

021

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	300130

2021

29.09% 11.60% 9.23%

49.82% 31.12% 21.50%

2021

2021 12 31

808.51

2021

2.61

875.65

2020 POS

7.9%

2020

POS

1.35

68.26%

2019

67.25%

POS

9,210

“ + ”

The diagram illustrates the comprehensive ecosystem of WeChat Pay. At its core is '微信支付' (WeChat Pay). From this center, several key areas are highlighted:

- 收单产品** (Payment Products): Includes services like accepting QR codes, NFC, and digital RMB; smart POS terminals; QR code signs; and payment受理设备 (acceptance devices).
- 支付服务** (Payment Services): Encompasses various financial products such as credit cards, bank transfers, and insurance.
- 城市网点** (City Branches): A service network reaching over 300 major cities across China.
- 业务合作伙伴** (Business Partners): Over 100,000 partners nationwide, including major e-commerce platforms like Alibaba, JD.com, and Pinduoduo.
- SaaS服务** (SaaS Services): Offers solutions for private domain traffic operation, food delivery, and payroll management (e.g., Jiaxin Cloud).
- 金融科技** (Financial Technology): Provides information services around banking and insurance.
- 线下场景** (Offline Scenarios): Focuses on offline scenarios where users can enjoy discounts or special offers.

POS

POS

3

2

3

3

1

□ √

	2021	2020		2019
	3,798,355,662.82	3,376,142,629.91	12.51%	3,372,698,478.14
	2,525,578,184.24	2,426,729,873.74	4.07%	2,452,058,998.39
	2021	2020		2019
	3,611,738,606.63	2,632,361,743.29	37.21%	3,027,887,474.72
	200,668,144.65	86,503,945.29	131.98%	242,492,982.66
	116,672,762.42	39,205,726.66	197.59%	50,823,388.55
	233,266,243.51	345,025,710.66	-32.39%	213,866,615.03
/	0.41	0.18	127.78%	0.510
/	0.41	0.18	127.78%	0.510
	8.11%	3.54%	4.57%	10.77%

2

	705,089,911.21	905,816,251.64	963,941,402.12	1,036,891,041.66
	52,995,444.81	40,144,686.83	62,554,237.26	44,973,775.75
	37,701,672.51	21,059,882.64	42,282,492.43	

4

1

10

	34,146		37,787			0		0
10								

1

2019	19	114645	2019 12 27	2022 12 27	30,000	5.00%

2

2021 6 1

AA-

2021

AAA

2021

103 01

3**2**

	2021	2020
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