

W43 支付简报

2011-10-28

DHgate.com

DHpay-合作组

目录

Western Union and Societe Generale International Retail Banking extend Global Money Transfer Agreement	2
Xpress Money expands its money transfer services in the Philippines.....	3
PayPal's Q3 net payment volume up by 31%	4
bpost, Trade2CN enter e-commerce agreement	5
AlertPay selects TeleSign for Telephone Verification and PhoneID	6
China: Small business owners include Alipay in fee protest	7
Facebook tests Facebook Credits on third-party websites	8
Bank of China to Issue American Express Cards in China.....	9
MoneyGram International Signs Agreement with Cumberland Farms to Launch MoneyGram® Xpress In-lane Money Transfer Service	10
SafetyPay teams up with HSBC Bank Brazil	11
eBay Launches Wish Lists that Can Be Shared on Facebook.....	12
支付宝称其快捷支付用户数突破 3000 万	13
2011 年三季度网上支付业务交易规模达 6155 亿.....	14
汇付天下独家合作京东商城手机端支付	17
第三方支付平台首对用户收费 免费蛋糕缩小	18

Western Union and Societe Generale International Retail Banking extend Global Money Transfer Agreement

<http://www.businesswire.com/news/home/20111020006349/en/Western-Union-Societe-Generale-International-Retail-Banking>

ENGLEWOOD, Colo.--(BUSINESS WIRE)--Western Union (NYSE: WU), a leader in global payment services, and Societe Generale, one of the largest financial services groups in Europe, today announced an agreement that will introduce the **Western Union® Money TransferSM service** in Societe Generale International Retail Banking's network in new countries **across Europe** - excluding metropolitan France - and CIS, Africa and Asia Pacific.

"We're looking forward to combining our strengths in Asia Pacific and the Commonwealth of Independent States"

Societe Generale International Retail Banking already offers Western Union services in more than 2,500 locations across 25 countries. The agreement is an extension of the two companies' successful collaboration across Europe and Africa.

"We're looking forward to combining our strengths in Asia Pacific and the Commonwealth of Independent States," said Hikmet Ersek, CEO and President, Western Union. "Societe Generale and Western Union are both global brands with worldwide presence. This renewal, and more importantly, the extension of our relationship into more countries, builds on our past success and global infrastructure."

"Renewing the global agreement with Western Union will allow us to expand our relationship to more markets. Therefore, we will better serve our clients with complete solutions, which is at the heart of our business," said Jean-Louis Mattei, Head of International Retail Banking at Societe Generale.

The relationship between Societe Generale and Western Union has grown rapidly since the first Western Union Money Transfer agreement was signed in 1998.

小编语:

Western Union 和 Societe Generale 合作 Western Union Money Transfer SM 服务，以拓展该服务在欧洲，前苏联，非洲及亚太地区的市场。

Societe Generale 已经向 Western Union 在全球超过 25 个国家，2,500 个地区提供服务，两者的合作关系最初建立在 1998 年

Xpress Money expands its money transfer services in the Philippines

http://www.thepayers.com/news/payments-general/xpress-money-expands-its-money-transfer-services-in-the-philippines/745621-27?utm_campaign=20111021_1636_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

Philippine-based money transfer provider Kwartagram has partnered Xpress Money, a UK-based provider of global money transfer services, to provide the latter with more than 180 flagship locations and more than 800 agent locations.

At the moment, there are approximately 10,000 Xpress Money agents active in the Philippines

In September 2011, Xpress Money has made its instant money transfer service available on the Canadian market.

小编语:

Xpress Money 开拓菲律宾市场，设置 180 家旗舰店，800 家代理。目前，有 10,000 代理在菲律宾。

2011 九月，Xpress Money 在加拿大市场开拓直接汇款服务。

合作组可以看看是否可以引入 Xpress Money 汇款支付方式

PayPal's Q3 net payment volume up by 31%

http://www.thepayers.com/news/e-commerce/paypal-s-q3-net-payment-volume-up-by-31-/745616-25?utm_campaign=20111021_1636_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

PayPal has reported a net total volume of USD 29.3 million for Q3 2011,, up by 31 percent as compared to Q3 2010. Also, the company's active registered accounts reached 103 million, up 14 percent as compared to the corresponding period of the previous year.

