Solutions for Mobile Payment Platform

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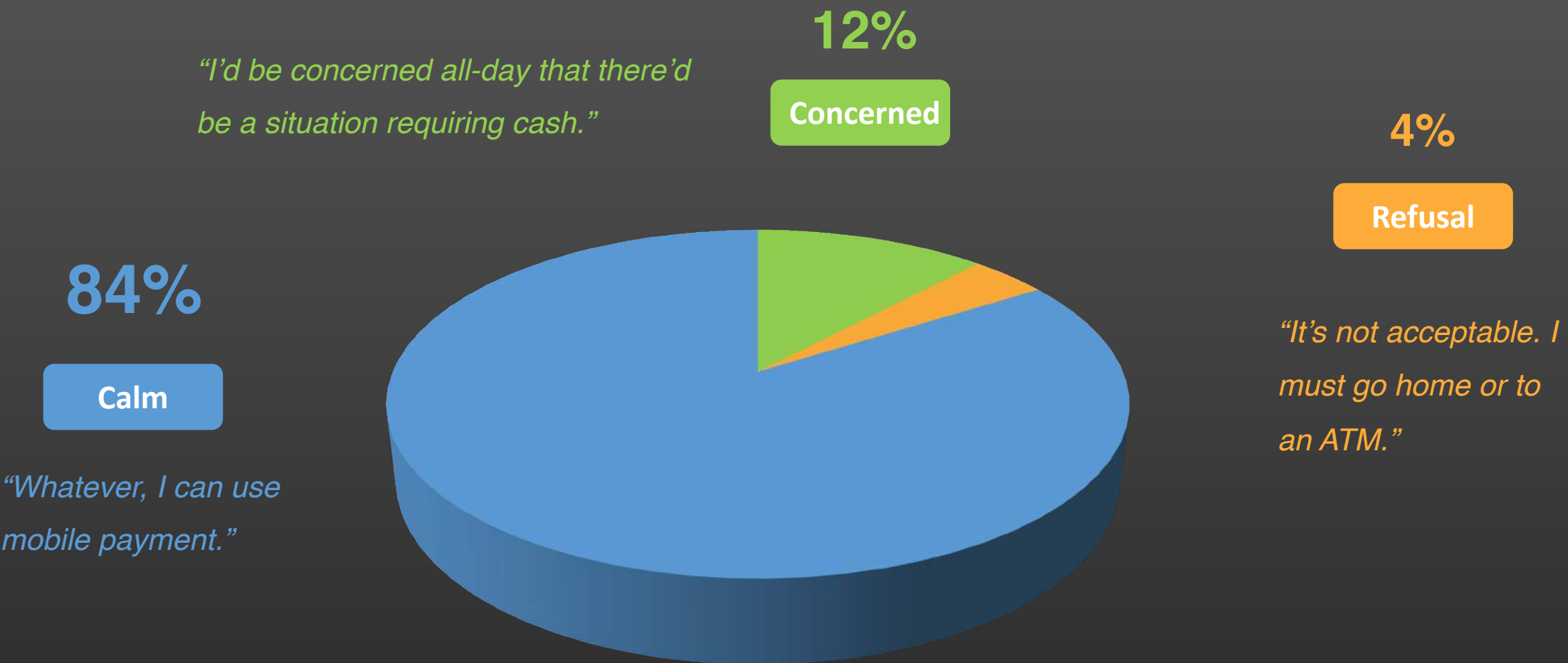
MOBILE PAYMENT IN CHINA

Daily Payment Channels in China

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Daily Payment Channels in China

