



Top Payment Service Provider in China Leader of Payment Digitalization

2024 – WOSAI X CEGID

SHOUQIANBA (“SQB”) 收钱吧 is the Chinese company / brand name.
WOSAI is the alias of SQB.

● Table Of Contents

● Introduction of WOSAI	• About WOSAI (SHOUQIANBA)	P1-2
	• Our Global Clients	P3-4
	• Our Role in China Payment Sector	P5-6
● WOSAI All-in-One Payment Solution in China	• Overview of WOSAI Payment and Digital Services	P7-8
	• Remote Payment (Pay by Link)	P9-10
	• Integrated Instalment Solution	P11-12
	• High-Value Order Payment Solution	P13-14
	• Innovative Payment Methods in China	P15
	• Co-invested by WeChat and Alipay	P16
● WOSAI Digital Services beyond Payment	• China e-Fapiao Solution	P17-18
	• Social-enabled e-Gift Card Solution	P19-20
	• Truly digitized e-Receipt Solution	P21-22
	• Payment Services beyond China mainland	P23-24
● WOSAI X CEGID	• Cases with Cegid Clients	P25-26
	• WOSAI Cegid Connector Features	P27-28
	• Why Global Clients Trust WOSAI	P29-31

● The Largest Mobile Payment Service Provider in China

2013
Incorporated

2,500+
Staff

40+
Branch offices

8million
Registered merchants

60billion
Cumulative service users

660+
Service covered cities

● Shareholders:

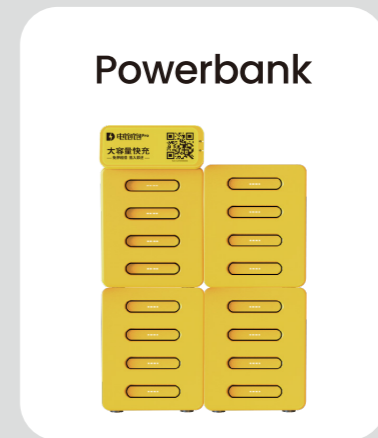
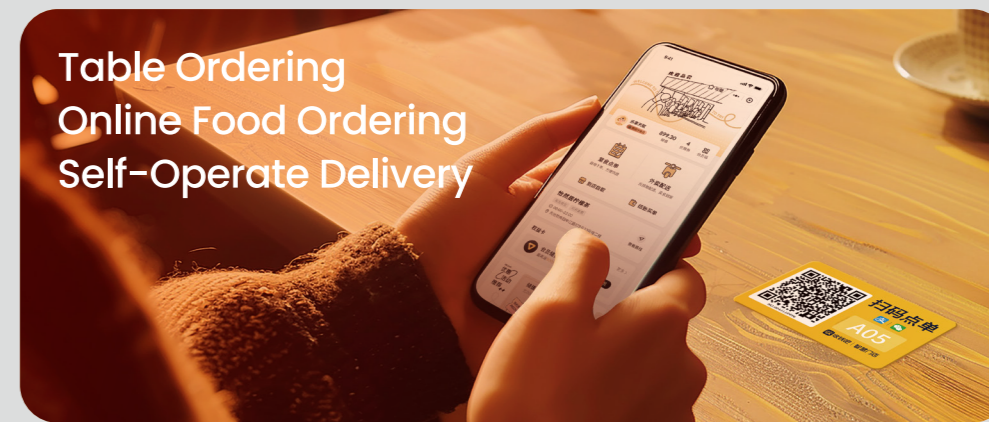
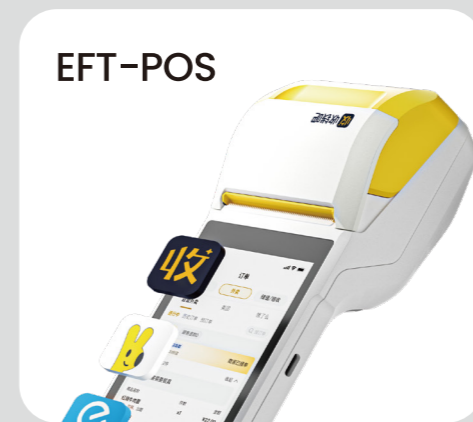
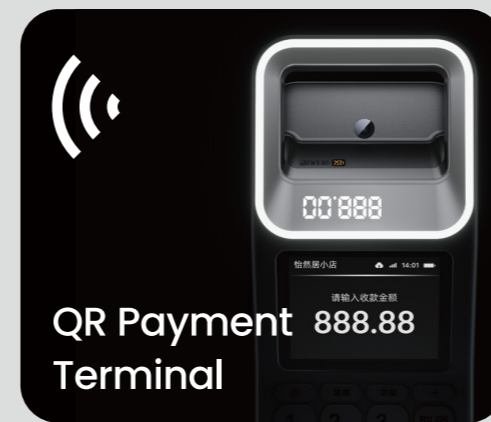
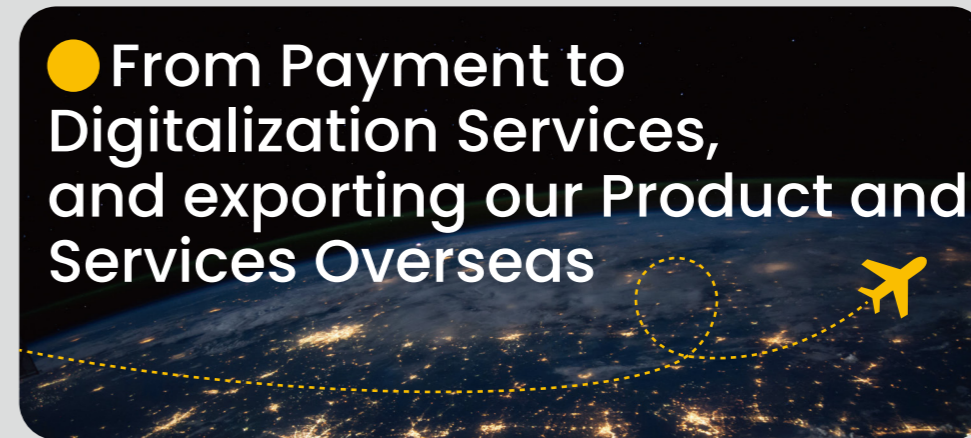
Tencent 腾讯
Group Co. of WeChat

蚂蚁集团 ANT GROUP
Group Co. of Alipay

拉卡拉 1st China Listing
Payment Co.

CICC 中金公司 Largest investment bank
in China, owned by China Gov.

STEAMBOAT VENTURES Disney Group's Venture Capital
(US\$ Investment)



