



QFPAY

.....○
Enhance Your Business with
Technology

錢方 QFPAY

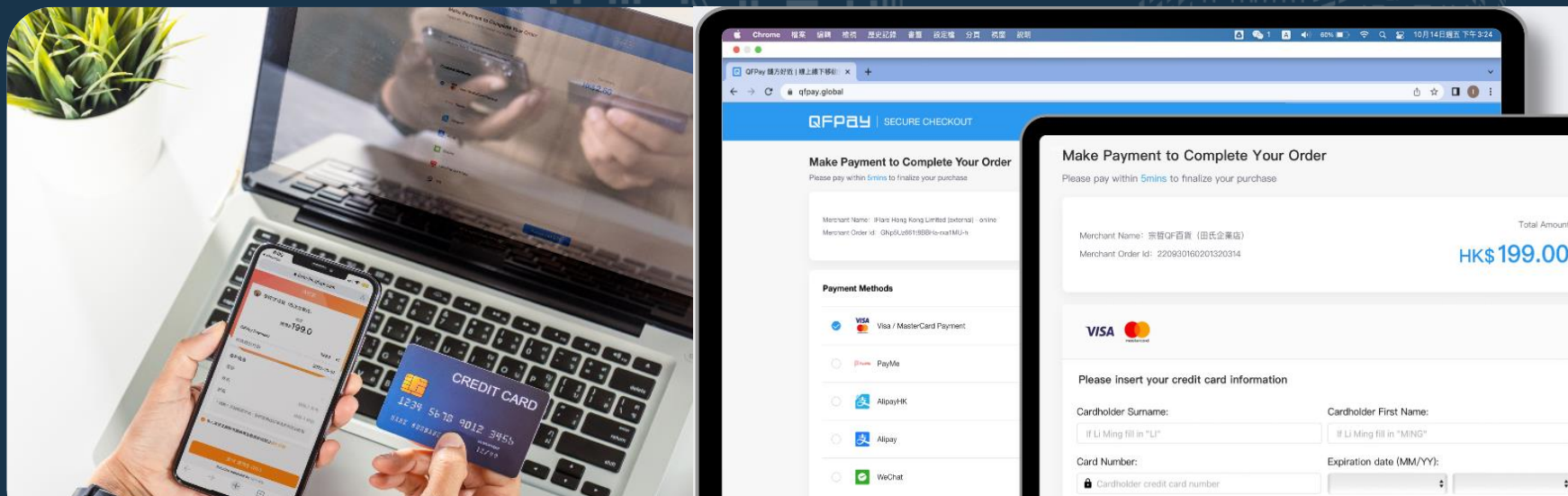
www.qfpay.com/global

QFPay

The leading Digital Payment Fintech Company

QFPay, established in 2011, is one of the leading digital payment fintech companies providing smart payment cloud solution and smart business service platform for merchants.

In 2015, QFPay HK was formed and launched a smart payment cloud solution in Hong Kong, relying on a strong payment technology foundation to provide integrated payment services, business solution etc to create a collaborative and win-win business model. We help merchants fully enter the era of Internet+ new retail.



Important Contributor to Digital Payment Industry

Mobile Payment 0.5

Use mobile phone to change payment industry
The world's first Bluetooth mobile POS



Mobile Payment 1.0

Uses mobile phone to complete payment
The first integrated payment QR code came to the market in September 2015



Mobile Payment 2.0

Uses payment to connect everything
Smart Retail Business - payment, membership, catering, top-up etc



Utilize Big Data Ecosystem
Enhance lifelong value of clients



QFPay Payment Service

The background features a dark blue field with a complex geometric pattern of overlapping triangles and polygons in various shades of blue and teal. A prominent, wide, light-teal diagonal band runs from the top right towards the center. In the lower-left area, there are several overlapping, rounded rectangular shapes in shades of grey and blue, creating a layered effect.

O2O, Global, All-rounded Coverage

Online



In-APP
Payment



Web-based
Payment



OA
Payment

Offline



Mobile
APP



Smart
POS



POS
Integration



QR Code
Stand

Overseas



Cross-
Border



Local
Wallet

Millions of transaction processing capacity
unlimited expansion, safe, stable and reliable



Tencent, Alibaba and AWS

Support business stably and globally



Stable System

3 disaster recovery system center (DBRA)
Ensure services stability



Data Security

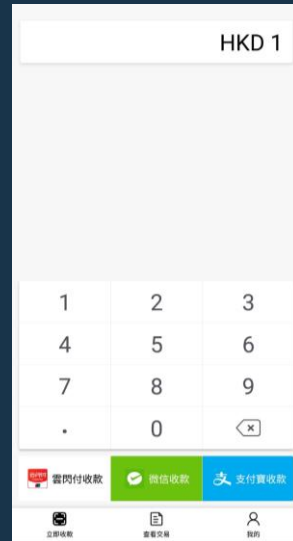
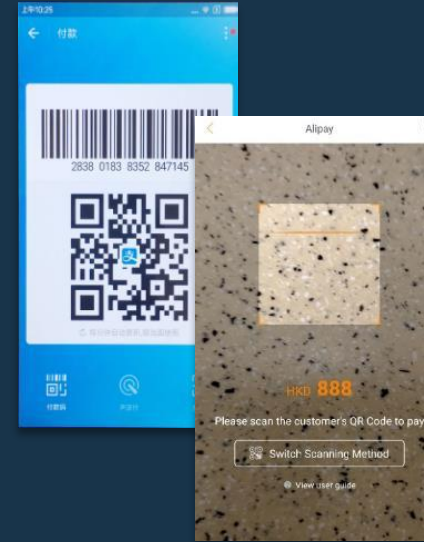
All data transmission and storage
compliant with PCI DSS (Payment Card
Industry Data Security Standard)

