.

Recruitment—Provide Extensive Job Opportunities

The Company actively recruits high-quality and innovative talents. The Company attaches great importance to recruitment, actively recruits talents from the society. We also provide employment opportunities for outstanding college graduates, and we conduct recruitment seminars at universities throughout the country. In 2017, we provided more than 1,200 new jobs.

Rights and Interests – Safeguard Employees’ Legitimate Rights and Interests

The Company attaches great importance to the legitimate rights and interests of the employees, strictly abides by national labor laws and regulations, and pays employees the Five Insurance and Housing Fund in full and on time, and the labor contract signing rate reaches 100%. We advocate democratic management and improve the union management system and internal communication mechanism. We established labor unions at all levels to ensure that employees’ rights to information, participation and supervision to be fully protected. We democratically elected employees to the Board of Supervisors, to build a healthy and stable new-type labor relationship. We set up a variety of information communication and expression channels to encourage employees to participate in business management.

In addition, in order to protect the rights of employees to participate in democratic management, democratic decision-making, and democratic supervision in accordance with the law, we stipulated and distributed the Implementation Measures for the China UMS Employees’ Congress, the Operational Rules of the UMS Employees Congress, and the Implementation Measures for the Employees’ Congresses of UMS Branches, a total of three measures of Employees’ Representatives Conferences. Through democratic elections, we have a total of 175 employees’ representatives in the entire group of companies, and successfully held the first session of the first employee representative meeting in Shanghai in June. The meeting deliberated and approved the Interim Measures of China UMS for the Administration of Employees’ Representatives Proposals and the Management Measures of UMS Employees Attendance and Leave, and China UMS Employee Handbook. The establishment of the



Employees’ Congress gave full play to the role of the trade union as a bridge link, protected and mobilized the enthusiasm and creativity of the employees, and promoted the harmony of labor relations.

Career Development – Promote Professional Development

The Company focuses on guiding the career development of employees and exploring to establish diversified employee development channels. The head office has established a title series of management and technology and others to provide employees with multiple career advancement channels, and employees gets promoted within the job sequence applicable to their positions.

Staff Training—Enhance Competence

The Company attaches great importance to the training and development of employees’ professional skills. According to the employee’s rank and position, and focusing on the Company’s annual priorities, we organized various forms of training programs. We not only introduced excellent resources, but also encourage employees to go out. We fully mobilize the enthusiasm of all units, stimulate enthusiasm of employees for sharing, and actively improve the supporting incentive policies, forming a good internal learning mechanism.

The Company regularly organizes basic and normalized trainings such as new employee training, managerial general ability training, rotation-based training of the heads in charge of local cities, and post knowledge and skills training. At the same time, the Company encourages employees to participate in externally organized trainings to internalize external knowledge, and improve individual employee comprehensive ability in according to their actual job needs. In addition, we vigorously trained internal instructors to provide employees with a broad platform for knowledge sharing and personal show. In 2017, we conducted "midday classroom training" at the head office. Instructors from the departments were invited to give lectures on a weekly basis at fixed times to enhance cross-departmental business communication and exchanges, effectively promoting the Company’s internal experiences and sharing. In 2017, we increased the management trainees and further increased the number of trainees. Through rigorous rotational arrangements and training programs to enable employees to apply knowledge in practice, we cultivated outstanding management talents for company development.

Staff Incentives – Optimize Employee Incentive Mechanism

The Company continuously enriches employee incentives, provides employees with competitive compensation and benefits, and continuously optimizes the performance incentive management system. We intensified the performance appraisal of head office departments and Branch companies, and improved the hierarchical and classified employee performance incentive management system. We created the Presidential Special Fund that is specifically used to stimulate, support and develop key and innovative projects.

Staff Care

We care about the physical and mental health of employees. Each unit regularly organizes all employees to go to hospitals or professional medical examination institutions for physical examinations every year. According to the different distribution of employees' ages, all units have adjusted the items of physical examination in a timely manner so that the employees can better understand their own physical condition, and can promptly discover and make timely prevention and early treatment. The Trade Union of the head office organized two medical consultations in different seasons. In June, we launched the "Healthcare during the Summer Solstice" campaign on summer diets and sub-health consultations. In November, we launched the "Winter Diets" in which a number of well-known experts in Shanghai and specialists in cervical and lumbar spine and in sports injury rehabilitation were invited to come to the Company to provide employees and their families with a new and convenient approach to consult on healthcare treatment. The labor union of the Head Office provide employees with daily fitness venues, and on top of the various clubs that have already been established, we reasonably schedule employees' times of work and leisure and physical exercise, to enable them to go to work with a positive, healthy and optimistic spirit.

Cultural and Sports Activities

1. The UMS Badminton Final and the 2017 "CUP (China UnionPay) Cup" Badminton Selection Tournament were successfully concluded

From mid-May to early July, the primaries called "At the 15th Anniversary of Vibrant Youth, Dreams Set off Again" were held in the four major national competition areas (Southern Division, Central and Western Division, Northern Division, and Shanghai Division). And a total of 120 players participated in more than 100 competitions. The players who stood out in the primaries came to Shanghai to compete the final in June. A total of 44 players were shortlisted in the final of 8. In July, a total of 29 players were selected to go to Nanjing to participate in the "China UnionPay Cup" final. Our players achieved the outstanding results of the men's singles runner-up, the men's doubles championship, and the women's singles runner-up. The Union office won the award for best organization.

2. Actively participate in the "CUP (China UnionPay) Cup" tractor competition. At the beginning of September, the UMS "Tractor" selection competition was held in the Company cafeteria, and 8 strength players were recommended to participate in the "China UnionPay Cup" tractor final in Shanghai UnionPay Training Center in October. Our players won the Sportsmanship Award.

3. We participated in the "First Corporate-wide Games" organized by UnionPay Worker Union on October 29 at Yuanshen Stadium in Shanghai. Our team's rhythm operation is the only single performance prografrm that was shown throughout the entire opening ceremony. In the individual contest, the Company's players won the 100m women's and 800m women's titles, respectively. In the group projects, we won the runner-up of the fixed-point basketball shooting. In the men's and women's mixed 4*100m relay race (youth group), we won the group third place. In the mixed 8*50m relay (middle-aged group), we won the runner-up. Our team



won the second place with second largest points in the team competition as well as the best organization award.

4. The Worker Union of the Head Office worked with the Company's Youth League Committee and the foreign exchange trading center to carry out the first friendship activity in March in Jiaxing, in the forms of interest development, orientation activities, soil stove cooking, product promotion, etc. In August, we launched the second activities of singles party with the theme of "meeting". Together with the Ping An's Puhui Workers' Union, we brought together a relaxed and healthy gaming experience and making friends.

5. The Children's Day activities with the theme of "Harmony with Nature under the Same Blue Sky" organized by the Labor Union

On the annual Children's Day, more than 200 families registered by the head office's trade union, more than 600 people of the families went to the Shanghai Wild Animal Park to carry out the "Special Children's Day Event" with the theme of the "Harmony with the Nature under the Same Blue Sky".

While completing the missions, we also approached the wild animals more closely, walked in the jungles, enjoyed the green trees, listened to the roaring of tigers and lions, and traced the leopard spots. It was of great fun. Experiencing the enjoyment of "Harmony with Nature under the Same Blue Sky" that human beings and animals shared in harmony, we deepened their awareness of protecting the nature.

6. The Xiamen Branch created innovative activities. In light of previous researches to understand the e-sports masses, it selected the most popular game "King Pro League (KPL)" as a competition event. The innovative competitive form had attracted a total of 60 employees from 11 companies.

7. The Dalian Branch held the keynote speech contest -- "I grow with the UMS". During the competition, young players selected by various departments stepped onto the stage and presented their unique style with keynote speeches. The old employees recalled the bits and pieces that came after employed by the UMS. When talking about working experience, they were shown even more passionate. The new employees would take a new journey in life in the UMS to play out their youthful energy with warm words.

8. The Hubei Branch promoted its friendship with the Postal Savings Bank of China. With

careful planning and organizing, a football match was held in the football stadium of the Pagoda Lake Sports Center. In June, together with the Wuhan Bridge Association, the Company successfully hosted the “Hubei UMS Cup” Bridge Invitational. Many local provincial and municipal leaders attended the competition. The competition attracted 17 teams from 17 enterprises and institutions including Wuhan Iron and Steel, Wuhan University, Hubei Electric Power, China Railway Bridge Bureau, and China Railway SIYUAN Survey and Design Group Co., Ltd, with a total of 110 athletes. After an intense and fierce battle, the Team UMS Hubei won the fourth place in this competition.

9. The Sichuan Branch participated in the first table tennis competition organized by the Sichuan Payment and Clearing Association and titled as “Payment and Clearance Cup”. The deputy governor of the Chengdu Branch of the People’s Bank of China and relevant leaders of the Payment and Settlement Department attended the event. A total of 207 players from 35 member companies participated in the competition. In the competitions and exchanges with other member units, it enhanced the friendship between the companies, promoted the industry exchanges, showed off the Company’s image, and enhanced the Company’s visibility.

10. Aim to enhance public awareness of anti-money laundering and anti-terrorism financing, establish a communication platform for member companies, and create a good working environment for anti-money laundering, the Fujian Branch participated in Chinese Chess Competition of the 2017 Fujian Anti-Money Laundering organized by Fujian Anti-Money Laundering Association in May. A total of 138 players from 85 organizations participated in the competition, in which, Fujian Branch selected five players to compete and won the second and third prizes after several rounds of competitions.

11. Jiangsu Branch held the first cash counterfeiting skill contest. The Branch invited the director of the PBOC Nanjing Cash Clearance Association to watch the exciting competitions. After two rounds of practice of banknote counting and counterfeiting, it produced the winners of 1 special prize, 2 first prizes and 4 second prizes and 4 third prizes.

12. Aim to improve the financial awareness of its employees, popularize financial management knowledge, and disseminate financial management concepts, Zhejiang Branch specially invited financial managers from China Merchants Bank Hangzhou Branch to the Company to hold a financial knowledge seminar themed as “Assets Allocation and Personal Investment”. It fully embodied the Branch’s “people-oriented” corporate culture and enhanced corporate cohesion. The knowledge learned by the employees can be complementary to the corporate business training, so that the knowledge can be better applied in the daily work.

13. In November, the Qingdao Branch organized employees to participate in China’s first cross-sea marathon held in the area between the Fangte Magic Kingdom of Qingdao High-tech Zone and Qingdao Jiaozhou Bay Bridge Area, Shandong Province. The 3 events, i.e. the Marathon, the 12.3 kilometers of experience run, and the parent-child running have attracted 20,000 runners In the course of the competition, the employees of the Qingdao Branch’s Jimo Office presented a spirit of self-challenging and never giving up. Everyone encouraged each other and went hand in hand to complete the 12.3 km run.

14. Shandong Dongying Business Department organized employees to participate in the “2017 International Marathon Race at the Yellow River Estuary (Dongying)”. The event was divided into three projects: full marathon, half marathon and mini marathon. Thirty-five employees of the Dongying Branch completed the mini marathon.