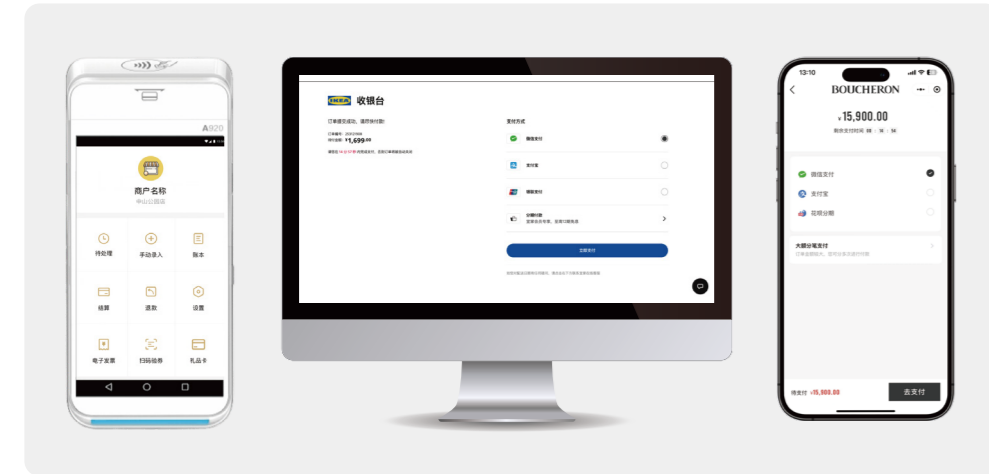
GLOBAL CLIENTS USING



OUR SERVICES IN CHINA



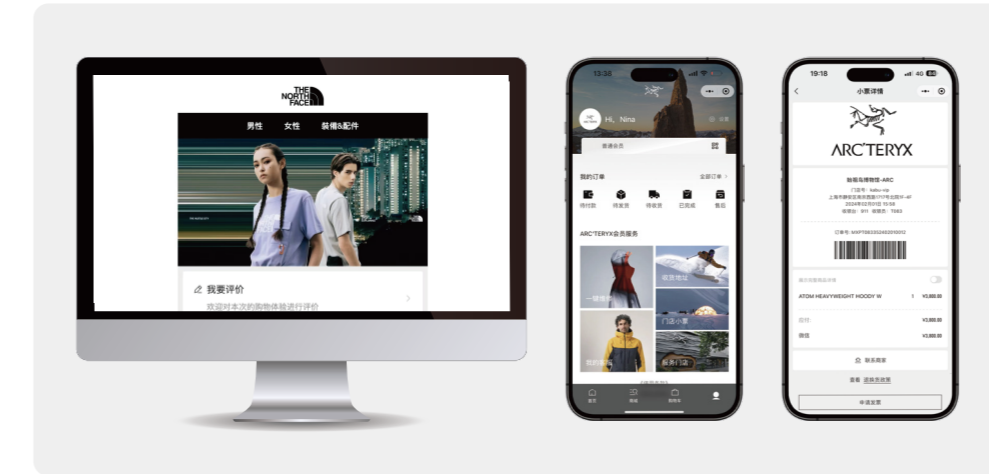
● Omni-Channel Payment Solution



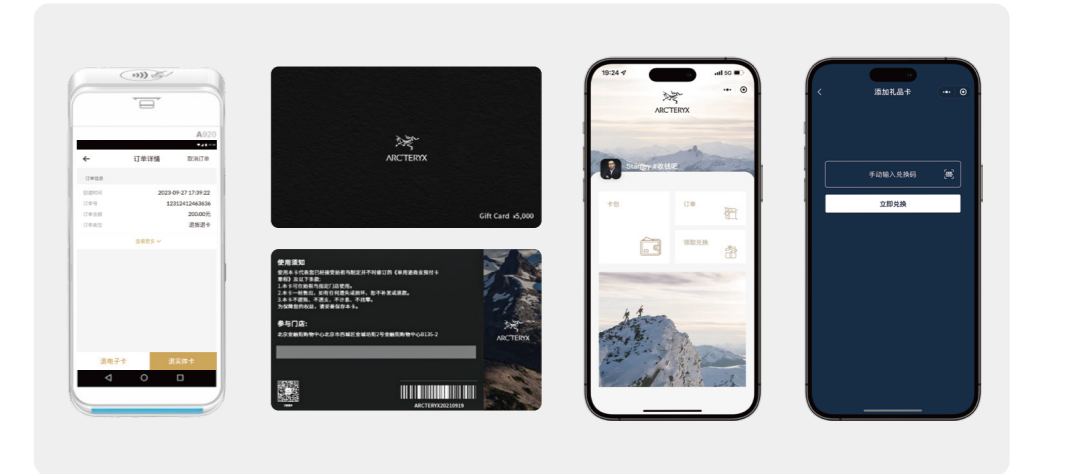
● Omni-Channel e-Fapiao Solution



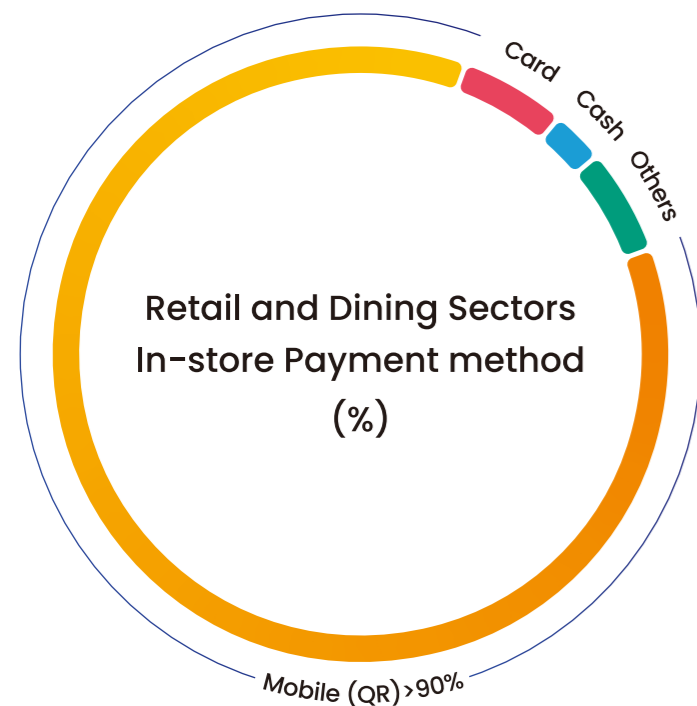
● e-Receipt Solution for retail stores



● Social enabled e-Gift Card Solution



Payment Methods in China Mainland (2024)



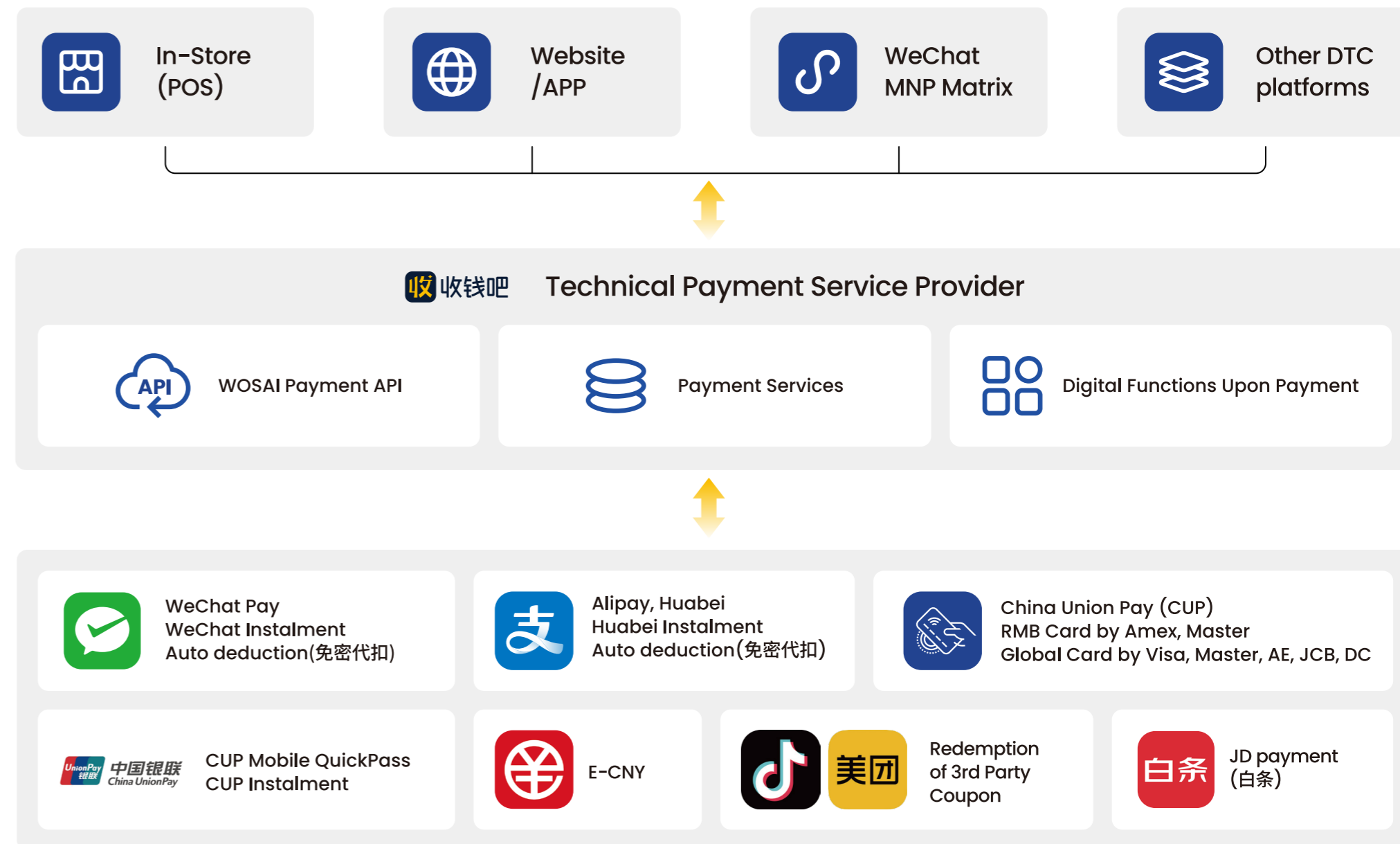
QR (e-Wallets) Payment	>90%	Card Payment (including NFC/Apple Pay)	<5%
Cash	<2%	Others (Prepaid card/coupon, etc.)	<5%