PayPal's attention is still pointed out towards the core platform, mobile and point of sale initiatives. The company expects to generate over USD 3.5 billion in mobile TPV.

In recent news, eBay has reported a net income on a GAAP basis of USD 491 million for its third quarter.

小编语:

PayPal 2011 年 Q3 季度 net total volume 额达到 USD29.3million,较之于去年同一时期增长了 31 个百分点; Active registered accounts 达到 103 million,较之于去年同一时期增长了 14 个百分点

bpost, Trade2CN enter e-commerce agreement

http://www.thepayers.com/news/e-commerce/bpost-trade2cn-enter-e-commerce-agreement/745641-25?utm_campaign=20111025_1616_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

bpost, a business unit of the National Postal service of Belgium, has signed an agreement with Chinese e-commerce platform Trade2CN.

Trade2CN is like an eBay platform for medium sized e-retailers and brings 40,000 merchants across the country in one marketplace. This pilot project is sustained by China's Ministry of Commerce and the Ministry's Communications Agency, the China International Electronic Commerce Center (CIECC).

The agreement was signed at the beginning of October as a part of a Belgian trade mission in Beijing. Bpost also revealed plans of expanding globally and opening new markets for intercontinental cross-border online commerce.

AlertPay selects TeleSign for Telephone Verification and PhoneID

http://www.thepayers.com/news/e-identity/alertpay-selects-tesign-for-telephone-verification-and-phoneid/745663-26?utm_campaign=20111026_1622_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

Canadian online payment company AlertPay has selected TeleSign, a provider of internet fraud prevention and web-based user identification, access, and authentication services, to use the latter's **Telephone Verification and PhoneID products** to combat fraud.

TeleSign PhoneID enables AlertPay to block non-fixed VoIP numbers and reduce fraud while alleviating the resource strain of manual reviews.

PhoneID 2.0 provides online businesses with the ability to detect suspicious telephone numbers, which allowing companies to better identify and stop internet fraud and spam. **PhoneID offers information about a phone number including registration of location information and phone type. With this information companies are able to identify anonymous, location-independent telephone numbers and block or flag these users.** In addition to phone type information, PhoneID returns phone number characteristics including city, state/province, postal/zip code and country for US and international phone numbers.

AlertPay accepts e-wallet and credit card payments and offers its services in 197 countries and in 23 different currencies. The company also provides foreign exchange services, localized banking, fraud prevention, email invoicing, mass and single remittances as well as business management tools.

TeleSign has executed more than 1 billion authentication and verification transactions in more than 200 countries and over 50 languages.

China: Small business owners include Alipay in fee protest

http://www.thepayers.com/news/e-commerce/china-small-business-owners-include-alipay-in-fee-protest/745658-25?utm_campaign=20111026_1622_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

After Taobao Mall, the B2C online retail platform of Taobao, part of the Chinese e-commerce group Alibaba, has announced a revised fee structure and a revised merchant system, which has led to a series of merchant protests, small-business owners have now expanded their fee protest against Alipay, the Chinese online payment platform.

According to the company's statement, the fee increase was necessary in order to enhance new standards on the platform. In addition, Chinese e-commerce group Alibaba has revealed plans to invest USD 283.17 million (1.8 billion yuan) to aid the development of small-to-medium sized enterprises on Taobao Mall. A part of this amount, specifically USD 157 million (1 billion yuan), will be used offset half of the increased deposits to and another USD 78 million (500 million yuan) will be used to enable some business get a loan.

Even so, a group of unsatisfied clients have expanded the protest by simultaneously withdrawing money from their Alipay accounts.

Chinese e-commerce group Alibaba enables foreign users to shop on Chinese e-commerce websites via the Alipay online platform.

Facebook tests Facebook Credits on third-party websites

http://www.thepaypers.com/news/online-payments/facebook-tests-facebook-credits-on-third-party-websites/745667-3?utm_campaign=20111026_1622_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

Facebook has introduced a “Facebook Credits for Websites” limited pilot which will enable third-party websites to accept Facebook Credits as a payment method, according to insidefacebook.com.

During the trial, Facebook will analyze the demand for Credits as a payment method and the activity of users who pay using Facebook currency. If the feedback is positive, Facebook may expand the test including more virtual goods retailers. In addition, Facebook has made available a signup page for developers that want to try Facebook Credits for third-party websites if the test is expanded.