- MOBILE PAYMENT, 48%
- CASH, 25%
- CARD, 27%

Legend: ■ CASH ■ CARD ■ ONLINE

Channel	Permeability
Wechat Pay	85.4%
Alipay	68.7%
JD wallet	9.5%
Union Pay	9.3%
Bestpay	6.4%
Baidu wallet	5%
Apple Pay	4.7%
CMCC wallet	2.9%
Suning Pay	2.4%
Yeepay	1.4%
Lakala Pay	1.1%
Samsung Pay	0.9%
99Bill Pay	0.9%
Umpay	0.6%
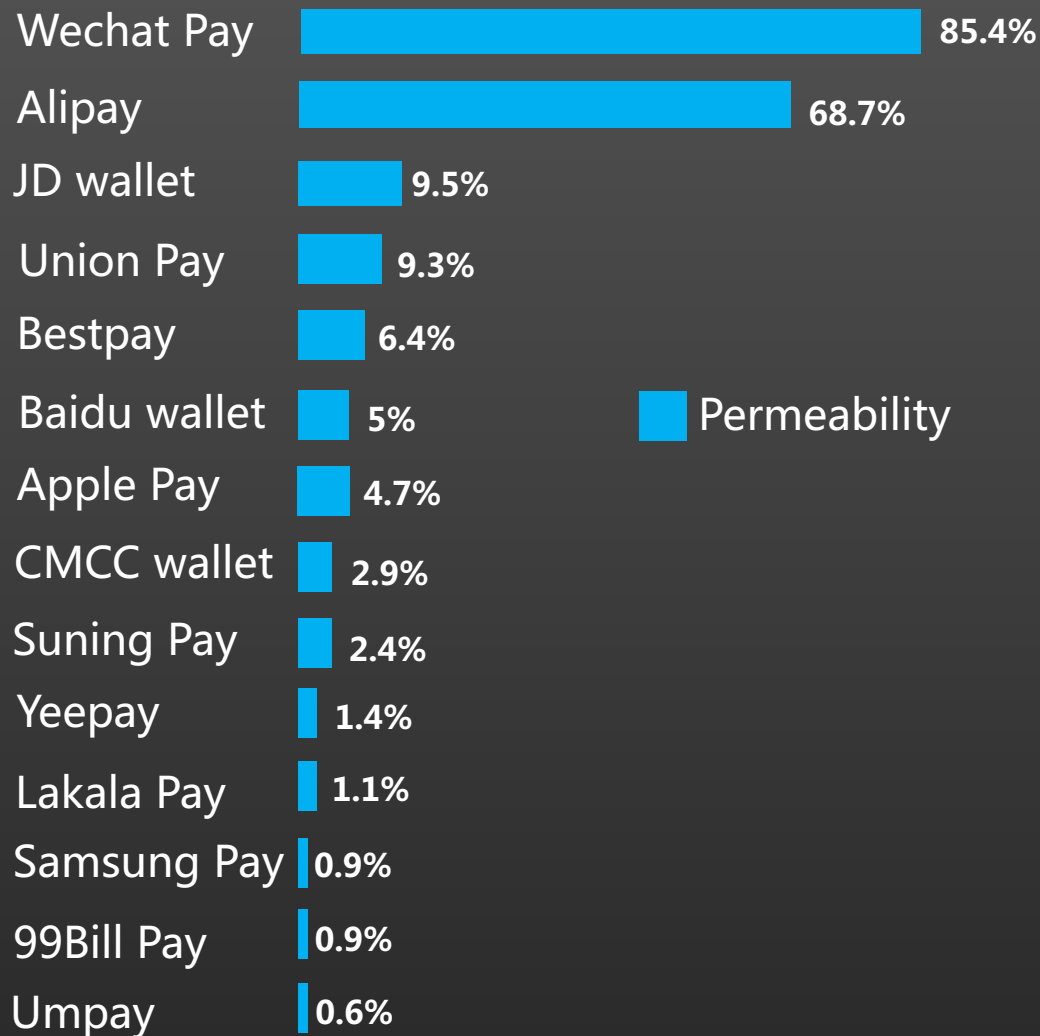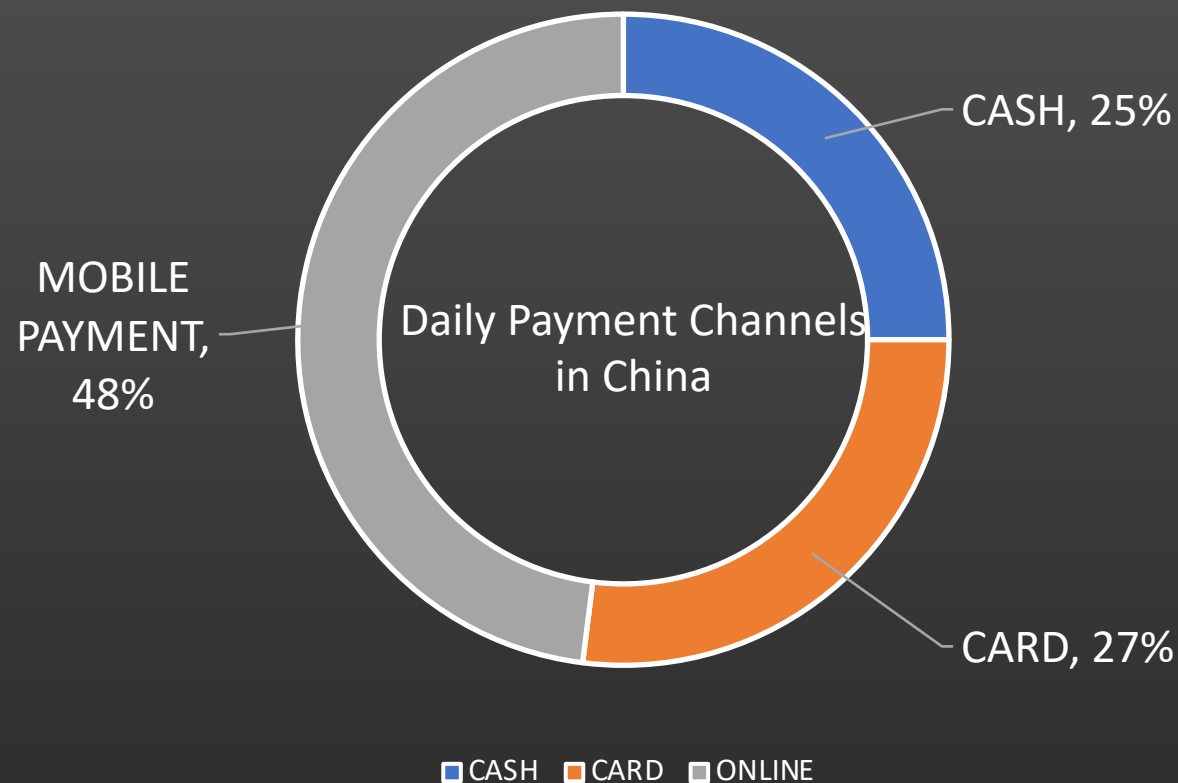
*Data statistics as of the end of November 2017