Offline Payment Cope with Different Scenarios or tailormade Payment Method

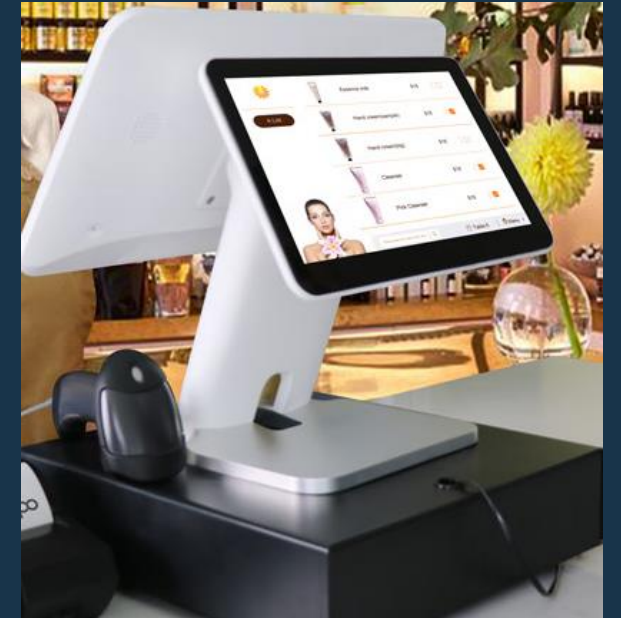
Merchant POS Terminals & Equipment



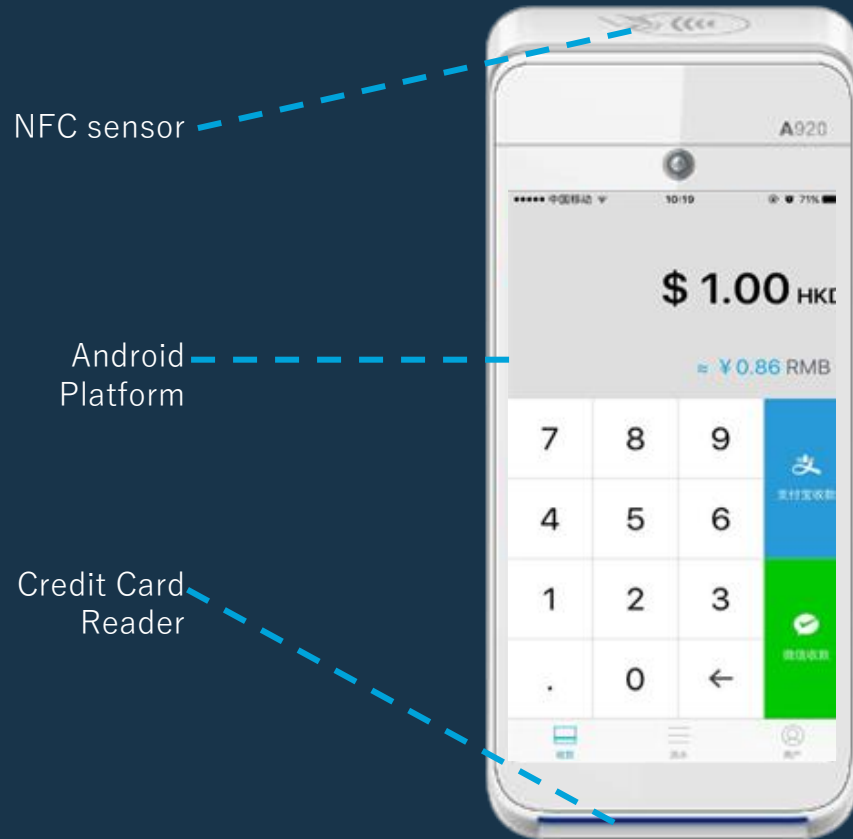
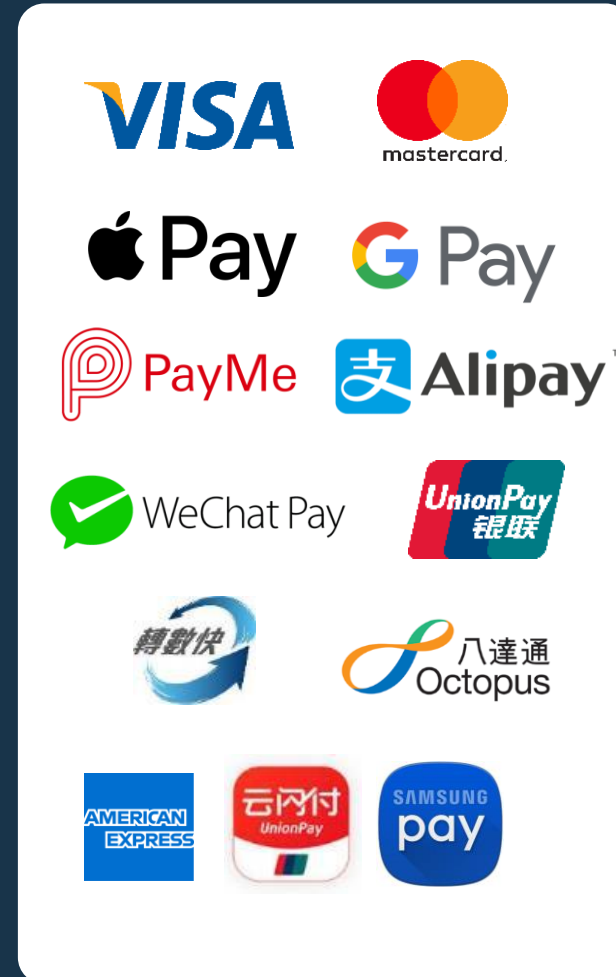
QFPay Merchant APP



