《苹果三星双双向支付宝发起挑战》

Smartphone rivals Apple and Samsung Electronics aremounting a challenge to Alibaba’s dominance ofChina’s emerging mobile payment market, afterannouncing co-operation deals with Chinese bank card network UnionPay.

??????????????(Apple)?????(Samsung Electronics)???????????????(UnionPay)??????????????????????“??”????(Alibaba)?????

In twin announcements on Friday, the two companies said they hoped their respective paymentsystems would be compatible with UnionPay’s 5bn issued cards early next year, subject toregulatory approval.

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Apple said that 15 Chinese banks had agreed to make their cards compatible with Apple Pay,including leading lenders Agricultural Bank of China, Bank of China, China Construction Bank andICBC.

???????15????????????????Apple Pay?????????????(ABC)?????(BOC)???????(CCB)???????(ICBC)????

Samsung declined to say whether it had agreed partnerships with any banks in addition to theunderlying agreement with UnionPay.

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Mobile payments are a new area of competition between Apple and Samsung, the world's leadingsmartphone producers by sales. The two accounted for 37 per cent of all smartphones sold in thethird quarter, according to IDC, and this large customer base has driven interest from financialgroups in co-operating with the new systems.

??IDC?????????????????????????37%????????????????????????????

The move into China, the world's biggest smartphone market, will therefore dramatically expandthe potential uptake of both systems. But they will face an uphill battle to take share from localrivals such as Alibaba, China's leading technology company.

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Its Alipay service accounts for 70 per cent of the mobile payments market, according to MarkNatkin of Marbridge Consulting in Beijing, while rival Tencent's Tenpay platform holds up to 19 percent. Baidu, best known for its market-leading search engine, launched a mobile wallet app lastyear.

?????????(Marbridge Consulting)??????(Mark Natkins)???????????????????(Alipay)???????????70%???????????????(Tenpay)?19%???(Baidu)?????????????????????????????????????

"They are coming into a market where there are two extremely strong incumbents and a third verystrong local company that is making headway. For Apple to gain traction here — it won't beimpossible, but it will be very challenging," he said.

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