MOBILE PAYMENT IN CHINA
Technology is leveling the world
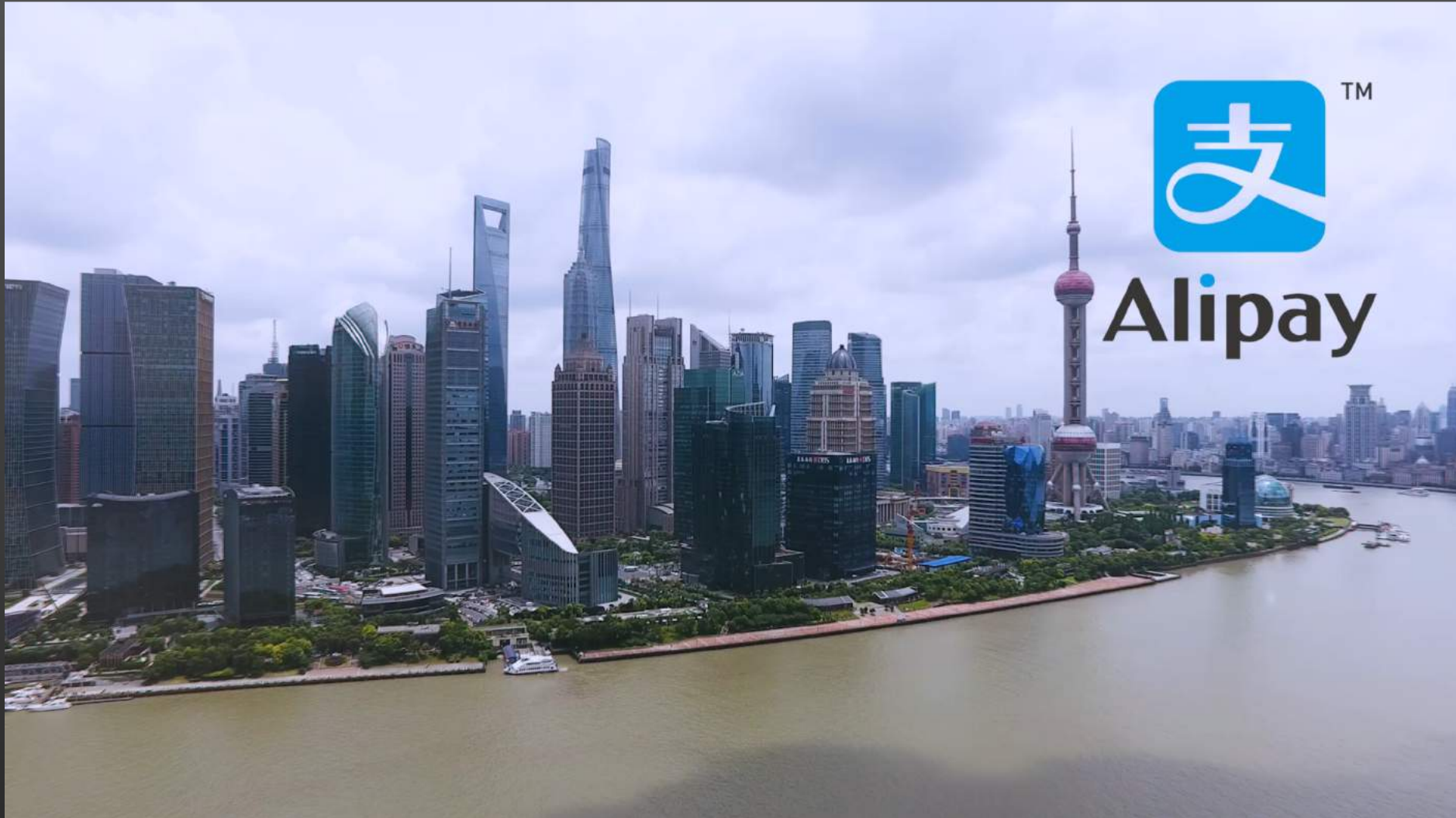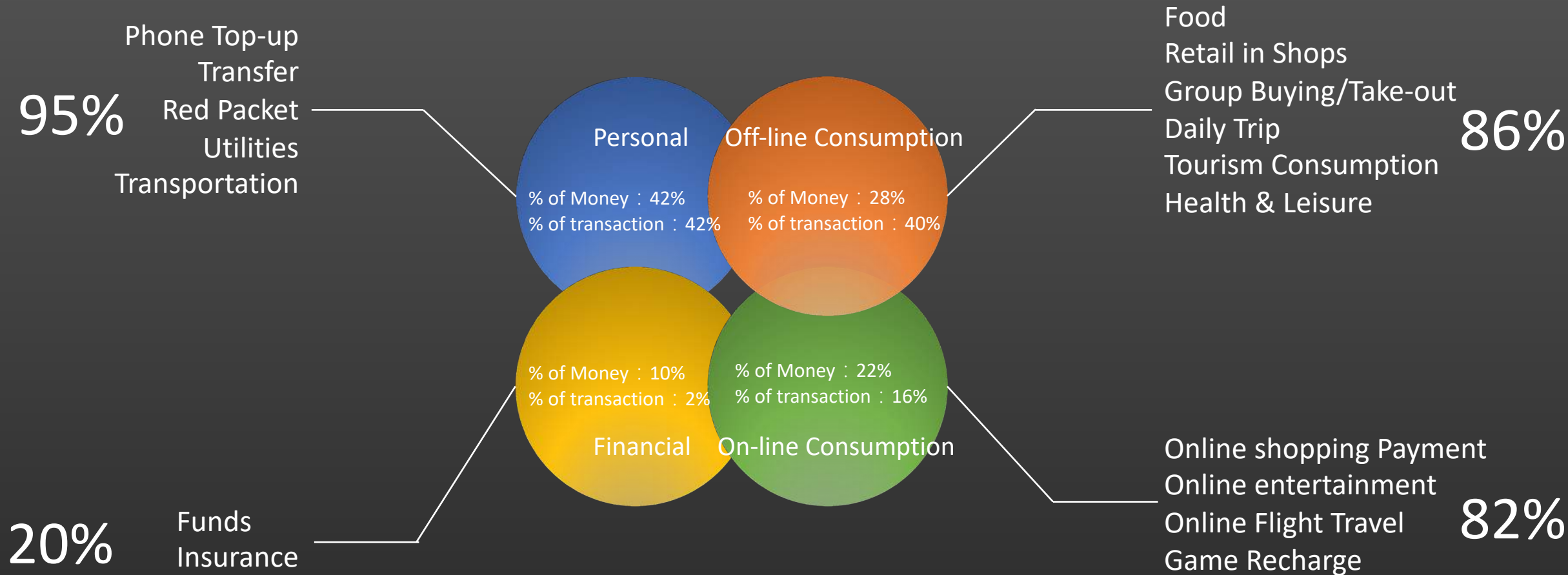
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The penetration of mobile payment in cities of different tier in China

