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# 2018 環境、社會及管治報告

ENVIRONMENTAL, SOCIAL AND  
GOVERNANCE REPORT



# 汇付天下有限公司

—— Huifu Payment Limited ——

(以 Huifu Limited 及汇付天下有限公司的名称在開曼群島註冊成立的有限公司)  
(Incorporated in the Cayman Islands with limited liability under the names of Huifu Limited and 汇付天下有限公司)

股份代號 Stock Code: 1806



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# ABOUT THIS REPORT

## 關於本報告

### OVERVIEW

This report is the first environmental, social and governance (ESG) Report of Huifu Payment Limited. It mainly discloses the Company's management approach, practice, and performance on responsible management, corporate governance, customer service, business partnership, employee development, social contribution, etc.

### REPORTING PERIOD AND RELEASE FREQUENCY

This report covers the period from 1 January 2018, to 31 December 2018. Some information refers to previous years. ESG reports are released on an annual basis starting from 2018.

### REPORTING SCOPE AND BOUNDARY

This report covers Huifu Payment Limited, its subsidiaries and operating entities. For convenience, this report refers to Huifu Payment Limited as "Huifu Payment", the "Company" or "We".

### DATA SOURCE

Policies, information, and data in this report are from the official documents, statistical reports or public information of Huifu Payment Limited and have been reviewed by relevant departments. The Company undertakes that this report is free from false or misleading statements and is responsible for the authenticity, accuracy, and completeness of its contents. The Company uses consistent statistical and disclosure methods so that meaningful comparison of KPIs can be performed. Unless otherwise specified, the currency used in this report is RMB.

### 報告概述

本報告是匯付天下有限公司的第一份環境、社會及管治(ESG)報告，面向各持份者，重點披露公司在責任管理、公司管治、客戶服務、夥伴合作、員工發展和社會貢獻等方面的管理、實踐與績效。

### 報告時間範圍與發佈週期

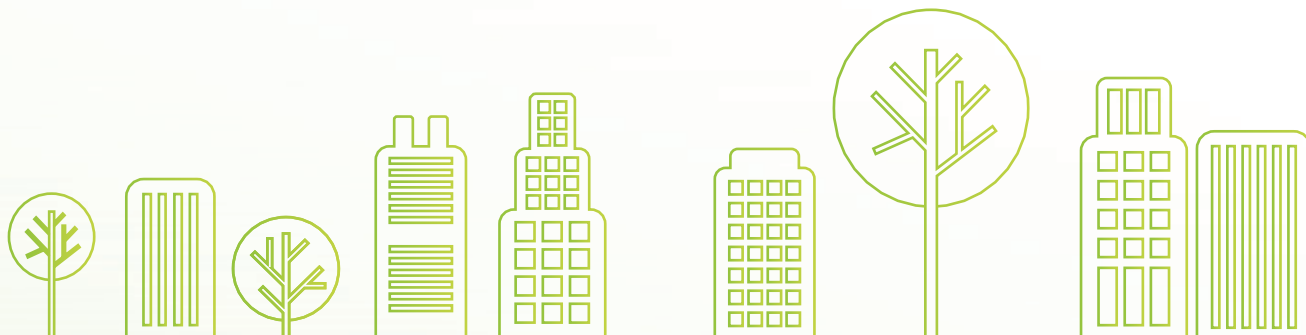
本報告覆蓋的時間範圍為2018年1月1日至2018年12月31日，部分內容追溯以往年份。本報告的發佈週期為一年，自2018年度起發佈。

### 報告邊界與範圍

本報告覆蓋匯付天下有限公司及下屬公司及運營實體。為便於表述，本報告中使用「匯付天下」、「公司」或「我們」指代匯付天下有限公司。

### 資料來源

本報告中的政策、信息和數據等來源於匯付天下有限公司正式文件、統計報告或公開資料，並通過相關部門審核。公司承諾本報告不存在任何虛假記載或誤導性陳述，對其內容的真實性、準確性和完整性負責。公司採用一致的統計披露方法，確保關鍵績效指標量化並可做有意義的比較。如無特別說明，本報告內涉及貨幣單位均為人民幣元。





## ABOUT THIS REPORT

### 關於本報告

### BASIS OF PREPARATION

This report is prepared in accordance with the *Environmental, Social and Governance Reporting Guide*, Appendix 27 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”). Preparation of the report includes determining the boundary and scope of the report, identifying and ranking important stakeholders, performing materiality assessment, collecting relevant information and evidence, preparing this report based on the information, and verifying the data included in the report.

### LANGUAGE AND ACCESS

This report is available in Chinese and English. The electronic version of the report is accessible on the official website of Huifu Payment <https://www.huifu.com> and in the Company’s Financial Statements/ ESG Information category on the website of the Stock Exchange.

### CONFIRMATION AND APPROVAL

After confirmation by management, this report was approved by the Board of Directors on 28 May 2019.

We attach great importance to the opinions and suggestions of stakeholders and welcome readers to contact us through the following channels. Your comments will help us further improve this report and our overall ESG performance.

E-mail: [ir@huifu.com](mailto:ir@huifu.com)

Mailing address: Building C5, 700 Yishan Road, Shanghai, China

### 編制基準

本報告依據香港聯合交易所有限公司（「**聯交所**」）證券上市規則附錄二十七《環境、社會及管治報告指引》編製而成。本報告的編製程序包括：決定 ESG 報告邊界與範圍、識別和排列重要持份者、開展重要性評估、收集相關材料和依據、根據資料編製報告、對報告中的數據進行檢驗等。

### 報告語言及獲取方式

本報告設有中文和英文版，並以電子版形式供參閱。電子版可在匯付天下官方網站 <https://www.huifu.com> 及聯交所網站公司公告中「財務報表／環境、社會及管治資料」類別內獲取。

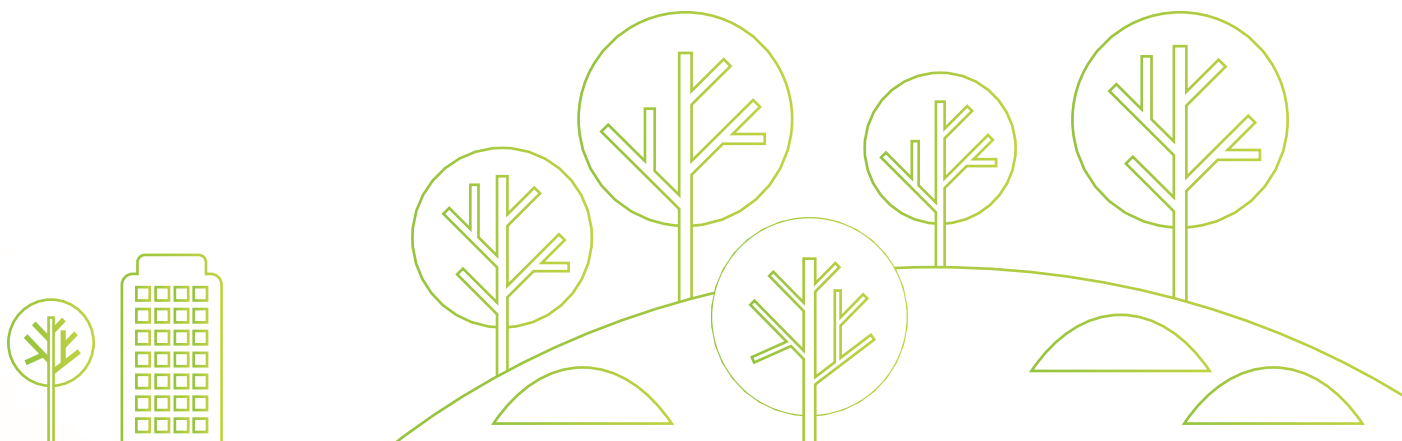
### 確認及批准

本報告經管理層確認，於2019年5月28日獲董事會審批通過。

匯付天下十分重視持份者的意見和建議，歡迎讀者通過以下方式與我們聯絡。您的意見將協助我們進一步完善本報告，並提升匯付天下環境、社會及管治整體表現。

電郵：[ir@huifu.com](mailto:ir@huifu.com)

來函：中國上海市宜山路700號C5棟



## MESSAGE FROM MANAGEMENT

### 管理層致辭

In 2018, Huifu Payment was successfully listed on the Stock Exchange despite challenges from major changes in global economy and politics and revolution in the payment industry. The significant achievement not only rewarded our efforts but also enhanced our confidence in our sustainable development capabilities.

We draw on payment as an entry point and provide merchants with a one-stop solution covering payment, financial, marketing and management services. We aim to create a mutually beneficial new ecosystem jointly with industrial chain partners to improve people's living standards and support social advancement. As of the end of 2018, we have established cooperation with 137 Software-as-a-Service ("SaaS") providers and serve 8.3 million micro and small merchants and 8,700 companies in industry verticals. As payment services become part of the infrastructure for people's daily production and the backbone of society operations, we are shouldering more and more responsibilities.

Fintech in China has experienced rapid development in the past few years thanks to government support and an open-minded regulatory supervision. For the payment sector and fintech, compliance is the bottom line of operations as well as an essential guarantee for sustainable development. We actively embrace supervision, strictly comply with regulatory requirements, and contribute to the development of industry norms and standards based on rich practical experience and data accumulation.

We believe that technology reshapes payment, which will in turn connect to the scenarios, scenarios will precipitate the data, which will eventually create value. Therefore, we spare no effort in research and development. In 2018, our R&D investment reached RMB230 million, R&D personnel accounted for 42% of total employees, enabling the Company to achieve continuous innovations and breakthroughs in all respects including product, risk control, operation, and management. Thanks to our professionalism and dedication, we innovatively apply technologies such as biometric identification and behavior pattern recognition to risk control and anti-money laundering.

2018年，匯付天下在全球政治經濟大變局和支付產業大變革的背景下，攻堅克難，成功在聯交所上市。這一里程碑式的成績不僅是對匯付天下努力的認可，更是對公司可持續發展能力的信心。

我們始終堅持以支付為入口，為廣大商戶提供一站式的支付、金融、營銷、管理等解決方案，致力於與產業鏈各方攜手共建一個合作共贏的新生態，為美好生活的實現和社會的發展提供支點。截至2018年底，我們已經與137家軟件即服務（「SaaS」）供應商開展合作，服務於830萬家小微商戶和約8,700家行業客戶。隨著支付成為人們日常生產、生活重要的基礎設施網絡，聯通著社會運作的經脈，我們肩負的責任愈加重大。

中國的金融科技在過去幾年處於高速發展，這得益於政府的支持和監管的包容。對於支付行業和金融科技而言，合規是經營的底線，也是可持續發展的基本保障。我們主動擁抱監管，嚴格遵照監管要求，並基於豐富的實踐經驗和數據沉澱，為行業規範和標準的制定貢獻力量。

我們相信，科技改變支付、支付連接場景、場景沉澱數據、數據創造價值。因而，我們對科技研發不遺餘力。2018年，我們的研發投入達到2.3億元人民幣，研發人員總數佔員工總數的42%，使得公司能從產品、風控、運營到管理方式的各個層面不斷創新、不斷突破。得益於我們的專業和投入，我們開創性地將生物識別、行為畫像識別等自主研發技術運用到了風控和反洗錢環節。

## MESSAGE FROM MANAGEMENT

To promote technological innovation, we make continuous efforts to improve customer service, protect the funds and personal information of customers, meet the customer's needs in different scenarios, help customers embrace technology to transform their business process and model and create value for customers. To achieve mutual benefits, we work proactively with regulatory bodies and business partners to explore business models that are more in line with the status quo and future trends of the industry, so that we can empower our partners and promote coordinated sustainable development. To realize mutual growth, we consider employees our valuable assets. To train leading talents for the industry, we support employee development and enhance their sense of self-worth. To serve the public good, we draw on our experience and advantages to empower more communities and industries with fintech and help them realize their dreams, making the world a warmer and greener place with love and action.

In the future, digital waves will continue to sweep the globe, transforming various industries in a more profound way and reshaping how we communicate, live, work and study. Huifu Payment will embrace new technologies with greater open-mindedness and work with all parties to create a new ecosystem that is more diversified, open and convenient. We believe that technology will bring smarter payment and make the world a better place.

以科技創新為起點，我們不斷提升客戶服務體驗、為客戶保障資金安全 and 信息安全、滿足客戶在不同場景中的需求，幫助客戶通過數字化實現流程改造和商業模式創新，為客戶創造價值。以價值共贏為起點，我們主動與監管部門和合作夥伴攜手，探索更符合行業現狀和發展趨勢的模式，為合作夥伴賦能，促進多方協同的可持續發展。以共同發展為起點，我們始終將員工視為最寶貴的資產，為行業培育頂尖人才，支持其不斷成長，提升自我價值認同。以社會共益為起點，我們持續推進金融科技賦能，發揮自身的經驗和優勢，為更多群體和行業插上實現改變和飛向夢想的翅膀，用愛心和行動讓世界變得更溫暖、更綠色。

未來，數字化浪潮將繼續席捲全球，更加深刻地改變各行各業，重塑人類溝通、生活、工作和學習模式。匯付天下將以更加開放的心態擁抱新技術，與各方共同創造一個更加多元化、開放、便捷的新生態。我們相信，科技，讓支付更懂你，也讓未來更美好。



## ABOUT US 關於我們

Founded in June 2006 in Shanghai, Huifu Payment is a leading independent third-party payment service provider committed to leveraging innovative payment and fintech solutions to create value for businesses and consumers. Adhering to this mission, the Company continuously improves its core competitiveness and meets the needs of customers from different industry and of different sizes through multiple and complementary sales channels, including an Independent Sales Organization (ISO) network, well-known SaaS providers in the industry, and a professional direct sales team.

匯付天下於2006年6月在上海創立，作為一家中國領先的獨立第三方支付公司，旨在以創新的支付和金融科技解決方案，為商業和消費者創造價值。秉承這一使命，公司不斷提升核心競爭力，通過多元化互補的銷售渠道來滿足不同行業及不同規模的客戶需求，包括龐大的獨立銷售機構（「ISO」）網絡、業內知名的SaaS供應商及業務精湛的直銷團隊。

### PAYMENT SERVICES 支付服務



- Provide payment services for millions of micro and small merchants as well as companies in select in industry verticals.  
為數百萬小微商戶及垂直行業的公司提供各種支付服務
- Enable clients to provide their customers with seamless, convenient and safe payment methods.  
為客戶提供無縫、便捷及安全的支付方式
- Services including POS, mobile POS, internet payment, mobile payment, and cross-border payment services.  
服務包括POS、移動POS、互聯網支付、移動支付及跨境支付服務

### FINTECH ENABLING SERVICES 金融科技服務



- Provide fintech enabling services drawing on strong payment technological capability.  
立足於強大的支付技術能力，提供金融科技服務
- Empower business partners to improve their information visibility, operation efficiency and data security, and enable them to offer more flexibility and convenience when serving their customers.  
幫助合作夥伴提高信息可視化、運營效率及數據安全性，使其在向客戶提供服務時更加靈活便捷
- Services including fintech SaaS and data-driven value-added services.  
服務包括金融科技SaaS及數據驅動的增值服務

Main Businesses of Huifu Payment  
匯付天下業務主要覆蓋板塊

As a pioneer in China's third-party payment industry, Huifu Payment was one of the first companies to receive a Payment Business License from the People's Bank of China (PBOC) and a Cross-border Payment License from the State Administration of Foreign Exchange. It was the first to receive a Payment and Settlement License for Fund Sales from the China Securities Regulatory Commission, the first to provide customized payment solution for the airline ticketing industry

匯付天下作為中國第三方支付行業的先行者，首批獲得中國人民銀行頒發的支付業務許可和國家外匯管理局頒發的跨境支付許可；首家獲得中國證監會頒發的基金銷售支付結算許可；首創航空電子票務定制化支付與互聯網金融賬戶管理解決方案；在行業內率先建立ISO網絡推廣POS服務，以高性價比的方式在全國範圍內拓展數以百萬的



and internet finance account management solutions, and the first in the industry to establish a network of ISOs to promote POS services. The Company established cooperation with millions of micro and small merchants in a highly cost-efficient manner. In 2018, Huifu Payment got listed on the Main Board of the Stock Exchange.

Strong R&D and data application capabilities are the core power for the Company's sustainable development. As of the end of 2018, R&D personnel made up 42% of total employees. The Company has carried out extensive and in-depth studies in cutting-edge areas including artificial intelligence, big data, and cloud services. The Company has been certified in technological areas as National Key Software Enterprise, High-tech Enterprise of Shanghai, Growing Technology Giant of Shanghai, etc. It has won the Award for Financial Innovation from Shanghai Municipal People's Government for three consecutive years. In 2017, Huifu Payment became the only third-party payment service provider that received an artificial intelligence ("AI")-related research grant from Shanghai Municipal People's Government. In 2018, the Company became an official partner of the World Artificial Intelligence Conference.

Huifu Payment has been recognized by the market thanks to good control and development capabilities. According to Frost & Sullivan, a global consulting firm, in 2017, Huifu Payment is ranked:

- No.1 among all independent third-party payment service providers in the market segment for micro and small merchants in China
- No.3 among all independent third-party payment service providers in China
- No.7 among all third-party payment service providers in China

小微商戶。2018年，匯付天下成功登陸聯交所主板。

匯付天下以強大的技術研發與數據應用能力作為持續發展的核心動力，截至2018年底研發人員總數已達到員工總數的42%，並在人工智能、大數據、雲服務等前沿技術領域開展了廣泛深入的研究。公司已榮獲國家重點軟件企業、上海市高新技術企業、上海市科技小巨人等各類技術認定資質，並連續三年榮獲上海市政府頒發的上海金融創新獎。2017年，匯付天下成為唯一獲得上海市政府授予人工智能研究相關資助的第三方支付公司。2018年，公司成為世界人工智能大會官方支持合作夥伴。

憑藉良好的管控和發展能力，匯付天下獲得了市場認可，根據國際諮詢公司Frost & Sullivan的資料，匯付天下於2017年：

- 在中國為小微商戶提供服務的獨立第三方支付服務提供商中排名第一
- 在中國獨立第三方支付服務提供商中排名第三
- 在中國所有第三方支付服務提供商中排名第七

Key Financial Indicator	關鍵財務指標	2016	2017	2018
Payment Volume (RMB/billion)	支付交易量(人民幣十億元)	641.9	1,140.0	1,801.3
Revenue (RMB/million)	收入(人民幣百萬元)	1,094.8	1,726.3	3,246.5
Net profit (RMB/million)	淨利潤(人民幣百萬元)	118.7	132.8	174.6
R&D Expenses (RMB/million)	研發支出(人民幣百萬元)	93.3	130.8	231.7
— % of revenue	— 佔收入佔比	8.5%	7.6%	7.1%



# RESPONSIBLE MANAGEMENT

## 責任管理

### ESG CONCEPT

Committed to leveraging innovative payment and fintech solutions to create value for businesses and consumers, Huifu Payment enhances compliance efforts and improves its core competitiveness. It supports the development of payment infrastructure and seeks to change people's lifestyle with a strong sense of responsibility. Moreover, it promotes the development of inclusive finance and digital technology and transforms business models and the ecosystem to engage more individuals and enterprises in the waves of fintech and digitization.

We hope to join hands with all parties in the industrial chain to build a new ecosystem that is open, convenient, cooperative, reciprocal, fair and inclusive, to create a new future that is imaginative, beautiful, and sustainable.

### ESG MANAGEMENT

Huifu Payment attaches great importance to responsible ESG management and focuses on five aspects, i.e. corporate governance, customer service, business partnership, employee development, and social contribution. The Company pays attention to various ESG risks in the operation process, including compliance risks, information security risks, fraud risks, employment risks, etc., and seeks innovation in technology and business to support its sustainable development on the basis of compliance, security, and stability. To this end, we established a responsibility management system guided by the Board of Directors and implemented by the ESG Working Group to ensure systematic top-down management. The Board of Directors is responsible for instructing ESG work, managing ESG risks in an overall sense, and reviewing and approving ESG policy documents and reports. The ESG Working Group led by senior management is responsible for implementing specific ESG work, collecting ESG information, preparing ESG reports, and reporting to the Board of Directors on a regular basis.

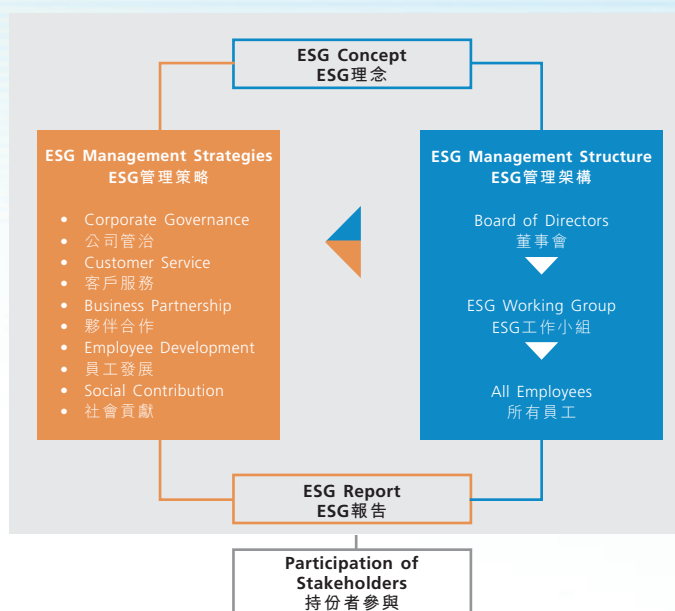
### ESG理念

匯付天下秉持「以創新的支付和金融科技解決方案，為商業和消費者創造價值」的使命，在不斷加強自身合規建設和提升核心競爭力的同時，以高度的責任意識，支持支付基礎設施體系建設，推動生活方式的改變；推進普惠金融和數字科技發展，推動商業模式和生態的改變；幫助更多的個人和企業更快更好地融入金融科技和數字化的浪潮。

我們希望與產業鏈各方一起，攜手共建一個開放便捷、合作共贏和公平普惠的新生態，構築一個充滿想像、更加美好和可持續的新未來。

### ESG管理

匯付天下高度重視ESG的責任管理，重點關注公司管治、客戶服務、夥伴合作、員工發展、社會貢獻五個方面。公司關注營運過程中的各類ESG風險，包括合規風險、信息安全風險、舞弊風險、僱傭風險等，在保障合規、安全穩定的基礎上探索技術和業務的創新，支持公司可持續發展。為此，我們構建了由董事會指導、ESG工作小組推進落地的責任管理體系，確保自上而下的系統管理。董事會負責指導ESG相關工作、整體管控ESG相關風險，同時負責審批ESG政策文件及報告；由高級管理層牽頭的ESG工作小組負責執行ESG相關的具體工作，收集ESG信息並編製ESG報告，定期向董事會匯報。



## STAKEHOLDER COMMUNICATION AND FEEDBACK

In hope that stakeholders can participate in the ESG management and development of the Company, Huifu Payment maintains close contact with stakeholders through effective and normalized communication channels in order to understand the issues of concern of stakeholders and regularly review the effectiveness of our ESG management, so that we can make timely adjustments to better reflect the expectations and opinions of stakeholders. During the reporting period, we identified the following groups of stakeholders and their issues of concern.

