

## **Smartpay - Top Me Up Scotty!**

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#### **Abstracts**

Smartpay is one of the larger mobile payment companies in China offering SMS-based payment services. Currently, Smartpay's main service is mobile top-up - that is, paying one's phone bill through the phone itself. Once they have built a loyal user base that has grown comfortable with making payments through the mobile phone, Smartpay will then focus on offering a more comprehensive mobile payment solution to its users.

#### **Key Topics Covered**

Smartpay currently focuses on mobile top-up services simultaneously targeted at young, urban users and rural, un-banked users.

Smartpay is China Unicom's dominant mobile top-up partner.

The company has strong financial backing from foreign and domestic investment firms.

Smartpay-licensed dealers offer top-up services to an additional 500,000 unregistered users.



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