Party Construction, Trade Unions and Youth League

1. Party Construction Activities

The party committee of the Company has thoroughly studied and implemented the spirit of the Nineteenth National Congress of the Communist Party of China and Xi Jinping’s socialist ideology with Chinese characteristics in the new era, so to implement the principle of comprehensively governing the party strictly, promote institutionalization of “two studies and one becoming”, and improve the quality of grass-roots party building work. On the road to

strictly implement and comply with the requirements of CPC, we worked hard, forged ahead firmly, and have effectively played out the fortress role of the party’s organization and the vanguard and exemplary role of party members.

In 2017, the Company’s party committee had successively convened and held the meetings on party building and party style construction and clean governance; the seminar on party building work and management standardization; the meeting of learning and education of the “two studies and one becoming”; and the meeting of in-depth studying and implementation of the party’s Nineteenth Congress’s special report and others. The Chairman of the board of directors, Mr. Tian Lin, and the Communist Party Secretary, Mr. Li Xiaofeng, gave lectures for all the party members, and invited Professor Li Ran, executive vice dean of Marxism College of Fudan University, to give a special report and lead broad party members to get deep understanding of the rich content and spiritual essence of the report of the 19th National Congress of the Communist Party of China. The grassroots party Branches actively carried out a variety of learning and education activities, organized party members to visit Yanan, Zunyi, Jiaxing and other red education bases, to receive deep party education, further enhance the cohesion of party members, give full play to the role of party building, and promote the Company’s business development.

2. Trade Union Activities

The Company’s trade unions continued to provide daily care and supports to employees. At the beginning of the year, the Company provided care, warmth and supports to 5 employees and over the company. All grass-roots trade unions provided timely greetings and blessings from the Company to all employees during special holidays (“Jun. 1” Children’s Day, “Mar. 8” Women’s Day, and the Mid-Autumn Festival). In the summer, we conscientiously engaged in heats-preventing and cooling mission for employees, to convey the head office’s sympathy, care and concerns of the organization to the employees’ hearts. All grass-roots trade unions completed a total of 280 consolations for employees’ fertility during the year (times), 195 visits to employees’ marriage, 16 consolations for severe illnesses, 12 assistances for employees’ difficulties, and 16 condolences for their family members’ funerals, and 2 assistances for employees by using the love fund. The labor union of the Head Office provide employees with daily fitness venues, and on top of the various clubs that have already been established, we reasonably schedule employees’ times of work and leisure and physical exercise, to enable them to go to work with a positive, healthy and optimistic spirit.

3. Youth League Activities

In 2017, under the leadership of the Company’s party committee and the Communist Youth League Committee of the superior level, we fully implemented various work arrangements and requirements. Focused on intensifying the ideological and political work of young people, and based on enriching the mission of the league building, we further emancipated the mind, forged ahead and fully advanced. We also played out the vanguard and exemplary role of the Communist Youth League, and to continue opening up new prospects of the league. The Communist Youth League seriously promoted and implemented the spirit of the Nineteenth National Congress of the Communist Party of China, the spirit of Xi Jinping’s series of important speeches, and the speech of President Shi’s speech during the Company anniversary ceremony, organized the regular youth league activity “painting picture of youth, realizing dreams and common development”. At the same time, we organized the thematic education practice activities of “learning general secretary speeches, to be qualified as a Communist Youth League member”. Specifically, by working together with the Company’s trade unions, together with China Foreign Exchange Trade System (National Interbank Funding Center) and Ping An Puhui, we jointly created a marriage and friendship platform to creating opportunity for youth, and actively cooperated with the Company’s party committees, trade unions, and higher-level league committees.

In 2017, the Youth League won the title of “2016 Shanghai Financial System Advanced League Organization”. The league of Jiangsu Branch won the boutique activity title of 2016 “I’m Endeavored with the Central Bank” of the PBOC level, and Mr. Qifei, an employee of Jiangsu Branch, won the title of 2016 “excellent member” of the PBOC Level.

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 circumstances 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

在国家和地区重大文化、体育、展览活动开展期间，银联商务作为国内银行卡受理市场的主要力量，致力于优化重大活动的银行卡受理环境建设，为重大活动的顺利开展作出了卓越而突出的贡献。

9月3日-5日，厦门分公司为金砖国家领导人第九次会晤提供金融服务保障。在厦门会晤保障工作组的精心指导下，厦门分公司市场、创新、业务、技术、商服和风控等部门紧密合作，工作推进扎实有效，按计划顺利完成24家指定接待酒店、130家三星以上酒店、9家大型百货、10家大型超市、27家餐饮及著名景区的外卡受理业务上线工作，并完成983台重点区域POS终端的巡检和标识牌布放工作。支付体验感知良好，圆满完成了“零网络事故、零客户投诉”的既定保障目标，向国际友人、四海宾客展示了银联商务支付行业领先者的风采。

9月13日,张靖文副总裁受邀参加第二届长三角金融科技高层对话暨新华网思客陆家嘴峰会。峰会以“监管新格局发展新动能”为主题，契合当前经济热点，深入探讨如何贯彻全国金融工作会议精神，引领金融科技行业合规、有序、健康发展。张靖文副总裁作为新金融代表受邀出席，与行业大腕、专家学者，业内龙头蚂蚁金服、红岭创投等企业代表共襄盛举。

（二）助力抗击自然灾害

紧急应对掌握灾情，迅速筹备服务待命：银联商务争分夺秒抗击九寨沟地震

8月8日晚，四川阿坝州九寨沟县发生7.0级地震。灾情发生后，银联商务迅速启动应急机制，部署抗震救灾工作。公司田林董事长和李晓峰总裁第一时间致电四川分公司，叮嘱务必确保当地员工安全，注意防范泥石流等次生灾害，并要求分公司主动联系当地政府与人行，积极为灾区提供应急金融服务。

四川分公司在阿坝州共有3名员工，地震发生后，四川分公司立即与阿坝业务部取得联系，确认所有员工和家属均安然无恙。随后，按照总公司部署，四川分公司深夜召开应急会议，成立了以总经理柴联为总指挥、助理总经理许航为组长的抗震救灾应急小分队，从各部门抽调员工作为小组成员，紧急准备了10台应急取款终端和现金、车辆等相关物资，做好了随时赶赴前线提供应急金融服务的准备。

8月9日一早，四川分公司向银联四川分公司报告应急工作安排，商约待抗震救灾指挥



部解除交通管制后即共同赶赴灾区提供服务。分公司将受灾地区47家商户名单提交总公司客服中心，由客服中心专门设立座席，对商户进行回访，询问受灾情况。

8月9日起，阿坝业务部对受灾地区商户进行了现场走访。走访中发现，景区里的17个优质商户,主要涉及到酒店、特产和工艺品类，受地震影响已停止营业，给分公司带来了一定的损失。

受地震影响，进入九寨沟的道路多处山体塌方，导致交通中断。因交通管制，分公司应急小分队无法进入灾区，阿坝业务部负责人王鑫虎主动在茂县与松潘交界的地方设立了银联商务金融服务应急取款点，为灾区人民和滞留游客提供快捷、高效的取款服务。

此外，由于此次地震波及甘肃部分地区，甘肃分公司同样在第一时间启动应急机制。分公司汪慧同总经理致电各级管理人员，要求确认地震波及市州的员工、家庭情况。经确认，当地员工、家庭均安好无恙。翌日上午，甘肃分公司随即与当地人民银行取得联系，主动提出为灾区提供应急服务。分公司也通过电话回访、现场排查等形式，对当地商户受损情况进行调查，进行关怀慰问。

（三）公开招标、责任采购

坚持公开招标和阳光采购，营造公平公正、机会均等、提倡环保的良性竞争环境，严格按照公开招标流程筛选最具性价比的产品和服务；同时，进一步加强精细化管理，规范采购流程，严控采购成本，狠抓质量管理。

（1）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，涵盖了智能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。终端产品丰富度及整体配置不断上升，在商务条件不变的前提下，采购成本逐年下降。

（2）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，建立终端产品随机抽检机制，将抽检终端产品进行开壳符合性检查，发现问题立即进行严肃处理。

（四）履行反洗钱义务

银联商务高度重视反洗钱工作，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。

2017年度，银联商务积极围绕中国人民银行3号令开展反洗钱重点工作。修订、健全公司反洗钱内控制度，提交公司董事会审议后发布并实施；结合洗钱风险形势和公司业务实际持续增设、优化反洗钱专项规则组；优化、升级反洗钱系统功能，加强客户身份识别、可疑交易监测分析保障力度，大幅提升客户身份识别和可疑交易报告工作质量；积极配合中国人民银行开展反洗钱检查提数试点、反洗钱报送质量评估等工作；积极开展反洗钱培训，全年累计覆盖培训近万人次，持续提升内部员工、特约商户反洗钱意识。

（五）普及金融支付宣传

1、积极开展主题宣传活动

坚决响应和贯彻中国人民银行号召，银联商务结合自身在综合支付和信息服务领域的特色，积极开展形式多样的主题宣传活动，提升社会公众对移动支付、银行卡安全用卡、金融消费者权益保护、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。

2017年3月，为响应和落实中国人民银行在3·15期间开展“金融消费者权益日”宣传活动的号召，银联商务组织全辖39家分支机构共同开展了以“权利·责任·风险”为主题的“金融消费者权益日”宣传活动：积极通过公司官方网站、微博、微信、办公区域、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装机维护以及新产品推广的契机，同步向消费者进行金融消费者权益知识的普及；配合当地人民银行、金融协会以及中国银联等，在社区、广场、商场等人流密集地点开展“金融知识进社区”等线下宣传活动，面对面为消费者宣讲金融基础知识；总公司的客服中心和各分支机构客户经理及时提醒、高效响应和处理“3·15”期间公司客户的咨询。

9月，银联商务持续开展“金融知识普及月”宣传活动，针对商户、持卡人等不同受众分别设计和印制特色化宣传资料，充分利用公司办公区域、官方网站、微博微信、签购单、POS显示屏等自有媒体渠道进行活动宣传；通过开辟宣传专栏、张贴宣传海报、发放宣传折页、开展户外宣传活动等方式，走到老百姓身边，开展宣传活动；结合

新产品推广活动，在商户巡检、POS装机维护、收银员培训等日常运维服务工作中同步向商户和持卡人进行金融知识宣传。宣传活动期间，银联商务在全国范围内的40个官网首页开辟宣传专栏、微信微博联动传播15万次，并举办近80场金融知识现场宣传活动，发放近5万份宣传资料，覆盖受众超过1000万人次。

开展“普惠金融标准、提升服务质量”主题宣传活动，银联商务组织全国39家分支机构，积极开展一系列主题宣传活动，面向金融从业人员和金融消费者进行金融服务标准的普及宣传。在宣传过程中，公司充分利用OA专栏、官方网站、微信微博、POS显示屏、签购单、自助终端等自有媒体渠道进行活动宣传；联合各地人民银行、中国银联开展形式多样的现场宣传活动。例如9月27日，银联商务湖北分公司配合人行恩施分行，联合其他地方商业银行，共同在恩施分行办公楼外街道设置宣传柜台，通过现场讲解以及拉横幅、派发折页、安放易拉宝等形式，向来往行人普及金融标准知识。