## 重要持份者溝通和回應

匯付天下希望持份者能夠共同參與到公司ESG的管理和發展當中，通過有效且常態化的溝通機制與持份者保持緊密溝通，瞭解持份者所關心的議題，並定期檢討ESG管理成效，及時調整以更全面反映持份者的期望與意見。報告期內，我們識別出對公司的主要持份者組別及其關注的議題如下所示：

Stakeholder Group 持份者組別	Issues of Concern 持份者關注的主要議題	Communication/Feedback Channel 溝通回應方式	Frequency 頻率／次數
Investors/Shareholders  股東／投資者	Business performance Legal compliance Risk management  經濟績效 合法合規 風險管理	— Shareholders' meeting — Investor meeting — Results announcement — Press release/announcement — On-site visits  — 股東大會 — 投資者大會 — 業績發佈會 — 新聞稿／公告 — 實地考察	Shareholders' meeting is held at least once a year; Investor meetings and on-site visits are organized on an irregular and frequent basis.  股東大會每年最少舉行一次； 投資者大會及實地考察不定期緊密舉行。

## RESPONSIBLE MANAGEMENT

### 責任管理

Stakeholder Group 持份者組別	Issues of Concern 持份者關注的主要議題	Communication/Feedback Channel 溝通回應方式	Frequency 頻率／次數
<b>Government/Regulatory Bodies</b>  政府／監管機構	Legal compliance Information security Anti-corruption Prevention and control of economic crime  合法合規 信息安全 反腐敗 經濟犯罪防控	— On-site investigation — Discussion  — 實地考察 — 會談	Irregular and frequent  不定期緊密舉行
<b>Partners</b>  合作夥伴	Intellectual property management Information security Technology and innovation Industry exchange  知識產權管理 信息安全 技術與創新 行業交流	— On-site investigation — Discussion  — 實地考察 — 會談	Irregular and frequent  不定期緊密舉行
<b>Industry Clients and Micro and Small merchants</b>  行業客戶及小微商戶	Information security Service response and efficiency Customer development support Sensitive user data management  信息安全 服務響應及處理效率 客戶發展支持 客戶敏感信息管理	— Online marketing — Phone/E-mail — WeChat/Weibo — Questionnaire — Symposium  — 線上推廣 — 電話／電子郵件 — 微信／微博 — 問卷 — 座談會	Irregular and frequent  不定期緊密舉行
<b>Employees</b>  員工	Compensation and benefits Employee health and safety Employee development and training  薪酬福利 員工健康與安全 員工發展與培訓	— Interview with employees — Internal newsletter — Internal WeChat platform  — 員工面談 — 內部電郵 — 內部微信公眾號	Irregular and frequent  不定期緊密舉行



Stakeholder Group 持份者組別	Issues of Concern 持份者關注的主要議題	Communication/Feedback Channel 溝通回應方式	Frequency 頻率／次數
<b>Media</b>  媒體	Legal compliance Inclusive finance Impact of business activities on society  合法合規 普惠金融 業務對社會的影響	— Press release/announcement — Interview — Meeting  — 新聞稿／公告 — 採訪 — 會議	Irregular and frequent    不定期緊密舉行
<b>Communities</b>  社區公眾	Community contribution Charity  社區貢獻 公益慈善	— On-site visits — Discussion  — 現場調研 — 會談	Irregular and frequent    不定期緊密舉行

## MATERIALITY ASSESSMENT

To identify the material issues of Huifu Payment in 2018 and determine the main content of the ESG report, we performed a materiality assessment following rigorous and effective processes and developed the materiality matrix.

## 重要性評估

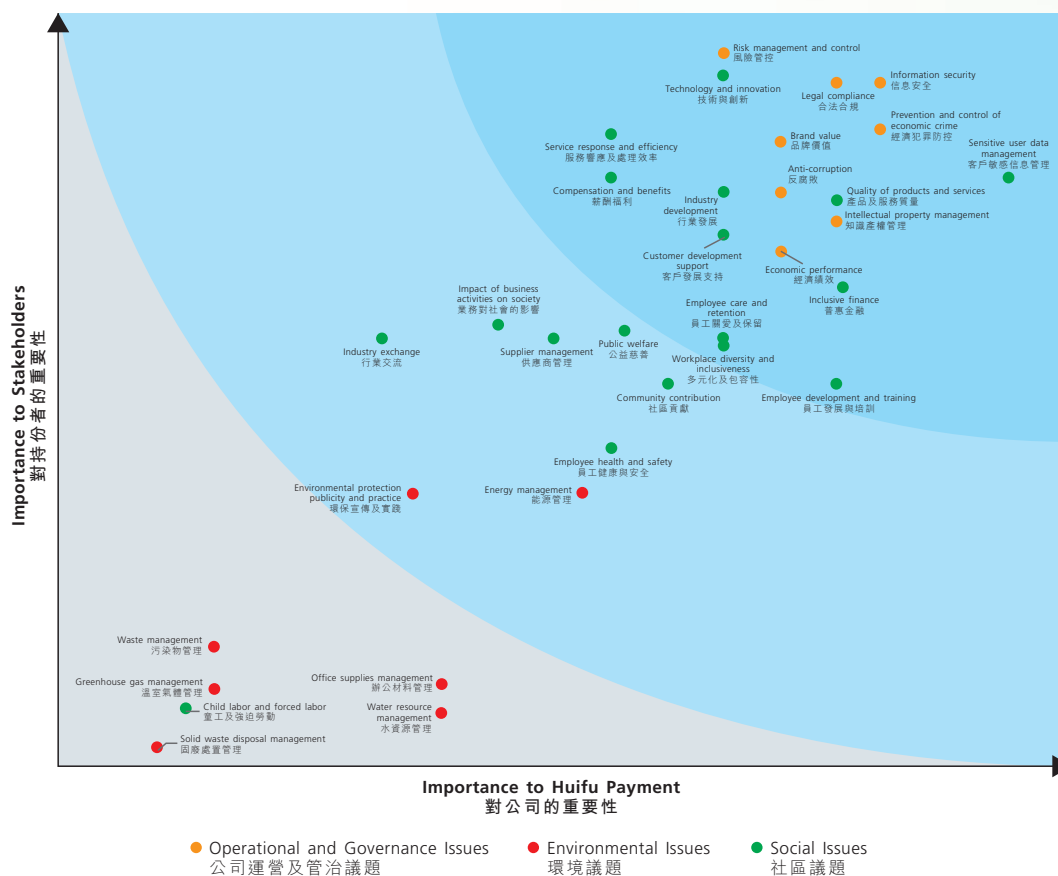
為了確定本年度匯付天下的重要性議題及ESG報告主要內容，我們通過嚴謹、有效的程序進行了重要性評估，並形成重要性議題矩陣。



We identified 19 issues of high significance, 8 issues of medium significance, and 6 issues of low significance. This report focuses on issues of high and medium significance.

我們共識別出19個高度重要性議題，8個中度重要性議題和6個低度重要性議題，並將在報告中著重闡述高度和中度重要性議題。

## RESPONSIBLE MANAGEMENT 責任管理



# CORPORATE GOVERNANCE

## 公司治理

In strict accordance with laws and regulations including the *Company Law of the People's Republic of China* and *Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited* and requirements of the Stock Exchange, Huifu Payment enhances its corporate governance structure, and continuously improves its capabilities in risk management, regulatory compliance and internal control management, information security management, etc. to protect the overall interests of the Company and its shareholders.

### RISK CONTROL

Huifu Payment established a sound and comprehensive risk management system to effectively manage and reduce operational risks such as fraud risks, money laundering risks, legal and compliance risks, IT risks, and liquidity risks by virtue of technology. We created a reasonable organizational structure for risk management, set up dedicated departments and positions to manage risks, and established three lines of defense for risk management. We take a risk-oriented principle to perform risk management in terms of rules and regulations, information technology, etc. to protect the Company, our customers, and partners and satisfy regulatory requirements. In 2018, the risk loss rate of Huifu Payment remained an industry-leading 0.03BP (1 BP = 0.01%).

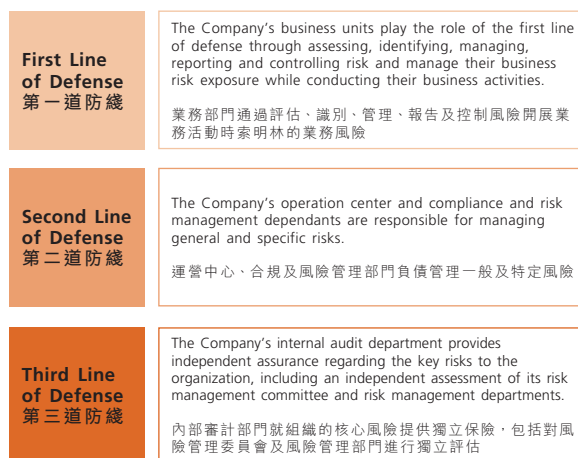


**Organizational structure for risk management**  
風險管理組織架構

匯付天下嚴格遵守《中華人民共和國公司法》、《香港聯合交易所有限公司證券上市規則》等法律法規及聯交所要求，完善企業管治架構，持續提升風險管理、合規內控管理、信息安全管理等建設，保障公司及股東的整體利益。

### 風險管理

匯付天下建立了穩健、全面的風險管理體系，通過技術驅動，有效管理及降低欺詐風險、洗錢風險、法律及合規風險、IT風險、流動性風險等運營風險及操作風險。我們設置合理的風險管理組織架構，設立專門的部門和崗位開展風險管理工作，設置風險管理三道防線，以「風險為本」為原則，在規章制度、信息科技等方面持續開展風險管理工作，以保護我們、客戶及合作夥伴以及滿足監管要求。2018年，匯付天下風險欺詐率維持在0.03BP（1BP為萬分之一），在業內處於領先地位。



**Three lines of defense for risk management**  
風險管理三道防線



## CORPORATE GOVERNANCE

### 公司治理

#### System Development

The Company has evaluated risk categories and developed sound risk management systems and implementing rules for different services based on their nature. For example, in terms of internet and mobile payment services, we have formulated regulations and implementing rules for user management, chartered merchant management, user data storage, system security management, fund management, etc. And in terms of bankcard acquiring services, we formulate systems and policies such as management measures and procedures for merchant approval, intelligence case investigation for offline acquiring services, for black list information, and for risk control, processing flows for error dispute, overall emergency plan against major risk events, management measures for major risk events, etc.

To effectively ensure regulatory compliance and the sound development of the bankcard acquiring, protect the legitimate rights and interests of all parties involved, maintain the financial order, and prevent payment risks of all kinds, we have established a risk prevention and control system for our payment business which includes three aspects, i.e. pre-issue admission, on-going monitoring and post-issue handling. Based on regulatory requirements and changing trends in the business and risk environment, we continuously improve our rules on risk management and risk control system.

#### Inspection and Supervision

Huifu Payment attaches great importance to the inspection and supervision of risk management and control and closely follows risk trends. An internal risk report is formulated each month to summarize and analyze risks therein and enhance the inspection and supervision of risk management and control. Moreover, in accordance with the provisions and requirements of the *Administrative Measures on Network Payments by Non-bank Payment Institutions* and *Self-discipline Standards for Network Payments by Non-bank Payment Institutions*, we disclose risk events on an annual basis including account information leak and fund loss. In 2018, the company had no account information leak events and 17 fund loss events. Please see our official website for details <https://www.huifu.com/news-compliance-area/>.

#### 制度建設

公司根據業務性質的不同，評估風險類別，分別制定完善的風險管理制度和實施細則。以互聯網、移動支付業務為例，我們針對用戶管理、特約商戶管理、客戶資料保存、系統安全管理、資金管理等模塊制定制度及實施細則。針對銀行卡收單業務，我們制定商戶准入、線下收單業務情報案件調查管理辦法及流程、黑名單信息管理辦法及流程、風控規則管理辦法及流程、差錯爭議標準處理流程、重大風險事件總體應急預案、重大風險事件管理辦法等制度。

為有效確保收單業務合規、良性發展，保障各參與方合法權益，維護金融秩序，防範各類支付風險，我們建立了涵蓋事前准入、事中監控及事後處置三個環節的支付業務風險防控體系，並依據監管要求及業務、風險變化趨勢不斷優化完善風險規章制度和風險控制體系。

#### 檢查監督

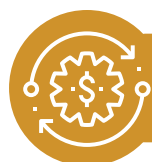
匯付天下高度重視風險管控的檢查監督，及時掌握風險動態。公司內部每月形成風險報告，總結分析月度風險，加強風險管理的檢查監督。同時，公司按照《非銀行支付機構網絡支付業務管理辦法》和《非銀行支付機構網絡支付業務自律規範》的相關規定與要求，每年披露年度風險事件，包括賬戶洩漏類風險事件和資金損失類風險事件。2018年，公司無賬戶洩露風險事件，資金損失類風險事件17件，具體可參見公司官方網站 <https://www.huifu.com/news-compliance-area/>。

### Technology Driven

Huifu Payment continues to strengthen the development and application of cutting-edge technologies to achieve comprehensive risk management and control. The Company actively invests in the R&D of advanced technology and accelerates the application of technology in risk management, such as the artificial intelligence-based RealMe identity authentication platform, merchant rating system, and Pinocchio online anti-fraud system to achieve comprehensive risk management. In terms of payment security, the complexity of authentication procedures will commensurate with the transaction amount. Moreover, we strengthen the monitoring of internet transaction risks and enhance coordinated payment risk prevention and control to strengthen transaction security.

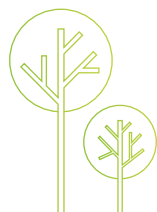
### 技術導向

匯付天下不斷加強前沿技術發展與應用，實現全方位風險管控。公司積極投入對前沿技術的研發，加快在風險管理上的技術應用，例如基於人工智能的聚合身份鑒權平台、商戶評級體系、Pinocchio線上反欺詐等，努力實現全方位的風險管理。針對支付安全，公司採取交易驗證強度與交易額度相匹配的技術措施，並通過加強互聯網交易風險監控以及加大支付風險聯動防控力度進一步提高交易的安全性。



#### AI-BASED REALME IDENTITY AUTHENTICATION SYSTEM 基於人工智能的聚合身份鑒權系統

Huifu Payment accumulated a wealth of data and experience by serving dozens of industries, hundreds of large and well-known enterprises, millions of micro and small merchants and tens of millions of end users over the years. As a result, we independently developed a number of AI-based innovative core applications for the payment sector including face recognition, speech recognition, voiceprint recognition, and handwritten signature recognition. We combined them with traditional authentication technology and launched the RealMe platform. Through a huge amount of practice and continuous iteration in the application scenario, we can improve the accuracy of the AI-based multi-channel authentication system and enable it to cover all aspects of payment services.



依托多年來服務數十個行業、數百家大型知名企業、數百萬小微商戶和數千萬終端用戶所累積的寶貴數據和豐富經驗，匯付天下已自主研發出包括人臉識別、語音識別、聲紋識別、手寫簽名識別等多項人工智能核心技術在支付領域的創新應用，並將其與傳統認證技術有機結合，提供聚合身份鑒權服務。通過在應用場景中的大量實踐和持續迭代，「基於人工智能的聚合身份鑒權系統」能不斷提升準確性，並拓展至支付服務的各個環節。

## CORPORATE GOVERNANCE

### 公司治理

#### Strict Control of Anti-money Laundering and Anti-terrorism Financing Risks

In strict accordance with law and regulations including the *Anti-Money Laundering Law of the People's Republic of China*, *Measures for Anti-Money Laundering and Anti-terrorism Financing of Payment Institutions*, and *Management Measure on Large and Suspicious Transactions Reporting for Financial Institutions*, Huifu Payment set up the Anti-Money Laundering and Anti-terrorism Financing Commission to ensure compliance with rules and regulations against money laundering and terrorist financing. We strictly abide by the requirements of the People's Bank of China ("PBOC"), develop policies and systems including the *Anti-money Laundering and Anti-terrorism Financing User Identification System*, *Anti-money Laundering and Anti-terrorism Financing Monitoring and Reporting of Large and Suspicious Transactions System*, *Administrative Measures for User Identity Information and Transaction History Storage for Anti-money Laundering and Anti-terrorism Financing Purposes*, *Anti-money Laundering and Anti-terrorism Financing Organizational Structure and Post Responsibilities*, *Anti-money Laundering and Anti-terrorism Financing Training and Communication System*, and *Money Laundering Risk Self-assessment System*, and update them in a timely manner. These policies and systems enable us to establish a user identity authentication plan, monitor and report suspicious transactions, store user data and transaction history, and assist public security departments and judicial bodies in investigations and procedures related to anti-money laundering matters.

We have developed our own risk control system for transaction monitoring which analyzes a wide range of data to detect money laundering and fraud. We continuously build up our hardware capabilities for anti-money laundering. Furthermore, we actively train our employees on anti-money laundering and anti-terrorism financing to improve their skills and abilities in this regard and effectively prevent the risk of money laundering.

#### 嚴控反洗錢及反恐怖融資風險

匯付天下嚴格遵守《中華人民共和國反洗錢法》、《支付機構反洗錢和反恐怖融資管理辦法》、《金融機構大額交易和可疑報告管理辦法》等法律法規，成立反洗錢及反恐怖融資委員會，以確保遵守有關反洗錢及反恐怖融資的相關規則及法規。我們嚴格遵守中國人民銀行的要求，制定並及時更新《反洗錢和反恐怖融資客戶身份識別制度》、《反洗錢和反恐怖融資大額交易和可疑交易監測報告制度》、《反洗錢和反恐怖融資客戶身份資料和交易記錄保存管理辦法》、《反洗錢和反恐怖融資組織架構及崗位職責》、《反洗錢和反恐怖融資培訓和宣傳制度》、《洗錢風險自評估制度》等制度，建立客戶身份識別計劃、監控及報告可疑交易、保留客戶資料及交易記錄以及在反洗錢事宜的相關調查及程序中協助公安部門及司法機關。

我們開發了用於交易監控的自有風控系統，能夠分析多種數據及檢測洗錢和欺詐行為，持續從硬件上加強反洗錢系統建設。同時，我們積極向員工提供有關反洗錢及反恐怖融資的教育和培訓，不斷提升反洗錢及反恐怖融資工作能力和業務水平，切實防範洗錢風險。



## REGULATORY COMPLIANCE AND INTERNAL CONTROL

Huifu Payment actively embraces supervision, fully implements regulatory requirements, and adheres to regulatory compliance as the bottom line. The Company strictly abides by important laws, regulations and regulatory requirements<sup>1</sup> issued by regulatory bodies including PBOC, the State Administration of Foreign Exchange, China Securities Regulatory Commission, and National Development and Reform Commission on the custody of clients' reserves, bankcard acquiring and online payment, such as the *Administrative Measures on Non-Financial Institutions Payment Services*, *Administrative Measures on Online Payments by Non-bank Payment Institutions*, *Administrative Measures on Bankcard Acquiring Services*, and *Measures for the Custody of Client Reserves Funds of Payment Institutions*. We have obtained relevant licenses, permits, approvals or consent, and are closely following the latest regulatory requirements for the third-party payment industry to get ready for implementation.

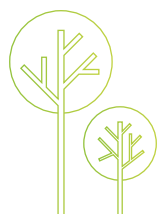
## 合規與內控

匯付天下積極擁抱監管，全面落實監管要求，堅守合規底線。公司嚴格遵守中國人民銀行、國家外匯管理局、中國證券監督管理委員會、中國國家發展和改革委員會等監管機構的關於客戶備付金存管、銀行卡收單及網絡支付等重要法律法規和監管規定，如《非金融機構支付服務管理辦法》、《非銀行支付機構網絡支付業務管理辦法》、《銀行卡收單業務管理辦法》、《支付機構客戶備付金存管辦法》等。我們已取得相關的執照、許可證、批准或同意，並緊跟第三方支付行業持續更新的監管要求，積極做好落實準備。



### ABANDONED DIRECT CONNECTION WITH BANK<sup>2</sup> 完成全面「斷直連」<sup>2</sup>工作

During the reporting period, to meet the relevant requirements of *Notice on Regulating Innovative Payment Services* and *Notice on Matters concerning Implementing the Centralized Deposit of the Funds of Pending Payments of Clients of Payment Institutions* issued by the People's Bank of China, in collaboration with UnionPay, NetsUnion, and commercial bank partners, Huifu Payment abandoned the direct connection model and completed connections to unified clearing platforms on 29 December 2018 to create a more transparent and just environment of competition.