QR (e-Wallets) Payment is highly developed in China mainland, whereas less and less customers carry wallets (with cash and cards). For e-Wallets, WeChat and Alipay totally account for 99% above and WeChat Pay is about twice of Alipay in retail and dining sectors in offline stores.

Payments in China are highly integrated into diversified business operations and processes, therefore becoming an important part of digitalization.

Omni-Channel Payment Middle Platform



More new payment / pay-like methods in China...

● Overview of WOSAI Payment and Digital Services

Support Payment Methods

● QR (e-Wallets) Payment

- WeChat Pay
- Alipay
- China Union Pay Mobile QuickPass
- E-CNY
- WOSAI Gift Card (digital & physical)

● Instalment

- Huabei Instalment
- China Union Pay Instalment (cardless)
- JD Instalment
- WeChat Instalment

Support Payment Scenarios

● In-Store

- Face to Face
- Remote Payment (Pay-by-link, Deposit Management)
- Neighborhood sales (O2O)



● Redemption of Platform Coupons

Meituan / Douyin / T-mall / CMB / CCB

● Card Payments

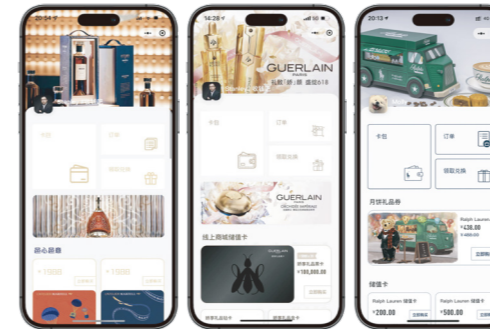
- RMB Card (CUP, AE, Mastercard)
- Global Card (Visa, Master, AE, JCB, DC)
- Authorization
- Bank Transfer (online, Tencent/Alipay)

● e-Commerce

- WeChat / Alipay Mini Programs
- Website / App

Digital Services beyond Payment

● Social-enabled e-Gift Card



- Create new business opportunities through the WeChat social network;
- Support digital and physical card solutions for seamless online redemption;
- Support B2B sales, sales credit and cash advance.

● China e-Fapiao Solution



- Omni-Channel e-Fapiao solution integrated into diversified business system (POS, OMS, ERP);
- Support Fully-digitalized e-Fapiao (数电发票) and Leqi Interface (乐企接口).

● Truly digitized e-Receipt



- Consistent with ESG strategy;
- Incorporated into the brand's own WeChat Mini Program with automatic collection by customers;
- Diversified digitalized and marketing features upon e-Receipt.

● Merchant Efficiency Tools



- Reconciliation Service:** Automated reconciliation services for multiple third-party platforms, including Tmall, JD, Eleme/Meituan, and self-operated stores.
- Sales Advisor Tools:** Refund Management (Mobile and PC); VIP Deposit Management.



● Remote Payment Solution in China (Pay by Link)

Private domain sales have become a key strategy for luxury brands in the Chinese market in recent years. Increasingly, sales advisors are using WeCom or WeChat to build connections with customers to promote and sell products. For many luxury brands, remote payments account for 10% to 20% of total store sales, with some brands reaching as high as 40%.

● Secure and efficient

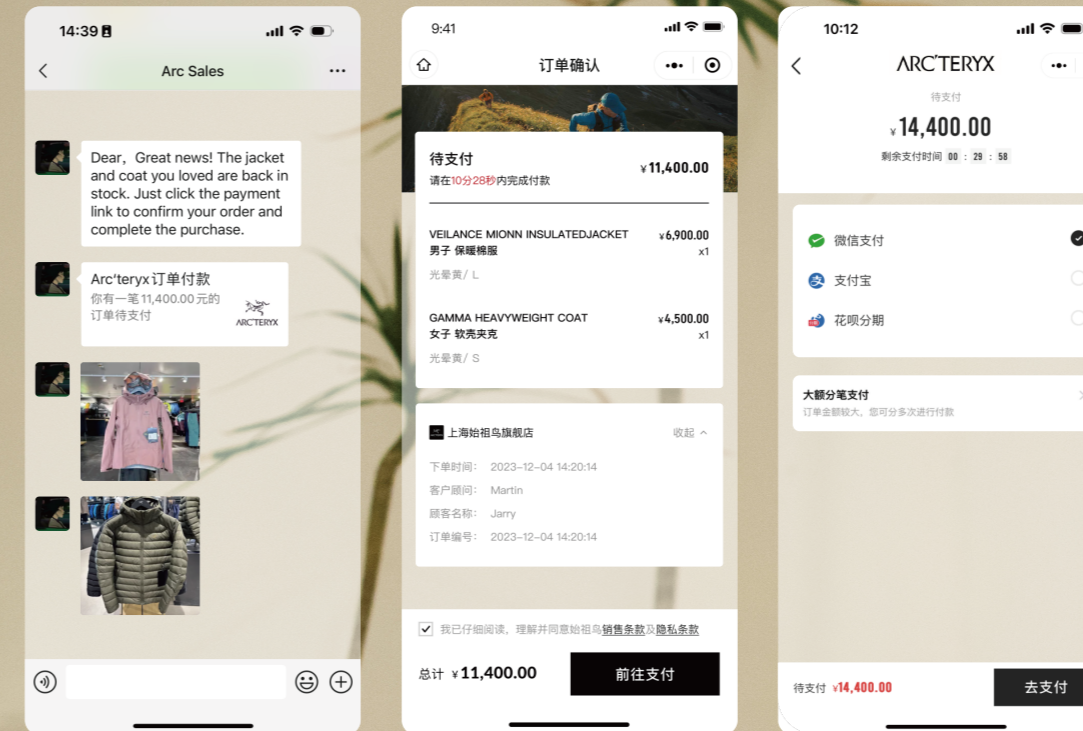
Money is directly settled to merchant account with no exposure to SA individual; Order details accessed and generated by Fin Team in merchant portal.

