



In addition, the cost to maintain and upgrade the POS that supports NFC payment is high. There are currently about 6 million POS that support NFC payment nationwide. It costs 300 RMB to upgrade a POS, and a new POS costs roughly 600 RMB. It therefore remains a significant challenge to convince shops to upgrade or install new POS in substantial numbers. WeChat and Alipay also offer higher subsidies to shops that use their payment services, which discourages shops from setting up Apple Pay.

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As major drivers of Apple Pay in China, UnionPay and several major banking institutions actively promoted the service when it first entered China. But many of these institutions have already shifted their focus to QR code payments.

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However, the question remains: Does Apple Pay have a chance to stage a comeback?

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"From a technical perspective, NFC payment will have more market space in the future," predicted the UnionPay insider. Li Chao, an analyst with iResearch, remarked that there is good reason for Apple Pay to exist in the Chinese market, as NFC technology offers advantages in security.

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