


**SMART
PAYMENT
SOLUTIONS**

A wide-angle photograph of the Dubai skyline at dusk. The Burj Khalifa is the central focus, its spire reaching into a sky with soft, orange and blue clouds. The city's dense collection of skyscrapers is reflected in the water in the foreground. The overall mood is modern and sophisticated.

Royal Cloud Pay is a Fin-Tech company, with a focus on closing the financial gap between Chinese Consumers and UAE Merchants. We focus heavily on compliance, risk management and security of cross-border payments.

Our founders have compelling experience and qualification in finance, technology and law, with a global network over a period of 10 years.

Head Office

Boulevard Plaza Tower 1-2703
Downtown Dubai, UAE

ABOUT US

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



From a technological perspective, **Royal Cloud Pay** adopts cutting edge technologies in mobile payments, transactional reporting and point of sale. This is unique to the current UAE market.

Our developers work closely with our strategic partner **Swiftpass**, the largest payments technology development company in China, to deliver financial services seamlessly through the latest innovations in technology. We also have a partnership with **AirPay** Fin-tech, the top payment services provider in Australia & New Zealand. We have strong support team from **AirPay's** marketing and tech specialists.



WeChat Pay



swiftpass



AirPay

Royal Cloud now is the first and only partners of **Wechat Pay** in Middle East area, Meanwhile, our platform technically support AliPay and QuickPass, they could be add in future.

PARTNERS

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC





OUR SERVICES INCLUDE:

Payment Gateway (Software/ Hardware)
POS System Integration
WeChat Official Account Setup
WeChat Mini Program Development
Account Management
Marketing and Promotion Consultation





