



# **Global and China Mobile Payment Industry Report, 2019-2025**

**June 2019**

## **STUDY GOAL AND OBJECTIVES**

This report provides the industry executives with strategically significant competitor information, analysis, insight and projection on the competitive pattern and key companies in the industry, crucial to the development and implementation of effective business, marketing and R&D programs.

## **REPORT OBJECTIVES**

- ◆ To establish a comprehensive, factual, annually updated and cost-effective information base on market size, competition patterns, market segments, goals and strategies of the leading players in the market, reviews and forecasts.
- ◆ To assist potential market entrants in evaluating prospective acquisition and joint venture candidates.
- ◆ To complement the organizations' internal competitor information gathering efforts with strategic analysis, data interpretation and insight.
- ◆ To suggest for concerned investors in line with the current development of this industry as well as the development tendency.
- ◆ To help company to succeed in a competitive market, and

## **METHODOLOGY**

Both primary and secondary research methodologies were used in preparing this study. Initially, a comprehensive and exhaustive search of the literature on this industry was conducted. These sources included related books and journals, trade literature, marketing literature, other product/promotional literature, annual reports, security analyst reports, and other publications. Subsequently, telephone interviews or email correspondence was conducted with marketing executives etc. Other sources included related magazines, academics, and consulting companies.

## **INFORMATION SOURCES**

The primary information sources include Company Reports, and National Bureau of Statistics of China etc.

## Abstract

Global mobile payment market springs up as smartphones prevail, “internet plus” spreads and technology advances. Globally in 2017, people in the three countries China, Norway and Britain most favored mobile payment. In China, nearly 47% people used the way to pay and the shares of Norway and Britain were 42% and 24%, respectively, compared with a mere 17% in the US. By the user numbers of mainstream mobile payment platforms, WeChat Pay came to the top spot with 600 million users; Alipay followed with 400 million; PayPal claimed 210 million users, ranking third; Apple Pay was positioned fourth with 87 million users.

Till December 2018, Chinese mobile netizens numbered 817 million, a staggering 98.6% of whom got connected to the Internet via their mobile phones. 583 million, or 71.4% of the total number of mobile netizens, paid online using smartphones, with an annual growth rate of 10.7%.

The prevalence of mobile internet and the high penetration of online shopping set the stage for expansion of mobile payment in China. In 2018, the country's mobile payment size soared by 58.62% to RMB467.9 trillion on the previous year, of which banking payment institutions handled 60.531 billion transactions, RMB277.39 trillion in value, surging by 61.19% and 36.69% on an annualized basis, separately. China leads the world in mobile payment business, with electronic payment as a percentage of as high as 71.4% in the country in 2018. It is predicted that the Chinese mobile payment market will be worth as much as RMB1,800 trillion in 2025.

Mobile payment industry is still brisk in 2019. Although the tighter oversight by the People's Bank of China (PBOC) poses challenges to mobile payment operations, it brings new vitality. The limit of payment by scanning static barcode, which is specified in Standards for Barcode Payment Business (YF [2017] No.296) (hereinafter referred to as No.296 Document), may be a boon for industries such as dynamic barcode display equipment and smart POS device. Opportunities in the mobile payment industry of China from 2019 to 2025 cover the following:

**Near field communication (NFC) payment products:** NFC payment is welcome by mobile payments users as the State launches a range of policies to encourage and guide them to use and the 5G technology is beginning to flourish. Beyond that, the No.296 Document defines a cap of RMB500 on daily payment via static barcode, which is unquestionably good news for banks to develop NFC payment products.



**Pay with face:** the maturing AI technology enables pay with face to be a new mobile payment option for young people in the first- and second-tier cities that set an example for the third- and fourth-tier cities to popularize this payment method. Despite being left behind a little, cities at lower levels still have immense potential to adopt the way to pay according to the standards formulated by the first-tier cities.