参加“2017年国家网络安全宣传周”活动，银联商务高度重视精心准备，积极开展“普及网络安全知识，构建和谐支付环境”宣传活动，提高全民网络安全意识和安全防护意识，共同构建安全和谐的支付环境。在宣传过程中，银联商务充分利用POS终端显示屏、签购单、自助终端等特色化自媒体渠道，以及官网、微信、微博等新媒体形式进行活动宣传；组织各部门员工参与“2017银行业网络安全法安全知识竞赛”主题活动；参加在国家会展中心举办的“网络安全博览会暨网络安全成就展”，通过搭建展台、播放视频、发放折页、现场讲解以及演示体验等多种形式，向现场观众普及宣传网络安全相关常识。

银联商务极为重视反洗钱宣传活动的开展，2017年围绕“加强账户管理、强化反洗钱、反恐怖融资、反逃税监管体系”宣传主题，总、分公司分别制作10余期H5宣传片，公司全辖通过微信公众号、微博、POS终端等渠道开展大规模、持续宣传，发放宣传手册、折页近10万份，覆盖公司内部员工、特约商户上百万人次，并推进健全反洗钱宣传常态机制，为创造良好的金融服务市场环境作出应有的贡献，共同营造知法守法的良好社会环境。

2、持续展开收银员培训

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。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，发布于公司银商APP、微信公众号、服务号等自有媒体，供收银员在线学习，及时掌握新的受理方式。

3、组织全辖技能大赛

自2009年至今连续举办了五届技能大赛业务比武活动，不仅成为公司内部一项有影响力的全国性赛事，更是面向社会、政府、行业客户的一次专业形象展示。大赛严格检阅了前端客户经理的拓展能力及中后端客户经理的有效支撑能力，为银商建设一支高素质的综合支付服务队伍奠定了良好的基础。公司对在大赛中脱颖而出的获



奖选手结合其综合表现，在年底给予优先破格提薪奖励，并在第二年进行延续性业务培训，与时俱进提升一线骨干的业务能力和活力。通过大赛的平台，许多一线员工从普通的客户经理逐渐成长为公司的业务骨干。

（六）投身社会公益活动

1、总公司联合“托爱公益事业发展中心”在“银联商务”APP开展“小鸡快跑”公益扶贫项目。根据活动规则，公司委托“托爱公益”捐赠一只鸡苗给凉山州喜德县的贫困村民，并提供后续技术支持及回购服务。爱心捐赠者亦将获得20枚当地土鸡蛋的感恩回馈，活动将长期进行，目前已捐赠鸡苗金额达37万余元。

2、为帮助济南特殊教育学校智障儿童，奉献一份爱心，山东分公司足球队踊跃报名参加与济南市2017年双盛杯公益足球邀请赛。本次公益足球比赛的所有参赛费用全部捐助给济南特殊教育学校智障儿童。赛事得到了公司领导、残疾人联合会、球迷协会、社会媒体的广泛关注和大力支持，《济南时报》、济南新闻客户端、历城区电视台等新闻媒体都进行了相关报道。

3、10月，新疆库尔勒供销社通过中国农产品流通经纪人协会的公众号发布了“香梨滞销”的求助信息，公司作为协会常务理事单位在第一时间与库尔勒供销社取得联系，并安排新疆分公司前往现场了解具体情况。为了帮助果农解决滞销问题，公司“全民惠农”APP于10月24日上线“一起来扶贫”板块进行销售，由全辖员工共同参与扶贫的号召。总公司工会及在沪分子机构工会及时响应号召，截至12月初累计销售了约2000箱，12吨特级香梨。

4、北京银商自11月中旬至12月初组织开展募捐活动，全员踊跃参加，积极献出自己的一份爱心。活动共募集到各类毛绒玩具、益智拼图135个，儿童图书236本，儿童书包7个，购置捐赠儿童村所需各类药品14箱，爱心捐款2.8万元，不仅彰显了公司的服务精神，也丰富了员工的文化生活，培养了员工的社会责任感。

5、为进一步提高员工的绿化意识和文明素质，用自己的双手努力营造一个良好的生态环境，海南分公司组织全体员工开展了“青春绿宝岛，我们在行动”义务植树活动。作为参与人数最多的单位，海口电视台也全程跟踪报道了此次植树活动，在长达1分钟的电视报道中，很好地宣传了银联商务的品牌。

6、7月13日，北京数字王府井联合爱心衣橱基金会组织开展了“阳光捐衣、爱心助学”的爱心捐赠活动。活动受到全体员工的积极响应，共捐献冬衣271件。大家在实际行动中贡献爱心和力量，让银联商务的正能量在传递的过程中不断发展壮大。爱心义卖筹款共计2338.78元，员工们的热情不仅感动了我们，更是给那些生活在贫困地区的人们送去了关爱和温暖。

7、2017年6月20日，内蒙古自治区血液中心特派出献血车到达银联商务内蒙古分公司楼下，同时内蒙古红十字会也对有意向捐献造血干细胞的员工进行了信息采集。银联商务内蒙古分公司参与献血的员工在血站工作人员的指导下，认真填写献血登记表、测量血压、抽血化验，经血液检验合格后对献血者进行采血。呼和浩特地区的26名员工完成献血，累计献血量达9000毫升。



Our Responsibilities to Society

Participate in Major National and Regional Events

During major national, regional cultural, sports, and exhibition activities, China UMS, as a main player of the domestic bank card acceptance market, is committed to optimizing the bankcard billing acceptance circumstance for such major events, and has made outstanding contributions for smooth development of the major events.

From September 3 to September 5, the Xiamen Branch provided financial services for the ninth meeting of BRICS leaders. Under the meticulous guidance of the Working Group for Xiamen Meeting Protection, the Xiamen Branch's departments of market, innovation, business, technology, business services and the risk control departments have worked closely, and steadily and effectively made progress of the work. According to the plan, it had successfully completed the on-line work of bankcard acceptance for 24 designated reception hotels, 130 hotels of three stars level or higher, 9 large department stores, 10 large supermarkets, 27 restaurants and famous scenic spots, and completed the patrol of 983 terminals in key areas, and placement of signage. The payment experience was well-perceived. It successfully fulfilled the goal of "zero network accidents and zero customer complaints" that demonstrated the image of the UMS payment industry leader to international friends and universal guests.

On September 13, Vice President Zhang Jingwen was invited to attend the 2nd Summit of the Yangtze River Delta Financial Technology and the Xinhuanet SijiaLujiazui Summit. The theme of the summit is to "advance new dynamics in the supervision of the new pattern". It is in line with the current economic hotspots and carried out an in-depth discussion on how to implement the spirit of the national financial work conference and lead the financial technology industry to develop in the compliance, orderly and healthy manner. Mr. Zhang was invited to attend the meeting as a new financial representative. He shared views with industry leaders, experts and scholars, industry leaders of Ant Financial and Hong Ling Venture Capital.

Fight against Natural Disasters

Emergently response to disasters, readily to offer service

— China UMS Rushed to Fight against Earthquake in Jiuzhaigou

On August 8 at 21:19, a 7.0-scale earthquake hit at Jiuzhaigou County, Aba Tibetan Prefecture, Sichuan Province. After the disaster, China UMS quickly launched an emergency mechanism to deploy earthquake relief work. Chairman Tian Lin and President Li Xiaofeng first called the Sichuan Branch Office to ensure safety of local employees and to prevent secondary disasters such as mudslides, and required the Branch to actively contact the local government and the People's Bank of China to provide emergency financial services.

The Branch currently had a total of 3 employees in Aba Prefecture. Immediately after the earthquake, the Sichuan Branch contacted the Aba Business who confirmed that all employees and their families were safe. Subsequently, in accordance with the deployment of the headquarters, the Sichuan Branch held an emergency meets at late night, and set up a quake-relief squad with general manager Chai Lian as the general commander and assistant general manager Xu Hang as the team leader, and together with employees from various departments to form a team. It prepared ten emergency cash-withdrawal terminals and related materials



such as cash and vehicles, and was urgently ready to provide emergency financial services to the front line at any time.

On the morning of August 9, the Sichuan Branch reported the emergency work arrangement to CUP Sichuan. After the decommissioning of traffic control by the Earthquake Relief Headquarters, the Sichuan Branch office has rushed to the scene to provide services. The Branch company submitted a list of 47 merchants in the disaster-affected area to the Customer Service Center of the headquarters. The center specially set up seats to console and asked about the disaster.

From August 9, the Aba Business Department visited the merchants in the affected area. During the visit, it was found that the 17 high-quality merchants in the scenic spot who were mainly engaged in business of hotel, specialty production and handicrafts, had ceased operations due to the earthquake and caused certain losses to the Branch companies.

Affected by the earthquake, many roads that entered the Jiuzhaigou area collapsed, causing traffic disruption. Due to traffic control, the Branch emergency squad was unable to enter the disaster area at present. Mr. Wang Xinhua, the head in charge of the Aba Business Unit, had set up a UMS point for emergent withdrawal at the junction of Mao County and Songpan to provide fast and efficient access to withdrawal service for the people in the disaster area and tourists stranded.

In addition, as the earthquake affected parts of Gansu, the Gansu Branch also started the emergency mechanism in prime time. The Branch manager Wang Hui and the general manager immediately called all levels of management personnel to request confirmation of safety of employees and their families in the cities and prefectures affected by the earthquake. As of now, local employees and families were safe and sound. The next morning, Gansu Branch immediately contacted the local People's Bank and offered to provide emergency services for the disaster area. The Branch company also conducted callbacks, telephone interviews and on-the-spot investigations, to investigate the damages of local merchants and offer care and sympathy. As of noon on August 9, it had not yet received any disaster message from the merchants.

Open Bidding and Accountable Procurement

We adhered to open tendering and sunshine procurement, to create a healthy competitive environment that was fair, just and equal in opportunities and that promotes environmental protection, and we strictly selected products and services that were most cost-effective

in accordance with the open bidding process. At the same time, we further strengthened delicacy management, standardized the procurement process, strictly controlled procurement costs, and paid more attention to quality management.

(1) For all types of payment terminal products, we adopt a centralized procurement model. All types of payment terminal products that meet the conditions for open tendering must be procured through public bidding. This covers smart POS terminals, smart cash registers, non-touching scan code terminals, traditional POS terminals, and Rural Aid Financial Self-service Terminals. The terminal product's variety and overall configuration continue to get improved. All other things being equal, the cost of procurement has declined year by year.

(2) All daily purchases are fully managed through the OA system, EAM system, and maintenance management system, covering purchase approval, account entry, goods payment, warehouse management, maintenance registration, acceptance sampling, supplier management, and data analysis, to achieve paperless management and comply with internal and external audit requirements.

(3) We strictly controlled the quality of products, set up a random sampling mechanism for the terminal products, and check the shell-opened end products for conformance inspection. And we dealt with the problems immediately and seriously once found.