Third-tier City — 92.40%

Second-tier City — 93.50%

First-tier City — 90.40%

The data shows that there is no significant gap of mobile payment use among cities of different tier, which validates the trend : "technology is flattening the world". The data from Alipay's 2017 National Bill also shows there are 11 cities, all in the central and western regions, where the use of mobile payment accounts for more than 90% among the Alipay users. The convenience of mobile Internet driven by smart phone effectively fills the "Data Divide" in remote areas.

The world's top brands trust Kuaishou

LEADING PROVIDERS OF BANK PAYMENT PLATFORM SYSTEM

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Kuaishou helped establish the mobile payment platform for Bank of China,

Agriculture Bank of China and SPD Bank (Shanghai Pudong Development Bank).

KUAI SHOU

KuaiShou is the first PCI certified mobile payment technology service company in China

High Availability

The availability of the system can be 99.999% , reaching the requirements of payment continuity.

High Concurrent

Supports 3,000 transactions per second concurrently to meet the needs of instantaneous large-flow payment
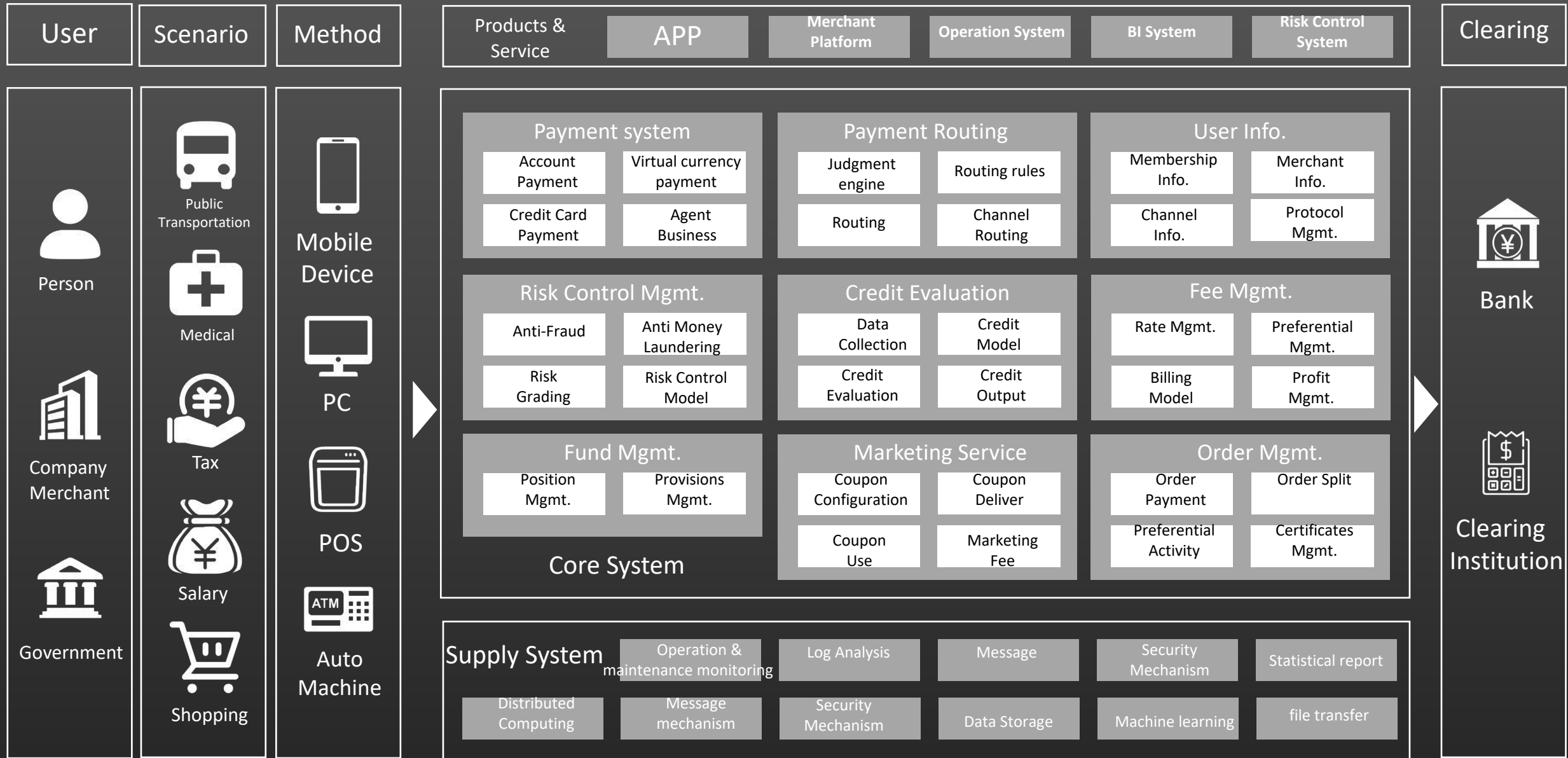
2 Regions & 3 Centers

Alternative options in and out of the city to ensure Internet supply globally.