● Efficient SA Tools

SA tool can integrate with brand's IAM, each order traced / linked to SA; SA easily track the order payment status.

● Integrated / Stand-alone Solution

Stand-alone solution with fastest 3days implementation; Support integrated with POS, included in WOSAI Cegid Connector.



● High-end User Payment Experience

Click the payment order link, confirm the order details, and make the payment;
Maintain the overall brand tone through an enhanced interface and interaction;
Support large-value order payments by split payment and online bank transfer;
Support instalment payments and gift card redemption.

● Advanced Features :

Deliver to Home (fill in address and link to delivery status);
Obtain e-Receipt and e-Fapiao upon payment (WOSAI solution).



● Instalment Solution (BNPL) in China

Instalment is essentially a marketing tool to attract younger customers.



Boost Sales

Increase purchasing power & ATV



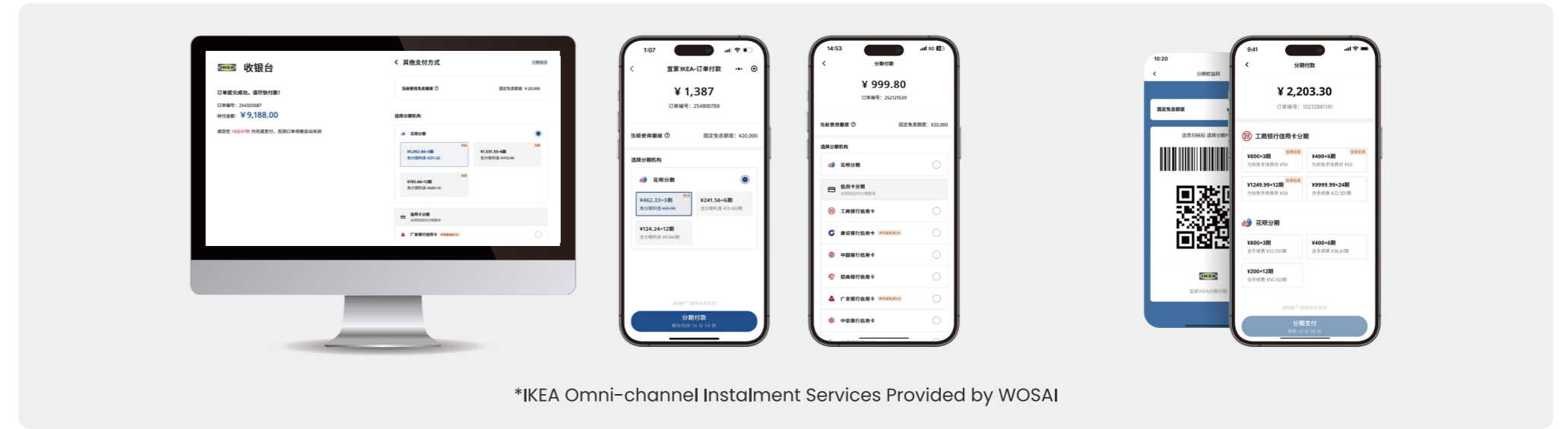
Implicit Discount

Does not affect pricing /brand image



Traffic & Subsidy Resources

More external traffic and subsidies



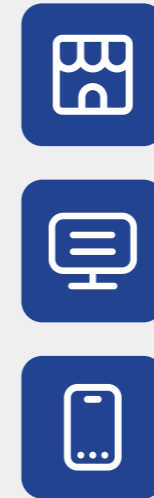
*IKEA Omni-channel Instalment Services Provided by WOSAI

WOSAI helps brands' stores, WeChat Mini Programs, and websites integrate all major instalment platforms with a one-stop solution, fulfilling diverse customer needs.

Additionally, WOSAI enables brands to control interest-free instalments in marketing campaigns, appealing to customers with the WOSAI instalment scheme tool.

Covering all DTC Channels

- ✓ Store
- ✓ Website (PC/H5)
- ✓ WeChat MP/APP



Payment

Technical Service Provider



Integrated Instalment Platform



Huabei (Alipay) Instalment



CUP Credit Card Instalment



JD (Baitiao) Instalment



WeChat Pay Instalment

High-value order Payment Solution

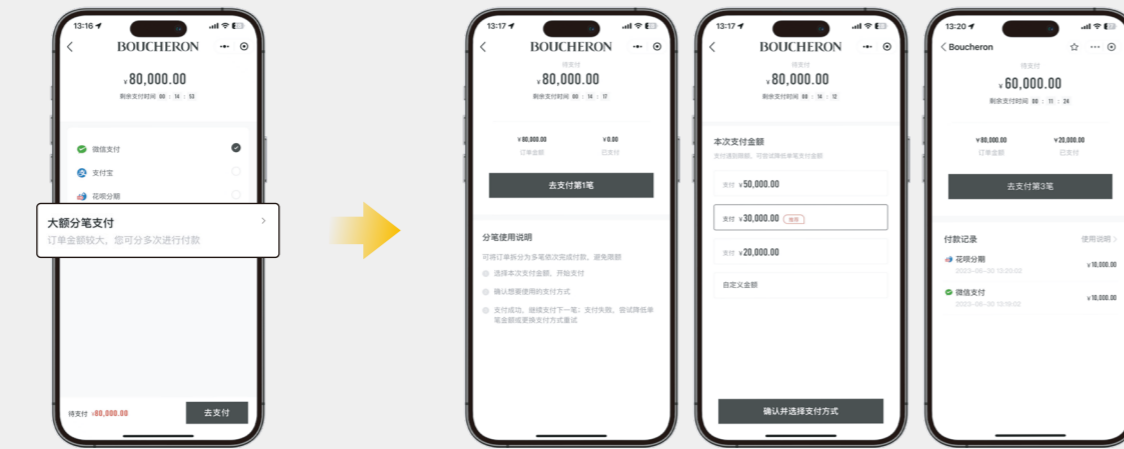


Payment limits in WeChat App (remote sales and e-commerce)

- Debit Card payment limits vary by bank, typically RMB 30K/50K per transaction, credit is lower than debit card;
- Total Credit Card payment in WeChat is limited to RMB 50K per month per account;
- This means ... potential sales losing.

WOSAI Split Payment Solution: Optimizing RMB 50-200K orders Payment

Online orders (e-Commerce, remote sales) can be paid by customers with multiple methods with WOSAI split payment solution, including WeChat Pay, Alipay, and various instalment plans. Widely used by global jewelry and watch brands in China.



Select "Multiple Payments"

Select / fill in certain amount to make payment one by one

WOSAI Online Bank Transfer Solution: truly solve the order limits problem

Seamless redirection to various bank APPs within the WeChat mini-program ecosystem

By integrating WeTransfer, developed by Tencent Group's Tenpay, the WOSAI payment solution supports personal bank account transfers via redirection to the mobile banking app from the WeChat App, as well as corporate bank account transfers. It integrates with the brand's diversified systems such as POS and e-Commerce, allowing acknowledgment of bank transfer results through the WOSAI interface, similar to online payments.