Online and downloadable games site GameHouse is the only partner of Facebook in launching the “Facebook Credits for Websites” pilot. Game players will only use Credits to pay for their games. Until now, GameHouse only accepted payments via credit card and PayPal. In case users decide to buy virtual goods or proprietary in-game currencies, Facebook Credits will be deducted from the same account that Facebook canvas and mobile games withdraw from. For the moment, this is a limited test and Facebook hasn’t revealed yet any plans of expanding Facebook Credits. It is also unclear if Facebook will ask developers to use its virtual currency exclusively in case the test shows a demand for Credits as a payment method outside of Facebook.com.

In related news, Facebook has added new payment methods for Facebook Credits. Some of the recent additions include: Axeso5 (Brazil), Join Card (Taiwan, Hong Kong, Thailand), Malaysia OBT (Malaysia), MEPS FPX (Malaysia), MEPSCASH (Malaysia), PayEasy (Philippines), PaysBuy (Thailand), SafetyPay (Mexico, Costa Rica, Peru, Spain, Austria, Brazil), and WebCash (Malaysia). The social networking giant now supports over 80 payment methods in more than 50 countries around the world.

Facebook’s virtual currency which is now the mandatory payment method for all Facebook games has recently become available as a payment option to mobile app developers as well.

Bank of China to Issue American Express Cards in China

http://www.paymentsnews.com/2011/10/bank-of-china-to-issue-american-express-cards-in-china.html?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+PaymentsNews+%28Payments+News%29

Bank of China (BOC) and American Express have announced a new strategic partnership, whereby Bank of China will begin issuing American Express-branded credit cards in China.

"China is a key growth market for American Express, and we are delighted to partner with Bank of China to offer the first American Express-branded credit card that targets the fast-growing, private banking customer segment in China. The launch of the Bank of China Private Bank American Express Card represents an important opportunity to further expand the reach of our brand and offer world-class benefits and services to the growing number of affluent consumers in China," said Dave Keung, Vice President and Group General Manager, American Express Global Network and Merchant Services, American Express.

小编语:

BOC 和 AE 卡合作，在中国发行 AE 卡片

MoneyGram International Signs Agreement with Cumberland Farms to Launch MoneyGram® Xpress In-lane Money Transfer Service

<http://pymnts.com/moneygram-international-signs-agreement-with-cumberland-farms-to-launch-moneygram-xpress-in-lane-money-transfer-service-20111026006545/>

MoneyGram International today announced that the company has signed an agreement with Massachusetts-based Cumberland Farms to launch the first locations of the **MoneyGram® Xpress service**. This new in-lane money transfer service allows consumers to purchase pre-packaged money transfers in \$50, \$100 and \$200 denominations and redeem them online or by telephone to complete the transaction. Cumberland Farms has almost 600 convenience stores in 11 states throughout New England, the Northeast and Florida.

“Cumberland Farms’ focus on convenience and giving great customer service mirrors the values of MoneyGram,” said Stu Kiefer, MoneyGram vice president of product management. “The company’s 50-year history of providing its customers with quality products and services and its network of stores makes Cumberland Farms a perfect venue for our MoneyGram® Xpress service.”

According to Bob Skiba, InComm executive vice president, the new MoneyGram Xpress prepaid money transfers allow consumers to pay for the transfer amount and fees at the same time as they make other retail purchases, and then actually make the transfer when convenient for them – online or by phone. Consumers using the service can send money to any MoneyGram agent location around the world. “MoneyGram Xpress broadens ways to access money transfer services, and – for many consumers – assists with time and money management,” Skiba said.

According to Kiefer, the InComm partnership gives MoneyGram the opportunity to take this product to 19 countries and 250,000 unique retailer doors.

小编语:

MoneyGram Xpress 预付卡允许买家在他们方便的时候通过线上或者电话的方式进行支付。改进了传统的汇款服务。

SafetyPay teams up with HSBC Bank Brazil

http://www.thepayers.com/news/online-payments/safetypay-teams-up-with-hsbc-bank-brazil/745671-3?utm_campaign=20111027_1626_Automatic-Newsletter_HEADLNDAYL&utm_medium=email&utm_source=newsletter&utm_content=zhangyali@dhgate.com

US-based online payment systems developer SafetyPay has joined forces with **HSBC Bank Brazil** to extend SafetyPay's **online payment services to the bank's account holders and small and medium sized business customers**, enabling them to pay online for purchases with worldwide merchants using their own currency.