Anti-money Laundering

China UMS attaches great importance to the anti-money laundering work and seriously fulfills anti-money laundering obligations. In compliance with anti-money laundering laws and regulations and the regulatory requirements of People's Bank of China, and based on our practices, we have established and implemented an internal control system that includes broad customer anti-money laundering measures, including customer identification, customer identification data, transaction record keeping, and suspicious transaction analysis reports. We defined the anti-money laundering responsibilities among the board of directors, senior management, and the related professional lines of risk, business, and market. The headquarters and Branches of the Company have set up anti-money laundering position and functional personnel to perform anti-money laundering duties, thus forming an anti-money laundering network in which the head office and the Branches are coordinated, each performs its own functions orderly, and all works closely. The Company incorporated the work of anti-money laundering into the annual audit work program, inspected and evaluated how sound and effective the anti-money laundering system is, and supervised implementation of the anti-money laundering system.

UMS is diligent and responsible and strictly follows the principle of "know your customers". When establishing business relationships with customers, we identified the customers, and registered the customer id information for retention and keeping. During existence of the relationship, we adopted continuous customer identification measures to keep an eye on the daily business activities and transactions of the customers, and effectively made business visits, reviews, suspicious transaction analysis and reporting, and carried out additional anti-money laundering obligations such as trainings of anti-money laundering, publicity, confidentiality, and cooperation investigations.

In 2017, China UMS actively conducted the key work of anti-money laundering based on the No. 3 Decree of the People's Bank of China. We revised and improved the Company's internal control system for anti-money laundering, submitted it to the Company board of directors for review and implementation. Based on the money laundering risk situation and the Company's actual business status, we added and optimized the special rule set of anti-money laundering continuously, optimized and upgraded the anti-money laundering system functions, and intensified the works of customer identification, suspicious transaction monitoring and analysis, to greatly improve the quality of customer identification and suspicious transaction reporting. We actively cooperated with the People's Bank in carrying out the data sampling pilot, data submission, and quality assessments of anti-money laundering. We actively carried out anti-money laundering training, and accumulatively covered nearly 10,000 trainees throughout the year, to raise awareness of anti-money laundering among our internal employees and special merchants.

Public Education on Payment Security, and Popularization of Payment Knowledge

1. We actively carried out thematic publicity activities to resolutely respond to and implement the call of the People's Bank of China. We have actively carried out various forms of thematic promotion activities, based on our own characteristics in the industry of integrated payment and information services. We promoted the public's understanding of financial knowledge such as mobile payments, bankcard security, financial consumer rights, and prevention of new types of illegal telecommunications frauds, etc., and guided the public to ensure secure when using cards and making payment on the basis of understanding the payment industry. We helped users establish the awareness of risk prevention, and improve risk identification and prevention skills that demonstrate our social commitment through popularizing financial knowledge for the public.

In March 2017, the Company responded to and implemented the call of the People's Bank of China to carry out the campaign of "Financial Consumer Rights and Interests Day" during the period of "Mar.15". Thirty-nine Branches jointly launched the "Financial Consumer Rights and Interests Day" promotion campaign with the theme of "Rights, Responsibilities, and Risks": actively carrying out event promotion through the Company's official website, Weibo, WeChat, office area, POS display, receipts, self-service terminals and other self-owned media channels. By seizing the opportunities of merchant inspections, POS installation and maintenance, and the promotion of new products, we also took the opportunity to promote the popularization of financial consumer rights knowledge to consumers. We cooperate with local Branches of people's banks, financial associations, and China UnionPay to launch offline promotion activities such as "Financial Knowledge into The Community" in crowded places such as communities, plazas, and shopping malls, so to provide financial fundamental knowledge for consumers face to face. The account managers of the Company's Customer Service Center and Branch office timely alerted, responded efficiently, and processed customer consultation during "Mar.15".

In September, China UMS continued carrying out the campaign of "Promotion Months of Financial Knowledge", to design and print specialized promotional materials for different audiences of merchants, cardholders and others, and make full use of the Company's office area, official website, Weibo, WeChat, receipts, POS display and other self-owned media channels for event promotion. Through the way of propaganda columns, posting of posters, distribution of promotional leaflets, and carrying out outdoor publicity activities, etc., we joined in the people and covered knowledge to the people. In addition, by using the chances of new product promotion activities, and during the operation and maintenance works such as merchant inspection, POS installation maintenance, and cashier training, etc., we also provided financial knowledge to merchants and cardholders. During the promotion campaign, China UMS opened a publicity column on the home pages of 40 official websites across the country, made 150,000 times of communication via WeChat and Weibo, and organized nearly 80 financial knowledge on-site publicity activities. And we distributed nearly 50,000 promotional materials to reach an audience of 10 million people.

We carried out promotional activities on the theme of "Publicized Financial Standards, Improved Service Quality", organizing 39 Branches across the country to actively carry out a series of thematic publicity activities, and popularize financial service standards to financial employees and financial consumers alike. In the publicity process, we made full use of own media channels such as OA columns, official websites, WeChat, microblogs, POS displays, purchase orders, and self-service terminals to conduct campaign promotion. We worked with the People's Bank of China and China UnionPay to carry out various forms of on-site promotional activities. For example, on September 27, China UMS Hubei Branch cooperated with Enshi Branch of the People's Bank of China and other local commercial banks, to jointly set up publicity counters on the streets outside the office building of Enshi Branch, to pull banners, distribute leaflets, and install Roll-up Banners, and explain onsite etc., so to convey financial standards knowledge to pedestrians.



We participated in the activity of “2017 National Cyber Security Awareness Week”, and attached great importance to meticulous preparations and actively carried out publicity activities to “promote the knowledge of network security and build a harmonious payment environment” to raise the people’s cyber security awareness and protection, and jointly build a safe and harmonious payment environment. In the publicity process, we made full use of POS terminal displays, receipts, self-service terminals and other featured media channels, as well as official websites, WeChat, Weibo, and other new media forms to promote activities. We organized employees from various departments to participate in the thematic activity of “2017 Safety Knowledge Contest of Banking Cyber Security Law”, participate in the “Network Security Expo and Network Security Achievement Exhibition” held at the National Convention and Exhibition Center, where, we spread cyber security knowledge to the audience through various ways such as building booths, playing videos, distributing brochures, on-site presentations and demonstrations.

China UMS attaches great importance to carry out anti-money laundering publicity activities. In 2017, based on the promotion theme of “Strengthening Account Management, Intensifying the Anti-Money Laundering, Anti-Terrorist Financing, and Anti-Tax Evasion Supervision System”, the headquarters and Branch companies respectively produced more than 10 periodicals of H5 videos which were made publicity across the Company and Branches through such terminals as WeChat, Weibo, and POS Channels, and distributed nearly 100,000 copies of brochures and leaflets to carry out large-scale, continuous publicity. It covered millions of people including the Company’s internal staff and special merchants, and promoted to normalize the anti-money laundering publicity mechanism, to make a proper contribution to creating a favorable financial service environment and jointly create a sound social environment that is law-abiding.

2. Cashier Training

China UMS has always attached importance to cashier training and actively improved the payment service circumstance. In order to enhance UMS brand image, the Company started from the grassroots and worked hard to enhance the professional capabilities of cashier trainers. Through written examinations and interviews, we used high-standard to select front-line account managers who excel in professional knowledge, teaching material design, and on-site expression, and issued them the cashier training qualification certificates, to effectively improve the corporate-wide cashier training service level and service quality. Since the program of certifying cashier trainers was launched in 2010, we have a total of 443 people who passed the process, with an average approval rate of 67%.

In order to standardize merchant training, and in light of the current new payment technologies, the Company has dynamically updated and compiled cashier training materials. At the same time, we recorded the training videos such as mobile Quick Pass, QR code payment, double exempt for small amount, HCE cloud flash payment APP and others that are released in the Company’s APP, WeChat, service number and other own media, for cashiers to learn online, and timely master the new bill-acquiring method.

3. Skills Contest

Since 2009, we have held five consecutive skill contests. It has not only become an influential corporate competition event across the country, but also an opportunity to display the professional image of the Company to the society, government, and customers in industry. The contest reviewed the front-line account manager’s ability for business expansion and the effective support capabilities of the middle and back-end client managers, laying a good foundation for UMS to build a high-quality integrated payment service team. The Company’s award-winning contestants, together with judging their comprehensive performance, were given priority to salary raise incentives at the end of the year, and will get the opportunity for further training in the second year, and will be promoted along their business capabilities and vitality. Through the contests, many front-line employees have gradually grown from ordinary account managers to the backbone of the Company’s business.

Social welfare

1. In order to help children with intellectual disabilities in Jinan Special Education School, the Shandong Branch football team with their love and care enthusiastically enrolled in the 2017 Shuangsheng Cup public welfare soccer invitational tournament in Jinan City. All proceeds from the charitable football competition were donated to children with intellectual disabilities in the School. The event had received extensive attention and strong support from company’s leaders, disability federations, fan associations, and social media. News media such as the Jinan Times, Jinan News-customer apps and Licheng TV have covered the event.

In October, the Korla Supply and Marketing Cooperative in Xinjiang released the “Pears No Channel” information through the Weibo of the China Agricultural Products Circulation Brokers Association. As the executive director of the association, the Company got in touch with the Korla Supply and Marketing Cooperatives in the prime time, and arranged the Xinjiang Branch to visit the site to learn about the specific situation. In order to help farmers solve the problem of poor marketing, the Company’s APP of Universal Benefits went online on October 24th on the section of the “Alleviating Poverty All Together” to promote the pear sales that was taken part by majority employees of the entire company to response the poverty alleviation call. The Head Office’s trade union and the Shanghai Branch’s labor unions promptly responded accordingly. As of early December, a total of approximately 2,000 cartons, about 12 tons of premium pears, were sold.

3. The UMS Beijing organized the donation activities from mid-November to early December. All the staff actively participated in the event to showcase their affection. They donated a total of 135 plush toys, puzzles, 236 children’s books, and 7 schoolbags, 14 boxes of all kinds of medicines needed by Children’s Villages, as well as CNY28,000. It not only demonstrated the Company’s service spirit, but also enriched the employees’ cultural life and cultivated their sense of social responsibility.

4. We used the “China UMS” APP to jointly develop the “Chicken Run” poverty alleviation project in cooperation with the “Tuo’ai Charity for Public Welfare Development.” According to the activity rules, the Company commissioned “Tuo’Ai Charity” to donate a chicken to poor villagers in Xide County, Liangshan Prefecture, and provide follow-up technical support and repurchase services. In return, the donors would also receive 20 local eggs for thanksgiving feedback. The activities would be carried out for a long time. At present, the amount of chicken seedlings donated has reached more than CNY370,000.

5. In order to further improve the staff’s awareness of greening and civilized qualities, and strive to create a good ecological environment with our own hands, Hainan Branch organized all employees to carry out the volunteer planting activities of “Youth for Green Island, we are in action”. As a unit that is with the largest number of participants, Haikou TV station also tracked and reported the tree-planting activity. In a one-minute long television coverage, it also promoted the brand of China UMS.