EFTPOS Machine



QR Code Sticker



Smart Phone APP

+ WEB | APP **Integration**
Integration

+ Mini Program | WeChat Official Account **Integration**

+ POS | ERP

PRODUCTS
ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



A920 Payment Tablet Terminal



PayDroid系统

基于Android系统开发
搭载多种行业增值应用



卓越配置

5250mAh超大锂电池
4G全网通/WIFI/BT



全渠道支付

刷卡插卡NFC受理
前后双摄快速1D/2D扫码



PCI安全认证

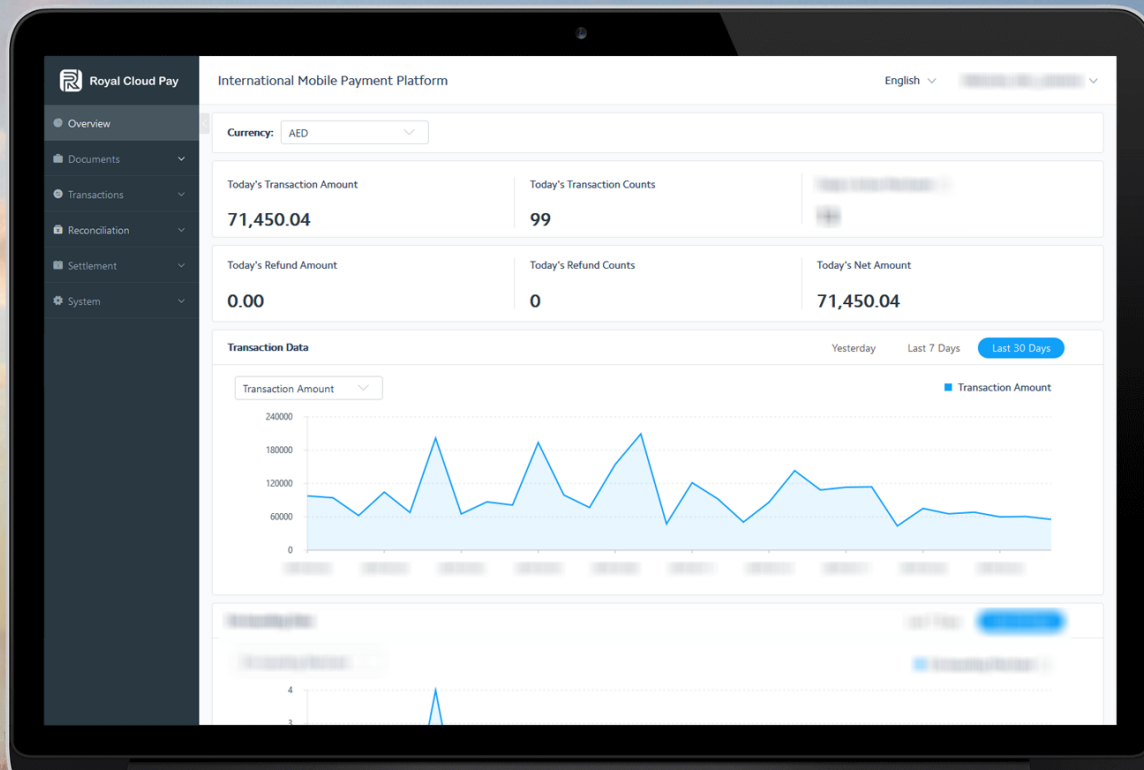
银联智能POS终端安全规范
RSA, AES, 3DES, 国密算法



PRODUCTS

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC





Back Office Online System

- ◆ System Management (User and Role)
- ◆ Transactions
- ◆ Refund Management
- ◆ Reconciliation
- ◆ Settlement

Royal Cloud Pay

Overview

Documents

Transactions

Summary

Transaction List

Order Review

Wechat Settlement

Refund Order

Reconciliation

Settlement

System

International Mobile Payment Platform

EnglishWelcome, dmc_universe

Transaction List

Time2019-05-26 00:00:00 ~ 2019-05-26 23:59:59

Parent Agent

MerchantTrading LLC

Terminal ID

Payment Channel

CurrencyAll

Export

More options

Search

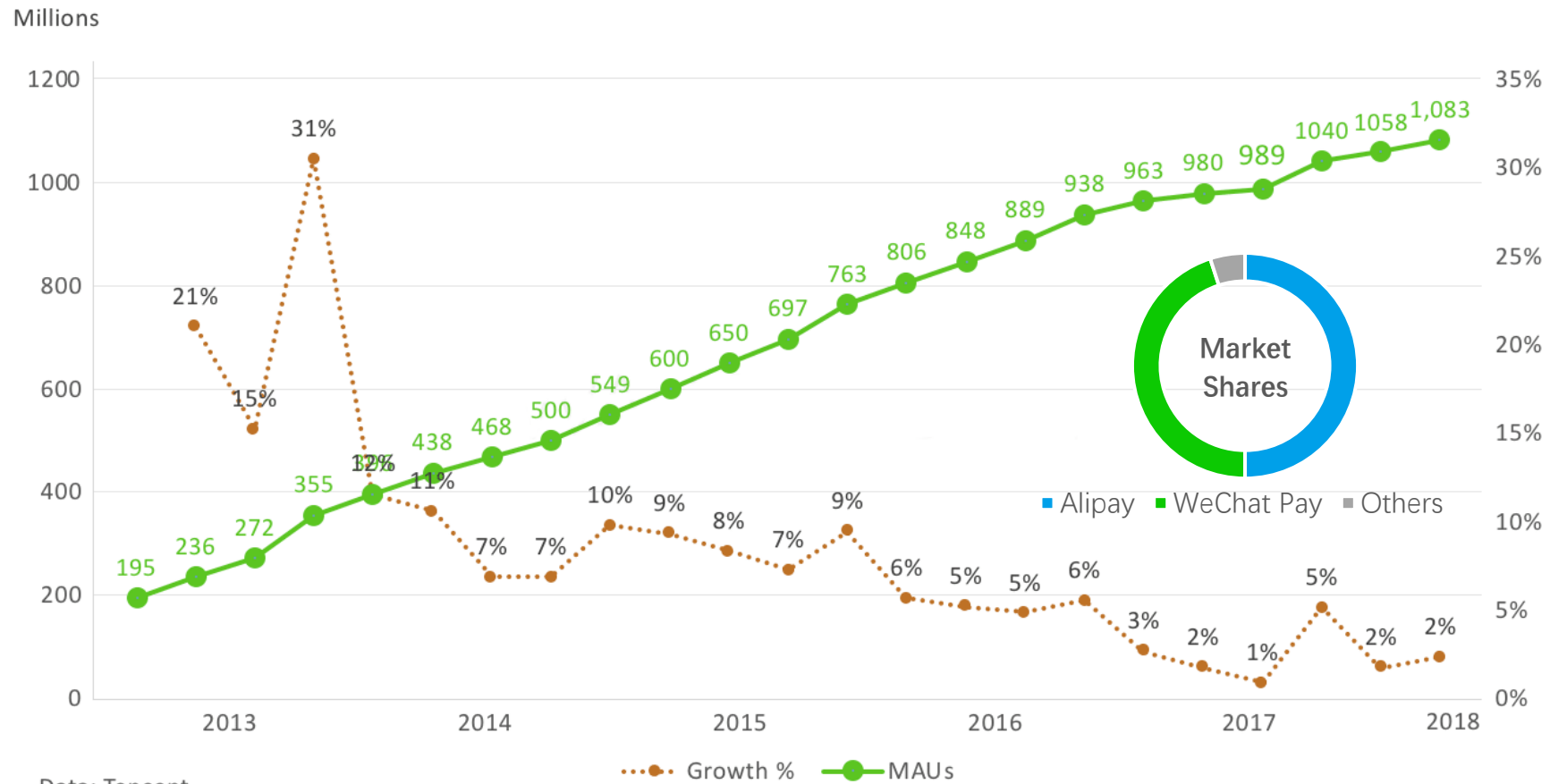
Time	Merchant Order ID Platform Order ID	Merchant Name	Payment Method	Status	Amount	Details
2019-05-26 15:55:21	3538568 81611759	Trading	WeChat-Quick Pay	Successful	145.99	
2019-05-26 15:54:02	8390594 81611721	Trading	WeChat-Quick Pay	Successful	89.98	
2019-05-26 15:50:26	6376948 81611650	Trading	WeChat-Quick Pay	Successful	365.00	
2019-05-26 15:48:48	7148206 81611611	Trading	WeChat-Quick Pay	Successful	245.00	
2019-05-26 15:47:57	1826264 81611592	Trading	WeChat-Quick Pay	Successful	245.00	
2019-05-26 15:46:08	5942717 81611554	Trading	WeChat-Quick Pay	Successful	495.00	
2019-05-26 15:32:01	3623855 81267001	Trading	WeChat-Quick Pay	Successful	198.00	
2019-05-26 15:30:21	2845958 81266955	Trading	WeChat-Quick Pay	Successful	603.50	
2019-05-26 15:28:08	7846073	Trading	WeChat-Quick Pay	Successful	105.00	