SafetyPay allows financial institutions to realize a return on investment via their online banking platforms by generating transaction revenue and enabling merchant-customer communication through an online channel.

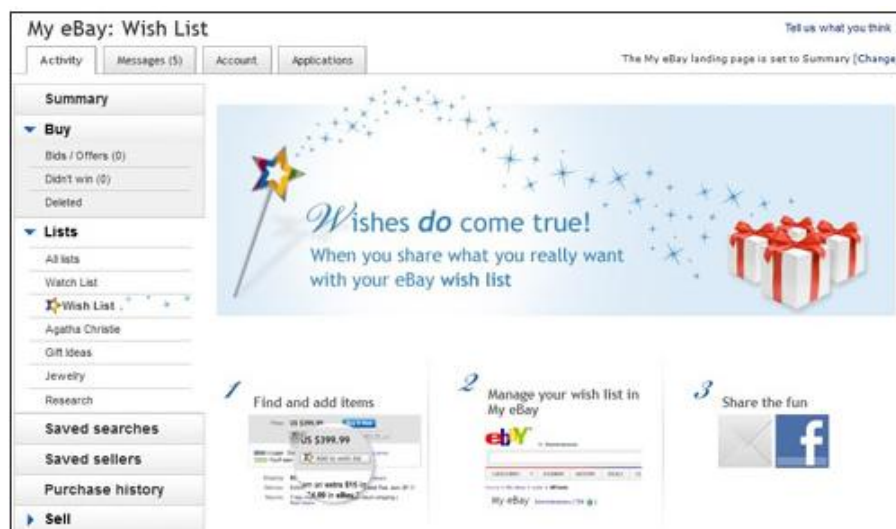
HSBC Bank Brazil is owned by HSBC Group and provides financial services to customers all over the world. In recent news, SafetyPay has entered an agreement with UATP, the US-based payment network, to enable customers to make online payments worldwide.

eBay Launches Wish Lists that Can Be Shared on Facebook

<http://www.auctionbytes.com/cab/abn/y11/m10/i28/s01>

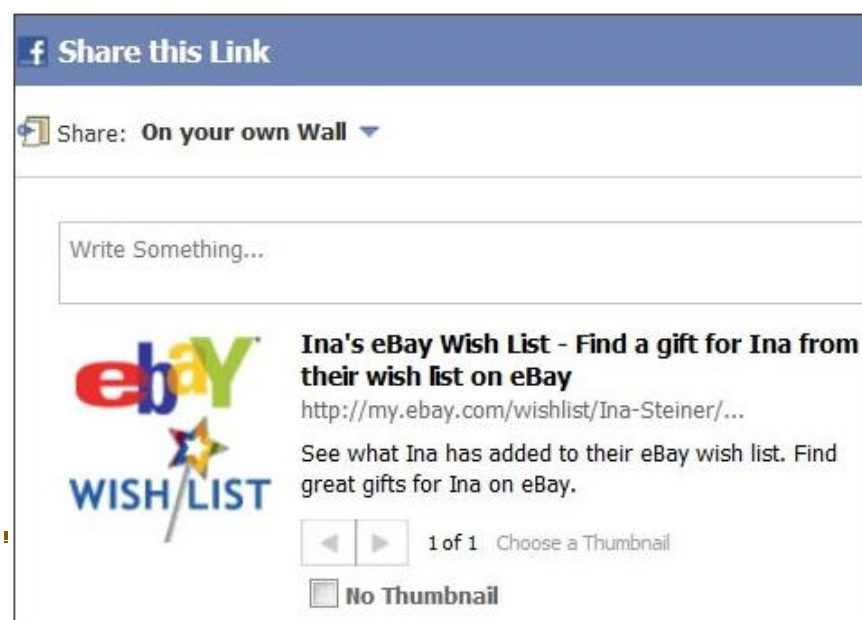
eBay is rolling out a "wish list" feature in the U.S. this week that helps shoppers to keep track of items they want to buy. The Wish List is somewhat similar to eBay's "Watch Lists" but has personalization and sharing features and integrates with Facebook.