POS Integration



Co-operate to provide All-in-one Payment Solution, from payment service to account checking, to Merchants.

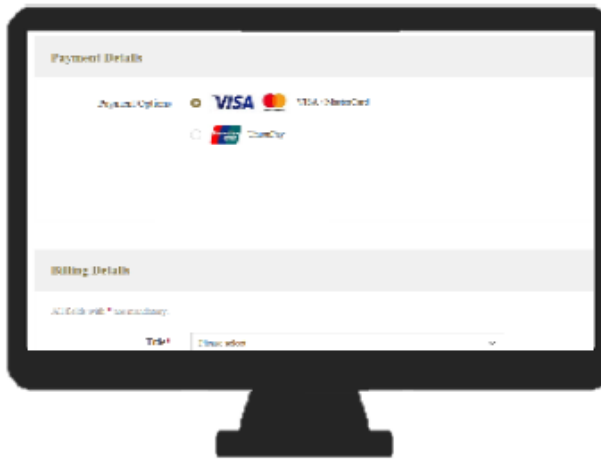


Online Payment Visa, Mastercard, UnionPay

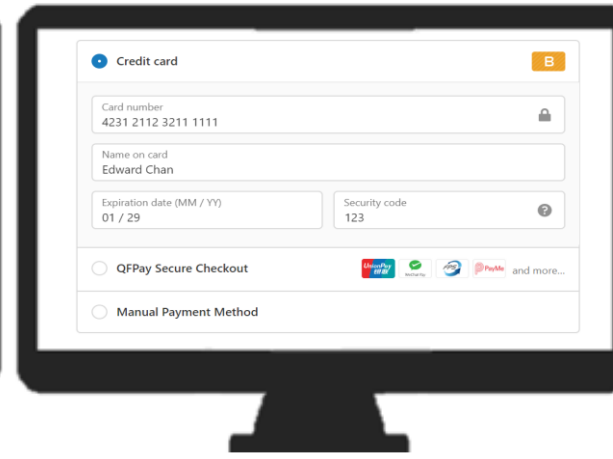
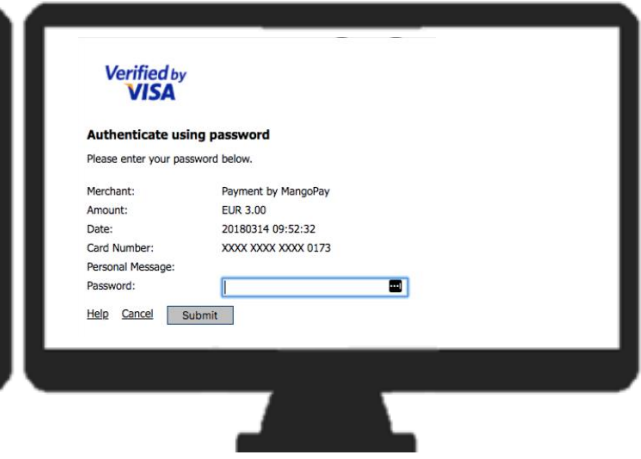
QFPay Hosted Checkout Page



Customer adds items to shopping cart.



Customer is re-directed to QFPay checkout page to input card details.