Merchant Back Office Online System

> Transaction List



WeChat Monthly Active Users



Data: Tencent

MARKETING

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



Royal Cloud Pay Monthly Transaction Amount



Our Active Clients



AT THE TOP
BURJ KHALIFA



كارفور
Carrefour

ماجيك بلانيت
magic planet



سكي دبي
SKI DUBAI

MARKETING

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



Our Active Clients

BVLGARI FREYWILLE FENDI CHANEL VERSACE
| pure ART

ETOILE "La boutique" RALPH LAUREN Ermenegildo Zegna
pierre cardin

TOD'S ALLSAINTS Belle étoile THE BODY SHOP
MONSOON Accessorize GIORDANO LOUIS FÉRAUD PARIS

FOREVER 21 CANALI lululemon FERRE
Milano

SWAROVSKI TORY BURCH VERRI VILEBREQUIN
SAINT-TROPEZ

MARKETING

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



Our Active Clients

LONGINES® Ω OMEGA RADO swatch+

T+ TISSOT TIMEX MIDO. IWC
SWISS WATCHES SINCE 1918 SCHAFFHAUSEN

Samra

★ AmericanGirl®

نظارات يقيم YATEEM OPTICIAN
EST. 1910



MARKETING

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



Our Active Clients



MARKETING

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC



Our Active Clients



Embassy of China in UAE
Consulate-General of China in Dubai

MARKETING

ROYAL CLOUD PAYMENT SERVICES PROVIDER LLC





E-WALLET

NOT A CHOICE, BUT A NECESSITY

FACTS IN CHINA:

4G LTE mobile network covered 95% of the population.

Mobile users exceeded 1.5 Billion.

600 Million people do online shopping.

200 Million people order lunch or dinner by Apps.

90% of online / offline store support E-Wallet payment.