報告期內，匯付天下為貫徹落實中國人民銀行《關於規範支付創新業務的通知》和《關於支付機構客戶備付金全部集中交存有關事項的通知》的相關要求，在銀聯、網聯以及各合作商業銀行的全力支持協作下，已經於2018年12月29日全面完成「斷直連」工作，助力營造更加公平公正的競爭環境。

The Company attaches great importance to internal and external compliance promotion and education. We established a *Compliance Outreach System* to train employees on compliance and anti-money laundering through onboard training, Huifu Academy, and online learning platforms, and seek to raise public awareness of payment compliance and risk prevention through our official website and WeChat official account. During the reporting period, Huifu Payment was not subject to any regulatory punishment from the People's Bank of China.

公司高度重視內外部的合規宣傳和教育，建立《合規傳導制度》，對內借助新員工培訓、匯付學堂、線上學習平台等措施強化內部員工的合規、反洗錢等培訓，對外通過官網和微信公眾號積極開展面對公眾的支付合規及風險防範相關宣傳。報告期內，匯付天下未受到人民銀行的處罰。

<sup>1</sup> See the Appendix for major applicable law and regulations and regulatory requirements

<sup>2</sup> Third-party payment institutions connect to NetsUnion or UnionPay instead of connecting directly to banks

<sup>1</sup> 請參見附錄了解主要的法律法規和監管規定

<sup>2</sup> 「斷直連」指第三方支付機構切斷之前直連銀行的模式，接入網聯或銀聯

## CORPORATE GOVERNANCE

### 公司治理

#### Integrity and Incorruptibility

Huifu Payment encourages a culture of integrity and incorruptibility. We have established a complete internal audit system, regulatory review system, whistleblowing and punishment system, and have been continuously improving our internal management system for honest and ethical business operations. In accordance with laws and regulations including *Company Law of the People's Republic of China*, *Criminal Law of the People's Republic of China*, and *Audit Law of the People's Republic of China*. We have formulated policies including *Code of Business Conduct for Employees*, *Encouraging the Report of Misconduct Policy*, *Declaration and Management of Conflict of Interests Policy*, *Accountability for Employee Misconduct Policy*, and *Internal Audit Policy* based on actual situation. Therefore, we specify conducts of regulatory violation, division of responsibilities, prevention, inspection, review and supervision. As the main responsible department, the Legal and Internal Audit Department is responsible for effective implementation of relevant rules and regulations and anti-fraud, anti-corruption and anti-commercial bribery work. During the reporting period, there was no legal proceeding instituted or concluded due to corruption of the Company or any employee.

#### 誠信廉潔

匯付天下崇尚誠信廉潔文化，設立了完整的內部審計系統、監管審查系統、檢舉懲罰系統，不斷完善誠信經營的內部管理體系。我們根據《中華人民共和國公司法》、《中華人民共和國刑法》、《中華人民共和國審計法》等法律法規並結合公司實際情況，制定《員工商業行為準則》、《關於鼓勵對不當行為進行舉報的管理辦法》、《利益衝突申報及管理辦法》、《關於對員工不當行為進行責任追究的管理辦法》、《內部審計管理辦法》等制度，明確了違規行為、職責劃分、預防、檢查、考核監督等事項。法務內審部作為主要負責部門，負責相關制度的有效落實並開展反舞弊、反腐敗及反商業賄賂的相關工作。報告期內，匯付天下未發生因公司或員工貪污而提起或已審結的法律訴訟。

Measures 主要措施	Anti-fraud 反舞弊	Anti-corruption and commercial bribery 反腐敗及反商業賄賂
Prevention	The Company controls and prevents fraud through relevant management systems and measures as well as effective internal control. Given the inherent limitations of internal control, the Company also takes business ethics (the moral character of managers and conflicts of interest) and abnormal trading matters into account.	The Company adopts a commitment system to prevent commercial bribery, requiring all employees to sign an <i>Incorruptibility and Self-discipline Commitment</i> , and signing an <i>Anti-commercial Bribery Agreement</i> with clients, suppliers, service providers or incorporating anti-commercial bribery provisions in cooperation agreements.
預防	公司通過相關管理制度、措施及有效的內部控制預防舞弊。考慮到內部控制的固有局限，公司也將管理人員品行、利益衝突等商業道德意識和異常交易事項等異常情況納入考慮範圍。	公司實行預防商業賄賂承諾制，要求公司全體人員簽訂《廉潔自律承諾書》，與客戶、供應商、服務商等簽訂《反商業賄賂協議》或在合作協議中加入反商業賄賂條款。
Whistleblowing and Handling	The Company establishes a whistleblowing mailbox and a whistleblowing e-mail address to encourage employees and partners to report fraud and corruption. Informers may receive a certain amount of reward according to the situation. Our Legal and Internal Audit Department will perform independent investigation into the reported cases. Whistleblower cases will be handled and investigated confidentially. We will stop or deal with violations of rules and regulations once they are confirmed. The suspected crime will be transferred to the judiciary for processing.	
舉報及處理	公司設立舉報信箱及電子郵箱，鼓勵員工及合作夥伴檢舉揭發舞弊及腐敗行為，視情況對舉報人員給予一定金額的獎勵。針對舉報案件，法務內審部展開獨立調查，對於舉報的受理、調查等各個環節嚴格保密，對於發現存在的違紀違規問題及時制止或處理，涉嫌犯罪的將移送司法機關處理。	

## INFORMATION SECURITY

As an independent third-party payment service provider, Huifu Payment always considers information security an important part of risk management and one of the key operational issues. In strict accordance with laws and regulations including the *Cybersecurity Law of the People's Republic of China*, *Decision on Strengthening Information Protection on Networks*, and *Provisions on Protecting the Personal Information of Telecommunications and Internet Users*, Huifu Payment has established a hierarchical information security management and control system to apply information security capabilities to risk identification, intrusion prevention, incident warning and emergency response. We strictly follow S-SDLC (Secure Software Development Life Cycle) procedures in the new product development so that our financial products are stable and secure. Our information security collaborative management mechanism has achieved remarkable results in data protection and personnel management. As of 31 December 2018, the Company has been certified by a number of professional external evaluation and certification systems, such as Level III Protection of States' Information System, PCI DSS (Payment Card Industry Data Security Standard, a data security standard for the third-party payment industry), and ADSS (Account Data Security Standard, an account information security management standard for UnionPay card acquiring institutions).

Besides, we have developed information security policies and regulations such as *Administrative Measures on Information Security Incidents*, *Application System Secure Development Standard*, *Information Security Manual for Employees*, *Detailed Rules on Investigation and Reward and Punishments of Employee Information Security Violation*, and *Digital Asset Classification and Protection Standard* to enhance hierarchical management of data assets and standardize examination and approval procedures for sensitive information. Moreover, the *Code of Business Conduct for Employees* clarifies the requirements of information security and defines information security violations.

## 信息安全

匯付天下作為一家獨立第三方支付公司，始終將信息安全作為風險管理的重要一環和公司運營的關鍵事項之一。我們嚴格遵守《中華人民共和國網絡安全法》《關於加強網絡信息保護的決定》《電信和互聯網用戶個人信息保護規定》等法律法規，建立了信息安全分層管控體系，在風險識別、入侵防禦、事件預警、應急響應等維度體現出信息風險治理能力。公司新產品研發嚴格遵守S-SDLC (Secure Software Development Life Cycle，安全軟件開發生命週期)開發流程，金融產品具備穩定性與安全性兩大質量標籤。公司信息安全協同管理機制在數據保護、人員管理等方面已經取得顯著成效。截至2018年，公司已通過國家信息系統等級保護三級認證、PCI DSS (Payment Card Industry Data Security Standard，第三方支付行業數據安全標準)、ADSS (Account Data Security Standard，銀聯卡收單機構賬戶信息安全管理標準)等多項外部專業測評和認證。

同時，我們制定了《信息安全事件管理辦法》、《應用系統安全開發標準》、《員工信息安全手冊》、《員工信息安全違規調查及獎懲管理細則》、《數據資產分級與保護規範》等信息安全政策和條例，加強數據資產分級管控，嚴格規範敏感信息的審批流程，並在《員工商業行為準則》中明確提出對員工信息安全的要求及信息安全違規行為。



## CORPORATE GOVERNANCE

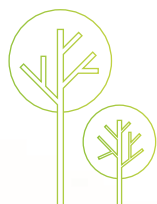
### 公司治理

Ensure Account Safety 保障賬戶安全	Ensure Payment Data Security 保障支付數據安全
<p>The Company adopts digital certificates and login password complexity verification mechanism compliant with the <i>Financial Electronic Certification Standards</i> to prevent account information leak and other risks.</p> <p>公司採用符合《金融電子認證規範》的數字證書及賬戶登錄密碼複雜度校驗機制，防範賬戶信息洩露等風險。</p>	<p>The Company has formulated <i>Detailed Rules for Payment Data Protection</i> which prohibits the storage of sensitive information that is not necessary for payment purposes. We perform channel encryption and mutual authentication between the client software and the server, and between servers, hash or encrypt the key fields of important information, and conduct internal audits for sensitive information security twice a year to effectively strengthen internal payment information management.</p> <p>公司制定了《支付數據保護實施細則》，嚴禁留存非本機構支付所需的敏感信息、在客戶端軟件與服務器、服務器與服務器之間進行通道加密和雙向認證，對重要信息關鍵字段進行散列或加密存儲，每年開展兩次支付敏感信息安全的內部審計等，有效強化支付信息內控管理。</p>



#### DATA LEAK PREVENTION AUDIT

##### 數據防洩漏審計



To better identify and reduce the risk of data leak, the Company has developed the Management Rules for Data Leak Prevention Audit to perform special internal audits of data loss prevention. The audit scope covers all regular employees, interns and outsourced personnel.

為更好地識別和降低數據洩漏風險，公司制定了《數據防洩漏審計管理規範》，施行數據防洩漏專項內部審計，審計範圍覆蓋所有正式員工、實習生與外包人員。

## 知識產權管理

匯付天下嚴格遵守《中華人民共和國專利法》、《中華人民共和國著作權法》、《中華人民共和國商標法》、《互聯網域名管理辦法》等知識產權相關法律法規，與員工、供應商、合作夥伴和其他相關方簽訂保密、發明轉讓和許可協議，以法律手段保護我們的商標、域名、著作權、商業機密和專利權，保護我們的品牌及其他知識產權。我們在《員工商業行為準則》中明確向員工提出應確保公司的知識產權根據相關政策和程序獲得保護。

截至2018年12月31日，匯付天下共申請14項專利，3項獲得授權，同時，共申請並獲得70項軟件著作權和143項註冊商標。於報告期內，匯付天下與第三方無就知識產權產生任何重大糾紛或任何其他未決法律訴訟。



## CUSTOMER SERVICE

### 客戶服務

The needs of customers are the greatest driver for Huifu Payment to actively explore innovative solutions in payment and fintech enabling sectors. The Company pays close attention to the safety, convenience and stability of products and services, fully protects the rights and interests of customers, listens to the demands of customers, and constantly creates more value for customers. With a business-based structure, we can focus on both payment and fintech enabling needs to provide comprehensive and customized solutions for customers. As of the end of 2018, the Company has provided payment services and fintech enabling services for about 8.3 million micro and small merchants and 8,700 industrial companies.

### QUALITY PRODUCTS AND SERVICES

Strong R&D capabilities and back-end technical support are the solid backing for continuous innovation and optimization of product and services. In 2018, Huifu Payment invested RMB230 million in R&D, a year-on-year increase of 77%. By investing more in technical personnel development, R&D and innovation, and system safety and protection, the Company is able to efficiently manage, update and maintain software systems and hardware equipment, enhance processing capacity and speed and build a solid foundation for the development and deployment of new services. Up to now, our technological capacity has reached an industry-leading level.

Huifu Payment provides clients of different sizes and from different industries with comprehensive payment services, fintech enabling services and integrated solutions. Huifu Payment has also achieved significant scale economies effect with high-quality products and services. To continuously improve the stability, precision and efficiency of our products and services, the Company has carried out a wide range of research and development in cutting-edge areas such as high-performance transaction processing, cloud computing services, and big data.

匯付天下始終以客戶需求為第一驅動力，積極探索支付和金融科技領域的創新解決方案。公司注重產品和服務的安全性、便捷性以及穩定性，充分保障客戶的權益、聆聽客戶訴求，不斷為客戶創造更多價值。依托於事業部制的管控體系，我們得以兼顧支付和金融科技領域的需求，為客戶提供全面而定制化的服務內容。截至2018年底，公司已經為約830萬小微商戶和約8,700家行業客戶提供支付和金融科技服務。

### 優質產品服務

強大的研發能力和後台技術支持是保持產品服務不斷創新優化的堅實後盾。2018年，匯付天下總體研發投入為人民幣2.3億元，同比增長77%。通過在技術人才建設、創新技術研發和系統安全保障等方面加強投入，公司得以高效管理、更新及維護軟件系統和硬件設施，提高處理能力及速度，為開發和部署新服務夯實基礎。目前，我們已達到業內領先企業的技術發展能級。

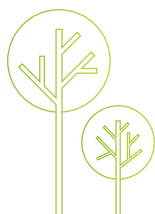
匯付天下依托於統一的智能化管理平台，為不同規模、不同行業的客戶提供全面的支付服務、金融科技服務和綜合解決方案，並已利用優質的產品服務形成顯著的規模經濟效應。為了不斷提升產品和服務的穩定性、精準性和高效性，公司已在高性能交易處理、雲計算服務以及大數據等前沿技術領域開展了大量研發。

Transaction processing competency	Transaction processing competency: Based on the flexible scalability of the cloud computing framework, Huifu Payment can support a daily processing capacity of 50 million transactions and a peak processing capacity of 5,000 transactions per second.
交易處理能力	基於雲計算架構的彈性擴展能力，匯付天下的交易處理能力能夠支持日交易5,000萬筆，每秒峰值處理能力達到5,000筆
Cloud computing services	We have cooperated with world-class cloud computing service organizations including Aliyun and Tencent Cloud, and greatly improved our business competency, research efficiency and safety and disaster prevention ability. Our talent reserve with clouding computing expertise is top in the industry.
雲計算服務	與阿里雲、騰訊雲等世界頂尖的雲計算服務機構開展合作，通過靈活的部署方式，大幅提升業務性能、研發效率和安全應急準備能力。我們精通各類雲計算技術的人員儲備居行業前列
Big data technology	We have currently accumulated more than 200 billion units of structuralized data, a year-on-year increase of 100%. We have completed a visualized label system covering 570 types of labels. It is widely used in scenarios such as risk control, marketing and operation.
大數據技術	目前所積累的結構化數據超過2,000億條，同比提升100%。通過形成覆蓋570個種類的可視化標籤體系，大數據技術在風控、營銷和運營等場景中被廣泛應用



#### LEAN MANAGEMENT TO OPTIMIZE BUSINESS PROCESSES AND EFFICIENCY 精益管理方式，優化業務流程與效率

Since 2009, the Company has been optimizing business processes, cutting processing costs, and reducing payment turnover time through lean management. As an effective way to significantly improve process efficiency, the Company launched an online customer service platform in 2017 to automatically process customer operating procedures of all kinds and reduce customer service response time. Besides, the Company employed its independently developed artificial intelligence technology to the customer service system to respond to more than 80% of customer queries with a more efficient way and at a lower cost. In August 2018, the Company launched an approval process flow optimization system that provides functions such as online approval, mobile approval, and data recording. Customized process forms and review standards greatly improve the flow efficiency of approval processes. As of the end of 2018, the system has run more than 600 approval processes.



自2009年以來，公司通過精益管理方式持續優化業務流程，降低處理成本，縮短支付周轉時間。作為大幅度提高流程效率的有效方式，公司於2017年推出了在線客戶服務平台，自動化處理所有類型的客戶操作流程，大幅縮短響應客戶查詢的前置時間。此外，公司已在客戶服務系統中採用自主開發的人工智能技術，以應對超過80%的客戶查詢，且效率更高，成本更低。2018年8月，公司上線了實現在線審批、移動審批、數據留痕等功能的審批流轉優化系統，依托定制化的流程表單和審核標準，大大提升了流程的流轉效率，截至2018年底，已累計運行超過600條審批流程申請。



## CUSTOMER SERVICE

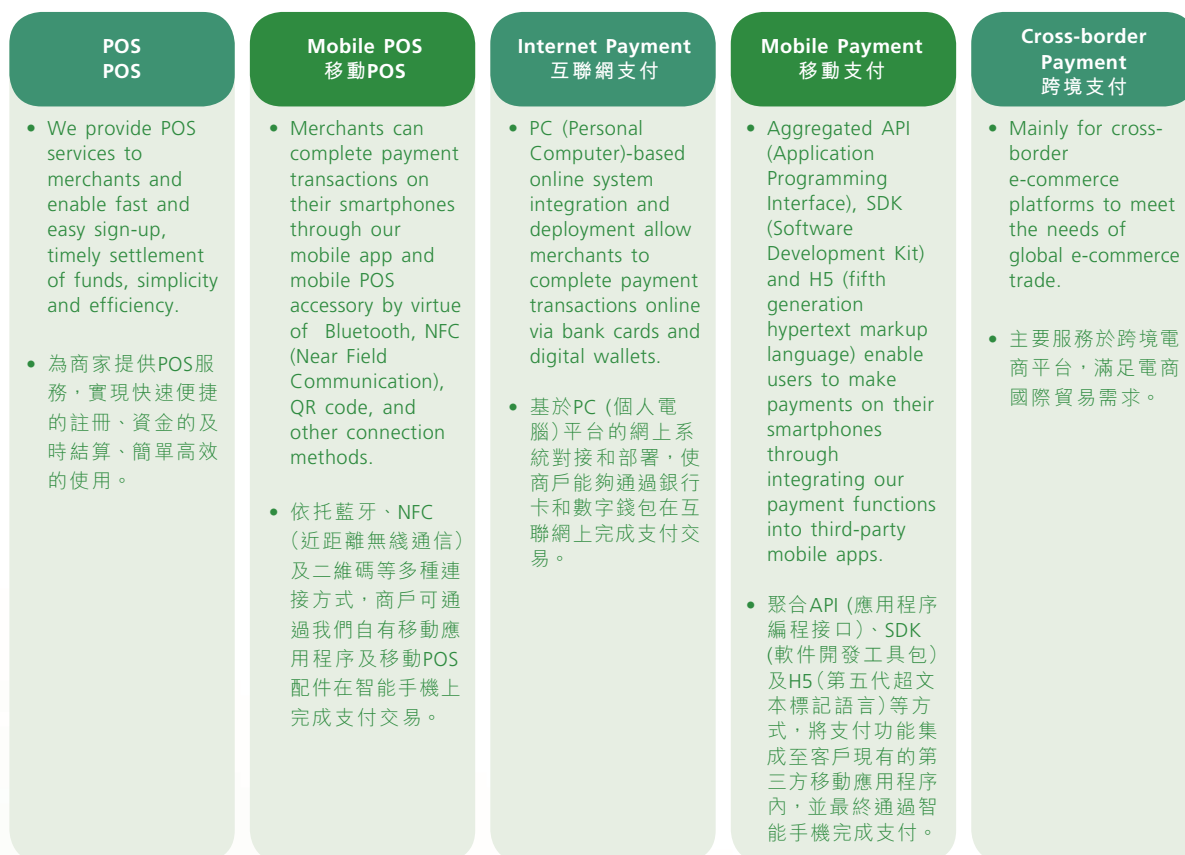
### 客戶服務

#### Payment Services

Popularization of non-cash payment encouraged enterprises with different scope and from different industries to introduce a variety of payment channels and raised diversified requirements for payment services. Huifu Payment provides diversified and customized portfolios to meet customers' ever-changing needs of payment services and value-added services. At present, Huifu Payment offers five types of payment services to cover all aspects of the payment sector, i.e. POS (point of sales), mobile POS, internet payment, mobile payment and cross-border payment.

#### 支付服務

隨著非現金支付的普及，不同行業屬性和資產規模的企業均接入了多種支付渠道，對支付需求提出了多樣化的要求。匯付天下利用多元化可定制的產品組合來滿足客戶日新月異的支付需求以及增值服務需求。目前，匯付天下通過POS（銷售終端）服務、移動POS服務、互聯網支付服務、移動支付服務以及跨境支付服務五大支付服務構成對支付領域的整體覆蓋。



Five Types of Payment Services  
匯付天下五大支付服務版圖

The five kinds of payment services enable customers to decide on their own portfolio of payment methods. In addition, we apply technology and automation to a wide range of business processes, further improving the quality and efficiency of customer review and introduction, fund clearing management, customer service, and ISO network services.

In order to deliver high-performance, high-availability expert-level payment systems, we make active efforts to develop core technology systems and aim to improve system response ability, data processing ability, and resource management ability to ensure that customers can enjoy accessible, reliable, stable and cost-effective services.