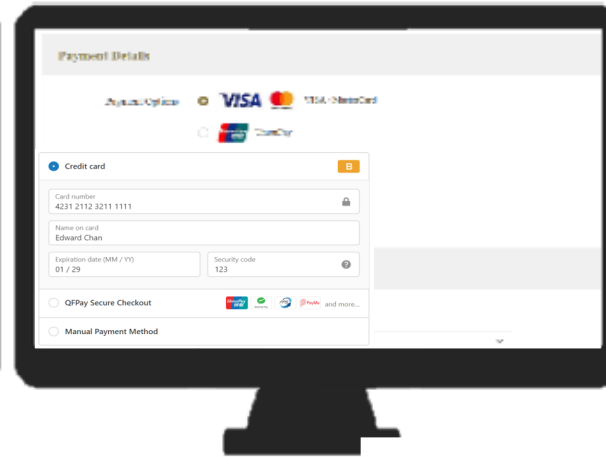
Customer does the authentication with 3D Secure (3DS) to complete the payment

Online Payment Visa, Mastercard, UnionPay

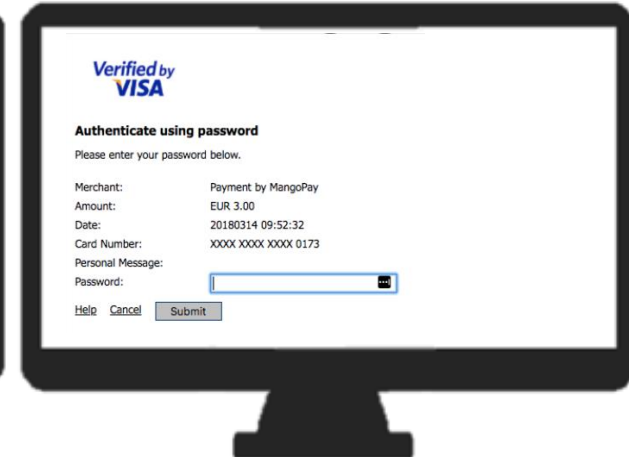
Merchant Hosted Checkout Page



Customer adds items to shopping cart.



Customer stays at merchant website to input card details and does the authentication with 3D Secure (3DS) to complete the payment.



Comparison on Hosted Checkout Page

QFPay Hosted Checkout Page

Easy to Integrate

Easier to connect and less effort.

Merchant Hosted Checkout Page

Merchant can Design own Page

Customer stays at merchant website for checkout.

Something Common.....

Reduce PCI Burden

Merchant doesn't need to store sensitive card data. QFPay is responsible for it with PCI.

Friendly for Mobile Devices

Suitable for mobile phones and tablets.

Online Payment – Credit Card Fraud Prevention

Machine Learning Based

Machine learning to decide “good” and “bad” transactions, dynamically looking for patterns and connections to identify potential fraud

Manual Rule Based

This offers an additional layer of protection against fraud transaction by QFPay risk expertise.

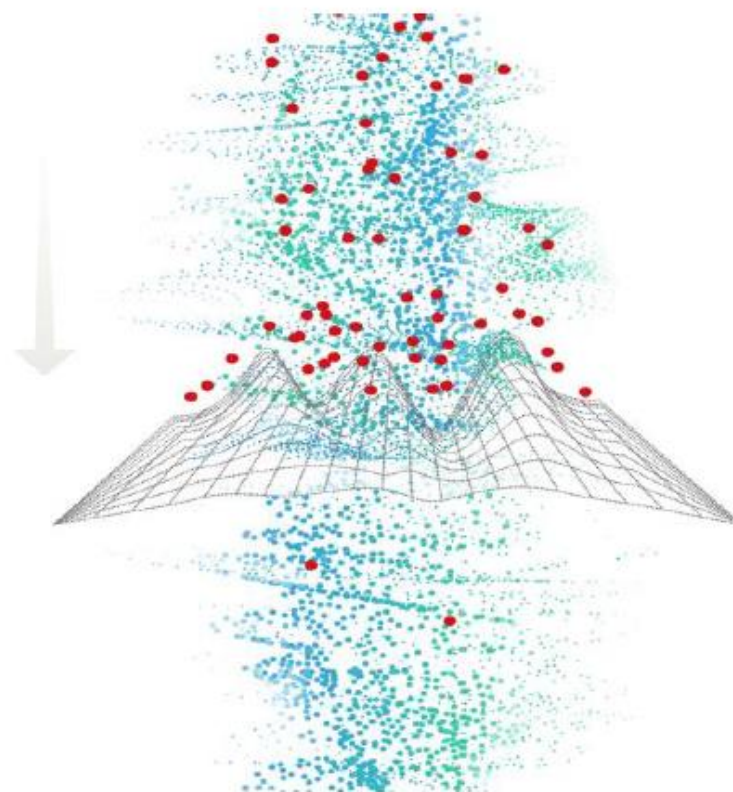


Better conversion rate!



Less chargeback case!

