

# Prepaid Cards and Stored-Value Accounts in China 2010

<https://marketpublishers.com/r/P6B4BC9CB11EN.html>

Date: November 2010

Pages: 0

Price: US\$ 2,999.00 (Single User License)

ID: P6B4BC9CB11EN

## Abstracts

Prepaid Cards and Stored-Value Accounts in China 2010: Opportunities in Retail, e-Commerce, Transportation, and Other Key Sectors is the most up-to-date and comprehensive study available on China's growing stored-value account and prepaid card markets. Released in November 2010, this is our first major report on this fast-growing and increasingly complex market, and it is essential reading for prepaid technology providers, payment processors, banks, merchants, and others interested in China's prepaid payment markets.

## Key Topics Covered

Leading business models for major prepaid and stored-value account (SVA) products in China, including retail payment networks, online payment systems, transportation cards, and others

Government regulations on the market and how they differ for closed-loop, semi-closed loop, and open-loop payment networks

Remaining obstacles to prepaid cash card market growth in China

Opportunities for international companies looking to do business in China

Third-party payment providers: Alipay, 99Bill, Tenpay, YeePay, and others

Transportation networks: Yikatong, Octopus, Jiaotongka, Yangchengtong, Shenzhentong, and others

Prepaid card networks: Zihexin, Edenred (Accor), Lianhua OK, SmartPass, and others

Mobile operators: China Mobile, China Unicom, and China Telecom

In the past ten years, a wide range of prepaid payment solutions has evolved to serve many different consumers' needs:

Public transportation cards, a necessity for hundreds of millions of urban residents, are increasingly being accepted as payment for non-transportation goods and services.

Prepaid mobile phone top-up cards have become a popular form of payment with many in China's wildly popular online gaming community.

The vast majority e-commerce payments in China are handled by third-party providers such as Alipay and 99Bill, whose stored-value accounts provide a convenient and secure link between merchants and consumer bank accounts.

Chain stores and supermarkets in China are issuing their own closed-loop prepaid cards, which have become popular as gift cards -- especially with large enterprises looking to offer rewards and gifts to their employees.

In some cities, merchant networks are establishing "buyer's club" prepaid cards in a semi-closed loop model, offering payment convenience and discounts as a way to attract new business.

The Chinese government is testing a next-generation citizen identification card that incorporates payment technology and, if implemented nationwide, is expected to become a major force in China's payment sector.

Prepaid Cards and Stored-Value Accounts in China 2010 is researched and written in China but intended for an international audience. We examine the leading business models, profile key market players, identify investment and partnership opportunities, and forecast market growth in China for the coming years. Our analysis also draws from numerous in-depth interviews with leading online payment and prepaid industry experts.

## Contents

### **1 EXECUTIVE SUMMARY**

### **2 STORED-VALUE ACCOUNTS AND PREPAID CARDS**

- 2.1 Definition and Scope of Stored-Value Accounts (SVAs)
- 2.2 Background of Stored-Value and Prepaid Products in China
- 2.3 Regulatory Overview of Stored-Value and Prepaid Products in China

### **3 BUSINESS MODELS**

- 3.1 Semi-closed Loop Business Models
  - 3.1.1 Third-party Online Payment
  - 3.1.2 Transportation Card Networks
  - 3.1.3 Prepaid Retail Card Networks
- 3.2 Closed Loop Business Model

### **4 TRANSPORTATION CARD NETWORKS**

- 4.1 Competitive Landscape
- 4.2 Key Transportation Card Networks in China
  - 4.2.1 Hong Kong's Octopus Card
  - 4.2.2 Beijing's Yikatong Card
  - 4.2.3 Shanghai's Jiaotongka Card
  - 4.2.4 Guangzhou's Yangchengtong Card
  - 4.2.5 Shenzhen's Shenzhentong Card
  - 4.2.6 Dalian's Mingzhuka Card
  - 4.2.7 Wuhan's Wuhantong Card
  - 4.2.8 Shanghai Highway Transportation Cards

### **5 ONLINE PAYMENT PROVIDERS**

- 5.1 Competitive Landscape
- 5.2 Key Online Payment Providers in China
  - 5.2.1 Alipay
  - 5.2.2 99Bill
  - 5.2.3 Tenpay
  - 5.2.4 YeePay