Global and China Mobile Payment Industry Report, 2019-2025 highlights the following:

- Global mobile payments market (size, enterprise pattern, development in countries like the US, Japan and India, etc.);
- China mobile payments market (regulatory policies, size, structure, enterprise pattern, etc.);
- Mobile payment market segments (mobile banking, third-party mobile payment, NFC payment, QR code payment, etc.);
- Characteristics of Chinese mobile payment users;
- Industries related to mobile payment in China (mobile netizens, smartphone, smart POS device, etc.);
- 16 key global and Chinese mobile payment companies (operation, development strategy, etc.).

**1. Overview**

- 1.1 Definition
- 1.2 Classification
- 1.3 Industry Chain

**2. Global Mobile Payment Market**

- 2.1 Overview
- 2.2 Market Size
- 2.3 Regional Development
  - 2.3.1 United States
  - 2.3.2 Japan
  - 2.3.3 India
- 2.4 Competitive Landscape
- 2.5 Development Trend

**3. Chinese Mobile Payment Market**

- 3.1 Overview
- 3.2 Regulatory Policies
  - 3.2.1 Industry Access
  - 3.2.2 Main Policies
  - 3.2.3 Payment License
- 3.3 Market Size
- 3.4 Market Structure
- 3.5 Enterprise Pattern
- 3.6 Mobile Payment Overseas Layout
- 3.7 Development Trend
  - 3.7.1 Tougher Regulation of and Tighter Access to Payment Market

- 3.7.2 Security Issue Is Taken Seriously
- 3.7.3 Industry Trend

**4. Mobile Payment Market Segments**

- 4.1 Third-party Mobile Payment
  - 4.1.1 Overview
  - 4.1.2 Market Size
  - 4.1.3 Market Structure
  - 4.1.4 Competitive Landscape
- 4.2 Mobile Banking
  - 4.2.1 Overview
  - 4.2.2 Market Size
  - 4.2.3 Competitive Landscape
  - 4.2.4 Development Trend
- 4.3 Operators' Mobile Payment
- 4.4 Barcode Payment
  - 4.4.1 Technology
  - 4.4.2 Status Quo
  - 4.4.3 Presence of Enterprises
- 4.5 NFC Payment
  - 4.5.1 Technology
  - 4.5.2 Market Size
  - 4.5.3 Presence of Enterprises
  - 4.5.4 HCE Cloud-based QuickPass
- 4.6 Biometric Identification Payment

**5. Mobile Payment Users in China**

- 5.1 Overview

- 5.2 Characteristics of Mobile Payment Users
- 5.3 Using Behaviors of Mobile Payment Users
- 5.4 Attributes and Behavior Preferences of Mobile Payment Users

**6. Mobile Payment-related Industry Chain**


- 6.1 Mobile Netizens
- 6.2 Consumer Terminal Devices
- 6.3 Intelligent POS Machine
  - 6.3.1 Overview of Products
  - 6.3.2 Market Size
  - 6.3.3 Trend of Products

**7. Major Global Mobile Payment Users**

- 7.1 PayPal
  - 7.1.1 Profile
  - 7.1.2 Operation
  - 7.1.3 Mobile Payment Business
  - 7.1.4 Business in China
  - 7.1.5 Development Prospects
- 7.2 Paytm
  - 7.2.1 Profile
  - 7.2.2 Partners
  - 7.2.3 Operation
  - 7.2.4 SWOT
- 7.3 Stripe
- 7.4 MobiKwik
- 7.5 Adyen

**8. Major Chinese Mobile Payment Enterprises**

- 8.1 AliPay
  - 8.1.1 Profile
  - 8.1.2 Development Course
  - 8.1.3 Profit Model
  - 8.1.4 Operation
  - 8.1.5 Mobile Payment
  - 8.1.6 Partners
  - 8.1.7 Establishment of Ant Financial
  - 8.1.8 Expansion of Overseas Markets
  - 8.1.9 SWOT Analysis
- 8.2 TenPay
  - 8.2.1 Profile
  - 8.2.2 Development Course
  - 8.2.3 Mobile Payment Business
  - 8.2.4 Partners
- 8.3 99Bill
  - 8.3.1 Profile
  - 8.3.2 Development Course
  - 8.3.3 Mobile Payment Business
  - 8.3.4 Partners
- 8.4 YeePay
  - 8.4.1 Profile
  - 8.4.2 Development Course
  - 8.4.3 Partners
  - 8.4.4 Strategy
  - 8.4.5 Mobile Payment Business