MACHINE LEARNING MODEL SCORE

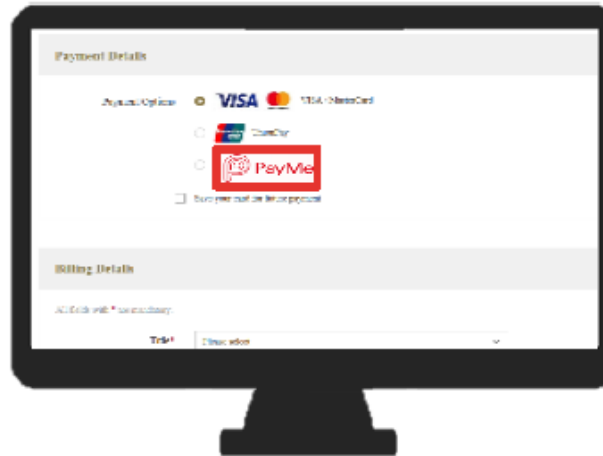


Online Payment (mobile wallet) PayMe, Alipay, WeChat Pay and FPS

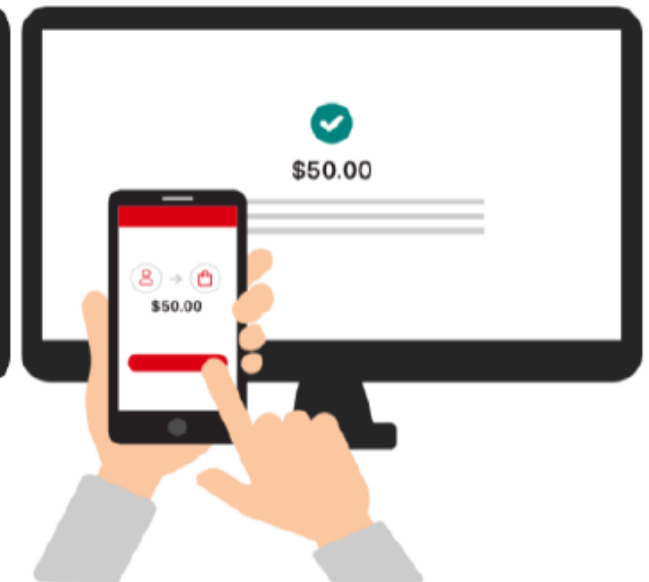
QR Scanning on desktop website



Customer adds items to shopping cart and **selects PayMe** as checkout payment method



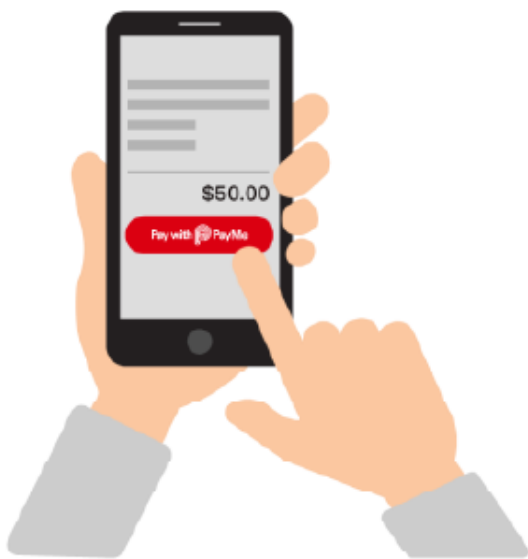
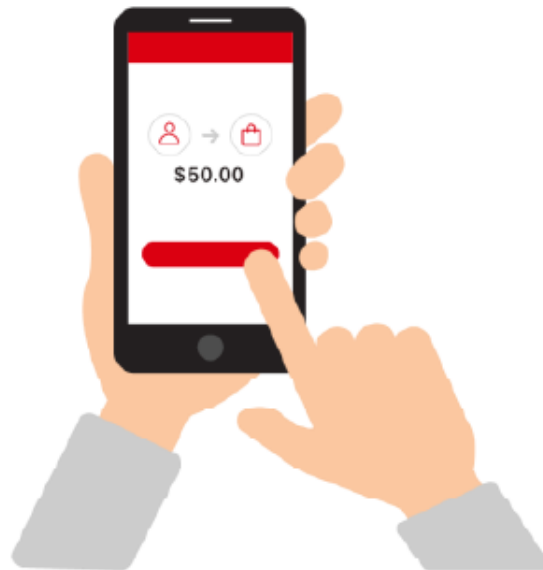
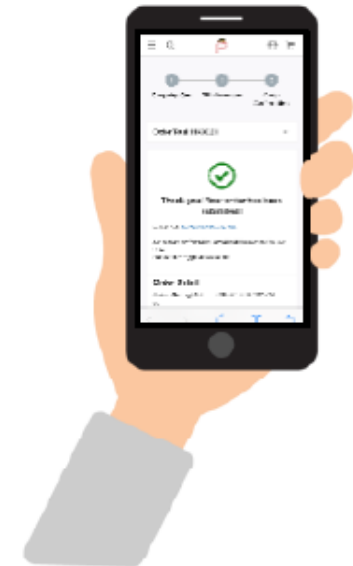
Customer opens PayMe app and scans the PayCode, inputs PIN and completes payment



Website will refresh automatically with payment confirmation

Online Payment (mobile wallet) PayMe, Alipay, WeChat Pay

Pulling out wallet APP on (1) mobile website or (2) merchant APP



Customer adds items to shopping cart and **selects PayMe** as checkout payment method