### Fintech Enabling Services

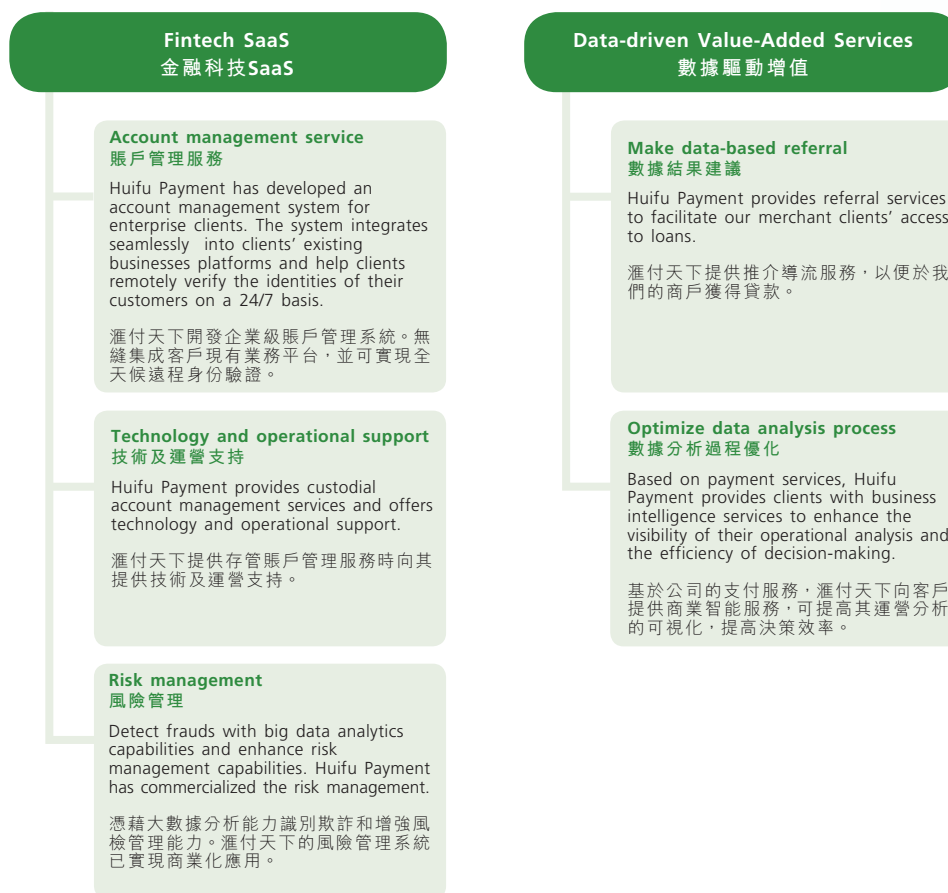
With its expertise in payment and related technologies, Huifu Payment focused on data visualization, operational efficiency and data security to develop and launch a series of fintech enabling services mainly in the forms of fintech SaaS and data-driven value-added services.

五大支付服務為客戶提供了充分的支付方案組合空間，在此基礎上，匯付天下還在業務流程中廣泛運用技術和自動化，將涉及客戶審核入駐、管理資金結算、客戶服務和ISO網絡服務等方面的工作質量和效率進一步提高。

我們積極開發核心技術系統，以構建高性能、高可用度的專家級支付系統為目標，並按照系統響應能力、數據處理能力、資源管理能力三個維度進行綜合提升，確保客戶能夠享受到公司便捷、可靠、穩定而又高性價比的服務。

### 金融科技服務

匯付天下憑藉在支付及相關技術方面的專長，以提高信息可視化、運營效率及數據安全性為突破口，開發並推出了一系列以金融科技SaaS及數據驅動增值為主要形式的金融科技服務。



## CUSTOMER SERVICE

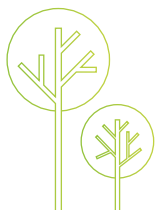
### 客戶服務



#### MOBILE PAYMENT MAKES LIFE EASIER FOR COLLEGE STUDENTS AND TEACHERS

移動支付深入校園，便捷師生生活

To provide convenience for teachers and students in universities and middle schools, Huifu Payment reached strategic cooperation with Shanghai Education Supermarket to launch mobile payment in convenience stores in schools in Shanghai. As of the end of 2018, Huifu Payment has launched smart POS devices in more than 150 Education Supermarket stores in Shanghai that support all mainstream payment methods, including card, QR code, Near Field Communication (NFC), UnionPay QR code, and the Quick Pass. The Company also provides a one-stop management platform that connects to the inventory of system of the Education Supermarket for supermarket staff to view, manage, and analyze all operational data and financial statements, which makes fund collection more organized and saves account reconciliation efforts.



為了向上海各大、中院校師生提供便利，匯付天下與上海教育超市達成戰略合作，共同推進上海高校便利超市內的移動支付項目。截至2018年底，匯付天下已為上海市150餘家教育超市門店布放智能POS收款終端，聚合所有主流支付方式，支持刷卡、掃碼、近距離無線通訊技術(NFC)、銀聯二維碼與雲閃付，並通過一站式管理平台對接教育超市的進銷存系統，讓工作人員可以便捷查看、管理、分析所有的經營數據與財務報表，破解了以往收款方式雜亂，工作人員對賬任務重等難題。

#### Comprehensive One-stop Solutions

Through organic integration of payment services and fintech enabling services, Huifu Payment provides customized solutions for micro and small merchants and industry vertical clients of different scales and with different requirements to help users determine their orientation and make reasonable decisions. For micro and small merchants, not only do we offer mobile payment solutions allowing them to collect funds by scanning the digital wallet or on the app via mobile payment devices and enjoy real-time settlement services, we also help them with financing and operation issues with pan-financial services such as the Loan Marketplace based on transaction data. In terms of industry verticals, we focused on the air travel industry and has become a leading internet airline ticketing payment service provider in China. We connect airlines, ticketing agencies and online travel platforms to improve the operational and financial efficiency of main industry players. Meanwhile, we take active steps to explore industries such as logistics, healthcare and education, satisfying the common payment needs of all industries while identifying the particular needs of individual customers. In terms of cross-border e-commerce solutions, we provide comprehensive services for foreign small and medium merchants and financial institutions, solving cross-border payment problems they come across. Starting with transaction payment, the smart, value-added and efficient payment service has laid the foundation for the reform and upgrading of the industries.

#### 綜合一站式解決方案

通過支付服務和金融科技服務的有機整合，匯付天下針對小微商戶和垂直行業客戶不同的業務規模和應用需求給出了定制化的解決方案，方便用戶快速定位自身並做出合理決策。我們不僅針對小微商戶推出移動支付解決方案，使其能通過掃描數字錢包或通過移動支付配件在APP上直接進行移動支付收款，並提供實時結算服務，還以交易數據為基礎，通過貸款超市等泛金融服務幫助商戶解決融資、周轉、運營等問題。在垂直行業，我們深耕航旅產業，已成為中國航空票務行業領先的互聯網支付服務提供商，通過有效連接航空公司、票務代理及在線旅遊平台，提高行業主要參與者的運營和資金效率；同時，我們還積極拓展快遞物流、健康、教育等行業，在滿足各行業共性支付需求的同時發現不同客戶的個性化需求。跨境電商解決方案則面向海外中小商戶以及金融機構提供綜合服務，化解客戶跨境域所造成的支付困難。匯付天下「智能」、「增值」、「高效」的支付服務發展方向，以交易支付為起點，為行業的變革升級提供基礎。

## CUSTOMER SERVICE 客戶服務

### Solutions For Micro And Small Merchants 小微商戶解決方案

- Mobile payment service
- Real-time settlement service
- Loan marketplace
- Cash management services
- Public utilities payment service
- 移動支付服務
- 實時結算服務
- 貸款超市推介
- 現金管理服務
- 公用事業繳費

### Solutions For Industry Verticals 垂直行業解決方案

- Omni-channel payment services
- Multi-level account system
- Flexible settlement
- "Three flows in one"
- Financial services
- Technology-enabled services
- 聚合支付服務
- 多級賬戶體系
- 靈活結算
- 三流合一
- 金融服務
- 科技賦能

### Cross-border E-commerce Solutions 跨境電商解決方案

- One-stop overseas shopping platform with direct shipping
- Cross-border digital payment solution
- 海外直郵一站式購物平台
- 跨境數字支付解決方案



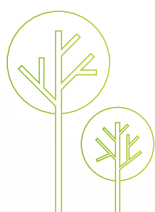
### ZHIHUIGUANJIA TO EMPOWER NEW RETAIL

智•匯管家|新零售煥發智慧魅力

Huifu Payment aims to build Zhihuiguanjia into a connector for the smart retail ecosystem. We hope to empower the retail industry, stores and consumers through integration of payment, marketing and finance. Zhihuiguanjia supports payment channels including Alipay, WeChat Pay, Apple Pay, Quick Pass, UnionPay QR code and cards. It takes a minimum of three seconds to complete a payment. In addition to front-end smart fund collection, merchants can perform reconciliation for card payments, QR code payments, and other payments on the platform. Financial staff of retail chain stores can access the operating data of all stores in the country without logging into multiple platforms for reconciliation, so that they won't make mistakes. Zhihuiguanjia can also develop settlement plans for the headquarters and combine in-store fund collection and centralization to satisfy the needs for one-stop services from front-end business scenarios, retail store operation to headquarters management and control.



匯付天下智•匯管家致力於做好智慧零售生態的連接器，希望通過支付、營銷與金融一站式的服務理念，賦能零售、賦能門店、賦能消費者。智•匯管家支持支付寶、微信支付、Apple Pay、銀聯雲閃付、銀聯二維碼以及刷卡支付等全渠道支付方式，最快3秒完成收款。除了前端的智能收款，智•匯管家的商戶控台可完成刷卡支付、掃碼支付等多通道對賬，零售連鎖門店的財務人員可快捷查看全國各門店的經營數據，無需登錄多個平台進行對賬，做到平賬不錯賬。智•匯管家還可以為品牌總部定制結算方案，門店收款與資金歸集一氣呵成，滿足前端商業場景、零售門店操作、品牌總部管控的一站式服務需求。





## CUSTOMER SERVICE

### 客戶服務

## PROTECTION OF CUSTOMER RIGHTS AND BENEFITS

Huifu Payment takes a customer-centered approach to provide services. We understand and respect customers' privacy, right to know, right to appeal and other legitimate rights and interests. We align the interests of customers with the interests of the Company and have a management system that covers all customer service aspects. We act in accordance with laws and regulations, adhere to the principle of fair competition, and maintain the orderly operation of the market while seeking win-win cooperation with customers.

The Company has signed payment service agreements with special merchants that set out the payment settlement cycle, service charges, error and dispute resolution and the rights and obligations of both parties.

### Protection of User Privacy

Huifu Payment processes massive payment transactions and is thus able to gather a vast amount of transaction and business data. Our Data Center places all data on files, keeping data necessary for business purposes only and voluntarily delete sensitive information that is not necessary for business purposes. We have developed an approval system to ensure that information is accessed or retrieved by those with appropriate authorizations only. Information will be encrypted and desensitized when being transferred, and the routes of transfer will be monitored in real time to ensure appropriate user privacy protection. At the same time, the Company considers training on user privacy protection a must in building a qualified customer service team.

### Handle Failure and Emergency Events

Huifu Payment strives to provide customers with stable services. We predict possible failures or interruptions by active network query, keep in touch with partners to prepare for system maintenance by relevant institutions in advance so that we can work out solutions, notify customers and ask them to be prepared. In the event of an unexpected failure, the Company will notify customers immediately, track the troubleshooting progress and keep customers on the same page to relieve their anxiety and sense of uncertainty. Moreover, we assist merchants in drafting failure statements, helping their customers understand the cause of the problem and expected recovery time promptly and accurately, so that on the sense of anxiety would not be passed on.

## 客戶權益保護

匯付天下始終遵循以客戶為中心的服務理念，理解並尊重客戶在隱私保護、知情權、申訴權等方面的合法權益。我們將客戶利益與公司利益相結合，完善了覆蓋各個客戶服務接觸點的管理制度，在與客戶合作共贏的同時，依法守規，堅持公平競爭的原則，維護市場的有序運行。

公司與特約商戶均簽訂支付業務服務協議，明確資金結算週期、結算手續費標準、差錯和爭議處理等事項及雙方權利義務。

### 客戶隱私保護

處理大量的支付交易使匯付天下能夠獲得海量的交易和業務數據。公司通過數據中心對所有數據進行建檔，只保留業務中必要的數據，主動刪除非所需敏感類信息。我們通過審批制度確保所有信息的查閱和調取者均得到相應授權，並在信息流轉過程中對其進行加密和脫敏處理，實時跟蹤信息流轉路徑，確保客戶隱私得到妥善保護。同時，公司將有關客戶隱私保護的培訓作為必要培訓，著力打造合格的客戶服務團隊。

### 故障處理和突發事件解決

匯付天下力求為客戶提供穩定的服務，以主動網絡查詢方式預見可能發生的故障或中斷，並通過與合作夥伴的持續溝通提前獲知相關機構的系統維護信息，及時做好預案並予以公告，提醒客戶做好相應準備。一旦發生突發故障，公司在第一時間告知客戶的同時，實時跟進故障排除進度，通過向客戶同步進度的方式安撫客戶的焦急情緒、消除客戶的不確定感。我們還積極協助商戶擬定故障說明，幫助其客戶能及時準確地瞭解事故發生的原因和預計恢復的時間，避免焦慮情緒的層層傳遞。

## Feedback and Complaint

Huifu Payment listens to customer feedback through a variety of channels including national customer service hotline, online customer service, express mail and e-mail. We have developed policies such as the *Closed-loop Complaint Management Mechanism* and *Complaint Handling Policy* that specify the responsibilities of different departments, set out handling processes, enhance process control and emergency plan management, and ensure accountability and performance assessment for responding to customer feedback. The Company defined detailed time frames for feedback from different sources, and set up positions to urge the customer service team to properly address complaints. Furthermore, we train customer service staff on a regular basis to improve their skills to resolve complaints and appease customers so that all customers' concerns are taken seriously.

## 反饋及投訴

匯付天下開放了包括全國客服熱線、在線客服、快遞信件以及電子郵件在內的多種渠道，悉心聽取客戶對公司的反饋。我們制定了《投訴閉環管理機制》、《投訴處理制度》等規章文件，明確各部門管理職能，規範處理流程，強化過程管控與應急預案管理，深化回應客戶反饋的責任追究與考核機制。對不同的反饋來源，公司制定了詳細的回復時限，並設定了投訴催辦崗位來督促投訴內容得到妥善的解決。同時，我們定期對客服人員進行處理技能培訓，提升員工化解投訴、安撫客戶的能力，認真對待每一位客戶所關注的問題。



Complaint Address Procedure  
投訴處理流程

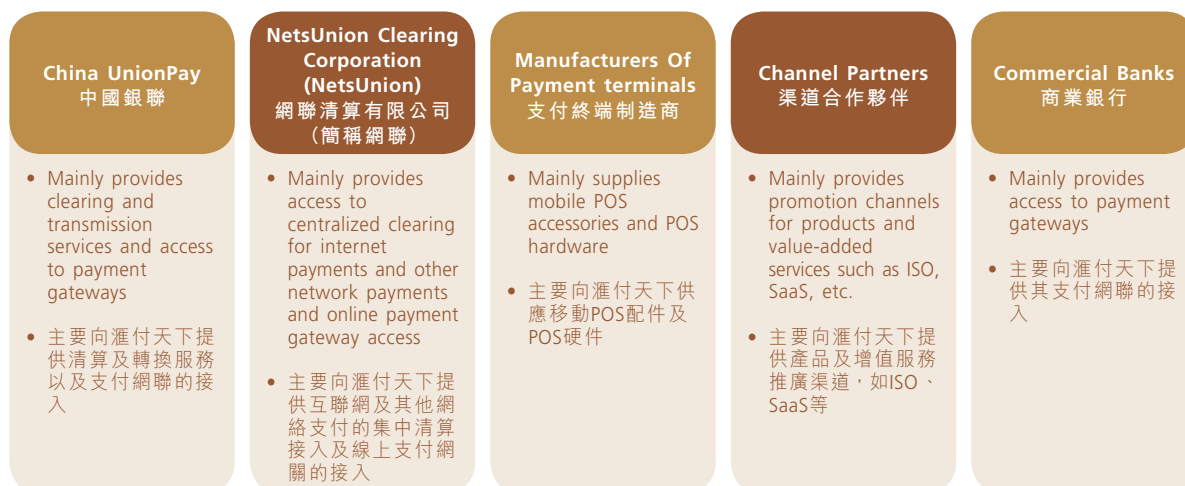


# BUSINESS PARTNERSHIP

## 夥伴合作

As a third-party payment service provider, Huifu Payment's operation depends on stable relationships with commercial banks, channel partners, UnionPay, NetsUnion, and other business partners. To ensure the reliability of the partnerships and the demand for expanding channel partners in a timely manner corresponding to our business development, the Company has established a Financial Relation Department responsible for communication with relevant institutions.

作為第三方支付服務提供商，匯付天下的業務運營依賴於與不同的商業銀行、渠道合作夥伴、中國銀聯、網聯及其他業務合作夥伴建立及維持穩定關係。為了確保合作關係的可靠性，並及時響應業務發展對更多渠道合作夥伴的需求，公司設立了金融關係部門負責與相關機構的溝通事宜。



Main Partners of Huifu Payment  
滙付天下主要合作夥伴

## COOPERATION ON COMPLIANCE

In a strong regulatory environment, Huifu Payment pays attention to the compliance of each cooperative project and each transaction, continuously improves its compliance management level, and promotes healthy development of the industry. For manufacturers of payment terminals and service providers, we gradually develop systematic screening mechanism and review their performance, so as to ensure our mutual sustainable development with our business partners.

### China UnionPay

China UnionPay is the bankcard clearing house and bankcard association in China. It operates an inter-bank transaction clearing system through which the connection and switch between banking systems are realized. Huifu Payment has established a strong relationship with China UnionPay and has been selected as an Outstanding Partner of UnionPay. Drawing on market development and innovation capabilities, Huifu Payment is extending comprehensive strategic cooperation with UnionPay to promote the development of value-added services and enlarge our customer base at home and abroad.

## 合規合作

身處強監管環境，匯付天下注重每一次合作與每一筆業務的合規性，持續提升自身的合規經營水平，助推行業的健康發展。針對支付終端製造商和服務供應商，我們逐漸建立系統化的篩選機制，並不定期回顧與各合作夥伴的合作表現，確保共同的可持續發展。

### 中國銀聯

中國銀聯是中國銀行卡清算機構和銀行卡聯合組織，其通過跨行交易清算系統，實現銀行系統間的互聯互通。滙付天下與中國銀聯建立了牢固的合作關係，並被評選為銀聯優選合作夥伴。基於公司的市場開拓和創新能力，滙付天下正與中國銀聯展開全面的戰略合作，促進增值服務的開發，並在國內外擴大客戶基礎。

### NetsUnion

China NetsUnion Clearing Corporation is a clearing platform for online payments of non-bank payment institutions approved by the People's Bank of China (PBOC). Under the supervision and regulation of the PBOC, the NetsUnion was organized by the Payment and Clearing Association of China (PCAC) under the marketization approach with non-bank payment institutions participating as equity investors under the principle of "joint set-up, ownership, and sharing". It was incorporated in Beijing in August 2017. According to regulations on "replacing the direct connection with banks with unified clearing platforms" of the PBOC, Huifu Payment completed connections to the NetsUnion at the end of 2018, connecting its transactions to the NetsUnion.

### Manufacturers of Payment Terminals

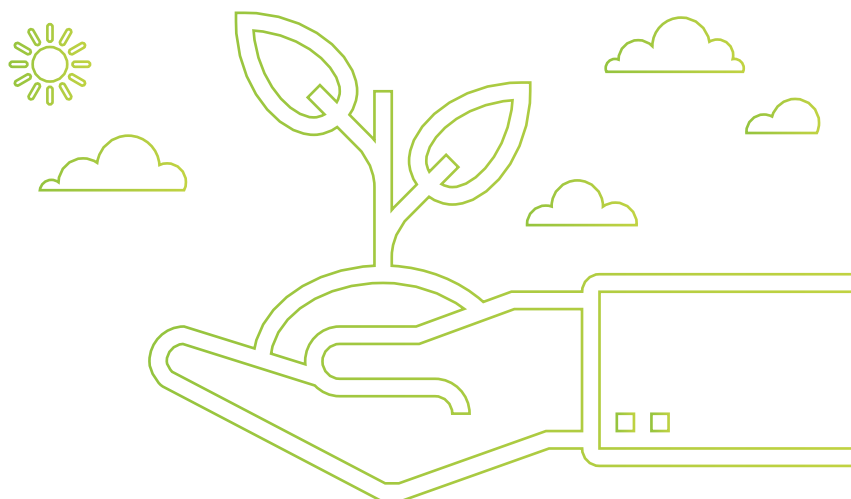
Huifu Payment needs to provide merchants with payment terminals (including mobile POS accessories) in the payment service. Therefore, choosing reliable payment terminal manufacturers is an important part of our procurement work. We have developed the *Procurement Management Policy* to regulate procurement activities. We maintain and regularly update the list of qualified suppliers by weighing factors including UnionPay certification, product quality, quoted price, market reputation, after-sales service, payment terms, and delivery speed. We provide all suppliers with equal opportunities through the tendering process. In the framework agreement with major suppliers, the Company set out provisions on quality specifications, pricing, delivery time, payment terms, warranty and after-sales services to ensure timely and reliable product delivery. We discontinue suppliers that fail to meet our requirements. As of 31 December 2018, Huifu Payment had seven payment terminal suppliers, including four in South China, and one in Central China, East China, and North China respectively.

### 網聯

網聯清算有限公司是經中國人民銀行批准成立的非銀行支付機構網絡支付清算平台的運營機構。在中國人民銀行指導下，由中國支付清算協會按照市場化方式組織非銀行支付機構以「共建、共有、共享」原則共同參股出資，於2017年8月在京註冊成立。根據中國人民銀行「斷直連」的相關規定，匯付天下已於2018年底全面完成了接入網聯的相關工作，將業務接入網聯。

### 支付終端製造商

匯付天下在開展支付業務過程中需要為商戶部署支付終端(包括移動POS配件)，因而，選擇可靠的支付終端製造商是公司採購工作的重要組成部分。我們制定了《採購管理制度》對採購行為進行約束，通過權衡考慮中國銀聯的認證、產品質量、報價、市場聲譽、售後服務、支付條款及交貨速度等因素維護並定期更新合格供貨商名單。公司通過招標程序給予所有供應商公平競爭的機會。在與主要供貨商訂立的框架協議中，公司規定了包括質量規範、定價安排、交貨時間、支付條款、保修條款和售後服務等多項內容，以保證產品的及時可靠交付。對於不符合要求的供應商，我們將及時予以淘汰。截至2018年12月31日，匯付天下共擁有支付終端供應商7家，其中華南地區4家，華中、華東及華北地區分別擁有1家。





## BUSINESS PARTNERSHIP

### 夥伴合作

#### Channel Partners

##### ISO Network

Huifu Payment has developed sound relationships with the ISO network and other channel partners to jointly promote our services to merchants in accordance with applicable regulatory requirements. We undertake that we will strictly adhere to the principle of fair competition and will not give any party exclusive rights regarding promotion or service provision as we develop channel partners at present and in the future.