Users can keep their wish list private, share with friends and family, or make it public for everyone to see. Users can also share their wish lists on Facebook or via email. If users make their wish lists "public," the wish list can be found through a search function.



eBay spokesperson Johnna Hoff said eBay would begin letting customers know about the new feature broadly beginning November 1.

Users can add up to 200 items and products from eBay into their wish list and share them, according to Hoff. An item will remain on your wish list until you remove it, it is no longer available on eBay, or someone else buys it for you. Once you've created your wish list, you can add a personalized note to make it easier to find.



支付宝称其快捷支付用户数突破 3000 万

http://www.paynews.net/article/7607_1.html

自支付宝的统计，截至本周一，其快捷支付的用户数已经突破 3000 万，目前快捷支付交易笔数占支付宝整体交易的比重已经达到 45%，离占据半壁江山仅有一步之遥。

快捷支付是支付宝今年联合各大银行推出的一项新型网上支付服务。用户无需事先开通网银，首次付款只要根据提示输入卡号等必要信息就可以非常简单、安全地完成网上支付，并且不受网银额度下调等限制。

支付宝副总裁樊治铭介绍，短短几个月内，支付宝快捷支付签约合作的银行数量已经达到 143 家，其中包括四大国有银行在内的 98 家银行已经完成上线。“合作和上线的速度前所未有的。”

更安全是受欢迎的主要原因

据悉，截至周一，支付宝快捷支付的用户最新数字为 3007 万，距离快捷支付用户突破 2000 万仅 3 个月。而此前，支付宝快捷支付一代产品支付宝卡通的用户经过 5 年才发展到 1100 万。

快捷支付无需用户事先开通网银或银行卡的网上支付服务，用户只要拥有一张银行卡就能方便地完成付款。同时，手机号码与信用卡卡号匹配、支付宝密码和手机校验码双重密码保障等安全措施还能进一步提升用户的资金安全，有效降低用户可能遭遇的木马钓鱼等风险。

支付宝对快捷支付给予了最高规格的安全承诺，对于使用快捷支付发生资金损失的用户，支付宝明确承诺将在 72 小时内给予全额赔付。

有望带动移动支付爆发式增长

樊治铭表示，从数据上来看，快捷支付用户的消费频次比普通网银用户高出近 20%，这显示更便捷更安全的支付方式能够直接提升用户的消费意愿。

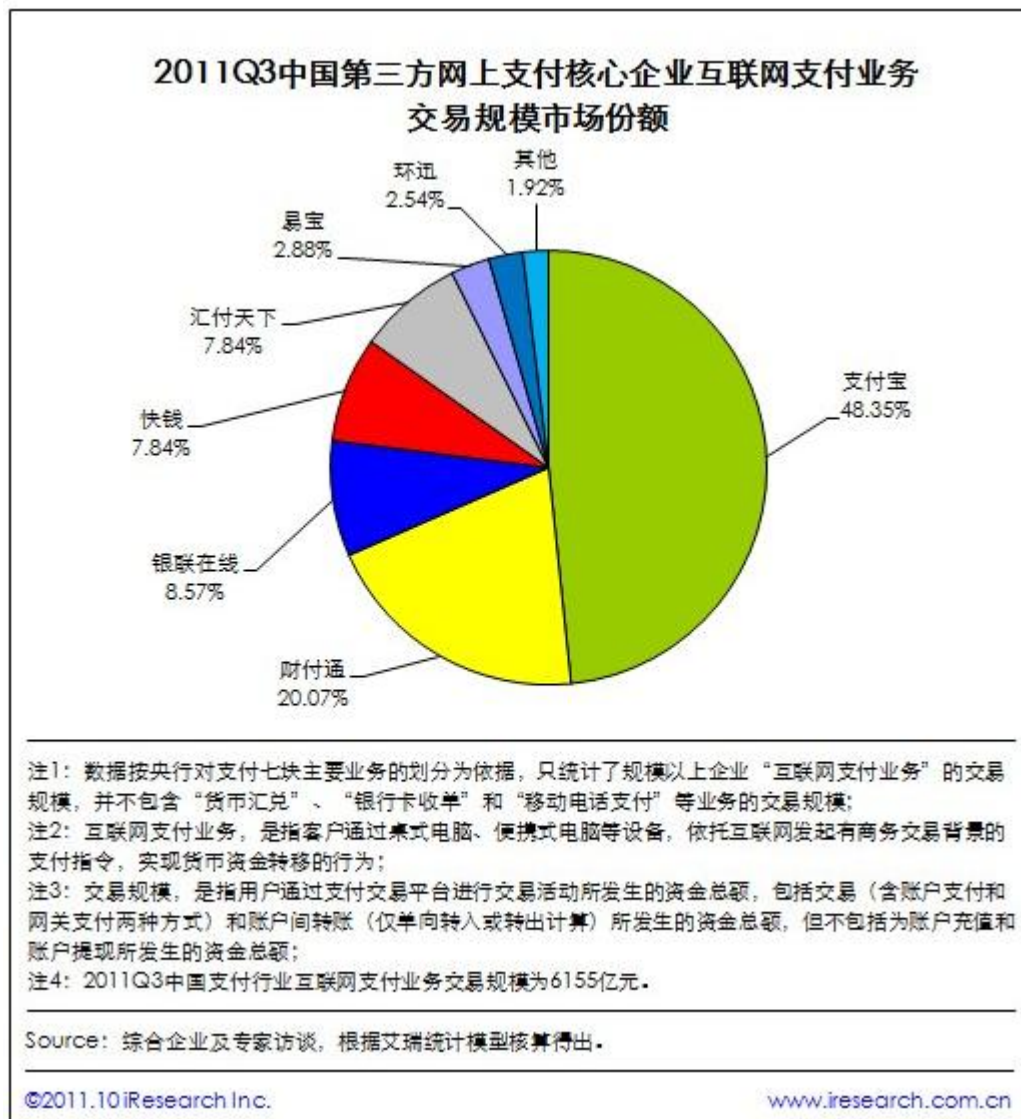
事实上，快捷支付也直接推动了手机支付的发展。快捷支付让更多用户实现支付宝账号和银行账号的绑定，用户使用手机支付时可以直接从相应银行账号中完成付款，不再受未开通手机网银等障碍的限制。