Customer is redirected to **PayMe** app, inputs PIN and completes payment

Customer is directed back to **merchant app** for payment confirmation

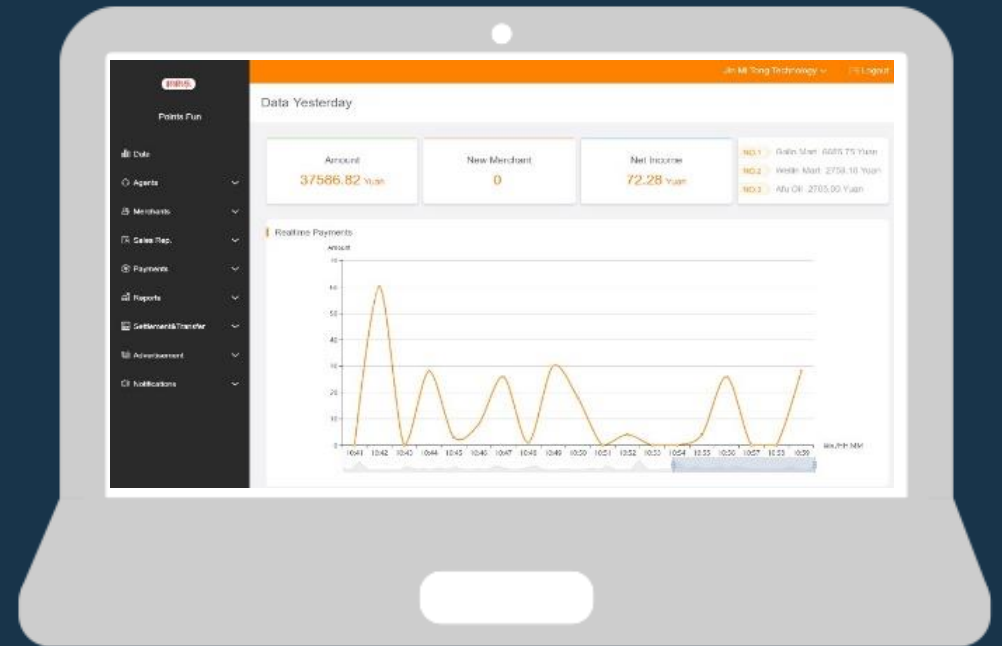
All-in-one Payment and Merchant Portal

Frontend (Receive Payment)

Backstage (Transaction Verify)



Smart POS support QR Code and EMV smart card payment

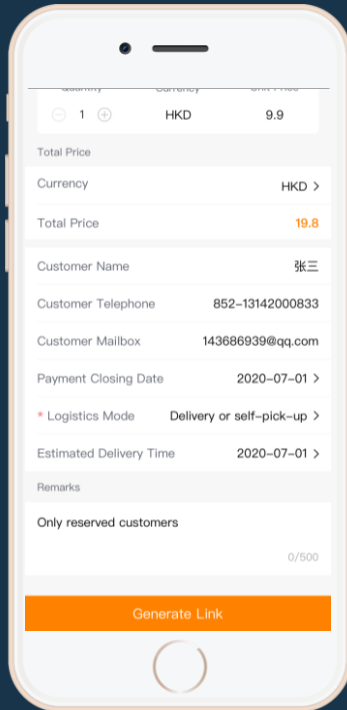
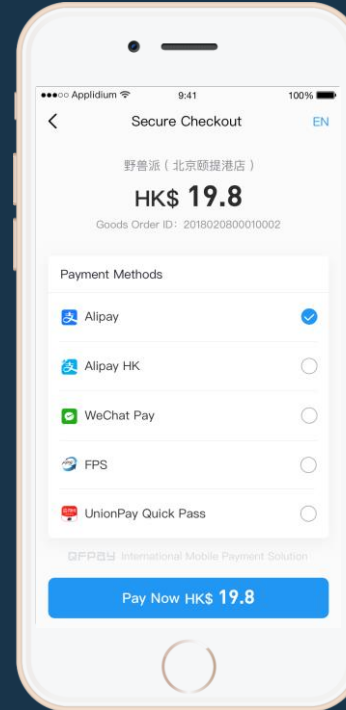


All-in-one Merchant Settlement Platform to check all transaction details

O2O User Scenario Integration

Integration free payment
receive method

Assist Merchant to collect payment from customers remotely via
Whatsapp, WeChat, Email etc.