Thanks to an extensive network of ISOs, efficient direct sales teams and channel partners, we have built a broad client base and effectively covered specific industry verticals.

##### SaaS Providers

Huifu Payment began to work with leading SaaS providers in 2017 to integrate the Company's payment services into their solutions, leverage their distribution channels and customer base for marketing and merchant development, or directly offer their customers POS and mobile POS services. We have made agreements with SaaS providers that define the responsibilities and rights of the parties, the fee structure, performance evaluation, and indemnity. As of 31 December 2018, we have signed agreements and established cooperation with 137 SaaS providers.

##### Commercial Banks

Huifu Payment works closely with commercial banks to jointly develop high-value merchants. Commercial banks mainly provide their payment gateway interfaces to facilitate payment transactions by transmitting information between payment portals such as websites and mobile devices and payment authorization systems of banks. On the other hand, the Company guides commercial banks to complete system construction and connection to financial intermediaries and provides support for operation and maintenance services. During the cooperation, Huifu Payment ensures product efficiency and safety with its well-established account system, flexible business processing functions, and mature risk control and alert mechanism. As of 31 December 2018, Huifu Payment has entered into Gateway Connection Agreement with 29 commercial banks (including the five major commercial banks) in China.

#### 渠道合作夥伴

##### ISO網絡渠道

匯付天下與ISO網絡及其他渠道合作夥伴間發展了良好的合作關係，依照適用的監管規定，共同向商戶推介我們的服務。我們承諾在現在及未來的渠道合作夥伴關係建立過程中不會發生就推廣或提供服務而提供任何獨家運營權，嚴格遵守公平競爭的市場原則。

通過廣泛的ISO網絡、高效的直銷團隊和渠道合作夥伴，我們已接觸到廣泛的客戶群並有效覆蓋特定垂直行業。

##### SaaS提供商合作

匯付天下於2017年開始與領先的SaaS提供商合作，把公司的支付服務集成到其解決方案中，利用其分銷渠道和客戶基礎進行營銷和商戶開發，或直接向其客戶提供POS及移動POS服務。我們與SaaS提供商訂立了明確各方職責與權利、費用結構、績效評估、彌償保證的協議，截至2018年12月31日，我們已與137家SaaS提供商訂立協議並達成合作。

##### 商業銀行

匯付天下與商業銀行密切合作，共同發展高價值商戶，商業銀行主要向公司提供其支付網關的接口，通過在網站或移動設備等支付門戶與銀行的支付授權系統之間傳遞信息，促進支付交易。而公司則引導其與金融中介機構完成系統建設、對接，並在運營及維護服務方面提供支持。在合作過程中，匯付天下以完善的賬戶體系，靈活的業務處理功能以及成熟的風控預警機制保證了產品的高效安全。截至2018年12月31日，匯付天下與中國29家商業銀行（包括五大商業銀行）訂立了網關連接協議。

## INDUSTRY DEVELOPMENT

As Huifu Payment strengthens cooperation with partners, it also focuses on industry development and plays a leading role in the establishment and implementation of industry standards. The Company plays an active part in developing industry standards and sharing experience and also devotes itself to promoting industry communication and normative reform together with industry associations. As of the end of 2018, Huifu Payment has been active in various industry associations.

## 行業推動

匯付天下在加強夥伴合作的同時，亦注重推進行業發展，引領行業規範的建立和實施。公司主動參與支付行業的標準制定和經驗分享，致力於與行業協會共同推動行業間的交流溝通和規範性改革。截至2018年，匯付天下已在多個行業協會發揮了較為積極的作用。

Industry Association 行業協會	Title 擔任職務
Payment and Clearing Association of China 中國支付清算協會	Executive Director Unit 常務理事單位
National Internet Finance Association of China 中國互聯網金融行業協會	Director Unit 理事單位
Association of Shanghai Internet Financial Industry 上海市互聯網金融行業協會	Vice President Unit 副會長單位
Shanghai E-commerce Association 上海市電子商務行業協會	Vice President Unit 副會長單位
Shanghai Software Industry Association 上海市軟件行業協會	Vice President Unit 副會長單位
Shanghai Information Service Association 上海市信息服務業行業協會	Vice President Unit 副會長單位
Shanghai Producer Services Promotion Association 上海市生產性服務業促進會	Vice President Unit 副會長單位

To further promote the sustainable development of the industry, Huifu Payment embraces applications of artificial intelligence, face recognition, automation and other technologies with an open mind, and devotes to bringing more convenient and reliable payment experience to all users.

為了進一步推動行業的未來可持續發展，匯付天下以開放的心態推進人工智能、人臉識別、自動化等技術的應用，致力於帶給所有用戶更加便捷可靠的支付體驗。

## BUSINESS PARTNERSHIP

### 夥伴合作

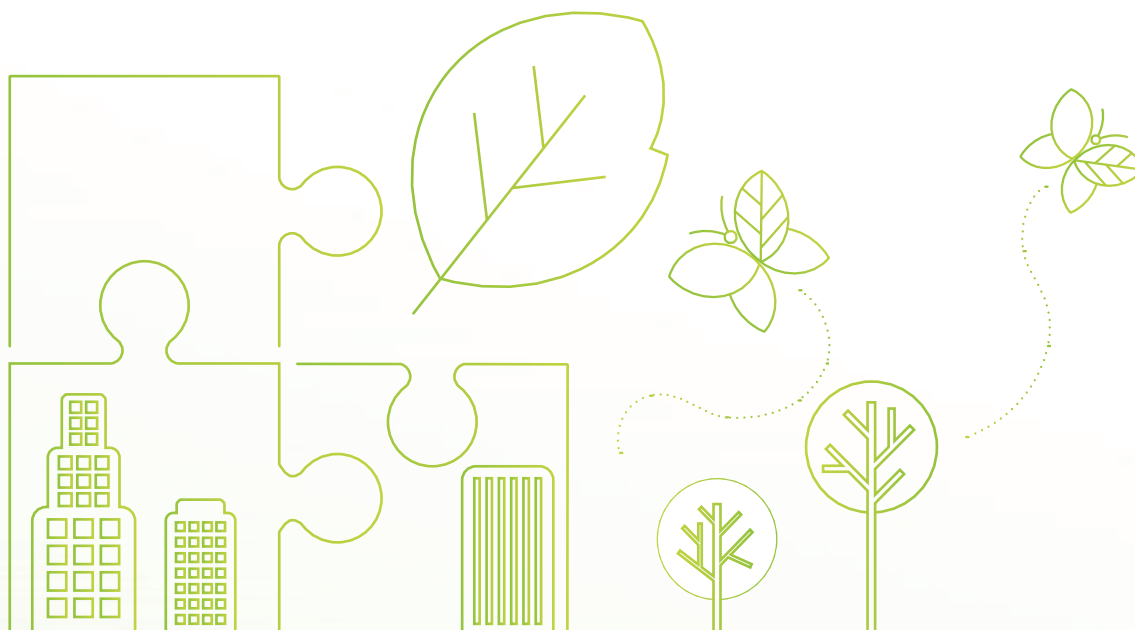
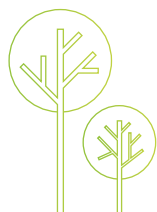


#### HUIFU PAYMENT HOST THE FORUM ON INTELLIGENT FINANCE OF THE WORLD ARTIFICIAL INTELLIGENCE CONFERENCE 匯付天下承辦世界人工智能大會智能金融主題論壇

The World Artificial Intelligence Conference was grandly convened on 17 September 2018. Huifu Payment was the exclusive organizer of the Forum on Intelligent Finance. The forum acted not only as a bridge between research institutes and enterprises but also a driver for exchange between technical research, development and application. Moreover, it was a platform for academic presentation and discussion on how artificial intelligence promotes financial risk control, which is a common concern of the industry.



2018年9月17日，世界人工智能大會盛大召開，其中「智能金融主題論壇」由匯付天下獨家承辦。此次主題論壇不僅為科研院校和企業間搭建了跨界交流溝通的平台，有效推進了技術研發與實踐應用之間的碰撞交流，更就行業關注的人工智能對金融風險控制的推動問題進行了學術分享與討論。





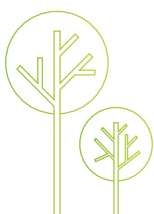
#### HUIFU PAYMENT PARTICIPATED IN CHINA AI(ARTIFICIAL INTELLIGENCE) FINANCE PACESETTERS SUMMIT

匯付天下參與中國AI(人工智能)金融探路者峰會

In September 2018, Huifu Payment attended the China AI Finance Pacesetters Summit to draw on practical cases and discuss the trends of AI finance with other traditional financial institutions and fintech institutions. Mu Haijie, President of Huifu Payment was invited to the Summit to share her views on fintech. Huifu Payment was listed among "China Third-party Payment Pioneers 2018" due to its remarkable fintech achievements in recent years.



2018年9月，匯付天下參與了「中國AI金融探路者峰會」，與其他傳統金融機構、科技金融機構一起結合豐富的行業案例分享，探討AI金融發展的趨勢。匯付天下總裁穆海潔受邀出席峰會並就金融科技話題發表觀點。憑藉近年來在金融科技領域成就顯著，匯付天下榮登「2018中國第三方支付先鋒榜」。



#### HUIFU PAYMENT PARTICIPATED IN CHINA PAYMENT AND CLEARING FORUM 匯付天下參與中國支付清算論壇

The seventh China Payment and Clearing Forum was held in November 2018 focusing on "the New Era of Reform and Opening Up — Opportunities and Challenges of the Payment Industry" and "Innovative Development of Fintech and Payment and Clearing". Representatives from more than 270 financial and payment institutions and regulatory bodies attended the forum. Zhou Ye, Chairman and CEO of Huifu Payment participated as a guest speaker in the roundtable discussion session and delivered a speech on how fintech promotes innovation in payment and clearing from the side of Huifu Payment.



2018年11月，第七屆中國支付清算論壇隆重召開，圍繞「改革開放新徵程 — 支付行業的機遇與挑戰」和「金融科技與支付清算創新發展」的論壇主題，來自金融支付、監管等各界的270多家單位代表參加了論壇，匯付天下董事長兼首席執行官周曄作為論壇嘉賓，參與了圓桌討論環節，向各界闡述了匯付天下對以金融科技推動支付清算領域創新的見解。





# EMPLOYEE DEVELOPMENT

## 員工發展

Huifu Payment acts in strict accordance with laws and regulations including the *Labor Law of the People's Republic of China* and *Labor Contract Law of the People's Republic of China* to protect and ensure the rights and interests, privacy and relevant benefits (including work hours, leaves and other treatment and benefits) of employees. As a technology enterprise, Huifu Payment attaches great importance to employee training and development. On one hand, we take active steps to provide a training and development platform for employees. On the other hand, we join hands with higher education institutions including Shanghai National Accounting Institute and Shanghai Advanced Institute of Finance (SAIF) of Shanghai Jiao Tong University to provide resources and platforms for talent development.

匯付天下嚴格遵守《中華人民共和國勞動法》《中華人民共和國勞動合同法》等法律法規的要求，依法保障員工的個人權益、隱私，以及相關福利（包括工作時長、休假以及其他待遇及福利）。身處科技行業，匯付天下高度重視員工培訓以及人才發展，一方面積極為員工提供培訓發展平台，另一方面與上海國家會計學院、上海交通大學高級金融學院等高校聯手，一同為人才培養提供資源和平台。



### COMPENSATION AND BENEFITS

#### 薪酬福利

- Equal pay for equal work  
堅持同工同酬
- Competitive compensation and benefits package  
薪酬福利保持行業高標準



### GENDER EQUALITY IN HIRING

#### 平等僱傭

- Gender equality and anti-discrimination  
堅持男女平等、反歧視
- Evaluate candidates based on performance and ability  
以業績和能力為考核標準



### EMPLOYEE DEVELOPMENT

#### 員工發展

- Tailor training programs for employees at all levels  
為各層級員工提供定制培訓
- Encourage employee development by incentives such as the Technology Festival  
以科技節等形式正向激勵員工發展



### TALENT DEVELOPMENT

#### 人才培養

- Pay attention to university-business cooperation  
重視校企合作
- Actively participate in industry forums  
積極參與行業論壇



## EMPLOYEE DEVELOPMENT

### 員工發展

In accordance to laws and regulations including the *Labor Law of the People's Republic of China*, *Social Insurance Law of the People's Republic of China* and *Regulation on the Administration of Housing Accumulation Funds*, Huifu Payment pays retirement insurance, medical insurance, unemployment insurance, work injury insurance, and maternity insurance premiums and Housing Provident Fund contributions in full for employees.

Concerned about the physical and mental wellbeing and safety of employees, Huifu Payment strictly follows the laws and rules regarding occupational health and safety and organizes employees to take a physical examination every year. We endeavor to satisfy the needs of employees and improve the working environment according to the results of employee satisfaction questionnaire and feedback. To give employees a more comprehensive understanding of the rules and facilities of our office building, the Administrative Department produced a comic manual that covers workplace rules, instructions for the use of equipment, fire safety, and facilities and services.

匯付天下依據《中華人民共和國勞動法》《中華人民共和國社會保險法》《住房公積金管理條例》等法律法規要求，為員工及時足額繳納養老、醫療、失業、工傷、生育等社會保險和住房公積金。

匯付天下關注員工身心健康與安全，嚴格遵守職業健康安全相關法律法規，每年定期組織員工進行體檢，根據員工滿意度調查問卷和反饋意見積極響應員工需求，優化工作環境。為了使員工更全面地瞭解辦公大樓的相關條款以及福利設施，行政部門繪製了漫畫版手冊，通過生動形象的方式向員工展示辦公日常規範、相關設備使用方法、消防安全，以及福利設施與服務。



There is a gym in the building for employees to work out during breaks or after work and ease workplace stress.

大樓設有健身區域，供員工休息時間鍛煉，緩解工作壓力。



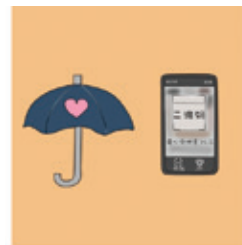
There are shared power banks on the first floor for employees on business trips and visitors to rent.

一樓配備共享充電寶，可供出差員工、參會訪客等租賃使用。



There is a medicine cabinet in the restaurant on each floor to help employees deal with unexpected events. Moreover, the Company advocates solid waste recycling and sets battery recycling bins.

各樓層餐廳配備醫藥箱，以應對員工在日常辦公中的突發狀況。此外，公司提倡固體廢棄物的回收利用，配有廢舊電池回收箱。



The north and south receptions of the building offer umbrella rental. Employees may register their information and rent an umbrella for unexpected weather conditions.

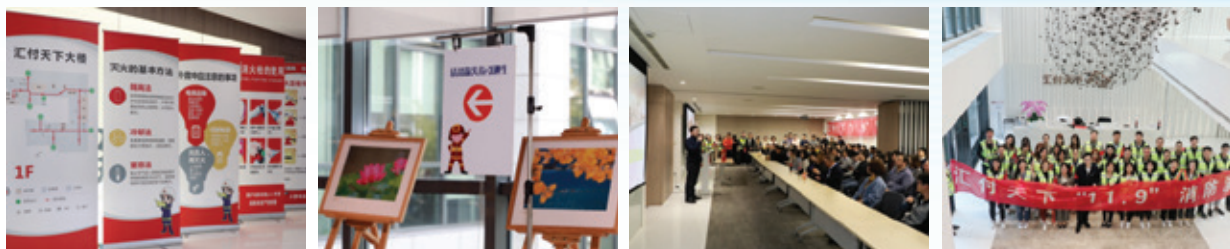
大樓南北前台提供愛心傘租賃服務，員工可登記租賃，以應對突變的天氣狀況。

Huifu Payment Comic Manual

匯付天下漫畫版設施說明

To improve the fire safety mechanism of the building and raise the fire safety awareness of all employees, the Administrative Department organized fire drills in line with the policy of “put prevention first and combine prevention with elimination” theme of the 119 Fire Awareness Day of the Ministry of Public Security, to enhance the ability of employees to escape from fires, protect themselves and respond to the unexpected situations.

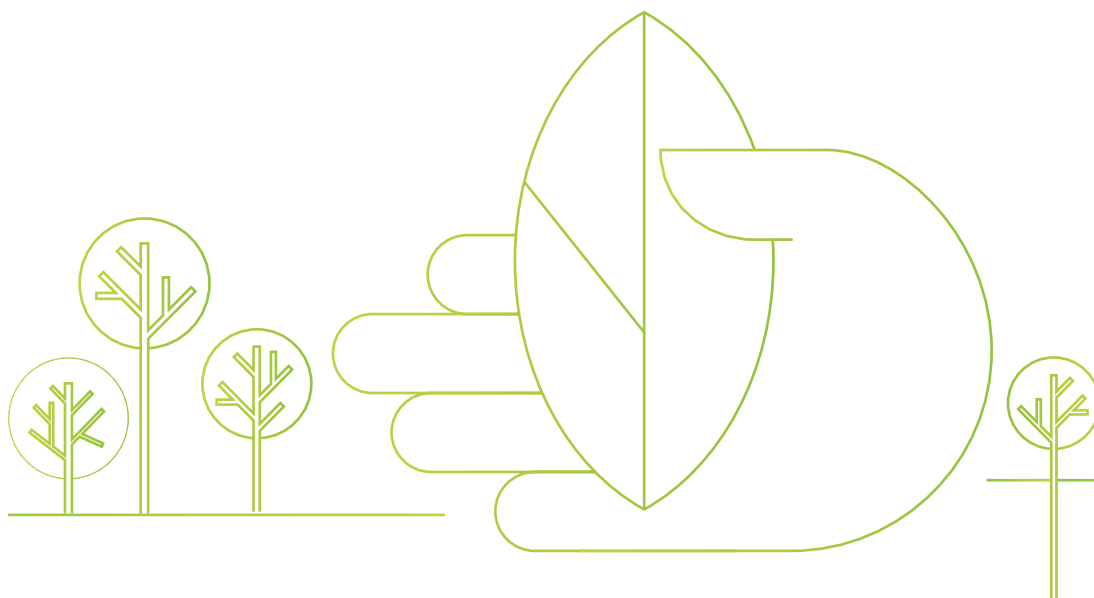
為完善大樓消防安全機制，提高全體辦公人員的安全消防意識，行政部響應公安部「119消防宣傳日」主題，貫徹「預防為主，防消結合」方針，開展消防演習活動，提高人員逃生自救及在突發事件中的應變能力。



Huifu Payment Fire Drills  
匯付天下消防演習活動

Corporate culture is an important cornerstone of a company's development. Huifu Payment has been a people-oriented enterprise since the very first day, committed to creating a warm and harmonious cultural atmosphere for employees with open-mindedness and inclusiveness and through diversified cultural activities.

企業文化是企業發展的重要基石。匯付天下自建立以來，堅持以人為本，以開放融合的文化理念以及形式多樣的文化活動為載體，為員工營造溫馨和諧的文化氛圍。





## EMPLOYEE DEVELOPMENT

### 員工發展



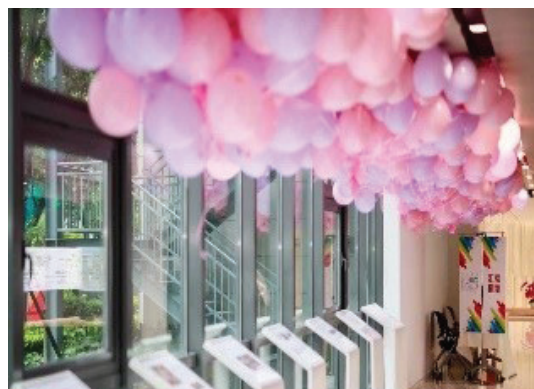
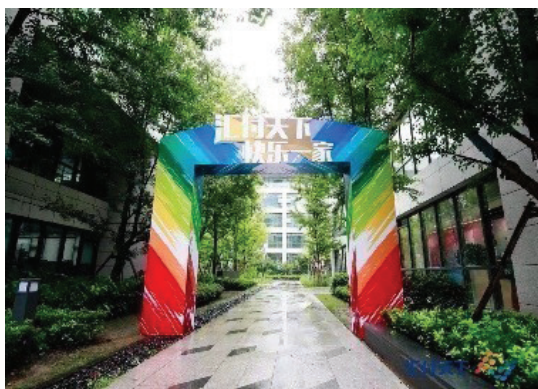
#### HAPPY FAMILY WITH HUIFU PAYMENT

匯付天下，快樂一家



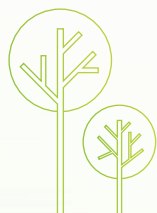
On 30 June 2018, we held the Huifu Family Day on the 12th anniversary of the Company, inviting the family members of employees to the headquarters for celebrations, so that employees can spend more time with their families and show them where they work, which increased their sense of pride and helped their families to understand what they do at work.

2018年6月30日，我們在公司成立12周年之際開展了匯付家庭日活動，邀請員工家屬一同前往公司總部共同慶祝。讓員工在陪伴家人的同時，向家人展示自己的工作環境，提高員工工作的自豪感，增進員工家屬對員工工作的了解。



The event attracted 132 families. They experienced fintech products, played parent-child games, took family photos, thus had a better understanding of our corporate culture. Employees also developed a stronger appreciation of the Company and a deeper sense of belonging.