E-Wallet users

WeChat Pay: 1.2 Billion active users*

Alipay: 1.0 Billion active users*

Total Amount Handled by E-Wallets in 2018:

81 Trillion CNY (Data from China NBS)

At first class cities in China, most people have stopped using cash as a means of payment.

* Active users means during 1 month who did payment at least 1 time by E-wallet.





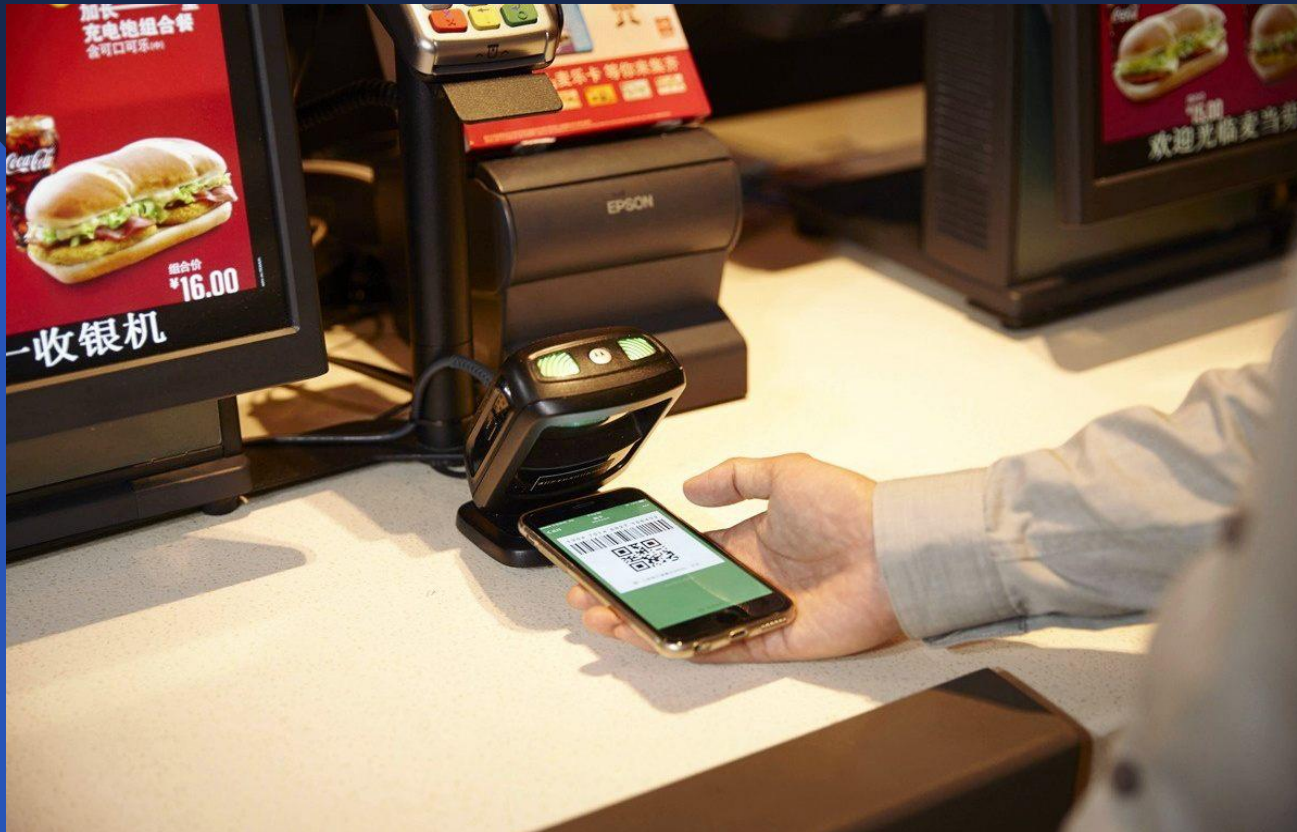
SCAN TO PAY

FIRST CHOICE BY CHINESE

Paying for your groceries in the supermarket, buying tickets for the train, booking a hotel and many more areas of business all support e-payments by scanning.

There is no more need for debit cards, credit cards and even a wallet. Simply with a smartphone, you can enjoy a cardless & cashless life in most cities within China.

Payment has never been so easy.





E-WALLET

HOW TO MAKE A PAYMENT ?