6. On July 13, the Beijing Digital Wangfujing and the Wardrobe of Love Foundation organized a donation activity of “Sunshine clothes donation and affection to help students”. The activity was actively responded to by all employees and donated 271 winter clothes. Everyone has engaged in the actual action to contribute social responsibility, so that the positive energy of the UMS continues growing in the process of transmission. The charity fundraised amounts CNY2,338.78. The enthusiasm of employees not only touched us, but also passed love and warmth to those living in poverty areas.

7. On June 20, 2017, the blood donation vehicle from the Blood Center of Inner Mongolia Autonomous Region arrived at the downstairs of the UMS Inner Mongolia Branch. And the Inner Mongolia Red Cross Society also conducted information collection for employees who are interested in donating hematopoietic stem cells. The staff of the UMS Inner Mongolia Branch who participated in blood donation carefully filled out the blood donation registration form under the guidance of the blood station staff, measured blood pressure, and made blood test, and finally donated their blood. 26 employees in Hohhot completed blood donation with an amount amounted to 9000 ml.

环境责任篇

Responsibilities to the 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信息化运营、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) 支持绿色经济

1. 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

(1) OA办公自动化

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。

(2) 运营流程电子化

持续推进各类运营流程电子化建设，通过业务运营管理平台进一步提升自动化入网审



核的业务覆盖率、实现密钥全流程电子化管理、上线SIM卡集中管理等功能，有效减少了日常各类业务环节中纸质申请材料的打印和流转，持续提升运营自动化水平。

(3) 持续推广应用“银商派”

在全辖深入推广银商派，通过与各分支机构业务流程的深度整合，大幅提升了银商派工单管理和信息采集功能的使用率。2017年全年，全辖累计通过银商派处理工单284.19万单，同比增长14.58%；通过银商派完成协议采集32.33万户，同比增长255.65%；两项主要功能的成功推广和应用，极大减少了客户经理在日常服务和商户拓展过程中产生的大量纸质派工单和商户资料复印件。此外，通过新上线的耗材配送模型等功能，协助分支机构实现POS机耗材的精细化管理，开展主动服务的同时优化了POS机耗材的配送周期和使用量，避免了耗材浪费。

(二) 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。在夏季严格控制各办公室内的温度,要求空调温度不能低于26摄氏度;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;对计算机、复印机、打印机、饮水机等设备,下班后必须关闭开关,以减少待机耗电,杜绝“长明灯、长流水”等浪费现象。

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;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。

(三)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，不得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 the Environment

Support Green Economy

1. Development of Electronic Payment, Promotion of E-receipts, E-invoicing, E-menu and E-takeout and Other Paperless Management Methods

China UMS is committed to promoting e-tickets to merchants, jointly with broad corporate customers, to promote the concept of green environmental protection. The promotion and popularization of e-receipts, electronic invoices and QR code e-takeout will result in gradual replacement of paper documents and paper menus. It not only saves the paper consumables, save the procedures of paper application and delivery, but also eliminates the need to copy materials of past papers for delivery that secondary paper consumption happens.

As the nationwide number one acquirer with the largest numbers of merchants and terminals, we actively promoted the e-receipts, e-invoices and QR-code e-takeout services, which will greatly reduce paper consumption in the whole company and also reflect the Company's commitment and activism to environment and resource protection. At the same time, the methods of electronic bill storage, access and delivery also bring efficiency and convenience for merchants and companies in terms of warehousing, management, and manual operations. Merchants do not need to use a special warehousing place to place paper bills; cashiers and finance staff do not need to spend extra labor for supply paper consumables and bills. UMS will continue advocating and promoting merchants to participate in electronic transactions and use electronic documents, to jointly support the model of low-carbon and environmental friendly business operation, and establish a corporate image with a strong environmental responsibility.

2. Improve the E-office Level

(1) OA office automation

The Company uses UMS Office Automation System (abbreviated as "OA System") to improve daily office efficiency. The OA system covers 16 modules such as information management, information reporting, workflow, document management, internal mail, online examination, and file management. The process approval and circulation are electronic. At the same time, the OA front page integrates the Company portal site, the login portal of the UMS College, and the reminder of to-do-list of the HR system that helps truly realize paperless office and electronic workflow.

At the same time, the Company also promotes the use of an internal communication software "CU" which is docked to the OA system so that employees can easily use the "CU" system to handle OA operation on mobile devices, and the office becomes more smooth and efficient.

(2) Operational process is electronic

We continuously promote digitalization of all kinds of operational processes, and through the business operation & management platform, further enhance automatization of network access check, realize electronic keyword management through the entire process, and carry out the centralized management of on-line SIM cards. It effectively reduced the printing and circulation of paper application materials in various daily business operations, and continuously improved the level of automation in operations.

(3) Continuously promote the APP "UMS Group"

We promoted the APP UMS Group in the entire company. Through in-depth integration with the business processes of the Branches, we significantly improved the UMS APP functions of work bill management and information collection. In the whole year of 2017, the APP handled a total of 2,841,900 work bills through the UMS, an increase of 14.58% year-on-year. And we acquired a total of 332,300 agreements through the APP, an increase of 255.65% year-on-year. The successful promotion and application of the two major functions of the APP has greatly reduced the usage of large number of copies of paper bill and merchant data generated by the client manager in the daily service and business development process. In addition, through the newly-launched consumables distribution model and other functions, it assists Branches in realizing meticulous management of POS consumables. The active service also optimizes the distribution cycle and usage of POS consumables, and avoids waste of consumables.

Energy Saving, Emission Reduction, and Green Office

China UMS actively responds to national policies for energy saving and emission reduction with practical actions, widely publicizes and promotes to enhance the awareness of "energy saving and emission reduction", formulates targeted implementation plans for energy conservation management, and calls on all employees to actively participate in "energy saving" and "emission reduction".

The first is to carry out power management and reduce electricity usage. In the summer, the temperature in each office room is strictly controlled and the temperature of the air conditioner must not be lower than 26 degrees Celsius. The office building adopts a new type of energy-saving light source, and energy-saving lamps are generally installed in the building. Employees are required to turn off lights when going out, and required not to turn off the lights during the daytime. For computers, copiers, printers, drinking fountains and other equipment, the switch must be turned off after work, to reduce standby power consumption and prevent wasted phenomena such as "long night light, and long running water".

The second is to promote paperless office and reduce paper waste. We made efforts to promote e-documents, and the vast majority of documents were processed through the Company's OA system. We require using both sides of paper when

copying and printing. For the paper which is used in half, the other side should be used for copying, printing or cut into note paper. We required when writing the first draft of the document, one should reduce the line spacing as much as possible, and use the small type words to print, so to save paper, ink and electricity.

The third is to control official vehicles. We arrange the use of vehicles according to the different fuels and maintenance costs of the vehicles. We promote green travel and provide employees with shuttles to subway stations and bus stations to make full use of public transportation resources.

Economization

First, we strictly control over domestic travel expenses, overseas travel expenses, official reception expenses, official vehicle purchases and operating expenses, conference fees, and training expenses. We strictly controlled the employee overseas travel, and stipulated the outbound plans strictly in accordance with the work needs.

The second is to strictly control the number and duration of meetings, the scale of participants, and meeting expenses. The lodging and dining for the meetings are mainly standard rooms, and buffet or working meals. At each work conference, it shall be not decorated with flowers and background plates, and no fruits, souvenirs, gifts, securities and local specialties provided for meeting attendees.

The third is to optimize the configuration and use of office furniture, equipment, and other assets, and to better use existing assets and save money.

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。

With focus on current situation and facing future, China UMS will be committed to “achieving worldwide payment integration, consumption integration, data integration, financial integration, and technology integration” as its mission in the future, always adhering to the core values of “serving the society and facilitating the public”, and making every effort to implement the strategic vision to be a “integrated payment and information service provider”. Under the new strategic positioning, the first is to actively serve and implement CUP strategy and actively create greater value for shareholders. China UMS is the moat of the UnionPay system and shoulders the important task to expand the market. Based on the market practice, we will proactively endeavor to create and innovate, go all out to consolidate and enhance UnionPay’s market share, and support the CUP’s overall strategy. Second, the strategic starting point is to creat value for corporate clients as much as we can, to meet the different needs of business operators, to explore potential partners, and together to provide merchants with personalized products and services, so to make the Company a fully integrated service provider. The third is transformation of the business model, so to cater the development directions of merchants (pursuing the lifetime value of merchants, paying attention to merchants’ activeness and loyalty), and introduce the concept of customer relationship management. Fourth, with new business concepts, we will resolutely transform to an Internet-based company model, and a market and customer-oriented model, to resolutely embed the “data-driven” approach into the Company’s operation and resolutely shape our company into a technology-driven company.

China UMS will, as always, operate the Company with a high sense of social responsibility and effectively integrate the practice of social obligations and responsibilities into the daily business activities. We will continue to work hard to improve the electronic payment environment and use our actions to pay back to the society, to facilitate the public, to achieve a win-win result for shareholders, stakeholders, customers, employees and partners alike, and to promote harmonious and sustainable economic and social development.



年度社会责任大事记
Annual Major Events

1月

1月8日

银联商务荣登“2017胡润中国新金融50强”榜单。

January 8

China UMS eared in the list “Top 50 New Financial Institutions of China by Hurun”.

1月15日

“富钱罐”活期理财产品在“天天富”普惠金融服务平台上线，实时赎回、收益稳定、申购方便。

January 15

The current financial product Fu Qian Guan was launched on All in Wallet inclusive finance service platform. This product features real-time redemption, stable returns and easy subscription.

1月17至1月18日

银联商务2017年经营工作会议在上海召开。

January 17 to 18

China UMS 2017 Work Conference was convened in Shanghai.

1月18日

银联商务在上海召开2017年党建暨党风廉政建设工作会议。

January 18

China UMS held 2017 work conference on the Party Building and the Building of Party Style and a Clean Governance in Shanghai.

2月2日

银联商务发布《2017春节旅游消费大数据报告》，为国家旅游业统计体系的完善和“十三五旅游发展规划”加速推进提供价值参考。

February 2

China UMS issued Big Data Report on Tourism Consumption for the Spring Festival 2017 and help perfect tourism statistics system, provide a certain reference value to speed up “China’s 13th Five-Year Tourism Development Plan”.

2月8日

银联商务与东京盛世利株式会社在上海签署战略合作协议。

February 8

China UMS and Tokyo Century Corporation signed a strategic cooperation agreement in Shanghai.

2月14日

银联商务与中国电信集团在上海签署总对总战略合作协议。

February 14

China UMS and China Telecom signed a Headquarter-to-Headquarter Strategic Cooperation Agreement in Shanghai.

3月1日

银联商务贯彻落实中国人民银行有关工作要求，结合线上、线下等多种宣传渠道，全国联动多种形式开展“3·15金融消费者权益日”的主题宣传活动。

March 1

China UMS implemented PBOC’s relevant work request, carried out “3•15 financial consumer rights and interests day” campaign with on-line and off-line promotional channels.

3月

银联商务与居然之家正式签署总对总战略合作协议、收单合作协议。

March

China UMS signed a Headquarter-to-Headquarter Strategic Cooperation Agreement and Acquiring Cooperation Agreement with Easyhome.