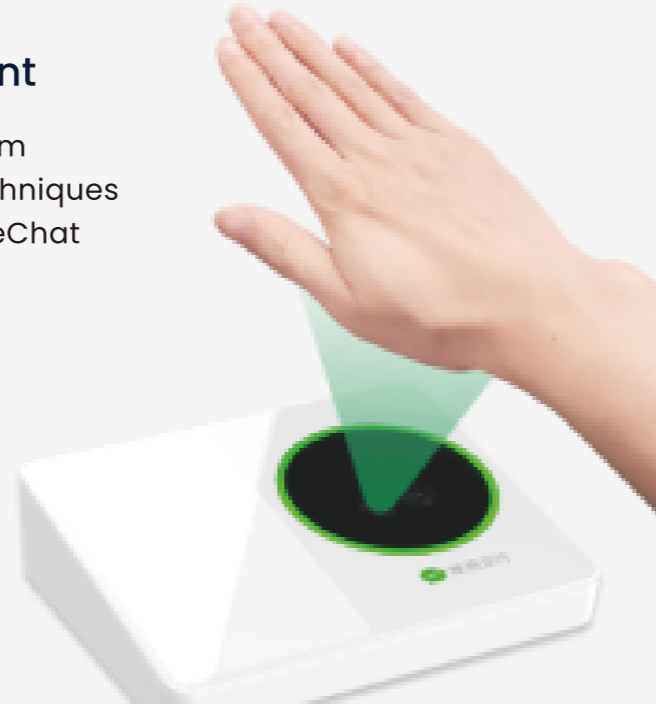
Customer confirms order and selects "bank transfer" in checkout page.

WeChat MP redirect to external bank APPs with parameters Login and complete transfer in bank app, payment status updated in real-time.

● Innovative Payment methods in China

Payment by palm print

Device and palm recognition techniques provided by WeChat



Facial payment

Device and facial recognition techniques provided by Alipay and WeChat



NFC Pay

Device and NFC recognition techniques provided by Alipay



WOSAI—the Largest PSP of WeChat Pay and Alipay

Tencent 腾讯
Group Co. of WeChat



蚂蚁集团 ANT GROUP
Group Co. of Alipay



Joint Invest



收钱吧

most extensive knowledge and understanding of WeChat and Alipay ecosystem

which empowers WOSAI to provide merchants with the best and state-of-the-art WeChat and Alipay digitalization service and fully take advantage of direct connection method functions

WOSAI Integrated e-Fapiao Solution

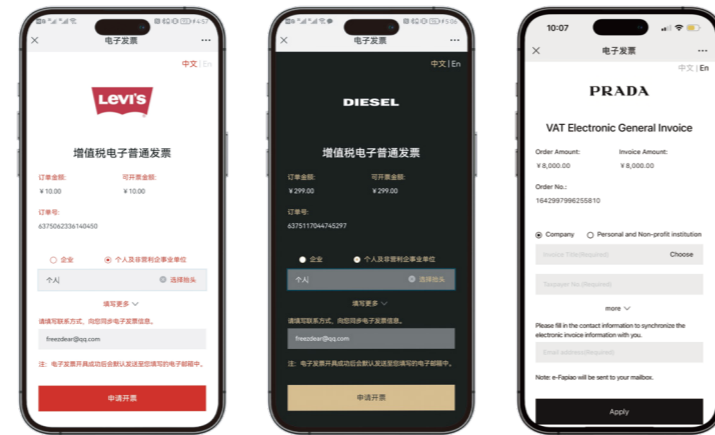
What is e-Fapiao

Fapiao is a valid reimbursement voucher approved by the State Administration of Taxation of China. Issued by the Chinese Tax Bureau and provided by sellers, fapiao helps the government track tax payments and deter tax evasion. Businesses must issue fapiao upon customer request, and failure to do so is a serious violation.



Offers one-stop solution to launch e-Fapiao in omni-channel, including direct connect to Leqi Platform (乐企平台) issuing fully-digitalized e-Fapiao.

- Support fully-digitalized e-Fapiao (RPA/Leqi API).
- Support omni-channel integration and has extensive experience with POS integration.
- 100% automatic: Automatic issuance, reversal, including refund/exchange in different stores.
- The detailed category of each SKU, invoiced amount calculation, and discount calculation are all handled by WOSAI.
- Supports customized issuance pages in both Chinese and English.



Straightforward user journey of applying e-Fapiao

In-Store e-Fapiao Solution

Scan the QR code on receipt

A Stand-alone Solution

Input order amount manually on WOSAI EFT-POS (PAX A920) and print receipt with QR; Launch in 3 days.



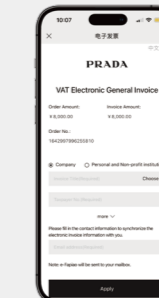
B Integrated Solution

Automatically print the QR on POS receipt; Order details synchronized to WOSAI in backend.



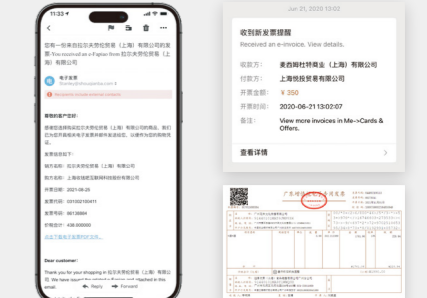
Input tax info to apply

Customers scan the QR code to input tax information and the email address for receiving the e-Fapiao.



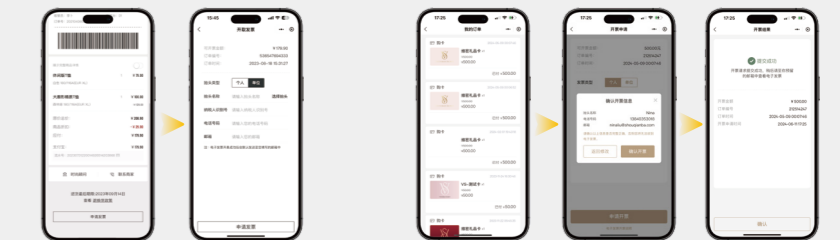
Obtain e-Fapiao

Default delivery through email once the e-Fapiao is successfully issued; Support Wechat notification if scan in WeChat.



e-Fapiao service incorporated in WOSAI's other digital services

WOSAI e-Fapiao service is automatically embedded in the WOSAI e-Receipt and gift card solution, allowing users to apply for e-Fapiao independently.



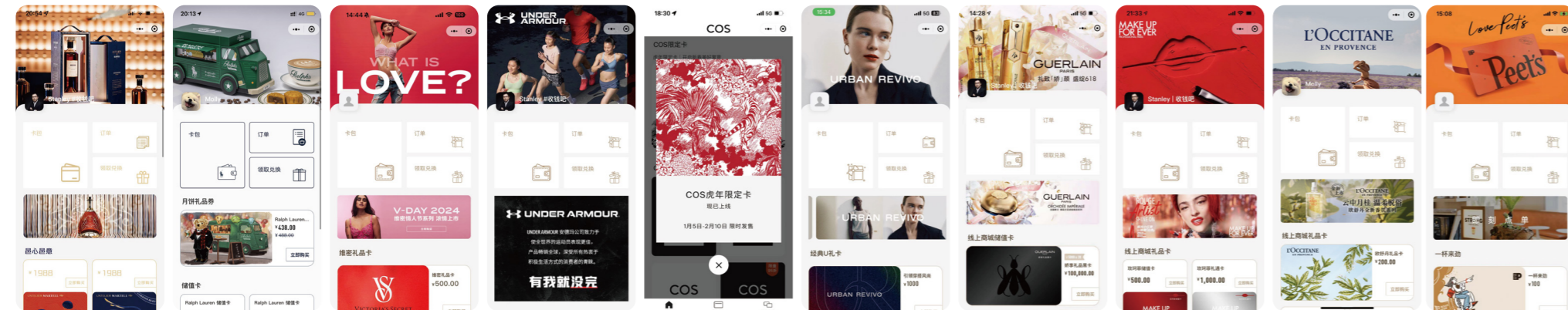
● Social e-Gift Card Solution

Gift Card- New Marketing Tool for Global Luxury Brands
 Gifting as an Emerging Driver for Luxury Consumption
 Create new business opportunity by WeChat social network

- One-stop solution including registration with Ministry of Commerce, meeting Chinese compliance requirements
- Support both Physical card and digital card
- Support B2B Corporate Purchase (batch issuing) and B2C
- Support omni-channel redemption (in-store & EC), smooth purchase and user journey with minimum development



Innovative Marketing Tools, Connect with your clients



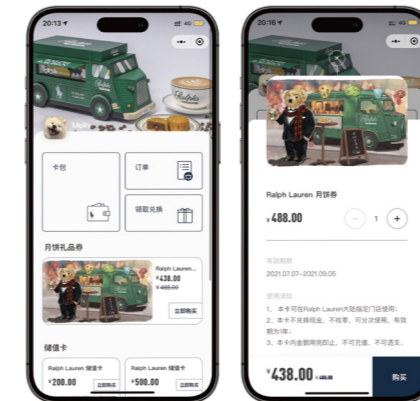
Ralph Lauren

● Standard Gift Card

In Digital and Physical card;
 Sale in WeChat Mini Program and in stores;
 Redeem in both online and offline;
 Support deliver to home or pick-up in store.