ROYAL
CLOUD
SUPPORTED

Option 1 : Customer use WeChat to Scan Merchant's QR code (Printed on sticker or on web page)
This is normally used by small individual business.



Scan the QR code on the website using WeChat



Confirm the payment



Input the payment password
and choose whether to pay by
balance or bank cards



Then users will receive a
notification that the payment
is successful





E-WALLET

HOW TO MAKE A PAYMENT ?

ROYAL
CLOUD
SUPPORTED



WECHAT PAY



Option 2 :

Customer generates a payment QR code, which the merchant scans using a laser or camera scanner. Payment is processed immediately.

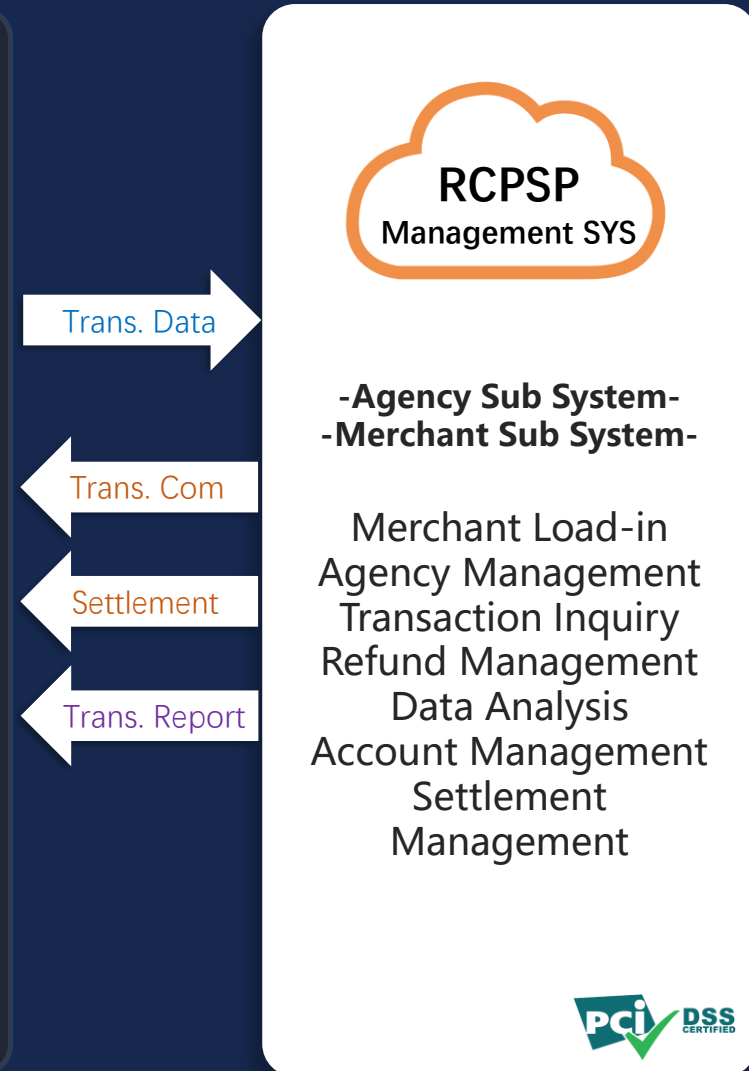
This is commonly used by shops, malls and hotels, which is safer and faster.





