**TENPAY**

Tenpay, an integrated payment platform launched by Tencent to meet the needs of its 1.1 billion QQ users, has grown into one of China’s leading online payment platform. Tenpay commits to provide airlines, logistics, insurance, games, B2C business and other industries with professional and secure online payment solutions. As the end of 2011, the registered Tenpay users accounts amounted to 190 million.

***Function***

**Real-time cross-border online payment solution**

Cross-border online payment is a real-time payment solution to help chinese consumers complete transaction in overseas website. For trading convenience, whether the commodity overseas merchant provides priced in foreign currency or RMB. Tenpay can deduct the payment from the buyers’ account in RMB real-time and settle with merchant in foreign currency.

**Settlement**

Tenpay collects payment in RMB from buyers to buy foreign currency, and settles the total commodity payment with merchant in foreign currency.

**Large payment transaction**

Tenpay provides large payment transaction service for overseas merchants, considering that overseas merchants of certain industry, such as airlines, travel and education, usually conduct large payment transaction.

***Benefit***

-Tenpay provides comprehensive payment service, which reduces the risk of online transactions and prevents the occurrence of fraud effectively and maximize the success rate of payment.

-Tenpay’s secure, timely and expedient settlement effectively enhances the cash flow of merchant.

-Payment can be refunded within 90 days.

***Industry solution***

Air Tickets

With many years of experience in the airline ticketing industry, Tenpay has developed a series of customized solutions to meet the deep needs of airlines, ticket transaction platform and agent.

**Our solution delivers:**

* ◆Large amount payment/collection gateway
* ◆Automatic reconciliation between airline and Tenpay statements
* ◆Quick settlement
* ◆Points reward scheme
* ◆Targeted marketing support
* ◆Secure and convenient payment method

**B2C Business**

Tenpay is committed to promote online collection efficiency, reconciliation accuracy, and payment security of your e-commerce platform. Learning that online shopping platform has many hurdles to overcome, Tenpay offers our merchants one-stop solution instead of just a simple technical integration.

**Our solution delivers:**

* ◆90% bank card users coverage
* ◆Variety of payment methods support
* ◆Easy gateway integration
* ◆Transaction management
* ◆Speeding up capital turnover
* ◆Targeted advertising of marketing based on QQ users’ interest graph

Games

With the rapid growth of number of gaming products and users, traditional sales pattern of game cards cannot meet the need of online game vendors, agents and players. In this case, online agent sales pattern makes the third party payment platform become necessary.

**Our solution delivers:**

* ◆Real-time tracking transaction record of sub-agent help game card platforms easily manage the sub-agents’ payment collection and settlement process
* ◆Real-time transaction management and inquiry
* ◆Reducing operating costs of game card platform and sub-agent
* ◆Supporting withdrawal in large amounts, speeding up capital turnover
* ◆Variety of payment methods support
* ◆Using the international SSL encryption technology, and all transmission data encrypted by digital signature

Education

Understanding the unique requirements of educational institutions, Tenpay offers a solution tailored to the education sector to help you collect payments effectively and efficiently.

**Our solution delivers:**

* ◆Significantly improved accounts receivable processing: transaction management, reconciliation tools
* ◆Reduced direct and indirect costs associated with more traditional payment methods

◆Educational institutions can be effectively supervised by Education Dept.