Automatic reaction

Automatic check of system failure & Automatic adjustment of transactions

THE ARCHITECTURE OF PAYMENT PLATFORM

THE AECHITECTURE OF PAYMENT PLATFORM

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User	Scenario	Method	Products & Service	APP	Merchant Platform	Operation System	BI System	Risk Control System	Clearing

User
- Person
- Company Merchant
- Government

Scenario
- Public Transportation
- Medical
- Tax
- Salary
- Shopping

Method
- Mobile Device
- PC
- POS
- ATM Auto Machine

Core System

Payment system
| Account Payment | Virtual currency payment |
| Credit Card Payment | Agent Business |

Payment Routing
| Judgment engine | Routing rules |
| Routing | Channel Routing |

User Info.
| Membership Info. | Merchant Info. |
| Channel Info. | Protocol Mgmt. |

Risk Control Mgmt.
| Anti-Fraud | Anti Money Laundering |
| Risk Grading | Risk Control Model |

Credit Evaluation
| Data Collection | Credit Model |
| Credit Evaluation | Credit Output |

Fee Mgmt.
| Rate Mgmt. | Preferential Mgmt. |
| Billing Model | Profit Mgmt. |

Fund Mgmt.
| Position Mgmt. | Provisions Mgmt. |

Marketing Service
| Coupon Configuration | Coupon Deliver |
| Coupon Use | Marketing Fee |

Order Mgmt.
| Order Payment | Order Split |
| Preferential Activity | Certificates Mgmt. |

Supply System
| Operation & maintenance monitoring | Log Analysis | Message | Security Mechanism | Statistical report |
| Distributed Computing | Message mechanism | Security Mechanism | Data Storage | Machine learning | file transfer |

Clearing
- Bank
- Clearing Institution

Procedure Compliance

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Real-name Account
The platform account can complete real-name authentication through binding with national ID and or a bank account. The account that passes the certification can pay externally. The account that does not passed the certification can only receive payment and cannot pay to others in order to meet the requirements of anti-terrorism anti-money laundering.

Rules for Merchants Entering
When the merchant account want to enter the platform, except for binding with a bank account, the operation certificates and the photo of place should be provided as supplementary certification. After the certification is passed, the transaction quota is automatically controlled according to the merchant type to ensure the authenticity of the account.

Traceable Funds Flow
The platform records all funds and transactions to ensure that every transaction that occurs on the platform is real and traceable, so that the authority can make inquiries.

USER SCENARIOS

Pay Salary / Transportation / Hospital / Shopping / Smart TV Payment

USER SCENARIOS

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KUAI SHOU have excellent solutions in variety of scenes.
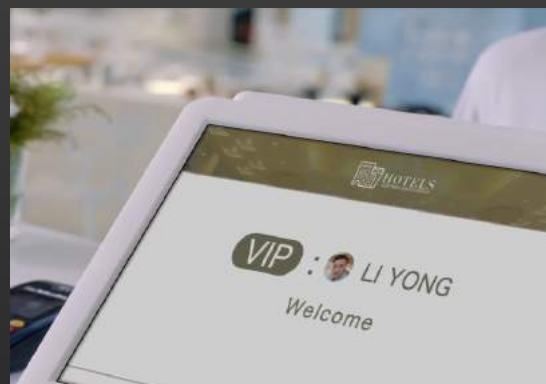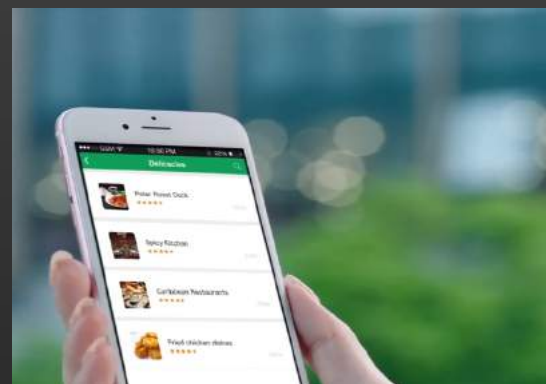

PAY SALARY

TRANSFER & TOP UP

TRANSPORTATION

HOSPITAL

SHOPPING

HOTEL

ENTERTAINMENT

RESTAURANT

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Say good bye to cash and entity cards. So easy to pay salary!

An APP Does Everything

All employees can easily apply for a digital account online through APP. After the application is successful, they can bind with the APP account, and receive salary without any entity cards, and use APP to consume, see a doctor, take public transportation or withdraw cash.

Easy issue, Simple Operation

Financial staff can upload payroll list online, the salary can be issued to employee's personal digital account in real time, and all the details are clear to see.