TRANSACTION

PROPOSED FLOW OF FUNDS

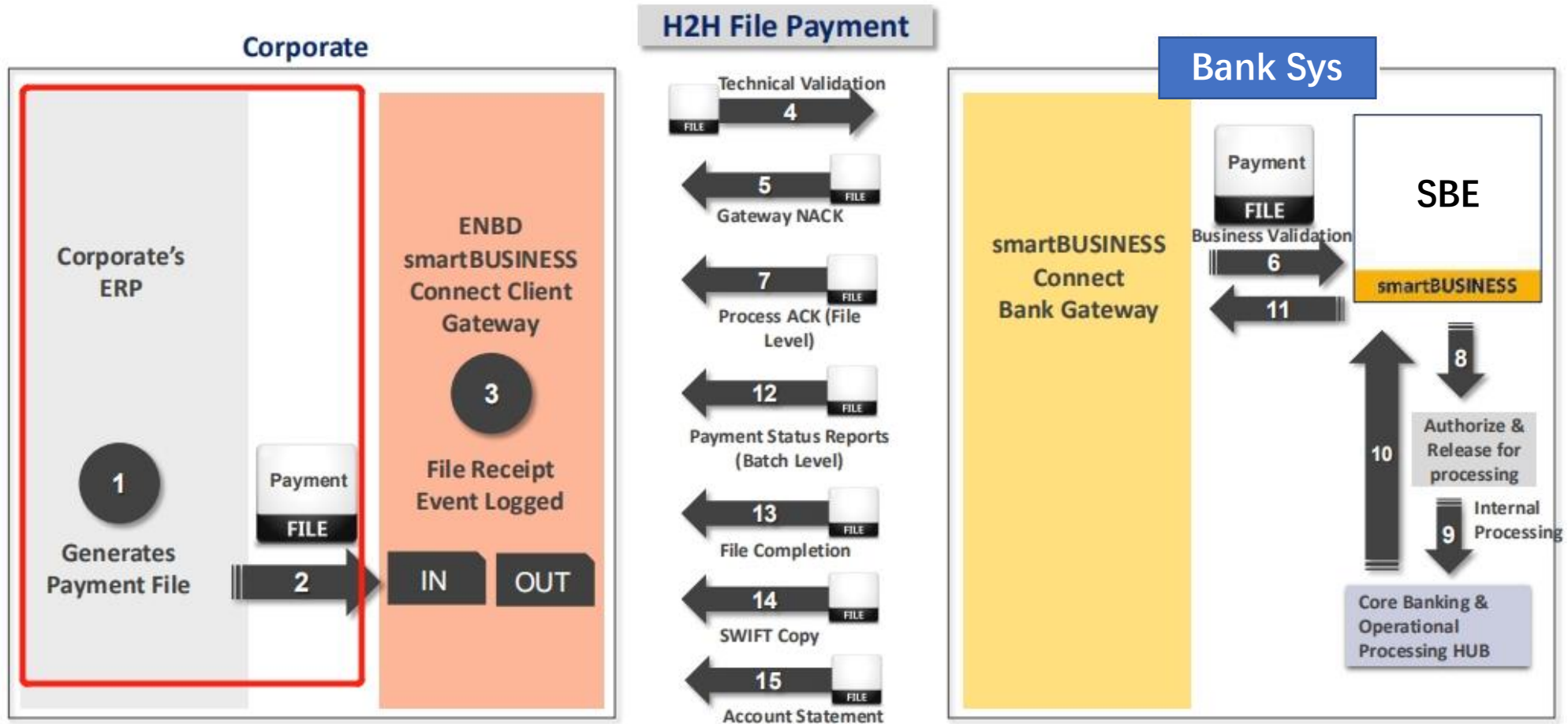




H2H BANKING

AUTOMATIC, SECURE, FAST

SEMI H2H Transaction Workflow





OPPORTUNITIES

LARGE AMOUNT OF CHINESE TOURISTS

In addition to being one of the world's strongest economies, China is one of UAE's top tourism markets. There is an estimated 1 Million Chinese tourists who have visited Dubai in 2018. Each year, the growth of Chinese Tourists is expected to grow anywhere from **12-20%**. (Data from DTCM)

The UAE also is home to more than 300,000 Chinese expats, Chinese largest diaspora in the Middle East. This number is expected to double in the next by 2020.

Every entity and merchant in the UAE would benefit from being able to accept unspent money stored in the Chinese markets WeChat Wallet.