- 8.5 IPS
  - 8.5.1 Profile
  - 8.5.2 Development Course
  - 8.5.3 Mobile Payment Business
  - 8.5.4 Partners
- 8.6 Lakala
  - 8.6.1 Profile
  - 8.6.2 Development Course
  - 8.6.3 Operation
  - 8.6.4 Mobile Payment
  - 8.6.5 Partners
  - 8.6.6 Deepening Layout in Internet Finance
- 8.7 UMPay
  - 8.7.1 Profile
  - 8.7.2 Development Course
  - 8.7.3 Operation
  - 8.7.4 Mobile Payment Business
  - 8.7.5 Partners
- 8.8 LianLianPay
  - 8.8.1 Profile
  - 8.8.2 Mobile Payment Business
- 8.9 PinganPay
- 8.10 Smartpay
- 8.11 Qiandai
- 8.12 CHINAUMS
  - 8.12.1 Profile
  - 8.12.2 Partners
  - 8.12.3 Mobile Payment





Development Trends of Payment  
Classification of Payment Modes  
NFC Payment VS Remote Payment  
Comparison of Main Mobile Payment Technologies  
2D Barcode Payment VS NFC Payment  
Mobile Payment Industry Chain  
Value Chain of NFC Mobile Payment  
Main Applications of Mobile Payment  
TOP10 Countries with the Highest Proportion of Mobile Payments Users  
Global Mobile Payment Market Size, 2015-2025E  
Mobile Payment Transactions in United States, 2015-2025E  
Mobile Payment Transactions in United States by Method, 2015-2025E  
US Proximity Mobile Payment Transaction Value, 2016-2025E  
US Proximity Mobile Payment Share, by Transaction Value, 2016-2025E  
US Adult P2P Mobile Payment Users and Penetration, 2016-2025E  
Number of NFC Payment Users in the United States, 2016-2025E  
Major U.S. Payment Enterprises  
Characteristics of Mobile Payment Development in Japan  
Shares for Amount of Payment by Various Means of Payment in Japan, 2012-2018  
Coverage of Smartphones in Japan, by Mar 2018  
Events in Leading Mobile Payment Firms' Layout in India, 2019  
Development Status in India  
Reasons for Choosing Digital Payment in India  
Major Policies on Mobile Payment in India  
Mobile Payment Trend in India  
Potential Mobile Payment Users in India, 2015&2020E  
Major Mobile Payment Enterprises and Products Worldwide by Country, 2019  
Mobile Payment Transactions by Major Methods of Payment Worldwide, 2015&2019E



Major Enterprises' Presence in Mobile Payment, 2019

Major Mobile Payments Companies in the World

Forecast for Southeast Asian Mobile Payments, 2010-2025E

Key Factors Affecting Development of Mobile Payment Worldwide

Interpretations of Regulations on the Online Payment Business of Non-Banking Payment Institutions

Main Policies on Mobile Payment in China, 2011-2019

Classification of Third-party Payment Licenses and Regulators

Number of Payment Licenses Issued to Non-Banking Institutions in China, 2011-2019