### 5.2.5 Other Online Payment Providers

## **6 TELECOM OPERATORS**

### 6.1 Competitive Landscape

### 6.2 Key Telecom Operators in China

#### 6.2.1 China Mobile

#### 6.2.2 China Unicom

#### 6.2.3 China Telecom

## **7 PREPAID CARD NETWORKS**

### 7.1 Competitive Landscape

### 7.2 Key Prepaid Card Network Operators and Issuers in China

#### 7.2.1 Zihexin Property and Credit

#### 7.2.2 Edenred (formerly Accor)

#### 7.2.3 Lianhua OK

#### 7.2.4 SmartPass

#### 7.2.5 Other Prepaid Card Companies

## **8 RETAIL NETWORKS**

### 8.1 Competitive Landscape

### 8.2 Key Closed-Loop Prepaid Networks in China

#### 8.2.1 Carrefour

#### 8.2.2 PetroChina IC Card

## **9 MARKET SIZE AND MARKET FORECASTS**

## **10 CONCLUSIONS AND CLOSING REMARKS**

## List Of Figures

### LIST OF FIGURES

- Figure 1: China's Late Start: Banking and e-Commerce Milestones 1985-2010
- Figure 2: Third Party Payment Provider License Requirements
- Figure 3: Online Payment Business Model
- Figure 4: Contactless Smartcard Business Model
- Figure 5: Semi-closed Loop Prepaid Card Business Model
- Figure 6: Closed Loop Prepaid Card Business Model
- Figure 7: Statistical Overview of Transportation Card Networks
- Figure 8: Major Transportation Card Merchant Networks
- Figure 9: Yikatong Cards Issued, 2006-2009 (M)
- Figure 10: Shanghai Public Transportation Cards Issued, 2006-2009 (M)
- Figure 11: Yangchengtong Cards Issued, 2005-2009 (M)
- Figure 12: Shenzhen Tong Cards Issued, 2005-August 2010 (M)
- Figure 13: Dalian Mingzhuka Cards Issued, 2006-2009 (M)
- Figure 14: Internet Users in China, 2001-H1 2010 (M)
- Figure 15: Urban and Rural Internet Users in China, June 2010
- Figure 16: Income of Internet Users in China, June 2010 (RMB)
- Figure 17: Third-party Payment Providers in China
- Figure 18: Products and Top-up Methods of Main Third-Party Payment Providers
- Figure 19: Alipay Merchant Partners 2006-Q1 2010 (K)
- Figure 20: Alipay Registered Users 2004-Q1 2010 (M)
- Figure 21: Alipay Daily Transaction Volume, 2005-Q1 2010 (RMB M)
- Figure 22: 99Bill Registered Users, 2005-August 2010 (M)
- Figure 23: 99Bill Annual Transaction Volume, 2006-2009 (RMB B)
- Figure 24: Tenpay Registered Users, 2005-2010 (M)
- Figure 25: YeePay Registered Users, 2006-2007F (M)
- Figure 26: Mobile Subscribers in China, 2000-H1 2010 (M)
- Figure 27: China Mobile Subscribers, 2000-H1 2010 (M)
- Figure 28: China Unicom Subscribers, 2000-H1 2010 (M)
- Figure 29: China Telecom Subscribers, 2004-H1 2010 (M)
- Figure 30: Prepaid Card Issuers in China
- Image 31: Zihexin Shangtong Card
- Figure 32: Zihexin Cooperative Merchants
- Image 33: Edenred Employee Benefit Card and Gift Card
- Figure 34: Bailian eMall Annual Transaction Volume (RMB M)
- Image 35: Lianhua OK Card

Image 36: SmartPass Card

Figure 37: SmartPass Cooperative Merchants

Image 38: Carrefour Card

Image 39: PetroChina Prepaid Card

Figure 40: Cards and Accounts by Industry (M)

Figure 41: Transaction Volume by Industry (RMB M)

Figure 42: Nanjing Citizen Card

## I would like to order

Product name: Prepaid Cards and Stored-Value Accounts in China 2010

Product link: <https://marketpublishers.com/r/P6B4BC9CB11EN.html>

Price: US\$ 2,999.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

[info@marketpublishers.com](mailto:info@marketpublishers.com)

## Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/P6B4BC9CB11EN.html>

To pay by Wire Transfer, please, fill in your contact details in the form below:

First name:  
Last name:  
Email:  
Company:  
Address:  
City:  
Zip code:  
Country:  
Tel:  
Fax:  
Your message:

**\*\*All fields are required**

Customer signature \_\_\_\_\_

Please, note that by ordering from marketpublishers.com you are agreeing to our Terms & Conditions at <https://marketpublishers.com/docs/terms.html>

To place an order via fax simply print this form, fill in the information below and fax the completed form to +44 20 7900 3970