



## YEDPAY, THE PAYMENT CARDS GROUP LTD

# Need A Secure, Reliable Online Payment Gateway?

With the demand for safe, secure and reliable online payment gateways growing exponentially, YEDPAY offers the answer.

**Y**edpay (also known as The Payment Cards Group Ltd) is a subsidiary company of the China Globebill Group founded in 2014. “Our mother company opened up their skills and technologies in the area of payment gateways, which gave us a pioneer advantage,” says Zhan Xin, a director of Yedpay. “As one of the few payment facilitators in Hong Kong that has obtained Payment Card Industry Data Security Standards (PCI DSS) Level 1 Certificate, we handle cross border payments innovatively while protecting merchants information at the highest security level,” Xin explains.

“With cooperation with Alipay as one of the system integrators, we provide diverse payment gateways including Visa/Master, Unionpay, Alipay and Globebill to merchants from offline to online.

After acquiring Money Service Operating License (MSO) in late 2016, we have started another brand new project for providing a lower-cost means for executing cross-border payments for customers.”

### China Growth

“The total transactions of China cross-border e-commerce market reached 6.3 trillion yuan (US\$920 billion) in 2016, including retail and B2B according to a Chinese research company iiMedia. It is expected to reach 8.8 trillion yuan (US\$1.28 trillion) in 2018. The enormous O2O revolution in China has also brought a mobile payment into a new level,” Xin says.

Yedpay earned its market position by working closely with China payment gateways. “We work with Alipay, the world’s leading payment platform with 450 million active users run by Ant Financial Services Group, to enable



Zhan Xin, Director of Yedpay.

domestic merchants in Hong Kong to quickly accept one of China’s most popular mobile payment methods. For Unionpay, Visa and Mastercard gateway, we provide both CNY and HKD settlement to facilitate the merchant requirement.”

“Supported by our mother company, Globebill Group in China, which is a cross-border payment service covering 104 countries and regions, Yedpay has pioneering advantages to explore the market on the ‘one road one belt’ initiative market,” says Xin.

### Security First!

“Yedpay is a Level 1 Service Provider -- the highest level of PCI DSS compliance. We had to provide evidence that hundreds of controls and safety features were implemented. These security measures cover everything from the physical security of our offices and data centre, to staff training, supplier agreements, firewalls, intrusion detection, and file integrity management. PCI DSS level 1 compliance means that any credit card and customer private information we handle on behalf of our merchants and their customers is protected by multiple layers of security. In addition to the anti-virus, security features and firewall protection that our customers expect, all sensitive information is encrypted, managed and stored based on the highest standards.”

### Competitive Edge

“Yedpay is designed to be simple for operators to managers.

Ease of integration: API and documentation are so much easier to work with, we’ll save you engineering time, both when initially launching and maintaining your integrations over time. Yedpay system has the following benefits that make us more unique:

1. Competitive, crystal-clear pricing
2. Seamless security
3. Split-second transaction
4. Natively web and mobile
5. Multi-party payment
6. Feature-packed solution
7. Global reach.”

### New Reality

“The Yedpay Gateway Service and Alipay Connection Service are essential to Yedpay and are the foundation for elevating ourselves as a platform and business. In the future, we seek to pivot our focus onto Union Pay while sustaining the influence and success of Alipay in the next phase.”

“With almost 250 Million users, Union Pay has surpassed Visa and Master as the most popular card scheme in China. Yet with such amount of usage, the online usage of Union Pay is left untapped. With the technology and attitude we possess, we believe we can unlock the full potential for Union Pay online payments! We shall setup an efficient portal for Union Pay on app payment. Furthermore, we will also explore possibilities in money exchange and transfer field, and other payment business in the Asian Pacific.

Our success comes from our people. We are all clear and focused on the path ahead and with confidence in Yedpay, we march ahead fearlessly.” ■

For additional information, please visit [www.yedpay.com](http://www.yedpay.com)