Merchant

Merchant send payment request to customer via whatsapp / wechat / email

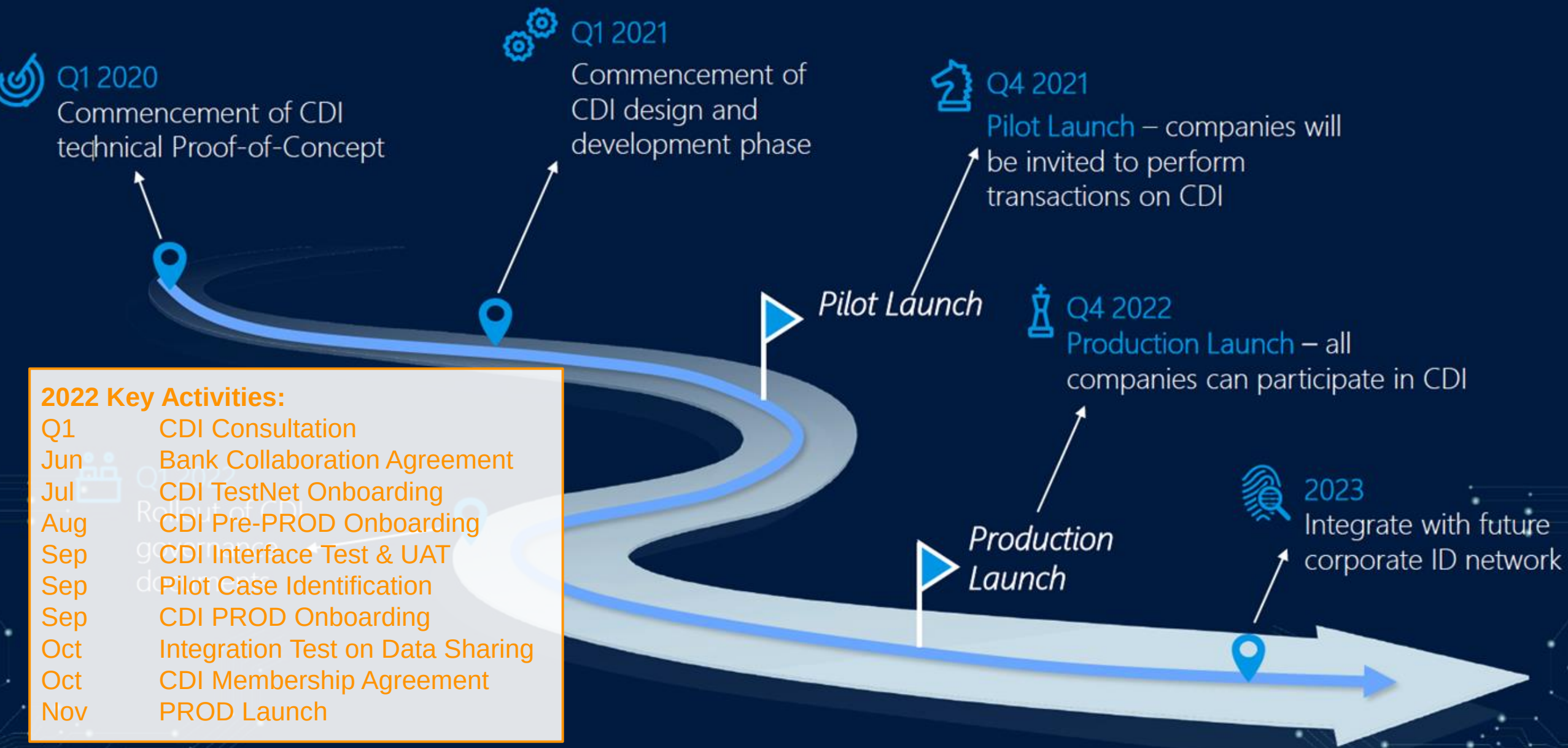
Consumer

Client receive the payment link and able to use different methods to pay

Merchant

Merchant Receive payment

Commercial Data Interchange (fintech project initiated by HKMA)