家庭日合共132組家庭參加，通過開展科技金融產品和技術體驗、親子遊戲、全家福合影等活動，傳遞公司文化，增強了員工的認可度和歸屬感。





EMPLOYEE DEVELOPMENT  
員工發展



Woman's Day  
女神節活動



Children's Day  
兒童節活動



Christmas  
聖誕節



Birthday Party for Employees  
員工生日會

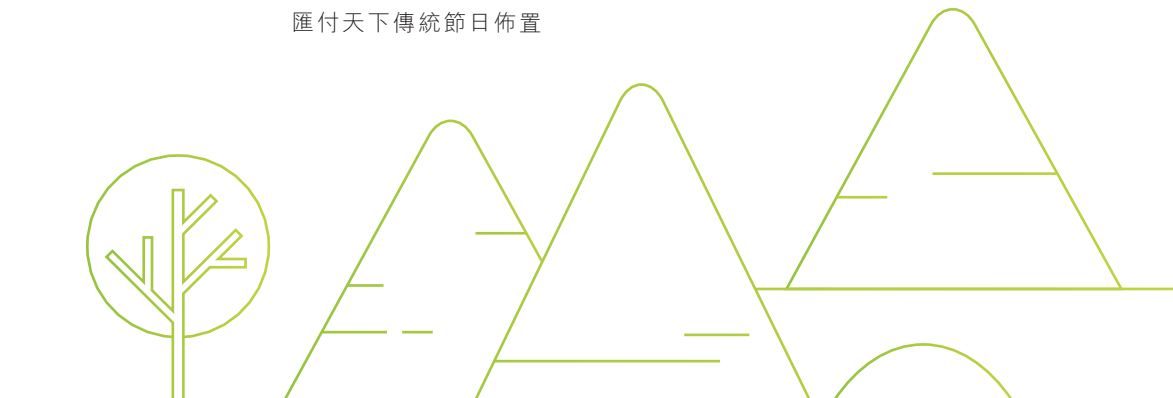


Programmer's Day  
程序員節

Festival Events Organized by Huifu Payment  
匯付天下開展的節日活動



Traditional Festival Decorations by Huifu Payment  
匯付天下傳統節日佈置



## EMPLOYEE DEVELOPMENT 員工發展

### TALENT DEVELOPMENT

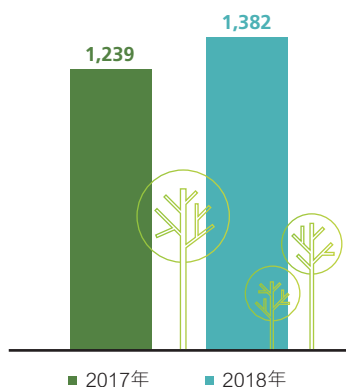
With the rapid development and changes of the internet, excellent talents have become the most valuable resource of an enterprise. Huifu Payment pays close attention to the talent development and designs tailor-made training based on the skills and abilities required in different business functions and levels. In 2018, the average number of training hours per employee of Huifu Payment was 19.36 hours.

### 人才培育

隨著互聯網的快速發展和變化，優秀的人才成為了企業最寶貴的資源。匯付天下注重員工的培養，針對不同業務類型和層級員工所需的技能和能力採取定制化培訓的方式，提高培訓效果。2018年，匯付天下員工平均接受培訓19.36小時。

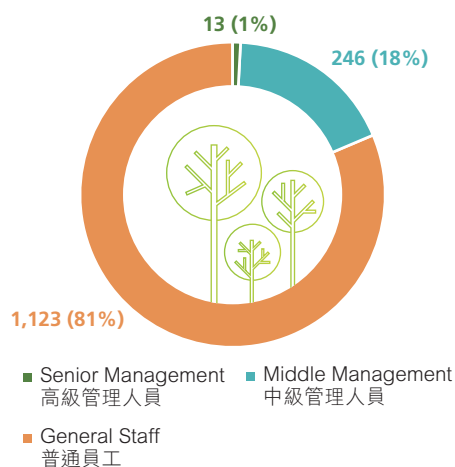
#### EMPLOYEES TRAINING (MENTIMES)

員工培訓情況(人次)



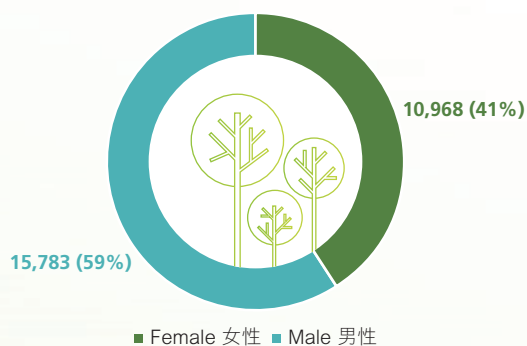
#### EMPLOYEES TRAINING BY JOB LEVEL (MENTIMES)

按職級劃分員工受訓情況(人次)



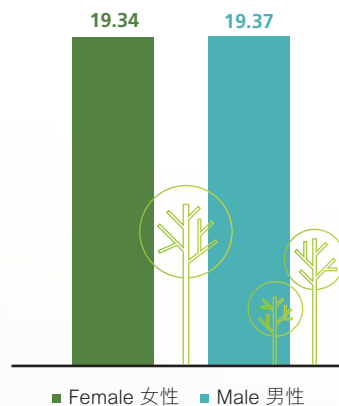
#### TOTAL TRAINING HOURS BY GENDER

按性別劃分培訓總時數(小時)



#### AVERAGE TRAINING HOURS PER EMPLOYEE BY GENDER

按性別劃分平均培訓時數(小時)





As the Company grows, to help new employees understand our system and corporate culture in a quicker and more comprehensive way, we arrange a “buddy” for each new employee to help him/her at work and life. Moreover, in 2018, we radically reformed our onboard training. In addition to familiarizing new employees with our policies, products, and requirements, we ask veterans to share their experience and hold corporate culture seminars titled “Huifu in my eyes”, so that new employees can fit in as soon as possible.

- In 2018, Huifu Payment organized **15** sessions of onboarding training that lasted **3** days each. 378 employees received onboarding training, adding up to **9,072** hours of training.
- 2018年，匯付天下共組織**15**期新員工培訓，每期培訓為期**3**天；參與人次為378人，總學時為**9,072**小時。



We believe in lifelong learning and encourage the management to stay curious and sensitive about the world and their surroundings, and continue to broaden their vision and improve their knowledge structure. Not only do we support senior management to pursue MBA or EMBA, we also launched a one-year training program named “Huifu Elite Training Camp” to equip employees with managerial skills in 2018. The program aimed to build up the management capability of participants in all aspects through a variety of methods including online business courses, inspirational offline discussions, personal development plan throughout the program and simulation of the implementation of strategies.

我們秉承「活到老，學到老」的精神，鼓勵管理層人員保持對世界的好奇以及對週遭環境的敏銳感知，不斷提升綜合視野、完善知識結構。除了中高管的MBA、EMBA教育支持以外，2018年，我們還針對管理層人員所需要培養的技能開展了為期一年的「精睿計劃」項目，通過線上商學院知識學習、線下開放啟髮式討論、貫穿全學習流程的個人發展計劃，以及戰略落地的沙盤模擬等混合式學習方式，全面提升學員的綜合管理能力。



Graduates of the Huifu Elite Training Camp  
匯付天下「精睿計劃」畢業



## EMPLOYEE DEVELOPMENT

### 員工發展

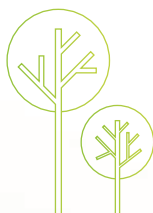
In addition, in light of the development goals of the Company and the actual situation of each department, we have developed professional training programs for employees at different levels and positions. At the same time, we introduced a mobile online learning platform to diversify training programs from the original offline mode, which effectively improved the efficiency of training organization and the enthusiasm and flexibility for employees to take part in trainings, and thus enabled them to quickly grasp industry trends and master the latest skills.

此外，我們根據公司發展目標以及各個部門的實際情況，開展了針對各層級和各崗位員工的專業培訓項目。同時，我們通過引進移動式線上學習平台讓原本僅在線下的培訓變得更多元化，有效提高了培訓組織效率和員工學習的自主性與靈活性，助力員工快速把握業內趨勢、學習最新技能。



#### HUIFU SCHOOL 匯付學堂

Huifu School is a company-wide platform for exchange and sharing. It keeps employees informed of the latest technologies, products, risk control and regulatory compliance requirements, and information security condition of the Company, so that they can better understand the concepts behind new technologies and products and their applications, and thus broaden their horizon. The Company trained a crop of internal instructors through Huifu School, which improves the professionalism and initiative of employees. In 2018, the Company organized a total of 12 training sessions for 490 employees and achieved a satisfaction rate of 93%.



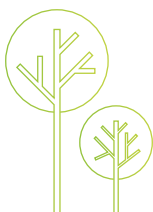
匯付學堂作為公司範圍內的交流分享平台，為員工分享公司最新的技術、產品、風控合規要求、信息安全動態等，幫助員工更加清晰地了解新技術、新產品的概念和應用場景，拓寬視野。以匯付學堂的信息和技能分享為契機，公司培養和挖掘了一批內部講師，提升了員工的專業性和主動性。2018年，公司共組織12場培訓，總計490人參加，滿意度高達93%。



## HUIFU TECHNOLOGY FESTIVAL 匯付科技節



To promote interaction and communication among employees, encourage technical staff to address the public, and stimulate the spirit of scientific and technological innovation, we set up the Huifu Technology Festival as a platform for employees to share with, learn from, compete with and encourage each other. In addition to selecting innovative achievements and setting a wall of honors, we invited external guests and organized themed seminars to promote the exchange of ideas. The Huifu Technology Festival integrated external and internal resources, further stimulated the enthusiasm of employees for technological innovation, promoted collaborative innovation in the industry and provided a great opportunity for the development of technical talents.



為了促進員工互動交流、讓技術人員走向前台、激發科技創新精神，公司設立了匯付科技節，為員工提供一個分享、學習、比拼、激勵的平台。除了創新成果的評選和科技節榮譽牆的設置，公司還邀請外部嘉賓為開展專題分享會，增進思維的碰撞。通過內外部聯動，匯付科技節進一步激發了員工的科技創新熱情，推動行業間協同創新，為科技人才培育提供了良好的契機。

## EMPLOYEE DEVELOPMENT

### 員工發展



Lastest 活動累計共

**12**  
Days 天



Handed out

分發獎品近

**500** Gifts 份



Almost 參與人數近

**3,500**  
Participants 人次



新媒體傳播量超過

**13,000**  
readers 人次  
On new media platforms

To better motivate employees, we continuously improve our promotion and development system and combine the “nomination system” and the “self-recommendation system” to fully encourage employees to take initiatives. As for promotion assessment, we pay attention to not only the performance of an employee but also his/her conformity with our values. We evaluate the performance, potential, and attitude of the employee in an all-around way to ensure that he/she satisfies the requirements of his/her prospective post.

為了更好地激勵員工發展，我們不斷完善晉陞發展體系，將「提名制」和「舉手制」相結合，充分發揮員工主動性。在考核晉陞中，我們不僅關注員工的業績表現，也考察員工對公司價值觀的認同度，通過360度全方位評價評估員工的表現、潛力和態度，確保員工個人能力和崗位能力的匹配性。

## EMPLOYEE DEVELOPMENT

### 員工發展

In addition to internal talent training, Huifu Payment takes the initiative to provide training for the community. In collaboration with various schools and institutes, Huifu Payment organized financial seminars and forums where participants shared their experience and exchanged ideas on the risks and challenges faced by the financial payment industry. As a corporate partner of Shanghai National Accounting Institute that jointly developed a Field Study Site with the institute, Huifu Payment provided training for four batches of students from the institute in 2018, explaining the application of fintech in payment, risk control, authentication, and other fields through live demonstrations.

除了內部人才培養，匯付天下還主動承擔培養社會人才的責任，與各院校共同合作，舉辦金融研討會、金融論壇等活動分享行業經驗，共同研究、探討金融支付行業所面臨的風險及挑戰。作為與上海國家會計學院共建「現場教學基地」的企事業單位之一，2018年，匯付天下已經迎來了4批上海國家會計學院的學員，通過現場演示為學員們講解金融科技在支付、風控、鑒權等領域的應用。



Huifu Payment actively collaborate with Shanghai National Accounting Institute and Shanghai Advanced Institute of Finance and share its experience  
匯付天下與上海國家會計學院、上海交通大學上海高級金融學院等院校積極合作，分享經驗





# SOCIAL CONTRIBUTION

## 社會貢獻

As internet finance industry develops at a rapid pace, Huifu Payment actively creates values for the society while seeking development. Huifu Payment provides new solutions for the payment industry and promotes inclusive finance through fintech enabling; enhances its cohesiveness while helping others through charity activities; and facilitates sustainable development through green office and advocacy of environmental protection.

### FINTECH ENABLING SERVICES

Huifu Payment satisfies the needs of customers of different sizes through multiple complementary channels including mobile payment solutions and SaaS technology. We connect individuals to merchants, and merchants to banks and financial institutions to make fund transfers and transactions safer, easier and more efficient to ensure the stability and reliability of online payment.

The development of the three rural issues (agriculture, rural areas, and peasants) and micro and small merchants is an essential part of China's economic development. However, the business models of traditional financial institutions such as commercial banks usually cannot satisfy this large and widely distributed group due to high service cost and low profit margins. To meet the financial and transaction needs of rural residents and micro and small merchants, Huifu Payment actively promotes inclusive finance such as poverty reduction finance and draws on technology to improve service efficiency and bring down service cost based on its advantages, so that tens of thousands of merchants can access its network in an automated manner based on technologies such as face recognition on a 24/7 basis and perform quick verification. In addition, Huifu Payment instructs micro and small merchants in detail to help them make and receive payments through online and offline payment methods such as bankcard, barcode, and QR code.

隨著互聯網金融的快速發展，匯付天下在自身發展的同時積極為社會創造價值。匯付天下通過金融科技賦能，為支付行業提供新的解決方案，推進普惠金融；通過社會公益慈善，在幫助他人的同時，提高公司凝聚力；通過綠色辦公和環保倡導，促進公司的可持續發展建設。

### 金融科技賦能

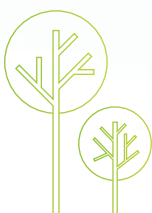
匯付天下通過移動支付解決方案、SaaS技術等多元化的互補渠道滿足了不同規模的客戶需求，打通了個人與商戶、商戶與銀行和金融機構的關係，讓資金往來和交易變得更加安全、便捷、高效，為人們現已習以為常的線上支付提供了穩定、可靠的保障。

三農、小微商戶的發展是中國經濟發展的重要組成部分，然而服務三農、小微商戶的服務成本高、單個商戶利潤貢獻率低，使得商業銀行等傳統金融機構提供金融服務的模式難以適用於這一龐大而分散的群體。面對三農、小微商戶金融和交易需求難以滿足的困難，匯付天下積極參與扶貧開發金融等普惠金融建設服務，依托自身優勢，採用科技手段提升服務效率、降低服務成本，讓數以萬計的商戶可以每天通過24小時人臉識別等技術全自動入網，並且快速進行審核驗證。此外，匯付天下通過對小微商戶進行詳細指導、教學，幫助他們以銀行卡、條碼、二維碼等多種線上、線下支付方式滿足收付款的需求。



### FINTECH CONTRIBUTES THE DEVELOPMENT OF THE THREE RURAL ISSUES 金融科技助力三農發展

To play an active role in the development of rural payment service environment, the Company reached strategic cooperation with Inner Mongolia Etuok Qianqi Rural Commercial Bank Co., Ltd. in February 2018 to provide convenient and safe fund management and payment services for merchants of both parties, so that we can meet the diverse needs of pastoralists for financial services regarding their life, production, and development and enhance our ability to help and serve farmers.

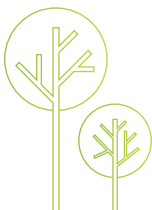


為積極參與農村支付服務環境建設，公司於2018年2月與內蒙古鄂托克前旗農村商業銀行股份有限公司達成戰略合作，為雙方商戶提供便利、安全的資金管理和支付服務，以滿足農村牧區生活、生產和發展中對金融服務多樣化、多層次的需求，全面增強惠農、強農的服務能力。



### BUSINESS DEVELOPMENT DRIVES REGIONAL ECONOMY AND EMPLOYMENT 業務拓展帶動地區經濟與就業

To boost employment and provide relatively sufficient financial and payment services for micro and small merchants, the Company launched the bankcard acquiring service provider model to outsource non-core processes of our bankcard acquiring and expand our services to third- and fourth-tier cities. The agency model enabled the Company to create millions of jobs for local communities while meeting the payment needs of micro and small merchants.



為促進就業，為小微商戶提供較為充分的金融支付服務，公司推出收單服務商模式，將收單業務中的非核心業務外包，並將服務的範圍擴大至三、四線城市。通過代理模式，公司累計創造超百萬個就業崗位，為當地社會組織提供了大量的就業機會，同時滿足了小微商戶的支付需求。

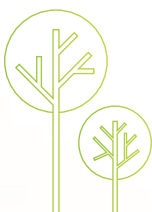
In addition, the Company actively cooperates with local government departments to work on financial and payment technology and develop new payment models to meet local payment needs.

此外，公司積極與各地方政府部門合作，為滿足當地支付需求，積極研發金融支付技術，開創新的支付模式。



### QILU EXPRESSWAY WELCOMED THE "CASHLESS" ERA 齊魯高速收費開啟「無現金」時代

Huifu Payment assisted Qilu Transportation Development Group in transforming its toll collection system so that drivers can pay tolls without stopping their cars and by multiple online payment methods. After integrating payment methods and service provider resources, the Company arranged 1,750 sets of smart POS devices at 234 toll stations, embarking a cashless era for Qilu Expressway.



匯付天下配合齊魯交通發展集團進行高速支付改造工作，實現不停車收費和多渠道線上支付功能。在整合支付方式以及服務商資源後，公司為齊魯高速234個收費站設置1,750套智能POS機，開啟高速收費「無現金」時代。



## SOCIAL CONTRIBUTION

### 社會貢獻

At the same time, Huifu Payment makes active efforts to empower and support industry partners. We have delivered our technology to a number of small and medium-sized banks, improving their digital operation capability with our independently developed engine technology and the risk control system of big data application. Moreover, the “Information Hub” network initiated by Huifu Payment has established cooperation with the credit card centers of eight mainstream banks in China, realizing joint prevention and joint control around the clock and increasing the overall risk control level of the industry.

Relying on massive transaction data, Huifu Payment makes persistent efforts to connect upstream and downstream players in the value chain of the industry, improve the efficiency of the value chain, reduce costs, and optimize the value of the value chain. Through data analysis, organization and integration, Huifu Payment incorporates digital and network concepts in traditional industries to facilitate their transition and upgrading.

同時，匯付天下積極為行業合作夥伴進行賦能和支持，已向多家中小銀行開展科技輸出，幫助銀行利用自主研發的引擎技術和大數據應用的風控系統提升數字化運營能力。同時，由匯付天下倡導的「信息中樞」網絡已和國內8家主流的銀行信用卡中心聯手，實現365天24小時聯防聯控，推動行業整體風控水平的提升。

依托龐大的交易數據，匯付天下不斷探索，力求串聯行業價值鏈的上下游，提升價值鏈的效率、降低成本、優化價值鏈的價值。通過數據的分析、梳理、整合，匯付天下將數字化、網絡化理念融入傳統行業，幫助傳統行業實現轉型升級。

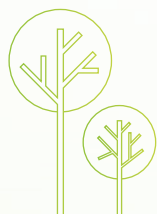


#### ENABLE TRANSPARENT AND TRACEABLE INDUSTRIAL CHAIN THROUGH DATA ANALYSIS

通過數據分析，讓產業鏈透明可追溯

In view of the increasing complexity of the supply chain, regulation of food and drug becomes more difficult. It poses challenges to the accountability and punishment of safety incidents. Huifu Payment is well aware of the importance of food and drug safety to the safety and wellbeing of consumers. Therefore, we have been working with regulatory departments for food and drug of different regions, trying to prevent the unqualified products from going into the market and ensure food and drug safety. Committed to “payment technology for better life”, Huifu Payment analyzed data and the risk control model of the entire industrial chain and teamed up with Aisino Corporation to build a “Sky Net” for food and drug safety — Aisino Intelligent Supervision Platform for Food and Drug, which tracks all aspects including production, transportation, storage, and sales. Consumers may view the information of a certain product on their smartphones. This platform can eliminate the root causes of fake and shoddy foods, and ensure safe and transparent food and drug industrial chains for society.