目前支付宝手机支付每天的交易笔数已超过 50 万笔，相比年初有快速增长。

据悉，支付宝此前已经联合众多手机芯片商、手机制造商和手机应用商推出整套的移动支付解决方案。支付宝的“安全支付”产品使用户可在移动终端实现一键支付、免输密码，直接应用内完成支付。而“快捷支付”打通资金流通道使该移动支付解决方案如虎添翼。这也让支付宝成为极少数同时打通手机支付的技术链、产业链和资金链的厂商。

2011 年三季度网上支付业务交易规模达 6155 亿

http://www.paynews.net/article/7604_1.html



2011 年第三季度，是中国第三方支付行业全面进入监管时代的第一个季度，政策地位的确立，为支付行业注入了强大的动力，更多的传统行业开始向第三方支付企业开放，更为广泛和深入的合作模式开始涌现。与此同时，获得支付业务许可的企业增至 40 家，第三方支付迎来了包括移动支付企业、预付卡发卡企业在内的更多的运营主体。

伴随着网购、航旅等电商领域市场的逐步成熟，更多的支付企业开始将眼光放在市场更为宽广的传统领域。艾瑞咨询认为，未来几个季度，以 B2B 电商、行业解决方案、保险基金、物流为代表的新兴领域市场将逐步放量。另外，以移动支付、多用途预付卡为代表的支付形式，将为第三方支付企业贡献更多的交易额。

市场规模：2011 年 Q3 中国支付行业网上支付业务交易规模达到 6155 亿元

W43 支付剪报

根据 iResearch 艾瑞咨询的统计数据显示, 2011 年第三季度中国支付行业网上支付业务交易规模达到 6197 亿元, 同比增长 130.7%, 环比增幅达到 34.8%。艾瑞分析认为, 互联网支付业务交易规模呈现高速增长, 主要原因有以下两个方面:

第一, 消费、旅行旺季刺激互联网支付交易规模提升。2011Q3 正值暑期及“金九银十”前期, 用户需求增长迅猛。艾瑞咨询统计数据显示, 2011 年第三季度中国网络购物市场规模达到 1975.0 亿元, 环比增长 11.5%; 另外, 旅行预订网上交易在第三季度无论是交易笔数还是笔均交易价格都出现了爆发式增长;

