《苹果联手中国银联将于2016年推出Apple Pay》

An Apple iphone 6 with Apple Pay is shown in this photo illustration in Encinitas, California, June 3, 2015. [Photo/Agencies]

Apple and China UnionPay announced a partnership on Friday to bring Apple Pay, a mobilepayment solution provided by the US tech giant, to its Chinese customers next year.

According to the company's statement, users do not have to download an app or push displayon their smart device in stores. With the innovative NFC antenna design, iPhone users cansimply hold their phones near China UnionPay's QuickPass-enabled POS terminals with theirfingers on Touch ID to pay.

"With Apple Watch, just double click the side button and hold the watch face up to thecontactless reader to make a purchase right from your wrist," said the statement.

According to the company, Apple Pay will roll out to China UnionPay cardholders as soon asearly 2016 after relevant tests and certification required by Chinese regulators, with the serviceitself in compliance with the applicable national mobile payment and financial industrystandards in China.

China UnionPay cardholders will be able to add their bank cards to Apple Pay on iPhone,Apple Watch and iPad to enable the function.

"Apple Pay has revolutionized the way millions of people pay every day with their iPhone, AppleWatch and iPad," said Eddy Cue, Apple's senior vice-president of Internet Software andServices. "China is an extremely important market for Apple and with China UnionPay and withsupport from 15 of China's leading banks, users will soon have a convenient, private andsecure payment experience."

"China UnionPay is dedicated to promoting payment innovations and providing secure,convenient mobile payment experiences for its hundreds of millions of cardholders, aligningmultiple parties in the industry," said Chai Hongfeng, executive vice president of ChinaUnionPay. "We're very excited to offer Apple Pay among a diverse set of innovative paymentoptions that work with China UnionPay QuickPass."

"China UnionPay's QuickPass and Apple Pay together will protect customer paymentinformation through industry-leading payment tokenization technology," said the statement.

Apple also expressed that security is at the core of Apple Pay, so when users add credit ordebit cards, the actual card numbers are not stored on the device, nor on Apple servers.Instead, unique Device Account Numbers are assigned, encrypted and securely stored indedicated chips called the Secure Element on devices. Each transaction is also authorized witha one-time unique dynamic security code.

Currently, the total number of the UnionPay Card issued both at home and abroad has beenover 5 billion. The UnionPay network has been extended to all the cities and rural areas inChina.

In addition, UnionPay has enabled UnionPay Card acceptance across more than 150 countriesand regions through extensive cooperation with financial and payment institutions around theworld.

UnionPay cards can be used in more than 26 million merchants and 1.9 million ATMs.