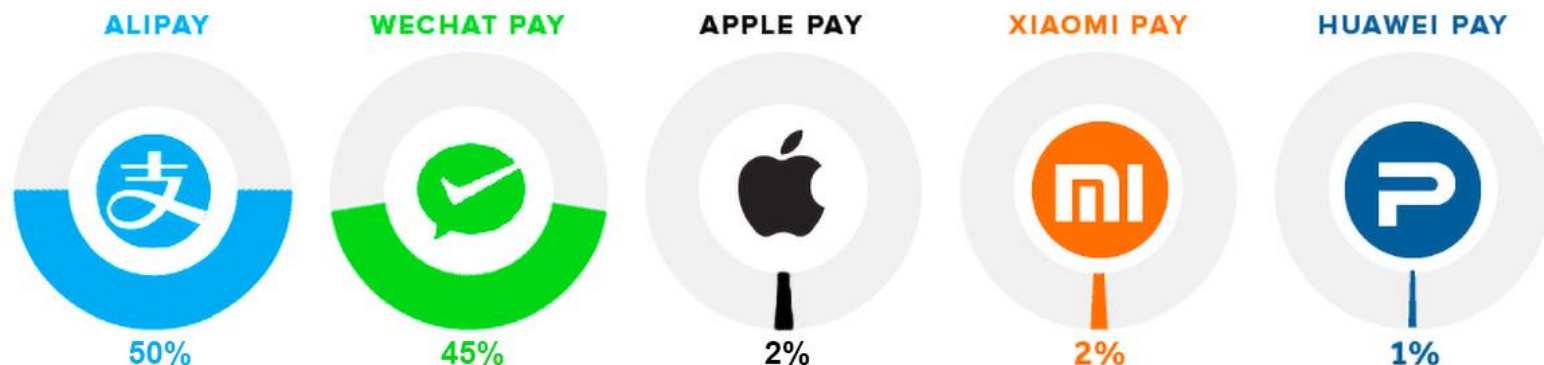




LINK TO CHINESE

BY WECHAT PAY & ALIPAY

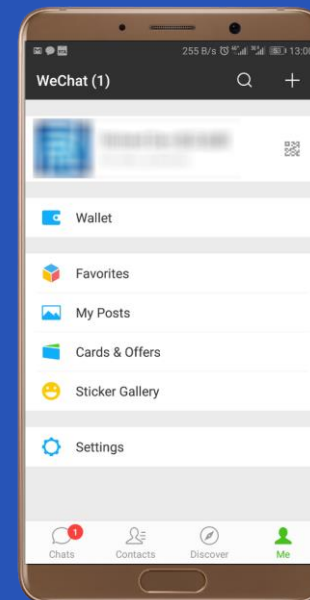
MOBILE PAYMENT SERVICES, CHINESE MARKET SHARE



WHAT IS YOUR BENEFITS?

- » Modern way of mobile payment – WeChat Pay & Alipay E-Wallet
- » Additional payment option - Convenient Payment Trend for Chinese Guests
- » Guest enjoy better exchange rate than cash rate - pay in RMB (Real time debit)
- » Guest enjoy special promotion offered by WeChat Pay & Alipay
- » Connect with Chinese consumers through WeChat & Alipay
- » Merchant receive settlement in Local Currency (T+2)
- » Instant debit - reduced Chargeback risk
- » Password protected by E-Wallet - reduced Fraud Cards

WeChat



1.2 Billion Users
Top rated SN App
Chart, photo, video
Moment share
Game Platform
E-Wallet integrated
Third Party Plugin
Mini Apps supported
Ad supported
Merchant Page
In-App shopping
Coupon
Multi-Language

Alipay



1.0 Billion Users
Top rated Finance App
Super E-Wallet
Third Party Plugin
Ad supported
Ad push supported
In-App shopping
Coupon
Make a Loan
E-Banking
Insurance
Multi-Language



AD SOLUTIONS

MERCHANT ADS IN WECHAT MOMENT



- ① **A friend's update:** WeChat advertising appear on the social timeline, in-between updates from friends
- ② **WeChat ads:** WeChat advertising are displayed as a combination of text, pictures, videos and links (see next section) that the user can interact with
- ③ **WeChat ad comments:** If the same ad is displayed to several friends, they can see each-other's comments on the ad (unlike Facebook, comments from people you aren't friend with are hidden)

ADS IN WECHAT MOMENT :

In WeChat, there is a function called Moment, where users can post texts, pictures and videos, allowing their contacts, friends and followers to view. Most Chinese WeChat users will spend at least 30-60 minutes each day to post and see moments.

Ads inside moments will cover a extremely large amount of potential customers .