● Mooncake voucher

Set specific item/package, similar to Gift Voucher to be shared with friends;
 Redeem by entering home address and tracking delivery in GC Mini Program;
 Utilize WOSAI solution for mooncake campaign since 2020, ongoing annually.

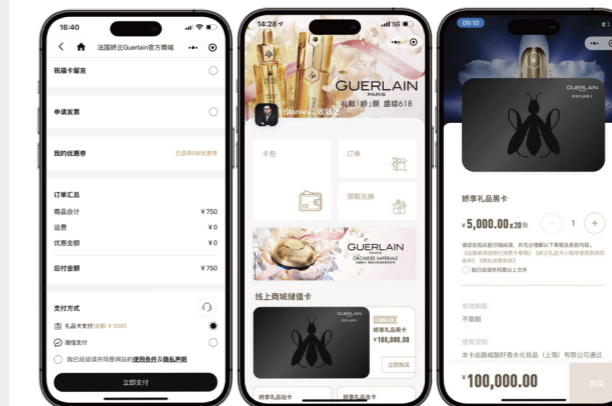


Guerlain

● High-value Gift Card

For Special member privilege, a gift card value RMB 100K;
 Integrated with CRM, only member can purchase gift card and gift card purchase can enjoy more CRM privilege;

Support redemption in both online (e-Commerce mini program, O2O neighborhood mini program) and offline stores.



Peet's Coffee

● Stored-value Card

Stored value card embedded in Peet's main WeChat mini program with diversified campaign and member privilege;

Stand gift card WeChat Mini Program for purchase and share with friends;

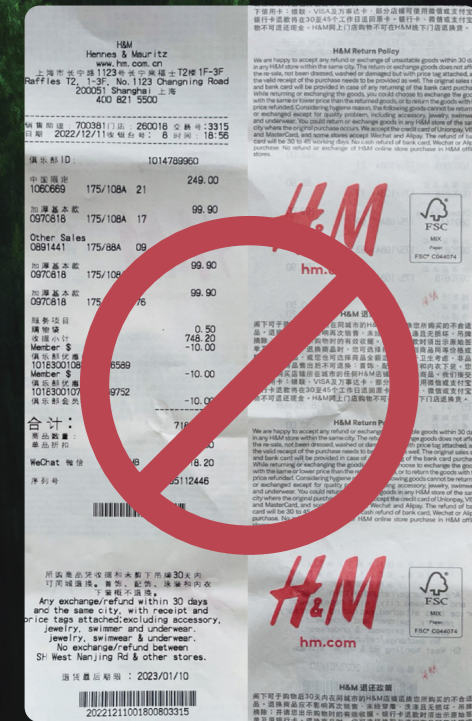
Seamless integration in store diversified scenario with WOSAI combined payment solution.



WOSAI e-Receipt Solution

* WOSAI x H&M POC Showcase

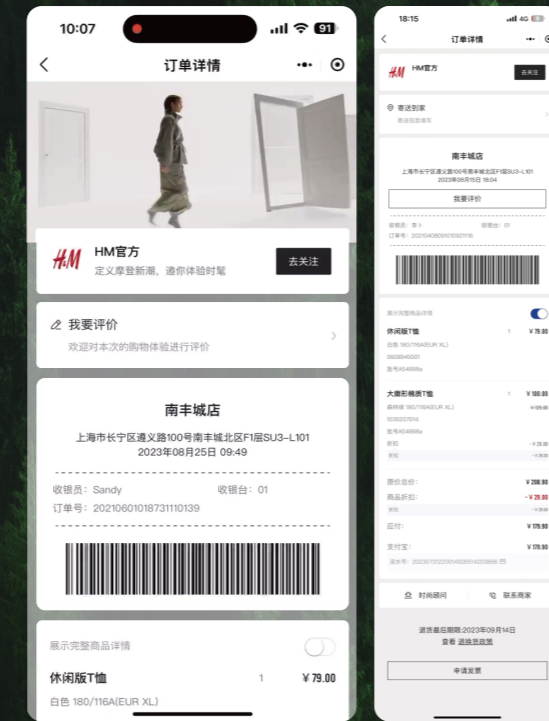
e-Receipts:
Not Just Digitalization,
A New Way to Talk to Customers, A Closer Step Toward Carbon Neutrality



Saved in Brands' member MP



Order status dynamically changes



Customer Interactions—more than just a receipt

- Transfer POS orders to e-Receipts with minimal development input by the brand;
- e-Receipts are automatically delivered to customers using WeChat's diversified ecosystem capabilities, supporting all payment methods in mainland China;
- Customers can access the e-Receipts in the brand's WeChat Mini Program;
- For overseas markets, email is adopted for e-Receipt delivery.

e-Receipt

Advanced Digitalization & Marketing Features

Service Survey

Following us

Personal SA

Return & Exchange Policy

Contact Us

And more ...

e-Warranty

Apply e-Fapiao

Deliver to Home

● Payment Service beyond China mainland



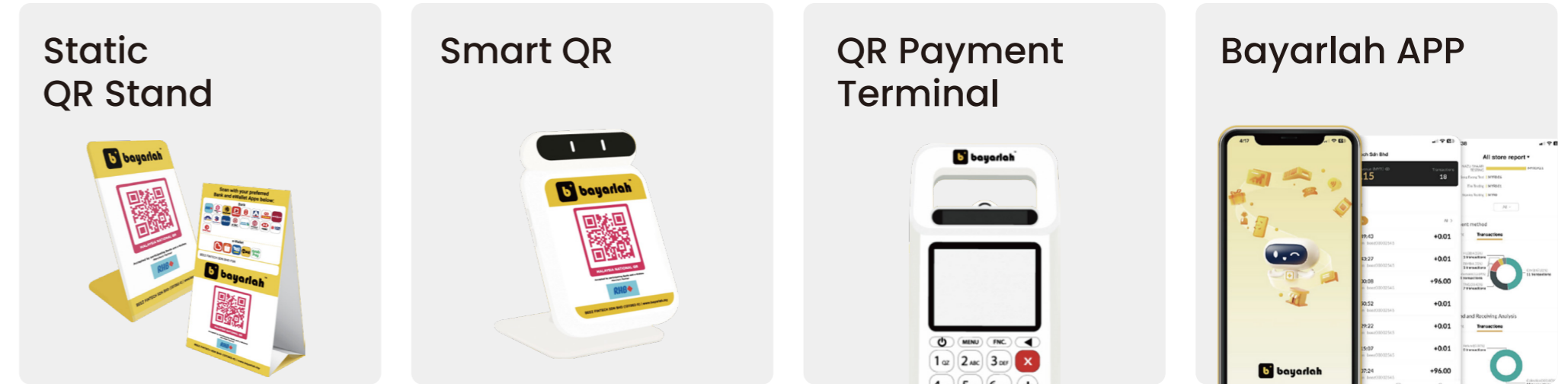
WOSAI plays the payment gateway for different global groups to integrate local e-Wallets in certain countries and regions.