3月28日

银联商务2017年第一次股东会、董事会及董事会审计委员会、监事会在宁波召开。

March 28

China UMS’s first general meeting of shareholders in 2017, meeting of the Board of Directors and Audit Committee of the Board of Directors, and meeting of the Board of Supervisors were held in Ningbo.

4月

银联商务“天天富”APP全新改版上线；

银联商务广告平台签购单广告正式上线。每日曝光的近200万张签购单个人联上均打印了银联商务二维码。

April

All in Wallet APP new revision was launched;

Advertisement on receipt on China UMS’s advertisement platform was launched. Almost 2 million receipts for individuals exposed daily have printed UMS QR code on them.

4月25日

银联商务与乌镇镇人民政府建立战略合作关系，

April 25

China UMS established a strategic relationship with the People’s Government of Wuzhen Town.

3月

4月

2月

5月

4月27日

银联商务与百望股份有限公司建立使命级战略合作伙伴关系。

April 27

China UMS established a mission-level strategic relationship with Baiwang Co., Ltd.

5月5日

银联商务基于自身大数据旅游消费监测中心，发布《2017年五一旅游消费报告》。

May 5

Based on UMS's own tourism consumption big data monitoring center, UMS issued Big Data Report on Tourism Consumption for the Labor Day 2017.

5月15日

银联商务与中国移动在北京签署合作协议，约定在物联网领域携手开展合作。

May 15

China UMS signed a cooperation agreement with China Mobile in Beijing. Both companies will jointly cooperate in the field of Internet of Things.

5月18日

银联商务旗下子公司银联商务国际控股有限公司正式签约收购日本Merchant Support 株式会社及其旗下子公司全部股权。

May 18

UnionPay Merchant Services International Holdings Limited, a UMS's subsidiary, acquired a Japan company— Merchant Support officially.

5月23日

银联商务推出一款专为收银员“私人定制”的积分产品，收银员通过“银联商务”APP签到，每日完成收款即可获取积分，积分可换礼品、享优惠。

May 23

China UMS launched a customized reward point product for cashier. Cashiers can log on UMS APP every day, finish collection and then acquire reward points, which can redeem gifts and enjoy discount.

5月

银联商务发布“支付+开票”产品，商户依托智能POS即可轻松实现收款后一键开发票功能，方便快捷。

May

China UMS launched a product combining the functions of “Payment + Invoice Issuance”. By relying on smart POS, merchants can enjoy the function of “One-key issuance of invoice”after collection, which is quick and convenient.

6月

银联商务大数据产品“智慧云呼达”正式上线。

June

China UMS's big data product Ginkgo Marketing was officially launched.

6月12日

银联商务与北京青牛风科技有限公司在北京举办“码上·怒放”扫码点餐市场启动峰会。

June 12

China UMS and Channel soft (Beijing) Technology Co., Ltd. jointly held the market-launched summit of ordering food by QR code.

6月15日

银联商务携手中原消费金融公司，在“天天富”普惠金融服务平台推出面向个人持卡人的纯信用消费贷产品“提钱花”。

June 15

China UMS jointly cooperated with Zhongyuan Consumer Finance Co., Ltd. to launch a pure-credit consumption loan product Ti Qian Hua designated to individual cardholder on All in Wallet inclusive finance service platform.

银联商务荣获《互联网周刊》“2017最具创新的景区大数据解决方案奖”。

China UMS got the ‘The Most Innovative Scenic Spots Big Data Solution In 2017’ from China Internet Weekly.

6月23日

银联商务第一届第一次职工代表大会在上海召开。

June 23

The first meeting of the first session of China UMS's Workers Congress was held in Shanghai.

6月28日

银联商务“全民付”智能终端在上海亮相“2017年世界移动大会”，引起各行各业关注。

June 28

UMS UMS Pay smart terminal displayed at 2017 Mobile World Congress and drew attention from all industries.

7月

“全民付”APP5.0版本正式上线，开启支付新体验

July

UMS Pay APP 5.0 version was officially launched and provide fresh experience for payment.

7月16日

银联商务与申万宏源证券有限公司在上海举行战略合作协议签约仪式。

July 16

China UMS and Shenwan Hongyuan Securities Co., Ltd. held a signing

6月

7月

8月

ceremony of the strategic cooperation agreement in Shanghai.

7月18日

银联商务2017年年中工作会议在上海召开。

July 18

China UMS's 2017 Midyear Work Conference was held in Shanghai.

7月19日

经中国人民银行批准，“银联商务有限公司”更名为“银联商务股份有限公司”，注册资本增至人民币16亿元。

July 19

Approved by PBOC, “China UnionPay Merchant Services Co., Ltd.” was renamed “China UnionPay Merchant Service Inc. ” with registered capital increased to CNY1.6 billion.

7月26日

银联商务“全民付”智能终端开发者开放平台上线，开发者及服务提供商开发的应用只要符合安全规定，审核上架后就可以给商户下载使用。

July 26

China UMS launched the UMS Pay open platform for developers of smart terminal. Applications can be downloaded by merchants online as long as the applications developed by developers and service providers are in compliance with safety regulations.

8月9日

银联商务在四川阿坝州九寨沟县地震后，第一时间开展抗震救灾工作，在灾区道路封锁的情况下，积极通过现代化金融服务为灾区人民、滞留游客、救援官兵以及当地商户提供应急金融援助服务。

银联商务新园区一期工程正式竣工

August 9

China UMS, under the condition that the roads in the disaster areas were blocked, carried out disaster relief as soon as the earthquake occurred in Jiuzhaigou, Aba, Sichuan province, and actively provided emergency financial assistance services for the people of disaster areas, stranded tourists, rescue military officers, soldiers and local merchants.

The first phase of China UMS's new facilitate was officially completed.

8月19日

银联商务股份有限公司第一届董事会、监事会第二次会议在内蒙古海拉尔召开。

August 19

The second meeting of the first session of China UMS's Board of Directors and the Board of Supervisors was held in Hailar, Inner Mongolia.

8月25日

银联商务与大连银行举行战略合作协议签约仪式。

银联商务在云南昆明召开“2017银联商务房地产行业产品推介会”。

August 25

China UMS and Bank of Dalian held a signing ceremony of strategic cooperation agreement.

“2017 UMS Real Estate Property Promotion Conference” was held in Kunming, Yunnan Province.

8月30日

银联商务与国家旅游局、中国电信集团在北京签署三方战略合作协议，同时，由银联商务和国家旅游局数据中心联合建设的“旅游消费大数据联合实验室”正式挂牌成立。

August 30

China UMS, the National Tourism Administration and China Telecom Group signed the trilateral party strategic cooperation agreement in Beijing. At the same time, the UMS & CNTA Tourism and Consumption Big Data Joint Lab was formally established.

9月6日

银联商务第五届综合支付服务技能大赛在西安举行。

September 6

China UMS's fifth session of skill competition on integrated payment service was held in Xi'an.

9月13日

“银联商务”APP注册用户突破百万大关，在B2B企业级服务市场上的匠心打磨和深耕细作初见成效。

September 13

UMS APP retained 1 million registered users, represents the preliminary achievement of the Company's intensive cultivation of the B2B market.

9月15日

在“2017百度云智峰会”上，银联商务与百度举行“共建ABC智能金融云战略签约仪式”。

在《证券时报》“中国AI金融探路者峰会暨2017中国金融科技先锋榜颁奖典礼”上，银联商务获登“中国第三方支付先锋榜”。

September 15

China UMS and Baidu together organized the “strategic signing ceremony of building ABC intelligent financial cloud” at “2017 Baidu Cloud Wisdom Summit”.

“China AI Finance Pathfinder Summit” and “China Financial Science and Technology Pioneer Awards Ceremony of 2017”were held by Securities Times. China UMS was on the "China's Third Party Payment Pioneers" List.

10月9日

银联商务发布《2017国庆中秋旅游消费大数据报告》，报告基于银联商务大数

9月

10月

据平台全量数据解读中国国庆中秋旅游消费特点。

October 9

China UMS officially released Big Data Report on Tourism Consumption for the National Day and Mid-Autumn Festival 2017. Based on full amount of data on China UMS Big Data Platform, it explains characteristics of tourism consumption during the two festivals.

10月18日

尼尔森报告发布《2016年度亚太地区收单机构排名》，银联商务作为国内唯一一家跻身前十强榜单的收单机构，再次傲踞榜首，连续四年蝉联榜单第一。

October 18

Nilson published the Largest Merchant Acquirers in Asia-Pacific 2016. China UMS, as the only domestic institution among the top ten, topped the list for 4 consecutive years.

11月3日

银联商务在“2017中国新金融行业总评榜”中一举斩获“中国新金融50强”以及“消费金融创新企业”两大奖项。

November 3

China UMS won “Top 50 New Financial Institutions of China” and “Innovative Consumer Finance Enterprise” in New Financial Industry List of China 2017.

11月8日

银联商务发布2016年社会责任报告。

November 8

China UMS published 2016 social responsibility report.

11月24日

银联商务“全民付”扫码产品合作伙伴大会在上海召开。来自全国各地的服务供应商参加了大会，八家合作伙伴现场签约。

November 24

Partner conference of China UMS UMS Pay code scanning products was held in Shanghai. Service suppliers from all over the country attended the conference. Eight partners signed contracts at the spot.

11月25日

尼尔森报告发布《2016年度全球收单机构排名表》，银联商务位列全球第14名，排名较上年大幅跃升4位。

November 25

Nilson released Largest 150 Acquirers Worldwide 2016. China UMS ranked 14th globally, jumping up four places compare to last year.

11月30日

银联商务“全民付”APP荣膺“2017移动生活峰会暨年度APP评选”“年度最具影响力消费支付APP”大奖。

November 30

China UMS's UMS Pay APP was rated as “The Most Influential Consumer

Payment APP of the Year” of “2017 Mobile Life APP Selection”.

12月12日

银联商务“天天富”荣膺《经济观察报》“2017年度最佳普惠金融服务平台”奖。

银联商务、上海众人网络安全技术有限公司、上海市信息安全行业协会三方签约成立“金融信息安全联合实验室”。

December 12

All in Wallet won award of “The Best Inclusive Financial Service Platform 2017” issued by the Economic Observer.

China UMS, Shanghai Zhongren Network Security Technology Co., Ltd. and Shanghai Information Security Trade Association signed the trilateral party agreement to set up a “Joint Laboratory of Financial Information Security”.

12月16日

银联商务全国联动开展“全民付”移动支付宣传日活动。

December 16

China UMS carried out a campaign of UMS Pay Mobile Payment Day responded by all cities in the country.

12月20日

银联商务与浙江大学签约成立“风控技术联合实验室”。

December 20

China UMS and Zhejiang University signed an agreement to set up a “Joint Laboratory of Risk Control Technology”.