隨著供應環節的日益複雜，食品、藥品監管難度日益增加，相關安全事件中責任追究與懲戒成為難題。匯付天下深知食品、藥品安全對人體健康和生命安全的重要性，一直以來與各地食品藥物監督部門為杜絕不合格產品流入市場、確保老百姓的食品、藥品安全而努力。在「支付科技，讓生活更美好」的理念引導下，匯付天下分析整個產業鏈的數據以及風控模型，與航天信息股份有限公司共同搭建關於食品、藥品安全的數據天網——「航天信息食藥監智慧監管平台」，實現商品從生產、運輸、倉儲、直至銷售的全程追蹤溯源。購買者僅需通過手機平台便可以實時查詢商品信息，從根本上杜絕了假冒偽劣，為社會構建安全、透明的食品、藥品產業鏈。

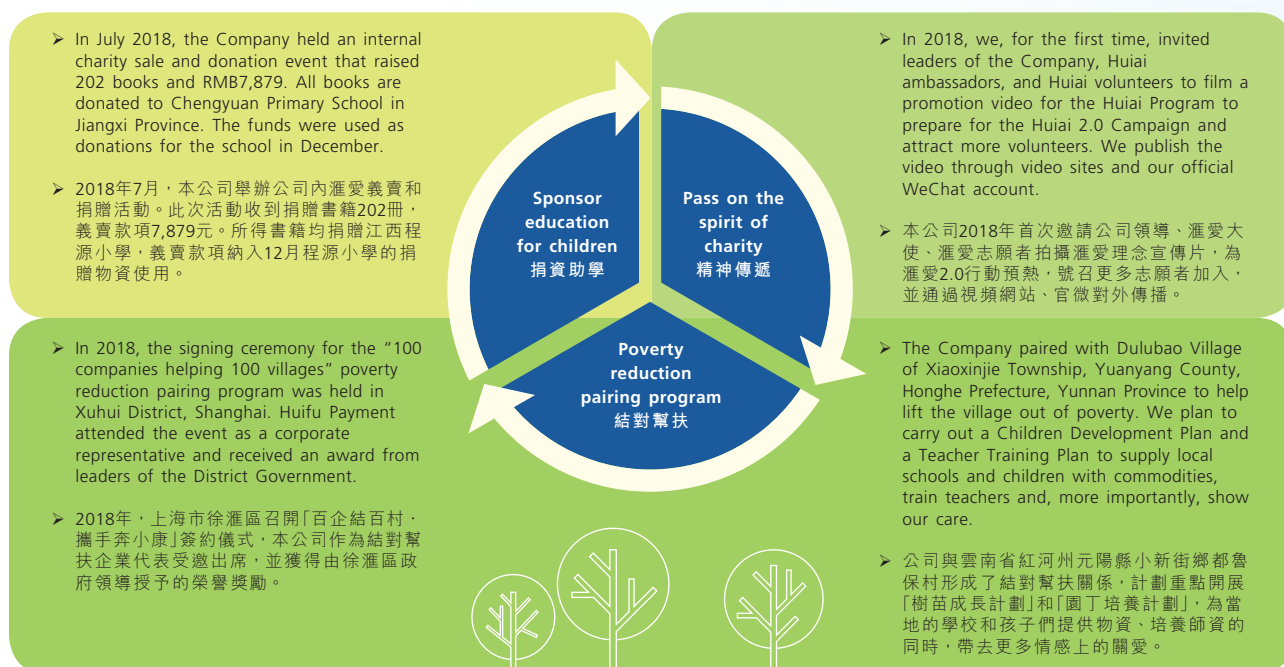


## PUBLIC WELFARE

"Know love, gather love and empower dreams" is the original aspiration of Huifu Payment. In addition to creating value for businesses and consumers, the Company organizes and participates in public welfare activities to bring love to others. In 2013, Huifu Payment started its charity brand "Huiai" (gather love) to sponsor poor students and support children. In 2015, we opened a special account under the Shanghai Charity Foundation for public welfare. As of 31 December 2018, Huifu Payment had a team of 66 volunteers and devoted 3,200 hours to public welfare activities under the Huiai program. In 2018, the Company upgraded the administration and content of the Huiai program and made a long-term plan targeting to improve teacher's training in rural areas to spread the concept of charity.

## 公益慈善

匯付天下秉承著「懂得愛，匯聚愛，為夢想賦能」的初心，在為商業和消費者創造價值之餘，通過組織和參與公益活動傳遞愛的溫度。匯付天下2013年成立了「匯愛」這一公益品牌，開展以捐資助學、兒童成長為主的公益活動，並於2015年上海市慈善基金會下建立專項賬戶，用於公益支持。截至2018年12月31日，「匯愛」的志願者隊伍已經擴大到66人，2018年匯愛公益行總參與小時數達到3,200小時。2018年，公司將「匯愛」的管理方式和涵蓋內容進行了全面升級，制定長期規劃，將針對性地培養和提升鄉村師資力量，傳遞慈善理念。



The "Huiai" Charity Program of Huifu Payment  
匯付天下「匯愛」公益活動覆蓋內容

Inspired by the concept of "walk with love and witness more dreams come true" of the "Huiai" volunteer team, more and more people joined us as volunteers to do charity. We went to Jiangxi, Guizhou, Anhui to help those people who are in need. In 2018, Huifu Payment received two social responsibility awards:

在「匯愛」志願者團隊的「與愛同行，見證更多夢想照進現實」的理念下，越來越多的志願者與「匯愛」一起踐行公益，足跡遍佈江西、貴州、安徽等地，為更多需要幫助的人帶來溫暖。2018年，匯付天下獲得了兩項社會責任大獎：

- In August 2018, Huifu Payment received "Social Responsibility Contribution Award of the Year" from China Business Journal.
- In December 2018, Huifu Payment received "Responsible Brand Award 2018" at the 8th China Charity Festival, which is the third time the Company has won this award.

- 2018年8月，榮獲《中國經營報》「年度社會責任貢獻獎」；
- 2018年12月，榮獲2018年度（第八屆）中國公益節責任品牌獎，是公司第三次獲此殊榮。



## SOCIAL CONTRIBUTION

### 社會貢獻



Huifu Payment Received "Responsible Brand Award 2018" at the 8th China Charity Festival  
匯付天下榮獲2018年度(第八屆)中國公益節責任品牌獎



#### RETURN VISIT TO CHENGYUAN PRIMARY SCHOOL

「匯愛」回訪程源小學

From 17–20 December 2018, 10 volunteers of Huifu Payment paid a return visit to Chengyuan Primary School in Shangfang Township, Wannian County, Shangrao City, Jiangxi Province. In addition to providing interesting lectures, volunteers also brought a variety of supplies to the teachers and students, of which the total value was RMB146,798. Furthermore, they helped the school drill a well, named as "Huiai Spring", to solve the water shortage problem.

2018年12月17日至20日，匯付天下組織10名志願者回訪江西省上饒市萬年縣上坊鄉程源小學。在組織豐富多彩的支教課程之餘，志願者為程源小學的師生帶來了豐富的物資，總計捐贈物資價值146,798元，並協力幫助小學打井，取名「匯愛泉」，解決學校師生當前生活用水的迫切需求。



Group photo  
公益行合影



Handing out stationery  
發放物資



Volunteer teaching in class  
支教課程



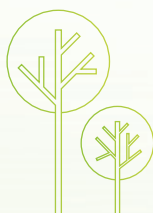
Birthday party  
集體生日



Visiting poor families  
貧困家庭走訪



Fixing computers  
維修電腦



## GREEN OFFICE

We act in strict accordance with laws and regulations on environmental protection including the *Environmental Protection Law of the People's Republic of China* and advocate eco-friendly operation. The office building of the Company is designed in line with LEED standards in terms of construction, facilities, and functions. We chose energy-efficient and harmless products including carpets, furniture, and lights to enhance the overall green performance of the building. Since we do not involve in any industrial production, our energy and resource consumptions are only in the form of electricity and office water usage, with no hazardous gas produced. To improve the efficiency of resource and energy use, we have carried out a series of energy conservation and emission reduction measures and formulated management systems such as *Huifu Payment Headquarters Building Administrative System* and *Property Management Handbook 1.0* to encourage employees to save electricity and water and bring down greenhouse gas emissions and waste emissions and promote the sustainable development of the Company.

## 綠色辦公

我們嚴格遵守《中華人民共和國環境保護法》等環境相關法律法規，提倡綠色環保。在辦公大樓設計時，我們參照LEED標準設計建造區域、設施以及相應功能，在地毯、傢俱，以及照明等設備的選用上選擇節能環保且對人體無害的產品，提升建築整體的綠色性能。由於不涉及工業生產，我們的能源資源使用均為電能、辦公用水，無有害氣體產生。為提高資源能源利用效率，我們施行了一系列節能減排措施，通過《匯付天下總部大樓行政管理制度》、《物業手冊1.0版》等管理制度，鼓勵員工節約用電、用水，減少溫室氣體排放和廢棄物排放，促進公司可持續發展。



## SOCIAL CONTRIBUTION

### 社會貢獻



- Use energy-saving and water-saving products in washrooms;  
洗手間設備採用節能節水產品；
- Maintain and repair electric and water facilities regularly, strengthen inspection and examination, and deal with problems in a timely manner;  
用電用水設施設備定期維護保養，加大巡視檢查力度，發現問題及時處理；
- Equip the fountain in the terrace garden with a recirculation system;  
露台花園噴泉採用水循環系統；
- Promote paperless office, use both sides of paper, use paper reasonably, and do not use a sheet of paper if a note would work;  
推行無紙化辦公，大力提倡兩面用紙，合理用紙，能用便簽不用大紙；
- Grow plants on the terrace to regulate indoor temperature;  
露台綠化種植，達到樓內控溫效果；
- Save toilet paper as much as possible;  
洗手間擦手紙使用率最大化；
- Turn on air conditioners in the office area at 8:00 and turn them off at 20:00 on weekdays. Switch off the master control of air conditioners on holidays;  
辦公區域空調於工作日8:00開啟，20:00關閉。節假日關閉空調總控；
- Keep windows closed when the air conditioner is on;  
空調開啟期間，樓內禁止開窗；
- Air conditioners only operate in the fresh air mode in April, May, October, and November;  
每年4月-5月、10月-11月，樓內空調僅開啟新風模式；
- All lights in the building are energy-saving LED lights;  
樓內照明設備均使用LED節能燈；
- Do not turn on the lights in restaurants and canteens outside meal time. Turn off the lights at 13:00 once lunch time is finished;  
食堂餐廳非就餐時間不得開燈，13:00結束就餐準時關燈；
- Switch off devices such as computers, printers, and photocopiers during non-business hours. Switch the devices to low-power mode when they are not in use for the time being;  
電腦、打印機、複印機等設備非工作時間關閉電源；暫不用時，將設備調到低能耗狀態；
- Ensure lights in the meeting room are off when there is no meeting. Turn off the lights, projector, and air conditioner after meetings.  
會議室無會時關閉照明，會議結束後及時關閉照明設備、投影設備、空調設備。

# APPENDIX

## 附錄

### 2017-2018 KEY PERFORMANCE INDICATORS 2017-2018年關鍵績效

Aspect 層面	Key Performance Indicator 關鍵績效指標	Unit 單位	2017 2017年數據	2018 2018年數據
<b>A Environmental</b> <b>A 環境</b>				
<b>A1 Emissions</b> <b>A1 排放物</b>	<b>A1.1 Types of emissions and respective emissions data.</b> <b>A1.1 排放物種類及相關排放數據</b>			
	Sewage discharge 污水排放量	Cubic meter 立方米	16,434	27,337
	Sulphur oxides (SO <sub>x</sub> ) from gasoline 汽油產生硫氧化物(SO <sub>x</sub> )	Gram 克	47.54	65.18
	<b>A1.2 Greenhouse gas emissions in total and intensity</b> <b>A1.2 溫室氣體總排放量及密度</b>			
	Direct emissions (Scope 1) 直接排放(範圍一)	Ton of carbon dioxide equivalent 噸 — 二氧化碳當量	7.14	9.78
	Indirect emissions (Scope 2) 間接排放(範圍二)	Ton of carbon dioxide equivalent 噸 — 二氧化碳當量	1,453.32	2,003.56
	Total greenhouse gas emissions 溫室氣體總排放	Ton of carbon dioxide equivalent 噸 — 二氧化碳當量	1,460.45	2,013.34
	Intensity of greenhouse gas emissions 溫室氣體排放密度	Ton of carbon dioxide equivalent/RMB million of revenue 噸 — 二氧化碳當量／百萬元收入	0.85	0.62
	<b>A1.3 Total hazardous waste produced and intensity</b> <b>A1.3 所產生有害廢棄物總量及密度</b>			
	Waste ink 廢油墨	Kg 千克	125	156
	Per capita waste ink 人均廢油墨產生量	Kg/person 千克／人	0.13	0.14
	<b>A1.4 Total non-hazardous waste produced and intensity</b> <b>A1.4 所產生無害廢棄物總量及密度</b>			
	Domestic and office waste 生活及辦公垃圾	Ton 噸	511	639
	Per capita domestic and office waste 人均生活及辦公垃圾產生量	Ton/person 噸／人	0.54	0.56



## APPENDIX

### 附錄

Aspect 層面	Key Performance Indicator 關鍵績效指標	Unit 單位	2017 2017年數據	2018 2018年數據
A2 Use of Resources A2 資源使用	<b>A2.1 Direct and/or indirect energy consumption by type in total and intensity</b> <b>A2.1 按類型劃分的直接及／或間接能源總耗量及密度</b>			
	Direct energy — use of unleaded gasoline 直接能源 — 無鉛汽油使用量	Liter 升	3,234.68	4,434.22
	Indirect energy — power consumption 間接能源 — 耗電量	kWh 千瓦時	2,065,839.00	2,847,993.00
	Total energy consumption 總能耗量	Million kWh 百萬瓦時	2,093.92	2,886.48
	Density of energy consumption 能源消耗密度	Million kWh/RMB million of revenue 百萬瓦時／百萬元收入	1.21	0.89
	<b>A2.2 Water consumption in total and intensity</b> <b>A2.2 總耗水量及密度</b>			
	Total water consumption 總用水量	Cubic meter 立方米	18,260	30,374
	Per capita water consumption 人均耗水量	Ton/person 噸／人	19.36	26.60
<b>B Social</b> <b>B 社會</b>				
B1 Employment B1 僱傭	<b>B1.1 Total workforce by gender, employment type, age group and geographical region</b> <b>B1.1 按性別、僱傭類型、年齡組別及地區劃分的僱員總數</b>			
	Total number of employees 全體僱員人數	/ 人	943	1,142
	<b>By gender</b> <b>按性別劃分</b>			
	Male 男性	/ 人	529	672
	Female 女性	/ 人	414	470
	<b>By age group</b> <b>按年齡劃分</b>			
	Below 30 30歲以下(不含30歲)	/ 人	237	464
	30-50 30-50歲	/ 人	695	668
	Over 50 50歲以上(不含50歲)	/ 人	11	10

Aspect 層面	Key Performance Indicator 關鍵績效指標	Unit 單位	2017 2017年數據	2018 2018年數據
B1 Employment B1 僱傭	<b>By job level</b> 按職級劃分			
	Senior management 高級管理人員	/	24	25
	Middle management 中級管理人員	/	134	139
	General staff 普通員工	/	785	978
	<b>By function</b> 按職能類別劃分			
	R&D 研發	/	347	479
	Sales and marketing 銷售及營銷	/	173	222
	Operations 運營	/	195	201
	Legal, regulatory compliance and risk management 法律、合規及風險管理	/	71	74
	Finance and administration 財務及行政	/	157	166
	<b>B1.2 Employee turnover rate by gender, age group and geographical region</b> B1.2 按性別、僱傭類型、年齡組別及地區劃分的僱員流失比率			
	Total employee turnover rate 員工整體流失率	%	14.53	11.98
	<b>By gender</b> 按性別劃分			
	Male 男性	%	12.91	11.26
	Female 女性	%	16.54	13.08
	<b>By age group</b> 按年齡劃分			
	Below 30 30歲以下(不含30歲)	%	18.15	15.89
	30-50 30-50歲	%	13.43	10.37
	Over 50 50歲以上(不含50歲)	%	0	0

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Aspect 層面	Key Performance Indicator 關鍵績效指標	Unit 單位	2017 2017年數據	2018 2018年數據
<b>B1 Employment</b> <b>B1 僱傭</b>	<b>By job level</b> <b>按職級劃分</b>			
	Senior management 高級管理人員	% %	11.11	11.11
	Middle management 中級管理人員	% %	3.85	0
	General staff 普通員工	% %	15.49	12.40
<b>B2 Health and Safety</b> <b>B2 健康與安全</b>	<b>B2.1 Number and rate of work-related fatalities</b> <b>B2.1 因工作關係而死亡的人數及比率</b>			
	Number of work-related fatalities 因工作關係而死亡的人數	/ 人	0	0
	Rate of work-related fatalities 因工作關係而死亡的比率	% %	0	0
	<b>B2.1 Lost days due to work injury</b> <b>B2.1 因工傷損失工作日數</b>			
	Number of work injury events 工傷事件數量	/ 件	1	1
	Lost days due to work injury 因工傷損失工作日數	Day 天	44	93
<b>B3 Development and Training</b> <b>B3 發展與培訓</b>	<b>B3.1 The percentage of employees trained by gender and employee category</b> <b>B3.1 按性別及僱員類別劃分受訓僱員百分比</b>			
	Employees who received training 總受訓人次	Mentimes 人次	1,239	1,382
	<b>By gender</b> <b>按性別劃分</b>			
	Male 男性	Mentimes 人次	694	815
	Female 女性	Mentimes 人次	545	567
	<b>By job level</b> <b>按職級劃分</b>			
	Senior management 高級管理人員	Mentimes 人次	15	13
	Middle management 中級管理人員	Mentimes 人次	447	246
	General staff 普通員工	Mentimes 人次	777	1,123

Aspect 層面	Key Performance Indicator 關鍵績效指標	Unit 單位	2017 2017年數據	2018 2018年數據
B3 Development and Training B3 發展與培訓	<b>B3.2 The average training hours completed per employee by gender and employee category</b> <b>B3.2 按性別及僱員類別劃分，每名僱員完成受訓的平均時數</b>			
	Average training hours per employee 總平均受訓時數	Hour 小時／人	15.68	19.36
	<b>By gender</b> <b>按性別劃分</b>			
	Male 男性	Hour 小時／人	15.68	19.37
	Female 女性	Hour 小時／人	15.68	19.34
	<b>By job level</b> <b>按職級劃分</b>			
	Senior management 高級管理人員	Hour 小時／人	18.00	51.00
	Middle management 中級管理人員	Hour 小時／人	25.88	15.03
	General staff 普通員工	Hour 小時／人	9.77	19.94
B5 Supply Chain Management B5 供應鏈管理	<b>B5.1 Number of suppliers by geographical region</b> <b>B5.1 按地區劃分供應商數目</b>			
	Number of equipment suppliers in East China 華東地區設備供應商數	/	1	1
	Number of equipment suppliers in South China 華南地區設備供應商數	/	4	4
	Number of equipment suppliers in Central China 華中地區設備供應商數	/	1	1
	Number of equipment suppliers in North China 華北地區設備供應商數	/	0	1
	Number of payment channel suppliers 支付渠道供應商數	/	28	29



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Aspect 層面	Key Performance Indicator 關鍵績效指標	Unit 單位	2017 2017年數據	2018 2018年數據
<b>B6 Product Responsibility</b> <b>B6 產品責任</b>	<b>B6.2 Number of products and service related complaints received</b> <b>B6.2 接獲關於產品及服務的投訴數目</b>			
	Number of products and service related complaints received 接獲關於產品和服務的投訴	/	3,002	4,259
	Complaint response rate 投訴處理率	% %	100	100
<b>B7 Anti-corruption</b> <b>B7 反貪污</b>	<b>B7.1 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period</b> <b>B7.1 於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目</b>	/	0	0
<b>B8 Community Investment</b> <b>B8 社區投資</b>	<b>B8.2 Resources contributed to the focus area</b> <b>B8.2 在專注範疇所動用資源</b>			
	Donation under the Huiai Charity Action 匯愛公益行捐贈金額	RMB10,000 萬元人民幣	19.2	14.68



## APPLICABLE LAWS AND REGULATIONS

## 適用的主要法律法規

<b>Regulations on payment services of non-financial institutions</b> <b>關於非金融機構支付服務的法律法規</b>	
1	Administrative Measures on Non-Financial Institutions Payment Services 《非金融機構支付服務管理辦法》
2	Detailed Rules for the Implementation of the Administrative Measures on Non-Financial Institutions Payment Services 《非金融機構支付服務管理辦法實施細則》
3	Law of the People's Republic of China On the People's Bank of China 《中華人民共和國中國人民銀行法》
4	Announcement No. 7 of the People's Bank of China (2018) 《中國人民銀行公告(2018)第7號》
<b>Regulations on network payment</b> <b>關於網絡支付的法律法規</b>	
1	Administrative Measures on Network Payments by Non-bank Payment Institutions 《非銀行支付機構網絡支付業務管理辦法》
2	Self-discipline Standards for Network Payments by Non-bank Payment Institutions 《非銀行支付機構網絡支付業務自律規範》
<b>Regulations on payment of mutual funds sales</b> <b>關於公共基金銷售支付的法律法規</b>	
1	Administrative Measures on Sales of Securities Investment Funds 《證券投資基金銷售管理辦法》
2	List of Payment and Settlement Institutions for Public Funds Raising Distribution 《公開募集基金銷售支付結算機構名錄》
3	Notice on the Transfer of Direct Connection Mode of Non-bank Payment Institution to NetsUnion Platform 《關於將非銀行支付機構網絡支付業務由直連模式轉移至網聯平台處理的通知》
<b>Regulations on bankcard acquiring services</b> <b>關於銀行卡收單業務的法律法規</b>	
1	Administrative Measures on Bankcard Acquiring Services 《銀行卡收單業務管理辦法》
<b>Regulation on outsourcing of the bankcard acquiring business</b> <b>銀行卡收單業務外包管理規定</b>	
1	Notice on the Management of Bankcard Acquiring Outsourcing 《關於加強銀行卡收單業務外包管理的通知》
<b>Pricing mechanism of bankcard transaction fee</b> <b>銀行卡刷卡手續費定價機制</b>	
1	Notice on the Improvement of Pricing Mechanism of Bankcard Transaction Fee 《關於完善銀行卡刷卡手續費定價機制的通知》

