

UnionPay International Acceptance Guide for E-commerce Merchants

**November 2015
(Second Version)**



Purpose

The *UnionPay International Acceptance Guide for E-commerce Merchants* provides UnionPay E-commerce merchants with best practice information for online acceptance of UnionPay cards.

Benefits

UPI's merchants who follow this guideline will **benefit from**:

1. Improved brand awareness and recognition of UnionPay.
2. Opportunity to leverage UnionPay publicity channels, including marketing campaigns, social media, news releases, card Issuing members' marketing channels and the UnionPay "Shop The World" platform.
3. Provide UnionPay cardholders with a better payment experience and improved confidence when they shop online.

Core Principles

For Acquirers

1. New and existing members that have ATM and POS business should also enable E-commerce acceptance with UnionPay.
2. All E-commerce UnionPay card transactions should be processed and



settled by the UnionPay International network.

3. The ‘Honor All Cards’ rules applies to E-commerce business (if acquirers and merchants integrate with Express Pay, they are required to accept all credit cards and signature based debit cards.)

4. Acquirers should ensure that existing and new E-commerce merchants with multiple payment pages (multiple languages, currencies, service regions, business areas, logistic coverage, departures or destinations, etc.) accept UnionPay cards across all payment pages.

5. Acquirers should ensure that existing and new E-commerce merchants with multiple customer facing sites (website, and /or a mobile site and / or an APP, etc.) accept UnionPay cards for all sites.

For E-commerce Merchants

1. E-commerce merchants are required to provide a consistent user experience when accepting UnionPay cards.

2. Existing and new E-commerce merchants should display the UnionPay logo on the payment page once they have integrated with the UnionPay Online Payment service.

3. Existing and new E-commerce Merchants with multiple payment pages, (multiple languages, currencies, service regions, business areas, logistic coverage, departures or destinations, etc.) should accept UnionPay cards across all payment pages.

4. Existing and new E-commerce Merchants with multiple customer facing



sites (website, and /or a mobile site and / or an APP, etc.) should accept UnionPay cards for all sites.

5. Existing and new E-commerce Merchants should display the UnionPay logo with equal prominence to other payment logos.

UnionPay Brand Logo

1. For UnionPay Online Payment merchants who accept UnionPay debit cards



and credit cards, the acceptance mark is:

2. For UnionPay Online Payment merchants who accept UnionPay credit cards and signature based debit cards only, the acceptance mark is



along with the appropriate text to advise cardholders that the merchant accepts credit cards and signature based debit cards.

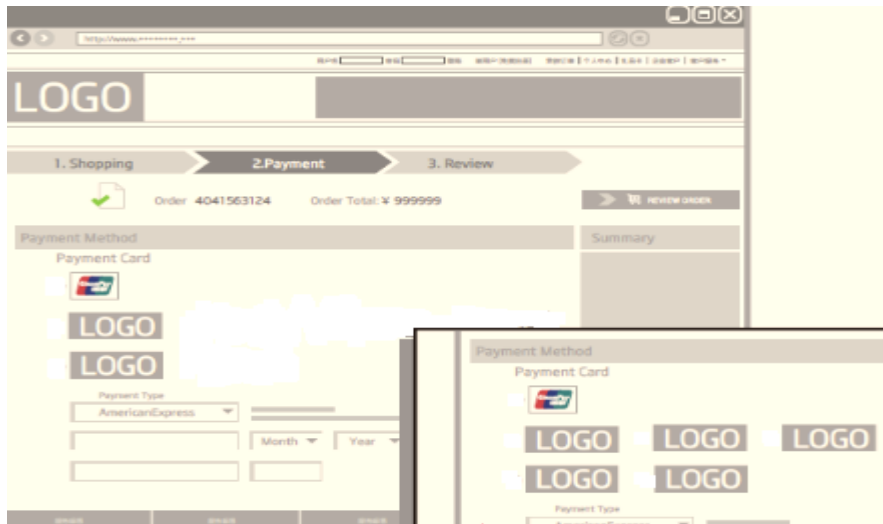
3. For the layout specifications of the UnionPay mark, please contact your local UnionPay International Marketing and Branding Department for further information.

Logo Display Options

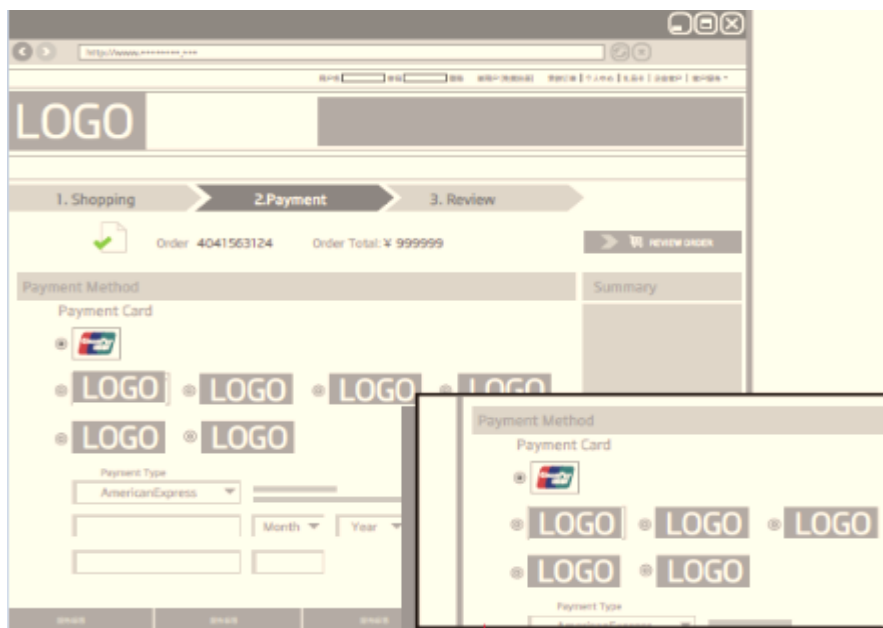
The UnionPay Logo display recommendations are listed below. This list is not

comprehensive and merchants can use other methods as long as the payment experience is the same as for other payment card brands.

1. Redirect to the UnionPay Online Payment by clicking on the UnionPay mark button



2. Redirect to the UnionPay Online Payment by selecting a radio button



3. Enter card information to complete payment

How would you like to pay?

Enter how you'd like to pay below, and we'll save it as an option.

Continue

You can review this order
before it's final.

More payment options



Accept all credit and signature debit cards

LOGO

Enter your card information:

Card number

Name on card

Expiration date

LOGO

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Add your card

4. The UnionPay Logo can be substituted for text descriptions being either ‘UnionPay’ or “银联” or “銀聯” (to match individual merchants existing payment interfaces), however this is not a preferred method of advising a cardholder that UnionPay cards are accepted.

THE END