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
2017年1月6日	因地制宜, 银联商务 "支付+" 深入农村惠民生	金融时报	新闻
2017年1月9日	银联商务大数据产品获评“金i奖”年度最佳	新浪	财经资讯
2017年1月13日	"2017胡润中国新金融50强" 发布,银联商务连续两年荣登榜单	人民网	金融
2017年1月19日	银联商务助力智慧旅游城市建设, 三亚天涯海角可智能刷闸入园	网易	新闻热点
2017年1月24日	春节理财新主张, 银联商务 "天天富" 平台 "富钱罐" 来帮忙	搜狐	热点资讯
2017年1月25日	第三方支付借力大数据提升服务	金融时报	新闻
2017年1月26日	银联商务提醒: 常备安全锦囊, 谨防节日诈骗	人民网	财经
2017年2月7日	节后借贷不“心慌”, “天天富” 助力商户解“钱荒”	央广网	财经
2017年2月13日	接招春运收费高峰, 银联商务助力高速公路快速通关	腾讯网	财经热点
2017年2月20日	银联商务发布“2017春节旅游消费大数据报告”	中华网	新闻中心
2017年2月28日	银联商务升级顾客退房体验, “支付+” 助冰城酒店迎旅游旺季	网易	新闻
2017年3月14日	砥砺前行, 银联商务总裁李晓峰获“最具社会责任人物”	互联网周刊	人物
2017年3月23日	银联商务携手“有住网” 探索O2O家装新模式	搜狐	热点资讯
2017年3月25日	举支付以纳万象, 行普惠以厚民生	互联网周刊	公司与产业
2017年3月29日	银联商务“支付+” 智慧服务, 巧解医院排队难题	中国网	财经
2017年4月11日	银联商务 "POS通" 终端全面受理银联二维码支付	凤凰网	金融财经
2017年4月20日	银联商务 "全民惠" 牵手“格瓦拉”, 观影可一站式享受银行优惠	和讯网	银行频道
2017年4月23日	银联商务与乌镇开启战略合作, “支付+” 助力新型智慧旅游城镇建设	中国日报	财经
2017年4月25日	银联商务与百望股份结成使命级战略合作伙伴, 吹响“支付+税务” 战略集结号	赛迪网	财经焦点
2017年5月2日	银联商务发布“五一” 旅游消费大数据报告	新华网	新闻
2017年5月5日	反腐新利器? 银联商务POS终端成人民选择	21CN财经网	新闻
2017年5月19日	银联商务收购日本MS公司, 启航国际版图第一站	华龙网	新闻频道
2017年5月22日	银联商务上线积分产品, 商家收银员坐享专属福利	央广网	金融
2017年6月1日	开启助农惠农加速度, 银联商务自助金融终端走入“万村千乡”	金融时报	新闻
2017年6月7日	藏区口岸告别取款难, 银联商务自助终端亮相雪域高原	新华网	上海频道
2017年6月13日	随刷随贷, 银联商务推出“提钱花” 消费贷	每日商报	理财
2017年6月23日	银联商务助力厦门社区养老迈进智能化时代	人民网	金融

刊登日期	公开新闻信息标题	刊登媒体或网站	版面/频道
2017年6月29日	食品安全有保障, 银联商务“支付+” 助力肉菜源头追溯	搜狐网	财经
2017年7月10日	银联商务首个区块链项目上线, “鑫e贷” 打造小贷行业新生态	腾讯网	金融
2017年7月14日	银联商务签约上海市政府实事项目, 大数据助推“互联网+政务服务”	腾讯网	财经
2017年7月18日	银联商务牵手海南公积金管理局, 推进“互联网+政务服务” 建设	中国金融网	产业
2017年7月24日	银联商务大数据助推各地“智慧旅游” 建设	中国经营报	新金融
2017年7月25日	银联商务荣获“2017最具创新的景区大数据解决方案奖”	第一财经网	新闻资讯
2017年7月31日	“银联商务媒体资源开放平台” 亮相2017年金金融展	网易	新闻
2017年8月9日	银联商务: 打通“政府+企业+个人” 让大数据更加普惠	中国新闻网	财经
2017年8月14日	九寨沟灾情牵动人心, 银联商务应急金融争分夺秒	人民网	公益
2017年8月17日	银联商务APP荣膺“2017最佳企业级应用产品大奖”	硅谷动力	新闻资讯
2017年8月21日	银联商务助力美银美林落地一站式收款解决方案	金融界	财经频道
2017年8月30日	银联商务与国家旅游局签约, 并发布2017上半年国内旅游消费数据报告	CCTV-2	整点财经
2017年8月31日	银联商务与国家旅游局数据中心、中国电信达成战略合作并发布2017年旅游消费大数据报告	新华网	新闻
2017年9月8日	银联商务首次亮相第十三届中俄蒙经贸洽谈会	新浪	财经
2017年9月18日	银联商务与百度达成战略合作, “云+支付” 打造智能化服务变革	央广网	财经
2017年9月18日	银联商务获登《证券时报》“中国第三方支付先锋榜”	证券时报	新闻
2017年9月21日	银联商务“全民付” 金融自助终端落户云南河口口岸	新华网	新闻
2017年10月9日	银联商务发布2017国庆中秋旅游消费大数据报告	CCTV-2	整点财经
2017年10月9日	银联商务发布2017国庆中秋旅游消费大数据报告	中华网	经济频道
2017年10月18日	尼尔森亚太地区收单机构排名新鲜出炉: 银联商务创四连冠纪录	人民网	财经
2017年10月24日	为助农扶贫“输金活血”, 银联商务开辟新路径	中华网	新闻频道
2017年10月25日	“刷” 存折领取养老金, 银联商务为老年人打造金融绿色通道	中国网	资讯
2017年11月6日	新金融行业“秋点兵”, 银联商务揽获“中国新金融50强” 及“消费金融创新企业” 两大奖项	每日经济新闻	热点新闻
2017年11月9日	心怀担当, 企业公民在行动——银联商务连续五年发布社会责任报告	人民网	公益
2017年11月15日	足不出村存取社保金, 银联商务打通便民服务“最后一公里”	新华网	新闻
2017年11月24日	扫码支付硝烟再起, 这把“新利器” 或重塑市场格局	支付圈	头条
2017年11月27日	尼尔森2016全球收单排行榜出炉: 银联商务排名大幅跃升4位	央广网	金融
2017年11月28日	银联商务系列扫码增值产品亮相, 打造移动支付市场新格局	新华网	新闻
2017年11月28日	扫码市场迎来真“大鳄”, 银联商务强势构建扫码新生态	支付圈	头条
2017年12月1日	银联商务“全民付” 获评“年度最具影响力消费支付APP”	央广网	金融
2017年12月5日	银联商务助推发行厦门虚拟市民卡 智慧城市“掌上” 体验	腾讯网	财经
2017年12月8日	移动支付之战正酣, 银联商务为扫码市场再添猛火	中国新闻周刊	头条
2017年12月13日	银联商务“天天富” 荣膺“2017年度最佳普惠金融服务平台”	互联网周刊	资讯
2017年12月18日	进击的巨人——银联商务系列扫码增值产品扩展移动支付市场	支付圈	头条
2017年12月19日	扫码市场再掀波澜, 银联商务角逐移动支付下半场	经济观察报	头条
2017年12月20日	银联商务斩获中科院《互联网周刊》“金i奖” 多项大奖	硅谷动力网	新闻热点
2017年12月25日	银联商务获评《金融时报》“年度最佳金融科技创新公司”	金融时报	新闻
2017年12月30日	十五周年感恩回馈, 银联商务公益扶贫在行动	人民网	公益

Index of Publicly Released News

Date of Release	Public news headlines	Media or Website	Section / Channel
Jan. 6, 2017	In line with local conditions, China UMS "Payment +" goes deep into rural areas and benefits rural people's livelihood.	Financial Times	News
Jan. 9, 2017	China UMS Big Data Products Receives the Best of the Year "Golden I Award"	Sina	Financial information
Jan. 13, 2017	China UMS Ranked for Two Consecutive Years in a Row in the "Top 50 New Financial Institutions of China 2017 by Hurun"	people.cn	Financial
Jan. 19, 2017	China UMS Helps Construction of Smart Tourism City; Sanya City's TianyaHaijiao can be Accessible by Swipe in	Netease	Hot News
Jan. 24, 2017	New Proposals for New Year's Money Management: China UMS All in Wallet's Platform of "Wealth Money" Helps You	Sohu	Hot News
Jan. 25, 2017	Third-Party Payments Leveraging Big Data to Improve Services	Financial Times	News
Jan. 26, 2017	China UMS Reminder: With Security Kit, Beware of Holiday Frauds	people.cn	Financial
Feb. 7, 2017	Merchants can enjoy Post-holiday loans as All in Wallet helps them solve the "money shortage"	www.cnr.com	Financial
Feb. 13, 2017	Coping with the Peak of Spring Festival Charges, China UMS Facilitates Expressway Clearance	Tencent	Financial Hot News
Feb. 20, 2017	China UMS Releases the Big Data Report on Tourism Consumption for the Spring Festival 2017	www.china.com	News Center
Feb. 28, 2017	China UMS upgrades the guest check-out experience; "Payment +" Helps Ice City Hotel Welcome to the Upcoming Tourist Season	Netease	News
Mar. 14, 2017	Li Xiaofeng, President of China UMS, Won the "Most Socially Responsible Person"	China Internet Weekly	People
Mar. 23, 2017	China UMS Joins Hands with Youzhu.com to Explore New O2O Home Improvement Mode	Sohu	Hot News
Mar. 25, 2017	Payment + To Practice the Inclusive Finance	China Internet Weekly	Company and Industry
Mar. 29, 2017	China UMS "Payment +" Smart Service, To Skillfully Solve Hospital Queuing Problem	www.china.com.cn	Financial
Apr. 11, 2017	China UMS "POST" Terminal Fully Accepts CUP QR Code Payment	www.ifeng.com	Financial and Economy
Apr. 20, 2017	China UMS "Universal Benefits" Hands in Hand with "Gewara"; Movie Watchers can enjoy one-stop banking discount	Hexun	Bank Channel
Apr. 23, 2017	China UMS and Wuzhen Town open strategic cooperation, and "payment+" helps build new smart tourism town	China Daily	Financial
Apr. 25, 2017	China UMS and Baiwang have formed a strategic partnership to Carry out the "Payment + Tax" Strategy	www.ccidnet.com	Financial Focus
May 2, 2017	China UMS Releases the Big Data Report on Tourism Consumption for the Labor Day 2017	Xinhuanet.com	News
May 5, 2017	Anti-corruption weapon? China UMS POS Terminal Becomes A Choice for People	www.21cn.com	News
May 19, 2017	China UMS acquires MS company in Japan, setting off its first international expansion	www.cqnews.net	News Channel
May 22, 2017	China UMS Launches Online Credit Products, Merchant Cashiers Enjoy Exclusive Benefits	www.cnr.com	Financial
Jun. 1, 2017	Accelerate agriculture supports, China UMS self-service financial terminals has come to serve Thousands of Villages	Financial Times	News
Jun. 7, 2017	Bid Farewell to Cash Withdrawal Difficulty in Tibetan Autonomous Region, China UMS self-service terminals has come to the snow-covered plateau.	Xinhuanet.com	Shanghai Channel
Jun. 13, 2017	Scan and Borrowing, China UMS has launched a Tiqianhua consumer loan program.	Business Daily	Financial
Jun. 23, 2017	China UMS Helps the Aged in Community Xiamen to the Intelligent Age	people.cn	Financial
Jun. 29, 2017	Food Security is Guaranteed, China UMS "Payment +" to Help Trace the Origin of Meat Dishes	Sohu	Financial
Jul. 10, 2017	China UMS first block chain project launched, "Xin e-loan" to create a new variety in the small loan industry	Tencent	Financial
Jul. 14, 2017	China UMS Signs Good Deals with Shanghai Municipal Government for People, Big Data Boosts "Internet + Government Services"	Tencent	Financial
Jul. 18, 2017	China UMS Engaged the Hainan Provident Fund Administration, Promoting the Construction of "Internet + Government Services"	www.financeun.com	Industry
Jul. 24, 2017	China UMS Big Data Boosts the Construction of "Smart Travel" Around the Country	China Business News	New Finance
Jul. 25, 2017	China UMS Receives the Award of "Most Innovative Big Data Solution for Scenic Spots 2017"	China Business Network	News
Jul. 31, 2017	"China UMS Media Resource Open Platform" Debuts at 2017 Financial Expo	Netease	News