Adora Case
WOSAI is the payment service provider for Adora Cruise (a Hong Kong entity), the first large China-built cruise ship, providing diversified payment solutions and a self-operated top-up system, while integrating with its global PMS.

● Case in Malaysia-Beez Fintech (Bayarlah)

Export WOSAI payment technology to overseas market, empowering local partners to server local citizens by integrating local e-Wallets.



Cegid x WOSAI (Cases with Cegid Clients)

2018

First Cegid Client
Payment (face-to-face)

Worked with Global Cegid POS partner for POS integration of payment.

NEW LOOK
LONDON



2019

e-Fapiao Service

Worked with local Cegid partner, for integration of e-Fapiao service.

PANDORA™

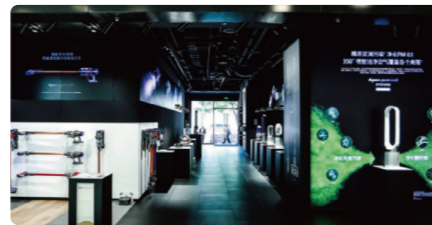


2020

Payment (face-to-face)

Worked with local Cegid partner, for integration of payment.

dyson



2021

Payment (face-to-face, remote)

Worked with local Cegid partner, for integration of payment.
Now (2024) support redemption of Tik-tok coupons in-store. which is a new tender in Cegid.

PANDORA™



2022

Standard WOSAI Connector Validation

By far the only validated one in China mainland Keep adding new features and updating with Cegid's latest versions.

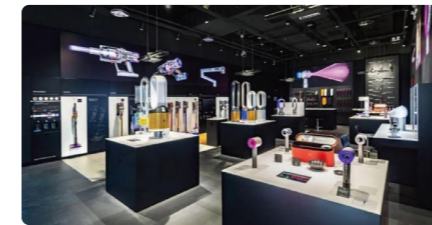
cegid



Payment (3rd party coupon redemption)

Redemption of Taobao Coupon and trade-in coupon was added, which are new tenders in Cegid.

dyson



2023

e-Receipt, e-Fapiao

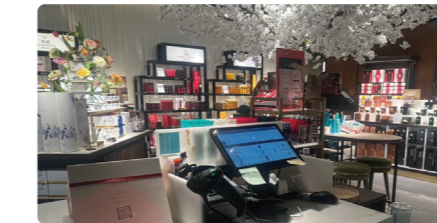
Integrated via 1 interface and go live within 1 week development.

ZADIG & VOLTAIRE

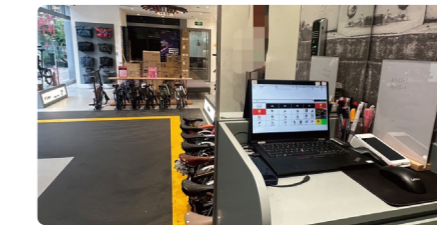


Payment, e-Fapiao

Standard WOSAI Connector project.



BROMPTON



2024

Payment, e-Fapiao
Standard WOSAI Connector project

POP-UP store
Go live within 1 month.

BIRKENSTOCK®



Payment(face-to-face, remote), e-Fapiao
Standard WOSAI Connector project

Including more new payment methods, such as remote payment, instalment, bank transfer, ECNY, Implementation within 2 months.

SWATCH GROUP



Future

● WOSAI Cegid Connector Features

● Support Version

On Premise, Mobile, Live Store

● Geography

China mainland,
China Hong Kong,
China Macau (only Alipay and WeChat Pay)

● Customized Development

Support, provided by WOSAI Cegid
Service Partner

● Integration Type with EFT-POS

Terminal API, No cable, WIFI or
Blue-tooth connection needed

● In-Store Payment Methods

-QR (e-Wallet) Payment

WeChat Pay, Alipay
CUP Mobile QuickPass
E-CNY
Gift Card Redemption

● Support Terminals

PAX A920 Pro
Liandi A8(S)

● Payment Mode

Face-to-Face (Customer
present code)
Remote (Pay-by-Link), covert
Cegid order into WOSAI link (URL),
support share with customer
by WeChat, WeCom

-Instalment

Huabei Instalment
CUP Instalment

-Others

Online Bank Transfer
Redemption of 3rd Party Coupons

-Card Payment

RMB Card (CUP, Amex, Mastercard)
Global Card (Visa, Master, AE, JCB, DC),
support DCC, EDC

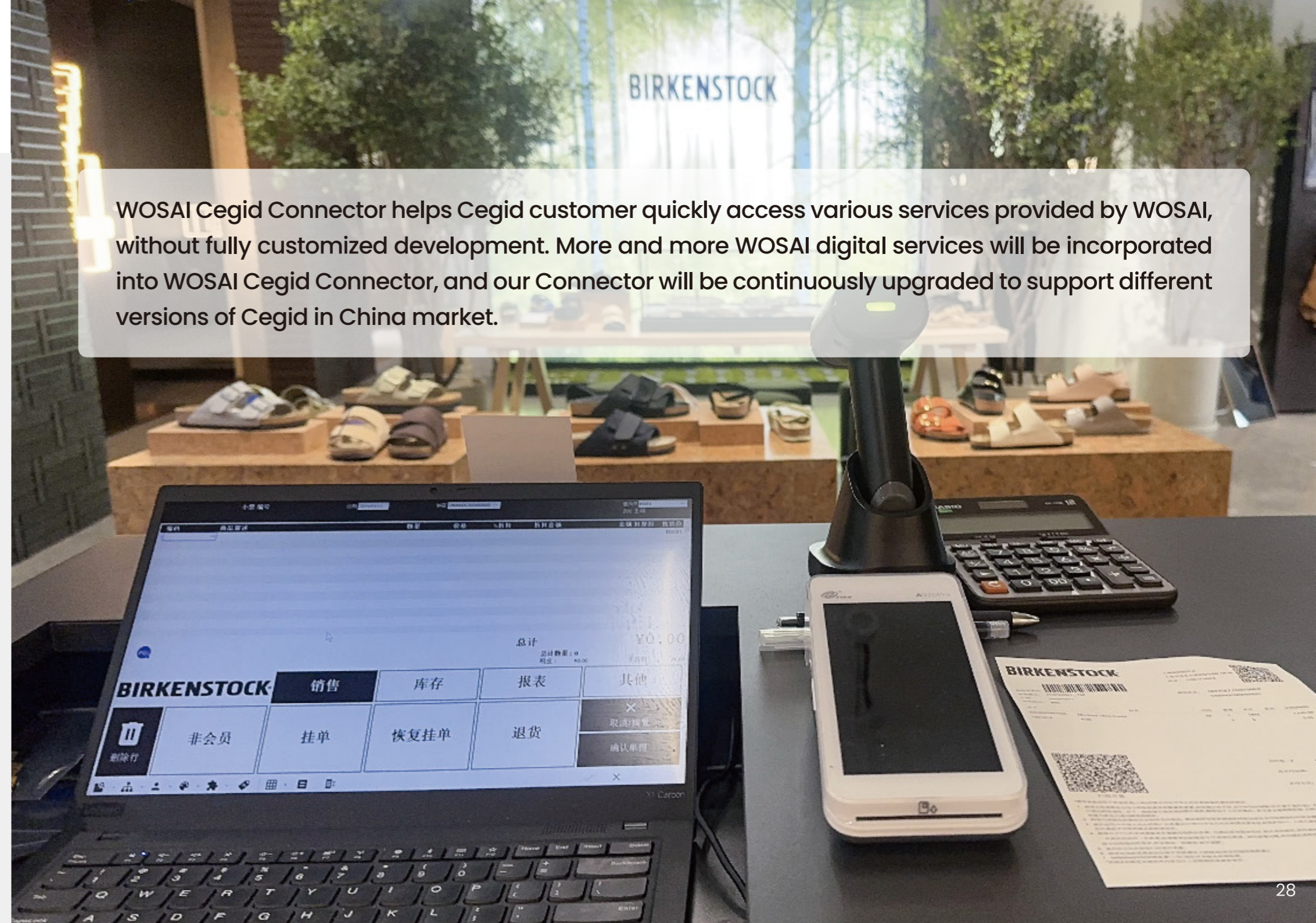
● Other Features

e-Fapiao, print QR on Cegid Receipt and
synchronize order details to WOSAI in
backend, support fully digitized
e-Fapiao (数电发票)

e-Receipt*, convert Cegid order into
WOSAI e-Receipt, automatically sent to
customer (1) saved in brand's WeChat Mini
Program (China mainland) and (2) by
email, support all payment methods

Note: e-Receipt function is not fully incorporated into WOSAI Connector and it is on roadmap. Currently, by working with WOSAI Cegid Service Partner, you may still enjoy these features on Cegid.