Number of Payment Licenses Issued in China by Type by the End of 2018

Enterprises Having been Cancelled Payment Business License by the End of 2019

Enterprises Having Obtained Payment Business License by the End of 2019

Chinese Mobile Payment Market Size, 2015-2025

Chinese Mobile Payment Market Structure, 2011-2019

Major Operating Models and Participants of Mobile Payment in China, 2019

Major Payment License Acquisitions in China, 2014-2019

Mobile Payment Transactions in China by Operating Model

The Enterprises with Cross-border Payment License in China

Overseas Layout of Mobile Payment Firms, 2019

China Nets Union Clearing Corporation as a Regulator on Payment Institutions

Key Regulatory Policies & Contents on Chinese Payment Institutions

Reasons for Payment Licenses Cancelled in China as of End-2018

Trends of Policies on Mobile Payment in China

Vulnerabilities of Mobile Payment

Ways for Chinese Payment Users to Contact Defrauds, 2018

Development Trends of Mobile Payment Business

Trends of Presence in Mobile Payment Business

Development Trends of Mobile Payment Platform

Trends of Cooperation between Mobile Payment Enterprises



Mobile Payment Transactions in China, 2017-2025E  
Chinese Mobile Payment Market Structure, 2025E  
Main Characteristics of Third-party Mobile Payment  
Penetration of Third-party Mobile Payment in Netizens, 2019  
Third-party Mobile Payment Industry Chain in China  
Chinese Third-party Mobile Payment Market Size, 2015-2025E  
Structure of Third-party Mobile Payment Transactions in China by Type of Business, 2017-2018  
Market Share of Third-party Mobile Payment in China, 2016-2019  
Implementations and Merits & Demerits of Mobile Banking  
Classification of Mobile Banking  
Mobile Banking Industry Chain  
Mobile Banking Transactions in China, 2015-2025E  
Market Share of Mobile Banking in China, 2017-2018  
Development Trends of Mobile Banking  
Operators' Operating Models of Mobile Payment  
Mobile Operators Dominate Mobile Payment Value Chain  
Framework of QR Code Payment System  
Major Devices/Facilities for and Functions of 2D Barcode Payment  
2D Barcode Payment Industry Chain  
Development History of Barcode Payment  
Modes of Unionpay 2D Barcode Payment  
Development Course of NFC Technology  
Technical Framework of NFC  
Operating Models and Components of NFC Reader/Writer  
Main Implementations of SE in NFC  
NFC-enabled Cellphone Models Officially Released in China, 2019  
Cellphone Models with NFC All-terminal Mobile Public Transport Card Top-up Function and Cities Supported in China




NFC Payment Industry Chain  
Process of NFC Payment  
Installation of Cloud QuickPass  
Development History of Cloud-based QuickPass in China, 2015-2019  
Certified Unionpay Mobile-payment Cellphones, 2019  
HCE-enabled Mobile Devices and Models Officially Released in China  
Development Trend of No-cash Society in China  
Mobile Payment Users Structure in China by Gender, 2017-2018  
Mobile Payment Users Structure in China by Age, 2017-2018  
Educational Background of Mobile Payment Users in China, 2017-2018  
Distribution of Mobile Payment Users in China by Region, 2017-2018  
Distribution of Mobile Payment Users in China by Region, 2017-2018  
Frequency of Mobile Payment by Users in China, 2017-2018  
Amount Per Payment of Mobile Payment Users in China, 2017-2018  
Structure of Mobile Payments Users' Accounts by Type, 2018  
Main Reasons for Using Mobile Payment in China, 2018  
Users' Expectations on Mobile Payments Growth, 2018  
Problems with Usage of Mobile Payment by Users in China, 2017-2018  
Structure of Security Problems Mobile Payment Users Faced, 2018  
Structure of Problems Mobile Payment Users Thought to Be Solved on the Client, 2018  
Structure of Measures Mobile Payment Users Expected for Protecting Their Rights and Interests, 2018  
Structure of Mobile Payments Users' Concerns, 2018  
Online Consumption Time Frames, 2018  
Major Industries to Which Mobile Payments Are Applied, 2018  
Payment Methods of Mobile Payment in China, 2018  
Share of Users Accepting Barcode Payment, 2018  
Acceptance of Barcode Payment by Mobile Payment Users in China by Region, 2017-2018  
Barcode Pay Scenarios of Chinese Mobile Payment Users, 2018