Aug. 9, 2017	China UMS: Connecting "Government + Business + Individual" to make big data more inclusive	Chinanews.com	Financial
Aug. 14, 2017	The disaster in Jiuzhaigou touched people's hearts; China UMS Rushed to Help	people.cn	Public Welfare
Aug. 17, 2017	China UMS APP won "Best Enterprise Application Product 2017"	www.enet.com.cn	News
Aug. 21, 2017	China UMS Helps the Bank of America Merrill Lynch One-stop Payment Solution	www.jrj.com.cn	Financial Channel
Aug. 30, 2017	China UMS signed a contract with the National Tourism Administration and released a report on domestic tourism consumption data for the first half of 2017	CCTV-2	Hourly Financial News
Aug. 31, 2017	China UMS and the National Tourism Administration Data Center and China Telecom reached strategic cooperation and released Big Data Report on Tourism Consumption for 2017	Xinhuanet.com	News
Sep. 8, 2017	China UMS Debuts at the 13th China-Russia-Mongolia Economic and Trade Fair	Sina	Financial
Sep. 18, 2017	China UMS and Baidu have reached a strategic cooperation, "cloud + payment" to create intelligent service changes	www.cnr.com	Financial
Sep. 18, 2017	China UMS was awarded the "China's Third Party Payment Pioneer" by Securities Times.	Securities Times CN	News
Sep. 21, 2017	China UMS "Universal Payment" Financial Self-service Terminal Settled in the Hekou Port, Yunnan	Xinhuanet.com	News
Oct. 9, 2017	China UMS Releases the Big Data Report on Tourism Consumption for the National Day & Mid-Autumn Festival 2017	CCTV-2	Hourly Financial News
Oct. 9, 2017	China UMS Releases the Big Data Report on Tourism Consumption for the National Day & Mid-Autumn Festival 2017	www.china.com	Economic Channel
Oct. 18, 2017	Nilson Asia Pacific Acquirers Ranking Released: China UMS Top the List for 4 Consecutive Years	people.cn	Financial
Oct. 24, 2017	To Assist Farmers Reduce Poverty and Efficiently Use Capital, China UMS Creates New Paths	www.china.com	News Channel
Oct. 25, 2017	By "Scanning" passbook to receive pensions, China UMS creates green financial channels for the elderly	www.china.com.cn	News
Nov. 6, 2017	The New Financial Industry Awarding in Autumn: China UMS won the Title of "Top 50 New Financial Institutions of China" and "consumer financial innovation enterprise"	National Business Daily	Hot News
Nov. 9, 2017	With a Sense of Social Responsibility, China UMS Corporate Citizenship is in Action - It Has Released Social Responsibility Report for Five Consecutive Years	people.cn	Public Welfare
Nov. 15, 2017	Accessing to the social security deposit without having to go outside of village -- China UMS helps villagers solve the "last kilometer" problem	Xinhuanet.com	News
Nov. 24, 2017	QR Code Payment Competition is on Again; The "new weapon" may reshape the market	PayCircle	Headline
Nov. 27, 2017	Nilson Global Acquirers Ranking 2016: China UMS Rankings Jumped 4 Positions	www.cnr.com	Financial
Nov. 28, 2017	China UMS Series of Value-added Scan Products Unveiled to Shake up a New Pattern of Mobile Payment Market	Xinhuanet.com	News
Nov. 28, 2017	The Scan Code Market Ushered in a real "crocodile", China UMS dominantly build a scan code ecology	PayCircle	Headline
Dec. 1, 2017	China UMS UMS Pay Is Named "The Most Influential Consumer Payment APP of the Year"	www.cnr.com	Financial
Dec. 5, 2017	China UMS Promotes Xiamen Virtual Citizen Card To Experience the "Handheld" Fun in Smart City	Tencent	Financial
Dec. 8, 2017	The battle for mobile payment is in full swing, and China UMS is adding new stuff to the scan code market.	www.inewsweek.cn	Headline
Dec. 13, 2017	China UMS All in Wallet was named "2017 Best Financial Service Platform for Inclusive Finance"	China Internet Weekly	News
Dec. 18, 2017	An Aggressive Giant - China UMS Series of Scan Code Value-added Products Expand to the Mobile Payment Market	PayCircle	Headline
Dec. 19, 2017	Scan Code Market is Reshaping again, the China UMS competes for the Mobile Payment Market as a New Comer	www.eeo.com.cn	Headline
Dec. 20, 2017	China UMS Wins Multiple Awards in the "Golden I Award" by the Internet Weekly, Chinese Academy of Sciences	www.enet.com.cn	Hot News
Dec. 25, 2017	China UMS was named "The Best FinTech Innovation Company of the Year" by Financial Times	Financial Times	News
Dec. 30, 2017	The 15th Anniversary Thanksgiving to Feed Back the Society, China UMS Public Welfare and Poverty Alleviation is in Action	people.cn	Public Welfare

分支机构

截至2017年底，银联商务在直辖市、省会城市、计划单列市设立42个一级分支机构，在305个二级地市设立293个地市分支机构，在2064个县及县级市设立845个县级分支机构。银联商务各级对外投资机构38家，其中全资及控股子公司24家，参股子公司14家。在海外，银联商务设立5家机构，业务覆盖香港、澳门和日本地区。银联商务实体服务网络覆盖全国所有334个地级以上城市、2064个县及县级市，在行业内实现了受理网络和服务机构全国覆盖。

As of the end of 2017, China UMS set up 42 first-class branches in municipalities, provincial capitals, and cities specifically designated in the state plan; 293 prefecture-level branches in 305 tier-2 cities; as well as 845 branches in 2,064 counties and county-level cities. China UMS has 38 external investment institutions, consisting of 24 wholly-owned & holding subsidiaries and 14 subsidiaries in which we hold shares. In overseas markets, China UMS has established 5 institutions whose business covers Hong Kong, Macao, and Japan. The physical service networks of China UMS cover all the 334 cities above prefecture-level, 2,064 counties and county-level cities, achieving nationwide coverage of acceptance networks and service institutions within the industry.

安徽分公司

Anhui Branch

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福建分公司

Fujian Branch

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海南分公司

Hainan Branch

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传真：0898-68555896
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河南分公司

Henan Branch

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大连分公司

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甘肃分公司

Gansu Branch

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贵州分公司

Guizhou Branch

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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
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黑龙江分公司

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吉林分公司

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江西分公司

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内蒙古分公司

Inner Mongolia Branch

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青岛分公司

Qingdao Branch

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邮编：266071
电话：0532-83897268
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Address: 3/F, World Trade Centre Tower B, No.6, Hong Kong Middle Rd, Shinan District, Qingdao
Post code: 266071 Tel: 0532-83897268
Fax: 0532-83897268

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：0731-84885007/84885030
传真：0731-84885135/84885130
Address: Room 3002, Jiasheng commerce square, No.289, West Laodong Road, Tianxin District, Changsha
Post code: 410015 Tel: 0731-84885007/84885030
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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
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宁夏分公司

Ningxia Branch

地址：银川市金凤区北京中路51号瑞银财富中心A座17楼
邮编：750001
电话：0951-5155553
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Address: 17/F, UBS Building, Tower A, No.51, Middle Beijing Road, Jinfeng District, Yinchuan
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青海分公司

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Post code: 810000 Tel: 0971-6137308
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务中心3层
邮编：250014
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传真：0531-82601722
Address: 3/F, Shandong Technological Development
Service Centre, No.19, Qianfo Hill East 2rd Road, Jinan
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陕西分公司

Shaanxi Branch

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层
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电话：029-85578109
传真：029-85578158
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North Chang'an Rd, Xi'an.
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天津分公司

Tianjin Branch

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邮编：300221
电话：022-23246219
传真：022-23395812
Address: 4-5/F, Building 4 Unit 2, No.21, Yujiang Road,
Hexi District, Tianjin
Post code: 300221 Tel: 022-23246219
Fax: 022-23395812

厦门分公司

Xiamen Branch

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电话：0592-5899200
传真：0592-5861016
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No.11, Lake East Road, Siming District, Xiamen
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云南分公司

Yunnan Branch

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电话：0871-63116676
传真：0871-63116676
Address: 20 and 21/F, Guang Ye Building, No. 2-4,
Safeguard Road, Kunming
Post code: 650021 Tel: 0871-63116676
Fax: 0871-63116676

山西分公司

Shanxi Branch

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邮编：030006
电话：0351-4037333
传真：0351-4038247
Address: 18/F, Sunshine International Business Centre
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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,
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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
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电话：0891-6347920
传真：0891-6846157
Address: 3/F, Complex building, Meteorological
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新疆分公司

Xinjiang Branch

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电话：0991-2323938
传真：0991-2338762
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浙江分公司

Zhejiang Branch

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Fax: 0571-87559208/87015287

重庆分公司

Chongqing Branch

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Chongqing
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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,
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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

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
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电话：0771-2820692
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Nanning
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上海分公司

Shanghai Branch

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邮编：200333
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传真：021-60136014
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road, Putuo District, Shanghai
Post code: 200333 Tel: 021-60136010
Fax: 021-60136014

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
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Chegongzhuang West Road Yi, Haidian District, Beijing
Post code: 100048 Tel: 010-88019555
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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
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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）16楼
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上海银联电子支付服务有限公司
Shanghai ChinaPay E-Payment Services Co., Ltd.
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电话：021-60872088
传真：021-60872000
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Post code: 200122 Tel: 021-60872088
Fax: 021-60872000

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Shenzhen UnionPay Financial Network Co., Ltd.
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邮编：518034
电话：0755-83002525
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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.
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邮编：201203
电话：021-60133571
传真：021-60133535
Address: Room 102, Building 1, No. 1299, Zhangheng road, Pudong , Shanghai
Post code: 201203 Tel: 021-60133571
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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
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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 Ltd. –Merchant Support Corporation
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邮编：999077
电话：00852-21748030
传真：00852-83445661
Post code: 999077 Tel: 00852-21748030
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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2017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2017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！

银联商务股份有限公司

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Report Feedback



Report Feedback Information Table

Thank you for reading the 2017 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 2017 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:

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