《今年双十一20余家支付机构接入网联平台》

今后，大家通过支付宝和微信支付等第三方支付机构完成的交易都将受到央行严格监管。根据央行要求，目前，已有20余家支付机构和银行完成了接入网联平台的工作。

More than 20 payment institutions and banks have connected to a unified clearing platform set up by Payment & Clearing Association of China.

??20????????????????????????????

????“????????”(China Nets Union Clearing Corporation)??????????????(unified clearing platform for online payment)?????????????????(Payment & Clearing Association of China)??“????????”??(under the principle of joint set-up,ownership and sharing)????????????????????????????????????

????????????(registered capital)20???????45?(45 shareholders)?“???”???????7?????????????????37%???38?????????(third-party payment institutions)?

??8?4???2017?10?15????????????????????(complete preparation of connecting to the unified platform)??2018?6?30?????????????????????(all o nline payment involved bank accounts)???10?????200????????????????40?????????

?????????????????????????????(third-party payment institutions are directly connected to banks)???????????????(bypass the central bank’s clearing system)???(improve clearing efficiency)?????(reocrd transactions)??????(make capital flow traceable)?????(control risk)?

????????????“?11”??

9?26???3??6???(high-volume domestic payment service operators)?????????????????????(combined stress test)?

????????3?????????????2?TPS(transactions per second???????)????????????????3.5?TPS?????????????????????????????????????“?11”????50%(test targeted at least 50 percent of the transaction value of Nov 11)?????????????12?????????(stable capacity of 120,000 TPS)??????????18??(capacity of 180,000 TPS in peak intervals)?

?????????????????????????????“?11”?????