Share of Payment Methods Chinese Mobile Payments Users Used to Pay Public Transit, 2018  
Share of Payment Methods Chinese Mobile Payments Users Used to Pay Highway Toll, 2018  
Mobile Payment Users' Knowledge of Policies Concerning Mobile Payment in China, 2018  
Mobile Payment Users' Awareness of New Mobile Payment Technologies in China, 2018  
Mobile Payment Users' Acceptance of Biometric Recognition Technology in China, 2017-2018  
Comparison of Mobile Payment Users' Concerns about Using Biometric Recognition Technology-based Mobile Payments in China, 2018  
Netizen Scale in China, 2015-2025E  
Mobile Netizens in China, 2015-2025E  
% of Mobile-terminal Online Payment Transactions in China, 2017-2018  
Global Smartphone Shipment, 2015-2025E  
Global Tablet PC Shipment, 2015-2025E  
Global NFC-enabled Mobile Phone Shipments, 2015-2018  
Comparison of Offline Mobile Payments  
Imagpay Breakdown Products and Characteristics  
Product Characteristics of Major Imagpay Manufacturers in China  
Number of Merchants Joining the UnionPay Network in China and YoY Growth, 2015-2025E  
Number of New Merchants Joining the UnionPay Network in China and YoY Growth, 2015-2025E  
Number of POS Terminals Joined the UnionPay Network in China and YoY Growth, 2015-2025E  
Number of New POS Terminals Joined the UnionPay Network in China and YoY Growth, 2015-2025E  
Number of Bankcards for Every POS Terminal in China, 2015-2025E  
POS Terminal Ownership per Thousand People in China, 2015-2025E  
China's POS Terminal Shipments, 2015-2025E  
Functional Evolution of Intelligent POS Terminal  
Operating Model of PayPal  
Main Business Platforms of PayPal  
Development Course of Paypal  
Operation of PayPal, 2015-2018



Revenue of Paypal, 2016-2018  
Total Payment Volume of PayPal, 2016-2018  
Active Users of PayPal, 2016-2018  
Newly Increased Active Users of PayPal, 2016-2018  
Revenue Structure of PayPal by Business/Region, 2015-2018  
PayPal's Development of International Business  
Milestones of PayPal's Global Expansion  
Partners of PayPal, 2018  
Mobile Phone Business-related Products of PayPal  
Mobile Payment Solutions of PayPal  
Mobile Payment Business Performance of PayPal, 2017-2018  
PayPal Wallet  
Development of PayPal APP, 2019  
P2P Transaction Volume of PayPal, 2018  
Business Outlook of PayPal  
Transaction Volume Prospect of PayPal by Business  
Paytm's Major Investors  
Paytm's Main Services  
Paytm's Performance, by the end of September 2018  
Paytm Wallet  
Paytm's SWOT Analysis  
Main Products of Strip  
Facts of MobiKwik  
MobiKwik Wallet  
Facts of Adyen, 2018  
Models of Adyen  
Cards Supported by Adyen




- Plugins and Partners of Adyen
- Basic Information of Alipay's Business License
- Alipay's Shareholders before and after Equity Transfer
- Development Course of Alipay
- Operating Model of Alipay
- Main Profit Models of Alipay
- Financial Development of Alipay
- Transaction Volume of Alipay on November 11, 2009-2018
- Development History of Mobile Payment of Alipay
- Mobile Payment System of Alipay
- Share of Mobile Payment on Alipay, 2015-2019
- Provinces with Share of Mobile Payment Exceeding 90% on Alipay, 2019
- Bank Partners of Alipay
- Overseas Partners of Alipay
- Other Partners of AliPay
- Social Cooperation Partners of AliPay
- Members of Ant Financial
- Alipay SWOT Analysis
- Basic Information of TenPay's Business License
- Equity Structure of TenPay
- Main Payment Methods of Tenpay
- Development Course of TenPay
- Users Quantity of Wechat Payment and QQ Wallet, 2013-2019
- Payment Functions of QQ Wallet
- Payment Methods of WeChat
- Full Smart Services of WeChat
- Wisdom Business Circle Model of WeChat