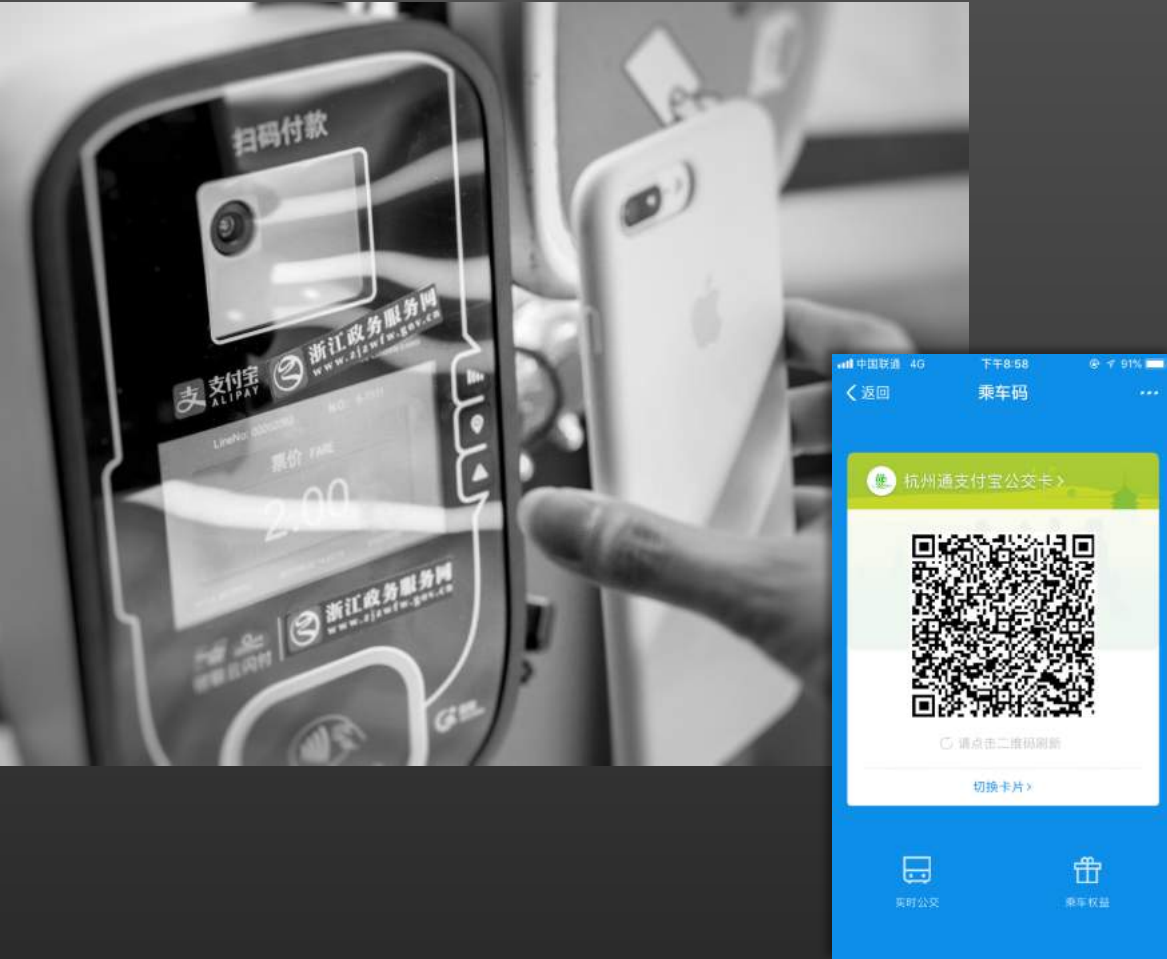**Achieve the travel experience of "first on board, then pay later"**

☐ "Convenient experience"——**Ordinary people**

   No cash, simpler payment and easier travel

☐ "Efficient and safe"——**Transpotation Corportation**

   Green and low carbon, reducing cash operating management costs

   Real-name system prevents and controls risks

☐ "Multiple modes, flexible card issuing"——**Card Corportation**

   Promote the Internet-based transformation of the Transportation

   Card industry

   Support debit card, one-click card issuing, low threshold

☐ "Data Management"——**Operator**

   Online trading, intelligent operation

   Big data precipitation, reaching users

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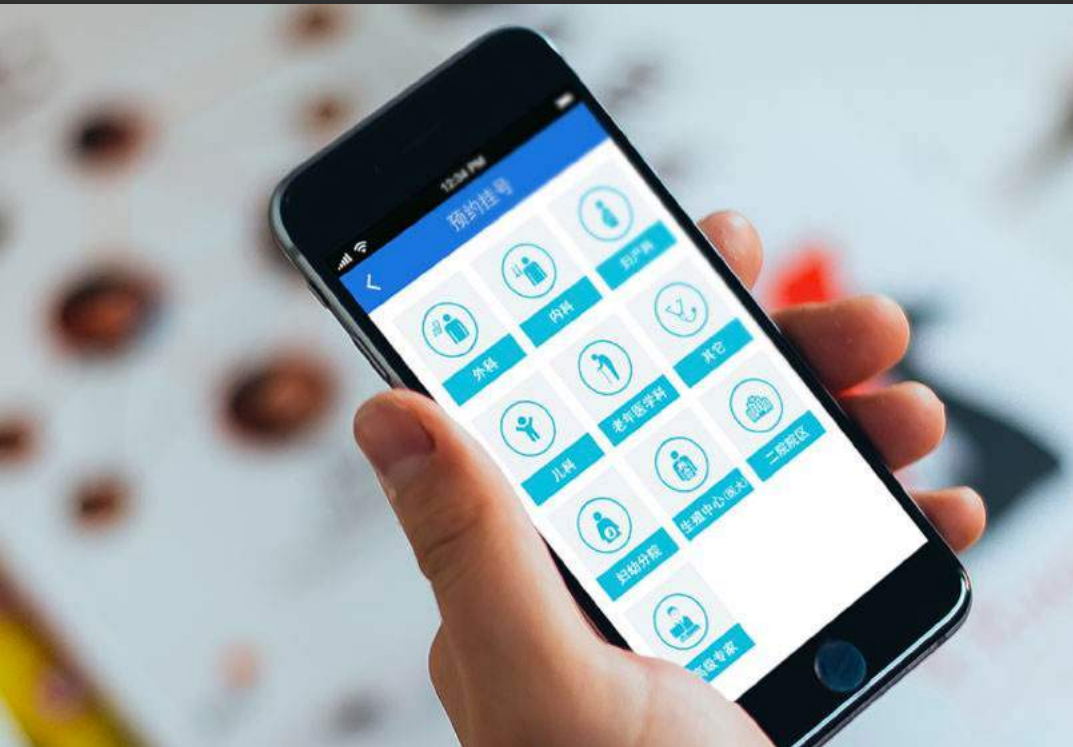
Online Booking