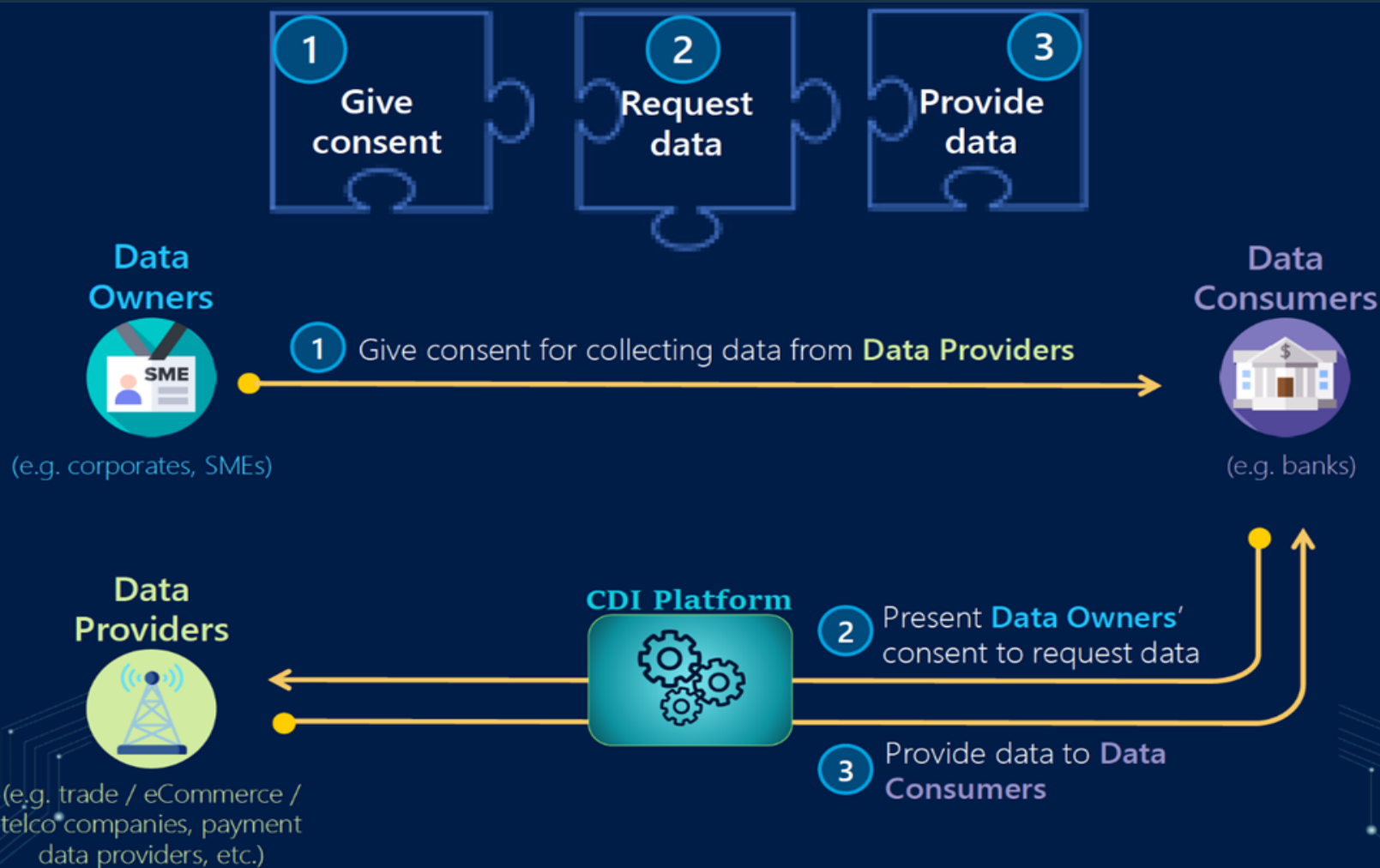
CDI Official Launch @HKFTW2022



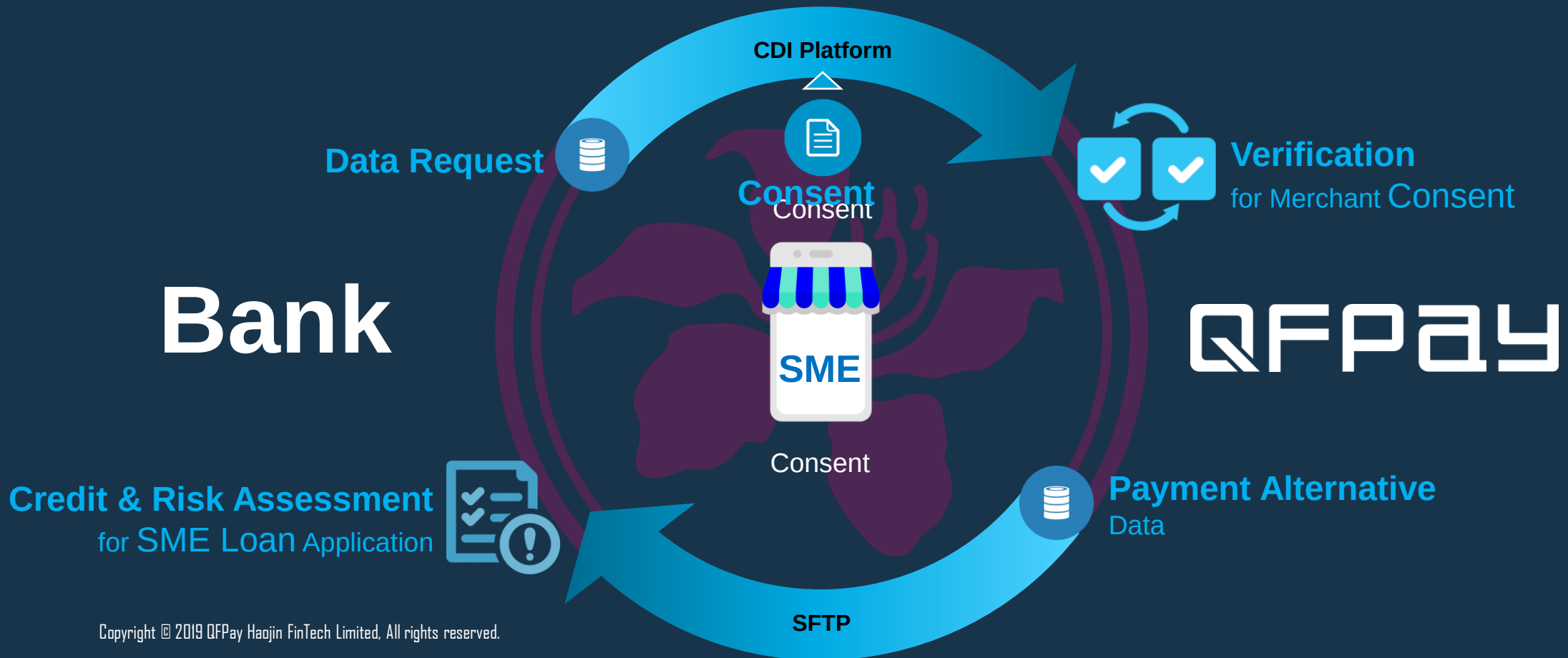
We are very pleased to participate in the **"Commercial Data Interchange"** platform led by the Hong Kong Monetary Authority (HKMA) and partner with digital payment and big data technology company – **QFPay HK.**



The CDI 3-Step Approach



SME Lending Application Use Case on CDI Initiative



Thank you!