- Industry Partners of TenPay
- Cooperation Types and Partners of TenPay
- Major Overseas Payment Partners of Tenpay
- Basic Information of 99Bill's Business License
- Development Course of 99Bill
- Development Course of 99Bill
- Industry Partners of 99Bill
- Cooperative Banks of 99Bill
- Basic Information of YeePay's Business License
- Development Course of YeePay
- Industry Partners of YeePay
- Bank Partners of YeePay
- Mobile Payment Products of Yeepay
- Basic Information of IPS's Business License
- Business Distribution of IPS
- Development Course of IPS
- Functions of Mobile Payment Products of IPS
- Cooperating Agencies of IPS
- Cooperation Merchants of IPS
- Basic Information of Lakala's Business License
- Business Structure of Lakala
- Development Course of Lakala
- Transaction Volume of Lakala, 2008-2018
- Revenue and Net Income of Lakala, 2014-2018
- Development Course of Mobile Payment of Lakala, 2013-2019
- Partners of Lakala
- Basic Information of UMPay's Business License
- Development Course of UMPay





Revenue and Net Income of UMPay, 2013-2019  
Revenue Structure of UMPay by Business, 2016-2018  
Partners of UMPay  
Basic Information of LianLianPay's Business License  
Mobile Payment Business Process of LianLianPay  
Basic Information of PinganPay's Business License  
Development Course of PinganPay  
YQB.COM APP Mode  
Fusion of YQB.COM Finance with Scenarios  
Partners of PinganPay  
Basic Information of Smartpay's Business License  
Partners of Smartpay  
Business Scale of Smartpay  
Basic Information of Qiandai's Business License  
Partners of Qiandai  
Basic Information of CHINAUMS's Business License  
Bank Partners of CHINAUMS  
Client Partners of CHINAUMS  
Third-party Institution Partner of CHINAUMS

You can place your order in the following alternative ways:

1. Order online at [www.researchinchina.com](http://www.researchinchina.com)
2. Fax order sheet to us at fax number: +86 10 82601570
3. Email your order to: [report@researchinchina.com](mailto:report@researchinchina.com)
4. Phone us at +86 10 82600828

<b>Party A:</b>			
Name:			
Address:			
Contact Person:		Tel	
E-mail:		Fax	

<b>Party B:</b>			
Name:	Beijing Waterwood Technologies Co., Ltd (ResearchInChina)		
Address:	Room 801, B1, Changyuan Tiandi Building, No. 18, Suzhou Street, Haidian District, Beijing, China 100080		
Contact Person:	Liao Yan	Phone:	86-10-82600828
E-mail:	<a href="mailto:report@researchinchina.com">report@researchinchina.com</a>	Fax:	86-10-82601570
Bank details:	Beneficial Name: Beijing Waterwood Technologies Co., Ltd Bank Name: Bank of Communications, Beijing Branch Bank Address: NO.1 jinxiyuan shijicheng, Landianchang, Haidian District, Beijing Bank Account No #: 110060668012015061217 Routing No #: 332906 Bank SWIFT Code: COMMCNSHBJG		

Title	Format	Cost
Total		

Choose type of format

PDF (Single user license) .....3,200 USD  
 Hard copy ..... 3,400 USD  
 PDF (Enterprisewide license)..... 4,800 USD

※ Reports will be dispatched immediately once full payment has been received.  
 Payment may be made by wire transfer or credit card via PayPal.

**About ResearchInChina**

ResearchInChina ([www.researchinchina.com](http://www.researchinchina.com)) is a leading independent provider of China business intelligence. Our research is designed to meet the diverse planning and information needs of businesses, institutions, and professional investors worldwide. Our services are used in a variety of ways, including strategic planning, product and sales forecasting, risk and sensitivity management, and as investment research.

**Our Major Activities**

- ❑ *Multi-users market reports*
- ❑ *Database-RICDB*
- ❑ *Custom Research*
- ❑ *Company Search*

**RICDB** (<http://www.researchinchina.com/data/database.html>), is a visible financial data base presented by map and graph covering global and China macroeconomic data, industry data, and company data. It has included nearly 500,000 indices (based on time series), and is continuing to update and increase. The most significant feature of this base is that the vast majority of indices (about 400,000) can be displayed in map.

After purchase of our report, you will be automatically granted to enjoy 2 weeks trial service of RICDB for free.

After trial, you can decide to become our formal member or not. We will try our best to meet your demand. For more information, please find at [www.researchinchina.com](http://www.researchinchina.com)

For any problems, please contact our service team at: