



Uprising Demand for Cross-Border Retail Payment 跨境零售的電子支付新方向

As internet coverage and mobile payment has been more accessible and common in recent years, the need for cross-border solution has also reached a high demand. Not only has there been significant growth seen in the B2B sector, B2C demand has reached also reached a new high as new technologies such as wireless and order fragmentation were introduced. According to the data from Alibaba Group, up to 80% of buyer's annual procurement budget is under \$10,000 USD.

As cross-border businesses gained traction in recent years, payment solutions have become a crucial element of the whole process. Dealing in cash often lead to longer processing time and prone to the risk of exchange rate fluctuations.

As a result, many choose to use credit card instead, but as credit card may have solved currency exchange issues, it also has a lot of fees that entails. This is when mobile payment comes into the picture with an edge on low payment processing fees and live transaction records. More importantly, living in a modern society, mobile phones are an indispensable medium that integrates communication, social networking, entertainment, and even work. Many would prefer forgetting their wallets at home than their mobile phones.

Mobile payment has been widely adopted in the past few years, take China's Alipay for example, its coverage reached up to 900 million people. Other mobile wallets have also been growing rapidly such as AlipayHK in Hong Kong, PayTM in India, Kakao Pay in South Korea and GCash in Philippines. As the local wallets grow in momentum, they are also working with each other to enable their users to spend with their local app and enjoy attractive currency exchange rates when travelling abroad.

For merchants, being able to do business without the hassle of dealing with currency exchange and excessive fees can make it easier to do business with travelers. As payment partnership network expands, businesses could accept payments from more local mobile wallets to attract business from different areas.

Leveraging mobile app platforms can also help businesses grow and target their customers when they are in town. For

全球跨境商貿多年來持續發展，隨著互聯網的廣泛覆蓋和線上支付的日漸普及，各地的跨境商貿近年進行得火熱朝天，不僅 B2B 的增長顯著，近年消費者透過跨境商貿進行 B2C 的需求亦日益殷切，並呈現出無線化以及訂單碎片化的跨境商貿發展新趨勢和新特點。據阿里巴巴國際站 2019 年的數據顯示，高達八成買家的全年採購規模低於 10 萬美金。

在跨境商貿的蓬勃發展之下，支付方式近年亦出現了突破。支付作為交易的最基本一環，不論對線上線下，或大中小微型的商戶都不可或缺，而支付方式越方便、成本越低則越受歡迎。現金作為傳統的支付方式，除了點算結賬費時之外，對跨境商貿而言，現金還有兌換外幣結算的匯率差價風險以及手續繁複的不利之處。

有見及此，不少人選擇以信用卡結賬。這種方式雖然解決了兌換手續的問題，但信用卡的手續費相對高昂本身又成了另一個新問題，令人望而卻步。相對而言，電子錢包或手機支付就應運而生，其好處不僅是支付的手續費低廉，交易賬目清晰明瞭，更重要的是，生活在現代社會，手機是隨時隨地不可或缺，兼集通訊、社交、娛樂，甚至工作於一身的一種電子小工具。不少人認為，忘記帶錢包，甚至錢包丟掉了問題不大，但沒有手機就寸步難行。

與此同時，手機支付近年在世界各地蔚然成風，就以中國大陸的支付寶，其在內地已覆蓋逾九億人口，而本港的 AlipayHK、印度的 PayTM、韓國的 Kakao Pay 及菲律賓的 GCash 等等各地的電子錢包，近年亦快速發展，各地的電子錢包之間，還形成相互的合作，令相關電子錢包的用戶到外國旅行時，仍可以以自己日常使用的錢包方便消費，打破「貨幣壁壘」之餘，還可以享受更相宜的匯率及優惠，客觀上進一步刺激遊客消費。

以商家的角度而言，來自不同國家或地區的客户即使使用不同的貨幣，支付「碎片化訂單」的費用亦不再

example, recommend products by using webcast platforms. Many mobile wallets have features such as LBS notifications that can push promotional messages to users as they travel into a certain area.

Aside from mainstream solutions, mobile wallet like AlipayHK also offer solutions that helps minority groups in the region. In 2018, blockchain remittance services are introduced to help tens of thousands of domestic helpers with their remittance needs by boosting efficiency and offering low fees.

有兌換貨幣的煩惱，可以安心做生意。如此一來，不同地方的商家只需產品具質素或能提供優質服務體驗，隨著合作網絡的逐步擴大，人流相互帶動之下，服務來自全球各地的客戶，其生意額亦必然增加。

此外，從事跨境電子商貿的中小商家亦可以善用網上平台，以不同的合作方式對自己的產品或服務作宣傳或推廣，如內地的小紅書種草、直播帶貨等方式，都有助觸達客戶。

除了商業上的諸般便利之外，電子錢包還為小眾帶來普惠金融服務。例如，本港電子錢包 AlipayHK 在 2018 年中就透過區塊鏈等新科技的應用，在全球範圍率先推出國際匯款服務，為在香港工作的數以萬計外籍傭工提供了高效能及低手續費的國際匯款服務，並受到外籍傭工的廣泛歡迎。

AlipayHK

The electronic wallet is operated by Alipay Financial Services (HK) Limited and supervised by the Hong Kong Monetary Authority. Alipay Payment Services (HK) Limited (APSHK) is a joint venture established and managed by the CK Hutchison Holdings Limited, a multinational conglomerate spanning over 50 countries and Ant Financial Services Group, a leading global technology and financial services company and parent company of "Alipay". Currently, over 50,000 local retail outlets have supported electronic wallet for payment, covering large chain stores, convenient stores, drugstores, supermarkets, minibuses, fresh markets, taxis, restaurants and others. Features of electronic wallet include payment on Cross-border payment, P2P transfer, Lucky Money, blockchain remittance, electricity payment, telecom payment, Taobao and TMall, entry tickets and F&B vouchers for The Racecourse, purchase of insurance products offered by third party, e-coupons, etc, making Hong Kong residents' lives more convenient by integrating mobile payment into daily lives.

AlipayHK 電子錢包，是由 Alipay Financial Services (HK) Limited 營運，並由香港金管局監管。Alipay Payment Services (HK) Limited (APSHK) 是由業務遍佈全球 50 多個國家的大型跨國企業長江和記實業有限公司與世界頂尖金融科技集團暨支付寶母公司螞蟻金融服務集團組成並共同管理的合資企業。

現時，全港已有逾 50,000 間零售商戶支援支付寶香港電子錢包付款，涵蓋大型連鎖店、便利店、藥房、超市、小巴、街市、的士、食肆等。除付款服務外，手機應用程式內亦為香港用戶提供各式各樣的生活消閒及便利服務。目前，已支援跨境付款、P2P 轉賬、派利是、區塊鏈國際匯款、電訊或生活繳費、淘寶網和天貓平台付款、香港馬場門票和餐飲券、購買第三方提供的保險產品、領取電子禮券、獲享電子印花等，令香港市民享受這個劃時代多功能電子錢包的便利體驗。

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