WOSAI Cegid Connector helps Cegid customer quickly access various services provided by WOSAI, without fully customized development. More and more WOSAI digital services will be incorporated into WOSAI Cegid Connector, and our Connector will be continuously upgraded to support different versions of Cegid in China market.



WOSAI DAILY SERVICE AND

OPERATIONAL SUPPORT

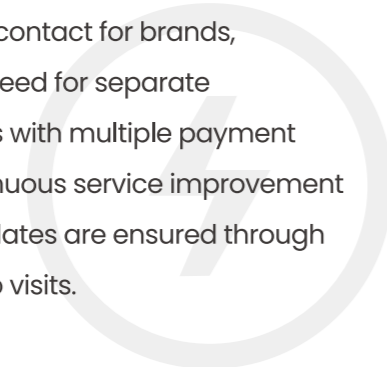
Industry-Leading VIP Customer Service

Available year-round, covering all store operating hours, our VIP Customer Service Team provides instant responses to all store sales advisors' requirements in WeChat/WeCom group, covering all WOSAI services provided, which ensure all the questions are been responded and addressed immediately. WOSAI VIP Customer Services significantly reduce the involvement of the brand's IT and finance teams.



Exceptional Flexibility and Thoughtful Service

WOSAI's solutions and daily services offer greater flexibility and professionalism compared to those of traditional banks and payment institutions. Account opening/switching, new store openings, and support for Pop-up Stores are handled with industry-leading efficiency. Each global client is assigned a dedicated account manager for long-term service, providing personalized guidance based on a deep understanding of the brand's various business needs. The WOSAI team serves as the sole point of contact for brands, eliminating the need for separate communications with multiple payment platforms. Continuous service improvement and product updates are ensured through annual follow-up visits.



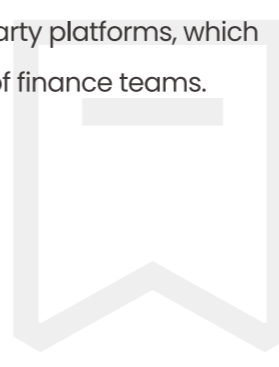
Streamlined and Cost-Effective Terminal Solutions

For Global KA customers, WOSAI provides terminal devices free of charge based on actual customer needs, including SIM cards (with subsequent automatic recharge) and consumables, minimizing brand investment to the greatest extent. All devices are pre-configured and tested with one-stop setup, including payment and e-Fapiao functions, eliminating the need for any on-site installation or configuration by staff. Stores can start using the devices immediately, making implementation and replacement convenient.



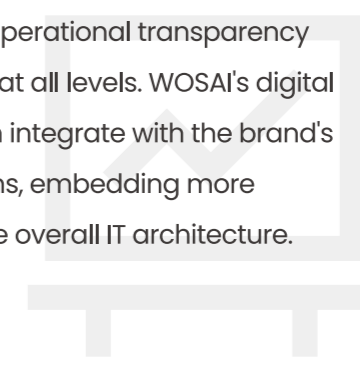
Comprehensive and Professional Reconciliation Services

We provide integrated reconciliation reports covering all payment methods offered by WOSAI, delivered via diverse methods including mail and (S)FTP. We offer free customized report services, such as bilingual reports (English and Chinese), customized template upgrades for ERP systems, etc. Our financial experts, with years of accounting and financial knowledge, can better understand the requirements of finance teams. We also provide auto-reconciliation services for some 3rd party platforms, which improve the efficiency of finance teams.



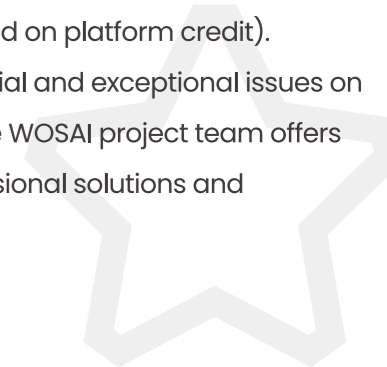
Advanced Efficiency Enhancement Tools

In response to industry pain points and needs, WOSAI continuously develops various digital efficiency tools to enhance internal brand processes. For example, the "Store Assistant" tool facilitates various refund approval processes and enables automatic refunds upon approval, significantly improving store and financial operation efficiency. Additionally, the "Store Deposit Management" tool (integrated with remote payment capabilities) optimizes pre-payment management for VIP customers by SA, enhancing operational transparency and reducing risks at all levels. WOSAI's digital efficiency tools can integrate with the brand's internal IAM systems, embedding more efficiently within the overall IT architecture.



Leveraging In-depth WeChat and Alipay Expertise

Based on a deep understanding of the WeChat and Alipay ecosystems and long-term communication with their relevant business teams, we continuously provide brands with various digital functions based on the WeChat and Alipay platforms, maintaining the brand's leading edge in digital services. For example, we enhance payment transaction quality to avoid large-amount risk controls, configure redirection on payment result pages, and apply for the activation of various advanced features (such as password-free auto-debit based on platform credit). For various special and exceptional issues on the platform, the WOSAI project team offers the most professional solutions and coordination.



● Why Global Clients Trust WOSAI?

● Not just a Payment Supplier, leader of digital innovation

Strong knowledge and solution in e-Fapiao, gift card, e-Receipt, finance reconciliation, etc. fulfilling brands' diversified needs. Omni-channel Digitalization Partner of brand.

● Invested by both Tencent and Ant Group

Direct connection mode, fully leveraging the comprehensive digital functionalities of WeChat and Alipay. The best understanding of WeChat and Alipay ecosystem functionalities and its digital development trends in the industry.

● Cegid Official Partner in China

As an authorized Cegid Payment Partner in mainland China, WOSAI continuously invests in the Cegid ecosystem. WOSAI has the most project experience with the Cegid system regarding payment solutions in the Chinese market.

● Expert Implementation and Support Team

Extensive experiences in every aspect, our professional team ensures seamless integration and provides attentive daily support, empowering brands with effective communication and long-term security.

● Comprehensive Payment Solutions for omnichannel

Continuous digital innovation creates more business opportunities and enhances consumer experiences. We offer tailored retail solutions for omnichannel success, including high-value, remote, and installment options to meet diverse customer needs.

● Accelerating Digital Transformation in China

Facilitating brands' digital upgrade strategies in China, rapidly enhancing their omnichannel digital capabilities for swift adaptation to market demands.



热忱 · 信赖 · 好奇 · 进取
Passionate · Trustworthy · Curious · Enterprising

Website: www.shouqianba.com
Major Contact: Stanley Lu, Co-Founder
Email: stanley@shouqianba.com
MP: +0086 – 139 1786 2326