第二, 创新服务模式向行业纵深拓展。以传统行业 B2B 电商、物流、行业解决方案为代表的全新的业务体系开始在整体的交易规模中逐步放量。支付企业提供的服务逐步渗透整个产业链, 由单纯的提供支付结算服务向提供行业解决方案发展, 涉及行业包括钢铁、物流、基金、保险等诸多传统领域。

竞争现状: 整体市场支付宝稳居市场份额首位

支付行业企业互联网支付业务的整体发展状况来看, 2011 第三季度支付宝以 48.35% 的份额继续占据市场的首位; 财付通以 20.07% 的市场份额排名第二; 银联在线支付、快钱和汇付天下, 分别以 8.57%、7.84% 和 7.84% 的市场占比分居第三、第四和第五位。

第三季度, 支付宝互联网支付业务稳步增长。其中, 快捷支付得到了迅猛发展, 截止 7 月 25 日, 快捷支付交易笔数占支付宝整体交易的比重已经提升到 36%。同时“快捷登录”计划的退出使其在电子商务领域的优势进一步扩大。另外, 第三季度中, 支付宝收购安卡支付, 进一步巩固在航空领域的行业地位。

财付通在第三季度中的迅速增长主要得益于以下几个方面: 首先, “财付通一点通”(信用卡快捷支付)业务的推出, 大幅改善了用户端的支付体验; 其次, 除了传统的网购、游戏等优势领域, 财付通行业解决方案业务体系的逐步完善, 也大幅推高了整体业务量得增长; 第三, 财付通下半年加速了金融合作拓展, 在基金、保险等金融领域也有明显突破。

银联在线支付在三季度加强了航空、保险、通信、快速消费品等行业的拓展, 同时行业解决方案业务的推出, 拉升了其整体的交易规模。另外, 银联本身的传统金融机构背景为其迎来了更多来自传统行业的合作机会, 针对京东商城、铁道部等多家商户开展的专项联合营销活动, 对其交易规模的提升起到了有力的促进作用。

快钱和汇付天下在第三季度中的增长更为明显, 在保持网络购物、商旅服务有利地位的同时, 针对相关行业产业链纵深的拓展收效显著。另外, 行业解决方案业务体系的逐步完善, 为其提供了大量的 B2B 交易规模, 笔均交易水平要成倍于传统服务的领域。

对于其他互联网支付企业而言, 也在不断结合企业自身发展的资源和优势, 积极部署全新的业务领域, 交易规模较上季度都有较大幅度的提升。

未来趋势: 多种支付方式并行, 规模化、效率化将成为未来增长的主要动力

移动支付技术创新成为行业亮点

第三季度中，移动支付成为行业热点。支付宝推出手机端条码支付，通过在线技术进军线下市场，块钱推出基于“快+”平台的手机支付战略，与此同时中国银联和三大电信运营商也纷纷布局移动支付市场。

艾瑞咨询认为，移动互联网技术的飞速发展带动了移动支付的技术创新，而用户对于支付便捷性的需求也在催生新的支付方式产生。但是，移动支付技术的安全性、用户使用习惯的培养以及产业链的梳理和完善，都是目前移动支付企业需要着手解决的问题。

预付卡运营体系加入，第三方支付队伍壮大

央行颁布的《非金融机构支付服务管理办法》将多用途预付卡发卡机构纳入第三方支付机构进行监管，第三方支付迎来了更丰富的运营主体。截止目前，已获得预付卡发行和受理牌照的预付卡企业达到 16 家，占有获得支付业务许可的第三方支付企业的 40%。

艾瑞咨询认为，预付卡与互联网支付、移动电话支付的融合将为第三方支付企业的发展提供更加广阔的发展空间和更为丰富的创新机会。在央行支付牌照陆续发放当中，适时进入并占领市场，是第三方支付企业线上与线下市场协同发展的重要时机。

行业解决方案业务体系逐步完善，支付成为信息、资金、物流的桥梁

第三方支付牌照的发放，更多的行业和领域开始面向第三方支付企业开放。而针对不同行业的解决方案也为企业客户提供了更为丰富和便捷的支付服务，其中包括收付款、分账、对账、担保、结算等诸多服务。