The patient selects the relevant department of their target hospital via the APP to make a reservation, and a digital reservation will be automatically generated, instead of taking a long time to stand in a line.

Online Payment

When the doctor completes the medical treatment, and needs to charge the treatment and medication, the doctor can directly deduct the cost through the binded digital account, or the payment can be completed by the patient though scanning the QR code on the payment list.

Digital Report

If there is an inspection program, patients do not need to wait for the report in the hospital, but can check the detailed health information and professional advice in the digital report afterwards.

Medical Record

No matter which hospital you choose to visit, APP can record the medical diagnosis process of all hospitals and establish a complete health record for the user.

Payment accesses to Membership

Mobile payment is not only a payment tool, but also an important channel for merchants to keep customers. After customers use mobile payment to shopping, the merchant will absorb them as members, so that the customers can receive various promotion information through mobile phones, and gradually grow into a core customer via merchant's loyalty breed program.

Online Marketing

The mobile payment platform can deliver coupon according to user's past consumption record, and the user can certainly enjoy the shopping discount at the next payment after receiving the coupon.

CLOSING THE DIGITAL DEVIDE

Una nueva Sociedad emerge.

El inicio de la Sociedad Digital

amazon

Google

 iPhone

f

NETFLIX

UBER

e-Estonia.com
The Digital Society

WELCOME TO E-STONIA

2025
+4.2B
98% en la Sociedad Digital

2030
10B
Super Human Society

El Limbo

2017
3.8B
50% en la Sociedad Digital

1951
EDVAC 1ra Computadora Binaria

1973
Motorola lanza el DynaTAC 1er Telf. Movil

. . .

2018

El fin de la Sociedad Lineal

1947
Invensión Transistor

1969 - 1981
Gestación de Internet Desde ARPANET hasta la WWW

2002
Burbuja Puntocom

2002 – 2009
La Venganza de los Nerds

2018
11 horas en la nube ~ 33 horas en multitasking

Los 4 vectores que cierran la brecha.

5G y las redes de banda angosta

- 100X que 4G (de 1 a 10 Gbsp)
- 100Mil Sensores x cuadrante/Menores costos de acceso
- Cero Latencia/VR and AR applications

Google Loon Project

- Globos como torres celulares/20-50 Kms de altura
- Energia proveida por paneles solares
- Autodirigidos con algoritmos predictivos.

Satelites de órbita baja

- One Web/US$1.2B founded by Softbank/720 Satélites/2027
- SpaceX/Starlink/7,500 Satélites/30 Miliseg Latencia/2025
- 03b mPower/Boeing Satellite/16 Satelites/30M Beams/2025

Acceso a Internet como Derecho Universal

- ONU lo declara derecho humano en 2011
- Mas de 50 naciones ya lo han declarado derecho universal
- Congreso tiene lista una Norma para declararlo igualmente

Peru 90 Cm

Internet satelital Banda Ancha.

U020_Peru_90_cm 2W_99.5
U021-Peru_90 cm 2W_99.5
U022_Peru_90 cm 2W_99.36
U023_Peru_90 cm 2W_99.5
U024_Peru_90 cm 2W_99.43
U025_Peru_90 cm 2W_99.5
U026_Peru_90 cm 2W_99.5
U027_Peru_90 cm 2W_99.5