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<b>Regulations on cross-border payments (cross-border foreign exchange payments)</b> 關於跨境支付的法律法規(跨境外匯支付)	
1	Official Reply on Eight Payment Institutions Conducting Pilot Cross-border E-commerce Foreign Exchange Payment Business 《關於8家支付機構開展跨境電商外匯支付業務試點的批復》
2	Guiding Opinions on the Pilot Cross-border Foreign Exchange Payment Business of Payment Institutions 《支付機構跨境外匯支付業務試點指導意見》
<b>Regulations on cross-border payments (cross-border RMB payment)</b> 關於跨境支付的法律法規(跨境人民幣支付)	
1	Shanghai Implementation Rules on Cross-border RMB Payment of Payment Institutions 《關於上海市支付機構開展跨境人民幣支付業務的實施意見》
<b>Regulations on the management of client reserve funds</b> 關於客戶備付金管理的法律法規	
1	Administrative Measures on Depository of Client Reserve Funds of Payment Institutions 《支付機構客戶備付金存管辦法》
2	Notice on the Implementation of Centralized Deposit of Client Reserve Funds of the Payment Institution issued by the General Office of the People's Bank of China 《中國人民銀行辦公廳關於實施支付機構客戶備付金集中存管有關事項的通知》
3	Guidelines for Centralized Deposit of Client Reserve Funds by Payment Institutions 《支付機構客戶備付金集中交存操作指引》
4	Notice on Adjustment of Centralized Deposit Proportion of Client Reserve Funds by Payment Institutions 《關於調整支付機構客戶備付金集中交存比例的通知》
<b>Regulations on anti-money laundering and anti-terrorism financing</b> 關於反洗錢和反恐怖融資相關的法律法規	
1	Anti-Money Laundering Law of the People's Republic of China 《中華人民共和國反洗錢法》
2	Measures for Administration of Anti-Money Laundering and Anti-Terrorism Financing by Payment Institutions 《支付機構反洗錢和反恐怖融資管理辦法》
3	Management Measure on Large and Suspicious Transactions Reporting for Financial Institutions (amended in 2016) 《金融機構大額交易和可疑交易報告管理辦法(2016修訂)》
<b>Other industry regulations related to the third-party payment business (regulations on financial consumers' protection)</b> 其他與第三方支付業務相關的法律法規(關於金融消費者保護的法規)	
1	Law of the People's Republic of China on the Protection of Consumer Rights and Interests 《中華人民共和國消費者權益保護法》
2	Implementation Measures of the People's Bank of China for Protecting Financial Consumers' Rights and Interests 《中國人民銀行金融消費者權益保護實施辦法》

<b>Other industry regulations related to the third-party payment business (regulations on inspection and verification management of payment business system)</b> 其他與第三方支付業務相關的法律法規(關於支付業務系統檢測和認證管理的法規)	
1	Regulations on Inspection and Verification of Non-financial Institutions Payment Service Business System 《非金融機構支付服務業務系統檢測認證管理規定》
<b>Other industry regulations related to the third-party payment business (QR payment business standard)</b> 其他與第三方支付業務相關的法律法規(關於條碼支付業務規範的法規)	
1	Rules for the QR Payment Business Standard (Trial) 《條碼支付業務規範(試行)》
<b>Regulations on Value-added Telecommunication Business</b> 關於增值電信業務的法律法規	
1	Regulations on Telecommunication of the People's Republic of China 《中華人民共和國電信條例》
2	Measures for the Administration of Telecommunication Business Permit 《電信業務經營許可管理辦法》
3	Measures for Administrative of Internet Information Services 《互聯網信息服務管理辦法》
<b>Regulations on information security and privacy protection</b> 關於信息安全及隱私保護的法律法規	
1	Cybersecurity Law of the People's Republic of China 《中華人民共和國網絡安全法》
2	Decision on Strengthening Information Protection on Networks 《關於加強網絡信息保護的決定》
3	Provisions on Protecting the Personal Information of Telecommunications and Internet Users 《電信和互聯網用戶個人信息保護規定》
<b>Regulations on mobile applications</b> 關於移動應用程序的法律法規	
1	Provisions on the Administration of Mobile Internet Applications Information Services 《移動互聯網應用程序信息服務管理規定》
<b>Regulations on restraining foreign investment on value-added telecommunication business</b> 有關限制外商投資增值電信業務的法律法規	
1	Provisions on the Administration of Foreign-funded Telecommunications Enterprises 《外商投資電信企業管理規定》
<b>Regulation on commercial factoring</b> 關於商業保理的法律法規	
1	Notice by the Ministry of Commerce of the People's Republic of China on the Relevant Works of Commercial Factoring 《商務部關於商業保理試點有關工作的通知》
2	Notice on Pilot Projects of Commercial Factoring 《商業保理試點通知》



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<b>Regulations on foreign investment</b> 關於外商投資的法律法規	
1	Law of the People's Republic of China on Wholly Foreign-Owned Enterprises 《中華人民共和國外資企業法》
2	Detailed Rules for the Implementation of the Law on Wholly Foreign-owned Enterprises 《外資企業法實施細則》
3	Decision of the Standing Committee of the National People's Congress on Amending Four Laws including the Law of the People's Republic of China on Wholly Foreign-Owned Enterprises 《全國人民代表大會常務委員會關於修改〈中華人民共和國外資企業法〉等四部法律的決定》
4	Catalogue of Industries for Guiding Foreign Investment 《外商投資產業指導目錄》
5	Interim Measures for the Recordation Administration of the Formation and Modification of Foreign-Funded Enterprises 《外商投資企業設立及變更備案管理暫行辦法》
6	Draft Foreign Investment Law 《外國投資法(草案徵求意見稿)》
7	Foreign Investment Law of the People's Republic of China (Draft) 《外商投資法(草案)》
8	Law of the People's Republic of China on Wholly Foreign-Owned Enterprises 《中華人民共和國外資企業法》
9	Law of Sino-foreign Joint Venture of the People's Republic of China 《中華人民共和國中外合資經營企業法》
10	Cooperative Enterprise Law of the People's Republic of China 《中華人民共和國中外合作經營企業法》
<b>Regulations on foreign exchange</b> 關於外匯兌換的法律法規	
1	Regulation for Foreign Exchange Management of the People's Republic of China 《中華人民共和國外匯管理條例》
2	Notice about Reform of Management Method on Exchange Settlement of Capital Fund of Foreign-Funded Enterprises 《關於改革外商投資企業外匯資金結匯管理方式的通知》
3	Notice on Reforming and Regulating the Policies for the Administration of Foreign Exchange Settlement under the Capital Account 《關於改革和規範資本項目結匯管理政策的通知》
4	Notice on Issuing the Provisions on the Foreign Exchange Administration of Domestic Direct Investment of Foreign Investors 《關於印發〈外國投資者境內直接投資外匯管理規定〉》
5	Notice about Further Simplification and Improvement of Management Policy of Direct Investment in Foreign Exchange 《關於進一步簡化和改進直接投資外匯管理政策的通知》

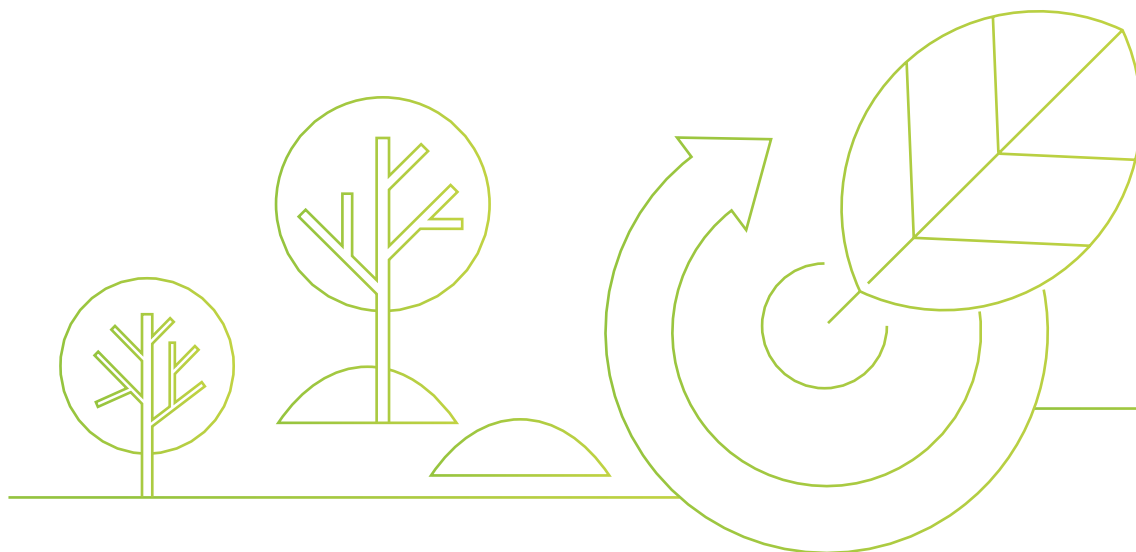
<b>Regulations on dividend distribution</b> 關於股息分配的法律法規	
1	Company Law of the People's Republic of China 《中華人民共和國公司法》
2	Law of the People's Republic of China on Wholly Foreign-Owned Enterprises 《中華人民共和國外資企業法》
3	Detailed Rules for the Implementation of the Law of the People's Republic of China on Wholly Foreign-owned Enterprises 《中華人民共和國外資企業法實施細則》
4	Chinese Accounting Standards and Rules 《中國會計準則》及《規範》
<b>Regulations on registration of overseas investment in foreign exchange by Chinese residents</b> 關於中國居民境外投資外匯登記的法律法規	
1	Circular on Foreign Exchange Administration of Overseas Financing and Round-Trip Investments by Domestic Residents via Special Purpose Vehicles 《關於境內居民通過境外特殊目的公司融資及返程投資外匯管理有關問題的通知》
2	Notice of State Administration of Foreign Exchange of the People's Republic of China on Relevant Issues of Management of Overseas Investment, Financing, Return Investment in Foreign Exchange of Domestic Residents via the Company Having Special Purpose 《國家外匯管理局關於境內居民通過特殊目的公司境外投資融資及返程投資外匯管理有關問題的通知》
<b>Regulations on equity incentive plan</b> 關於股權激勵計劃的法律法規	
1	Notice of the State Administration of Foreign Exchange of the People's Republic of China about Several Issues on Management of Domestic Individual Participating in Equity Incentive Plan of Overseas-Listed Company and Foreign Exchange 《國家外匯管理局關於境內個人參與境外上市公司股權激勵計劃外匯管理有關問題的通知》
<b>Regulations on advertising</b> 關於廣告的法律法規	
1	Advertising Law of the People's Republic of China 《中華人民共和國廣告法》
2	Interim Measures for the Administration of Internet-Based Advertising 《互聯網廣告管理暫行辦法》
<b>Regulations on trademark</b> 關於商標的法律法規	
1	Trademark Law of the People's Republic of China 《中華人民共和國商標法》

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<b>Regulations on copyright</b> 關於著作權的法律法規	
1	Copyright Law of the People's Republic of China 《中華人民共和國著作權法》
2	Measures for the Registration of Computer Software Copyright 《計算機軟件著作權登記辦法》
3	Measures for the Registration of Computer Software Copyright 《軟件著作權登記辦法》
4	Regulations for the Protection of Computer Software 《計算機軟件保護條例》
<b>Regulations on domain name</b> 關於域名的法律法規	
1	Measures for the Administration of Internet Domain Names 《互聯網域名管理辦法》
2	Notice of the Ministry of Industry and Information Technology on Regulating the Use of Domain Names in Internet Information Services 《工業和信息化部關於規範互聯網信息服務使用域名的通知》
<b>Regulations on patents</b> 與專利相關的法律法規	
1	Patent Law of the People's Republic of China 《中華人民共和國專利法》
2	Detailed Rules for the Implementation of the Patent Law of the People's Republic of China 《中華人民共和國專利法實施細則》
<b>Regulations on employment and social welfare</b> 勞動就業及社會福利的法律法規	
1	Labor Law of the People's Republic of China 《中華人民共和國勞動法》
2	Labor Contract Law of the People's Republic of China 《中華人民共和國勞務合同法》
3	Regulation on the Implementation of the Employment Contract Law of the People's Republic of China 《中華人民共和國勞務合同法實施條例》
4	Social Insurance Law of the People's Republic of China 《中華人民共和國社會保險法》
5	Provisional Regulations on Collection and Payment of Social Insurance Premiums 《社會保險費徵繳暫行條例》
6	Regulation on the Administration of Housing Accumulation Funds 《住房公積金管理條例》

<b>Regulations on tax collection</b> 關於稅收的法律法規	
1	Enterprise Income Tax Law of the People's Republic of China 《中華人民共和國企業所得稅法》
2	Measures for the Administration of Recognition of High-Tech Enterprises 《高新技術企業認定管理辦法》
3	Provisional Regulations on Value Added Tax of the People's Republic of China 《中華人民共和國增值稅暫行條例》
4	Detailed Rules for the Implementation of the Provisional Regulation of the People's Republic of China on Value Added Tax 《中華人民共和國增值稅暫行條例實施細則》
<b>Other regulations related to corporate governance</b> 其他與公司治理相關的法律法規	
1	Criminal Law of the People's Republic of China 《中華人民共和國刑法》
2	Audit Law of the People's Republic of China 《中華人民共和國審計法》
<b>Regulations on environmental protection</b> 關於環境保護的法律	
1	Environmental Protection Law of the People's Republic of China 《中華人民共和國環境保護法》
2	Law of the People's Republic of China on the Prevention and Control of Environmental Pollution by Solid Waste 《中華人民共和國固體廢物污染環境防治法》
3	Energy Conservation Law of the People's Republic of China 《中華人民共和國節約能源法》





## APPENDIX 附錄

### ESG REPORTING GUIDE CONTENT INDEX

### 《環境、社會及管治報告指引》內容索引

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
<b>A. Environmental</b> <b>A. 環境</b>		
<b>Aspect A1: Emissions</b> <b>層面 A1：排放物</b>		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料。	Social Contribution — Green Office 社會貢獻 — 綠色辦公
KPI A1.1 關鍵績效指標 A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI A1.2 關鍵績效指標 A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 溫室氣體總排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI A1.3 關鍵績效指標 A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI A1.4 關鍵績效指標 A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI A1.5 關鍵績效指標 A1.5	Description of measures to mitigate emissions and results achieved. 描述減低排放量的措施及所得成果。	Social Contribution — Green Office 社會貢獻 — 綠色辦公
KPI A1.6 關鍵績效指標 A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved. 描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果。	Social Contribution — Green Office 社會貢獻 — 綠色辦公

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
<b>Aspect A2: Use of Resources</b> <b>層面 A2：資源使用</b>		
General Disclosure 一般披露	Policies on the efficient use of resources, including energy, water and other raw materials. 有效使用資源(包括能源、水及其他原材料)的政策。	Social Contribution — Green Office 社會貢獻 — 綠色辦公
KPI A2.1 關鍵績效指標 A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility). 按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI A2.2 關鍵績效指標 A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility). 總耗水量及密度(如以每產量單位、每項設施計算)。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI A2.3 關鍵績效指標 A2.3	Description of energy use efficiency initiatives and results achieved. 描述能源使用效益計劃及所得成果。	Social Contribution — Green Office 社會貢獻 — 綠色辦公
KPI A2.4 關鍵績效指標 A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved. 描述求取適用水源上可有任何問題，以及提升用水效益計劃及所得成果。	Social Contribution — Green Office All water used comes from municipal water and there is no issue in sourcing water 社會貢獻 — 綠色辦公 水源均來自於市政用水，無求取適用水源問題
KPI A2.5 關鍵績效指標 A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. 製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位佔量。	The Company mainly provides intangible products and services, and does not involve packaging material used for finished products 公司主要提供無形產品與服務，不涉及製成品所用包裝材料
<b>Aspect A3: The Environment and Natural Resources</b> <b>層面 A3：環境及天然資源</b>		
General Disclosure 一般披露	Policies on minimising the issuer's significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	Social Contribution — Green Office 社會貢獻 — 綠色辦公
KPI A3.1 關鍵績效指標 A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	Social Contribution — Green Office 社會貢獻 — 綠色辦公

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Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
<b>B. Social</b> <b>B. 社會</b>		
<b>Employment and Labour Practices</b> <b>僱傭及勞工常規</b>		
<b>Aspect B1: Employment</b> <b>層面 B1：僱傭</b>		
General Disclosure  一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.  有關薪酬及解僱、招聘及晉陞、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a)政策；及 (b)對發行人有重大影響的相關法律及規例的資料。	Employee Development — Recruiting and Employee Benefits  員工發展 — 員工招聘與福利
KPI B1.1  關鍵績效指標 B1.1	Total workforce by gender, employment type, age group and geographical region.  按性別、僱傭類型、年齡組別及地區劃分的僱員總數。	Employee Development — Recruiting and Employee Benefits 2017–2018 Key Performance Indicators  員工發展 — 員工招聘與福利 2017–2018年關鍵績效
KPI B1.2  關鍵績效指標 B1.2	Employee turnover rate by gender, age group and geographical region.  按性別、年齡組別及地區劃分的僱員流失比率。	2017–2018 Key Performance Indicators  2017–2018年關鍵績效
<b>Aspect B2: Health and Safety</b> <b>層面 B2：健康與安全</b>		
General Disclosure  一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards  有關提供安全工作環境及保障僱員避免職業性危害的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料。	Employee Development — Recruiting and Employee Benefits  員工發展 — 員工招聘與福利

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
KPI B2.1 關鍵績效指標 B2.1	Number and rate of work-related fatalities. 因工作關係而死亡的人數及比率。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI B2.2 關鍵績效指標 B2.2	Lost days due to work injury. 因工傷損失工作日數。	2017–2018 Key Performance Indicators 2017–2018年關鍵績效
KPI B2.3 關鍵績效指標 B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored. 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	Employee Development — Recruiting and Employee Benefits 員工發展 — 員工招聘與福利
<b>Aspect B3: Development and Training</b> <b>層面 B3：發展及培訓</b>		
General Disclosure 一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.  Note: Training refers to vocational training. It may include internal and external courses paid by the employer. 有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。  註：培訓指職業培訓，可包括由僱主付費的內外部課程。	Employee Development — Talent Development  員工發展 — 人才培育
KPI B3.1 關鍵績效指標 B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management). 按性別及僱員類別（如高級管理層、中級管理層等）劃分的受訓僱員百分比。	Employee Development — Talent Development 2017–2018 Key Performance Indicators  員工發展 — 人才培育 2017–2018年關鍵績效
KPI B3.2 關鍵績效指標 B3.2	The average training hours completed per employee by gender and employee category. 按性別及僱員類別劃分，每名僱員完成受訓的平均時數。	Employee Development — Talent Development 2017–2018 Key Performance Indicators  員工發展 — 人才培育 2017–2018年關鍵績效



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Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
<b>Aspect B4: Labour Standards</b> 層面 B4：勞工準則		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. 有關防止童工或強制勞工的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料。	Employee Development — Recruiting and Employee Benefits 員工發展 — 員工招聘與福利
KPI B4.1 關鍵績效指標 B4.1	Description of measures to review employment practices to avoid child and forced labour. 描述檢討招聘慣例的措施以避免童工及強制勞工。	Employee Development — Recruiting and Employee Benefits 員工發展 — 員工招聘與福利
KPI B4.2 關鍵績效指標 B4.2	Description of steps taken to eliminate such practices when discovered. 描述在發現違規情況時消除有關情況所採取的步驟。	There is no non-compliance 無違規情況
<b>Operating Practices</b> 營運慣例		
<b>Aspect B5: Supply Chain Management</b> 層面 B5：供應鏈管理		
General Disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	Business Partnership — Cooperation on Compliance 夥伴合作 — 合規合作
KPI B5.1 關鍵績效指標 B5.1	Number of suppliers by geographical region. 按地區劃分的供貨商數目。	Business Partnership — Cooperation on Compliance 2017–2018 Key Performance Indicators 夥伴合作 — 合規合作 2017–2018年關鍵績效
KPI B5.2 關鍵績效指標 B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. 描述有關聘用供貨商的慣例，向其執行有關慣例的供貨商數目、以及有關慣例的執行及監察方法。	Business Partnership — Cooperation on Compliance 夥伴合作 — 合規合作

Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
<b>Aspect B6: Product Responsibility</b> <b>層面 B6：產品責任</b>		
General Disclosure  一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.  有關所提供產品和服務的健康與安全、廣告、標籤、私隱事宜以及補救方法的： (a)政策；及 (b)遵守對發行人有重大影響的相關法律及規例的資料。	Cooperate Governance — Information Security Customer Service — Protection of Customer Rights and Benefits  公司治理 — 信息安全 客戶服務 — 客戶權益保護
KPI B6.1  關鍵績效指標 B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全與健康理由而須回收的百分比。	There are no recalls for safety and health reasons 不涉及因安全與健康理由而須回收的產品
KPI B6.2  關鍵績效指標 B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	Customer Service — Protection of Customer Rights and Benefits 2017–2018 Key Performance Indicators 客戶服務 — 客戶權益保護 2017–2018年關鍵績效
KPI B6.3  關鍵績效指標 B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	Cooperate Governance — Intellectual Property Management 公司治理 — 知識產權保護
KPI B6.4  關鍵績效指標 B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	Cooperate Governance — Risk Control Customer Service — Quality Products and Services 公司治理 — 風險管理 客戶服務 — 優質產品服務
KPI B6.5  關鍵績效指標 B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者數據保障及私隱政策，以及相關執行及監察方法。	Cooperate Governance — Information Security Customer Service — Protection of Customer Rights and Benefits 公司治理 — 信息安全 客戶服務 — 客戶權益保護

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Subject Areas, Aspects, General Disclosures and KPIs 主要範疇、層面、一般披露及關鍵績效指標		Chapters 索引
<b>Aspect B7: Anti-corruption</b> <b>層面 B7：反貪污</b>		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	Cooperate Governance — Risk Control Cooperate Governance — Regulatory Compliance and Internal Control  公司治理 — 風險管理 公司治理 — 合規與內控
KPI B7.1 關鍵績效指標 B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases. 於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。	2017–2018 Key Performance Indicators  2017–2018年關鍵績效
KPI B7.2 關鍵績效指標 B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	Cooperate Governance — Risk Control Cooperate Governance — Regulatory Compliance and Internal Control  公司治理 — 風險管理 公司治理 — 合規與內控
<b>Community</b> <b>社區</b>		
<b>Aspect B8: Community Investment</b> <b>層面 B8：社區投資</b>		
General Disclosure 一般披露	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests. 有關以參與來瞭解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	Social Contribution  社會貢獻
KPI B8.1 關鍵績效指標 B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport). 專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。	Social Contribution — Fintech Enabling Services Social Contribution — Public Welfare  社會貢獻 — 金融科技賦能 社會貢獻 — 公益慈善
KPI B8.2 關鍵績效指標 B8.2	Resources contributed (e.g. money or time) to the focus area. 在專注範疇所動用資源(如金錢或時間)。	Social Contribution — Public Welfare 2017–2018 Key Performance Indicators 社會貢獻 — 公益慈善 2017–2018年關鍵績效



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