艾瑞咨询认为，政策地位的确立，使得支付企业更能轻松的打通产业链的关键环节，在纵深方向走的更远，借助电子支付这一桥梁，帮助电商企业成功实现信息流、资金流、物流的三流合一。在横向拓展方面，制造、能源等交易规模更大、信息化需求更高的传统行业将逐步对第三方支付企业开放，规模化和效率化将成为未来发展的重要方向。与此同时，对第三方支付平台的安全性、稳定性的要求将不断提高。

综上所述，第三季度是第三方支付行业发展的又一个新高潮。对支付业务规模化和效率化的追求将成为未来行业发展的重要趋势，而对不同业务领域的渗透和融合也将成为支付企业新的盈利增长点。与传统金融体系的合作将是支付企业高速发展的必要保证。创新意识依然是决定支付行业发展的重要因素。在诸多因素的刺激下，中国第三方支付行业必将迎来新一轮的快速增长。（王维东）

汇付天下独家合作京东商城手机端支付

http://www.paynews.net/article/7591_1.html

眼下中国的手机用户数量接近 8 亿之多，成为移动支付争揽的“香饽饽”。记者近日通过京东商城的手机客户端购物时，发现在完成购物流程并确认付款后，客户端自动跳转到汇付天下的“支付页面”。据第三方支付业内人士透露，京东商城目前在电脑端支付上与多家第三方支付公司均有合作，但在手机端支付上目前的合作伙伴仅有汇付天下一家。汇付天下此次借道京东商城低调布阵移动支付新战场，可能意图赶在移动支付产业的变革前夜“抢滩登陆”以占据有利地位。

目前手机端的移动支付业务技术标准分为近场支付和远程支付两大阵营，而汇付天下已具备了参与这两种技术标准的综合实力。相关业内人士透露，京东商城选择在手机端支付与汇付天下合作，一方面因为汇付天下是独立第三方支付企业，不会与京东争夺客户；另一方面毕竟手机支付还是新鲜事物，安全性显得非常重要，汇付天下金融级电子支付专家的定位对移动支付更为重要。

第三方支付平台首对用户收费 免费蛋糕缩小

http://www.paynews.net/article/7589_1.html

现在，支付刷卡机似乎已经成了便利店内的标配，人们能免费通过这些终端进行信用卡还款、支付消费等。不过，这样的“免费午餐”可能会越吃越少，部分通过第三方支付平台进行信用卡还款开始收费。

免费蛋糕缩小

信用卡还款作为此类终端的基本功能，使用频率也是最高的，其还款方便，还无需手续费。不过，近日，从拉卡拉传出消息，目前在拉卡拉支持的 25 家信用卡还款业务中，交通银行和中国银行(不含深圳地区)还款需收取手续费，每笔 2 元，其余银行目前还是免费。

对此，拉卡拉相关工作人员告诉记者，拉卡拉在商户和用户之间提供银行卡支付服务。拉卡拉没有定价权，是否收费是由商户决定的，在还款这项业务中，就是由信用卡发卡行来决定，如招行、广发、民生等是由卡中心承担成本，用户免费。对此，易观国际分析师张萌表示，中小银行和股份制商业银行更加重视扩大发卡量，在短期内应该不会开征手续费。

“手续费向来存在，面向用户免费的业务，是因为其手续费由商户承担。对于第三方支付企业来说，如果其业务对商户和用户全免费，这样的企业是不可能存在的，就算存在也是不可能健康持续的发展下去的。”该工作人员表示。

记者分别致电另两家第三方支付平台安欣生活和付临门，客服人员均表示，在他们的终端上还款，手续费全免。“我们以用户还款的笔数来提成，除了信用卡还款外，其它例如充值、买电影票等都是赢利点。”安欣生活董事长朱晓冬告诉记者。

线下支付增值服务应壮大

记者发现，在信用卡跨行还款方面，第三方支付平台的合作对象中不包括几大国有银行。以拉卡拉为例，其支持的 25 家银行中不包括建行、农行、工行等，而付临门终端目前也不支持建行、农行、工行的信用卡还款。对此，张萌认为，线下支付主要为了满足便利支付的要求，大行有网点优势，小行相对来说网点比较少，让第三方支付平台做线下支付能弥补银行网点少的劣势，同时也能通过第三方支付平台来推广自己的业务。

张萌认为，从短期来看，信用卡还款服务有比较大的市场，但随着竞争的逐步激烈，手续费的利润越来越小，支付方式的逐渐增多，如果仅做线下便利支付就略显单薄，需要增值业务进行补充。