Hogares totales	8,296,622	100%
Distritos total		
Cobertura IBA Fijo		
Atendidos	5,172,868	62%
Desatendidos	2,325,396	28%
Subatendidos	798,358	10%
NSE considerados		
A y B	1,642,715	20%
A, B y C	3,052,217	37%
Cobertura 4G		
Con cobertura 100%	2,297,586	28%
Sub coberturados	1,328,117	16%
Sin cobertura	4,415,628	53%
Cobertura Satelite		
Con cobertura	7,816,608	94%
Sin cobertura	480,014	6%
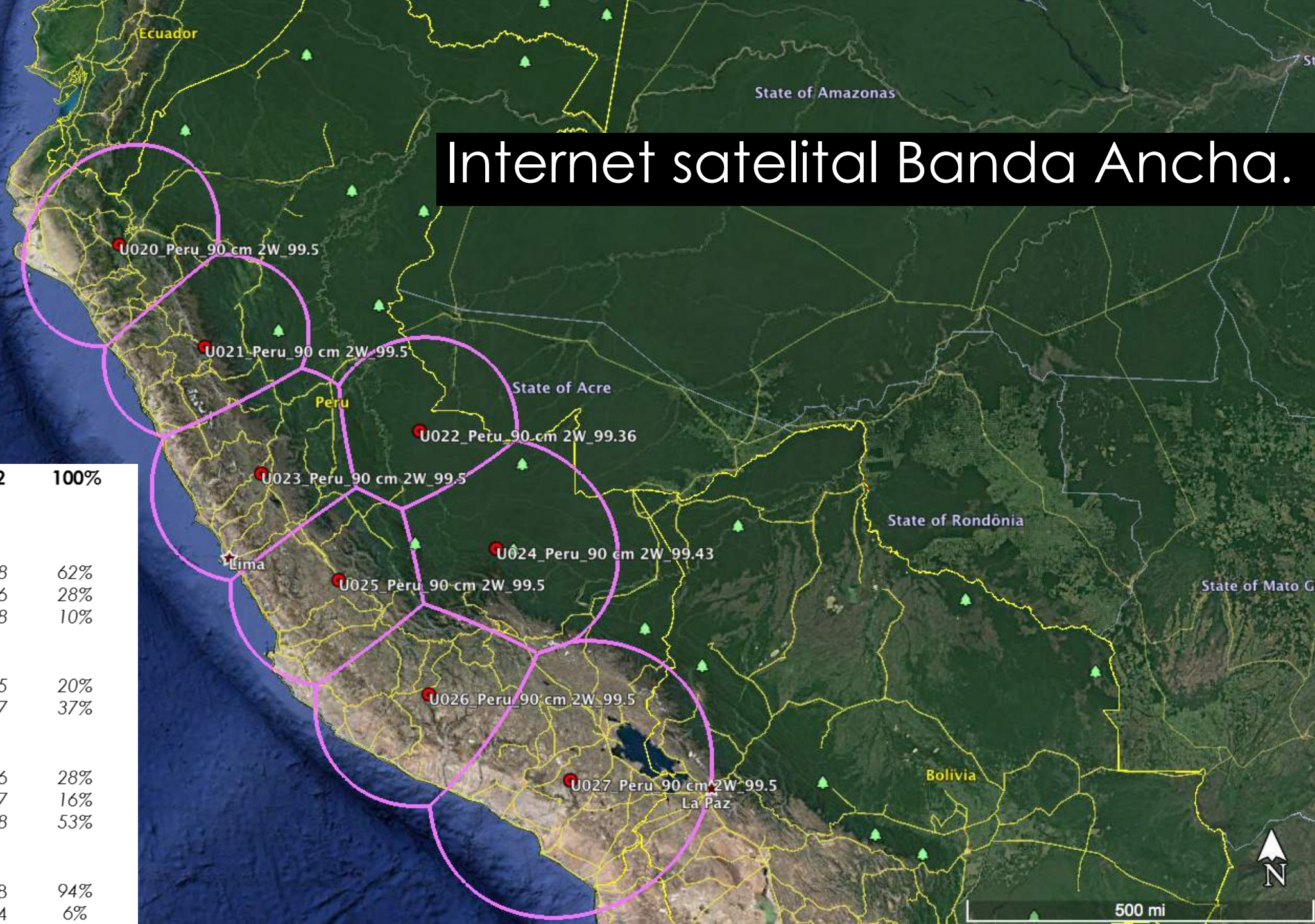
Estimación del Target para Hughesnet.

DEPARTAMENTO	SUMA NSE ABC	REGION
ANCASH	41,991	NORTE
LA LIBERTAD	25,034	NORTE
LAMBAYEQUE	24,740	NORTE
LIMA	23,741	CENTRO
AYACUCHO	20,906	CENTRO
CAJAMARCA	13,564	NORTE
HUANCAVELICA	12,777	CENTRO
AMAZONAS	12,285	NORTE
PUNO	10,065	SUR
AREQUIPA	9,150	SUR
CUSCO	8,703	SUR
SAN MARTIN	7,824	NORTE
HUANUCO	7,697	CENTRO
JUNIN	6,203	CENTRO
TACNA	5,378	SUR
PIURA	4,897	NORTE
PASCO	1,970	CENTRO
LORETO	1,792	ORIENTE
MOQUEGUA	1,604	SUR
APURIMAC	1,408	SUR
ICA	1,387	CENTRO
	243,116	

Propuesta comercial de Hughes en Perú.

Planes **Hogar**

PLANES	VELOCIDAD DE DESCARGA (Megas)	20 MEGAS	30 MEGAS	40 MEGAS	50 MEGAS
	VELOCIDAD DE CARGA (MEGAS)	2	3	4	5
	DATOS CUALQUIER HORA (GB)	10	20	30	50
	DATOS EXTRA (2AM - 8 AM) (GB)	50 GB			
	DATOS TOTALES	60	70	80	100
	PRECIOS	s/.230	s/.305	s/.380	s/.530

CONDICIONES GENERALES

Cargo de activación IGV Incluido	CASA
	S/.195
Cláusula de permanencia mínima 12 meses	

TOKENS ADICIONALES

1GB	5GB	10GB
S/.12	S/.54	S/.98

Planes **Pyme**

Plan Pyme 12 meses

PLANES	VELOCIDAD DE DESCARGA (Megas)	20 MEGAS	25 MEGAS	30 MEGAS	40 MEGAS	50 MEGAS
	VELOCIDAD DE CARGA (MEGAS)	2	2,5	3	4	5
	DATOS TOTALES (GB)	35 GB	50 GB	75 GB	150 GB	250 GB
	DATOS CUALQUIER HORA (GB)	10	25	50	100	200
	DATOS EXTRA (8A.M. - 6 A.M.) (GB)	25	25	25	25	50
PRECIOS	Cláusula de permanencia: 12 meses	s/.351	s/.648	s/.663	s/.1,130	s/.1,090

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Gracias

Q&A

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