Case study of moment Ads



Infiniti ran a campaign to promote a test-drive of its new car model. The engagement results were the following:

40 million interactions

300k followers

15,000 people signed up for a test-drive



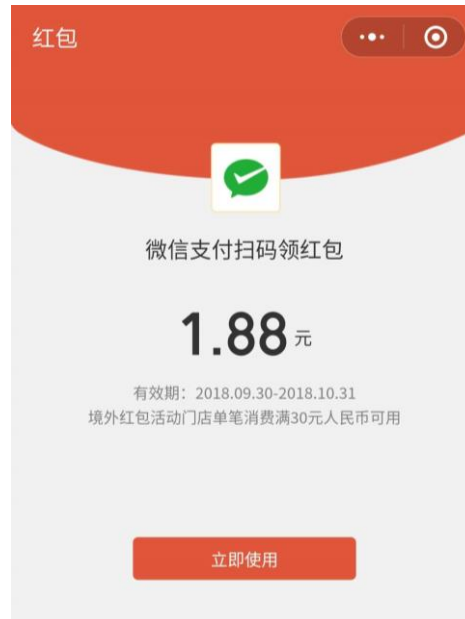


WECHAT PROMOTION

RED PACKET YEAR-ROUND OFFER



Scan the QR code
to get a red packet



Win a Lucky money
From 1 – 2018 CNY



Lucky money deducted
Automatically from amount

RED PACKET:

During Chinese New Year, there is a cultural tradition of packing cash inside a red envelope, and giving it to friends, family and children. In 2014 Tencent launched E-Red Packet, which can be sent through the WeChat App. During 2018, as many as 768 million people used WeChat Red Packet during the Lunar New Year, which amounts to 55% of China's entire population.

The 'Red Packet' feature is an extremely efficient way to attract customers for merchants.



WeChat Red Packet Official Promotion Set



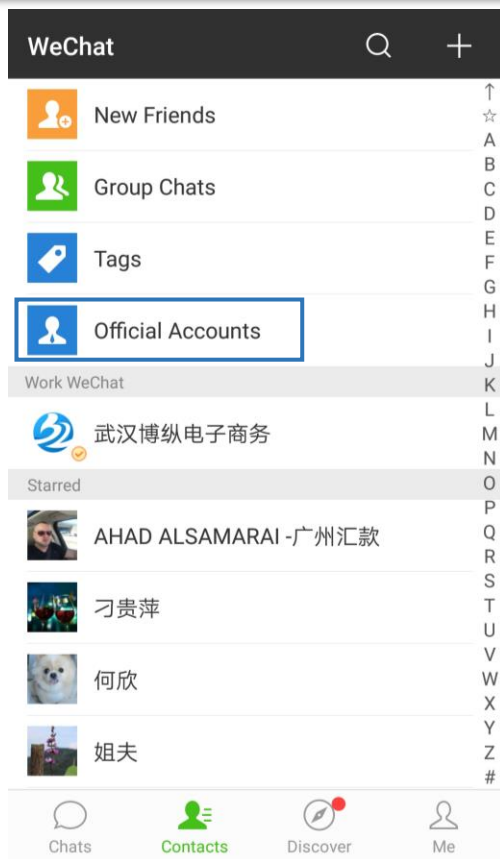
Every merchant that signed on with Royal Cloud Pay will get a free Red Packet promotion set from WeChat.

This would give an incentive for Chinese Consumers to use WeChat Pay with the Merchant.



GATE-WAY SOLUTIONS

WECHAT OFFICIAL ACCOUNT



Mercedes-Benz



DTCM

A **WeChat Official Account** is a space used by almost all businesses targeting Chinese consumers. It's similar to a Facebook Business Page. A company can upload their latest news, product information and even a shopping page. The customers who follow this account can make payments through **WeChat Pay**. Companies can push product messages or Ads to the followers.

WeChat Pay is also a good way to direct vendors' offline traffic to an **Official WeChat Account** by using the "Follow the account after payment" function.





GATE-WAY SOLUTIONS

EXAMPLE OF FENDI'S OFFICIAL ACCOUNT

16:00



< WeChat

FENDI



FENDI2018春夏热带未来...



FENDI
ROMA

FENDI

1925年FENDI品牌正式创立于罗马。卓越的手工和工艺传统，体现FENDI奢华品质的精髓。产品包括皮草用品，高级时装，时尚手袋，腕表及配饰等。FENDI丰富的质感结合品牌文化根基，成为永恒的经典。www.Fendi.cn

6Followed by friend(s)

View

Unfollow

FENDI

Hi~终于等到你！感谢关注FENDI官方微信平台，点击[官网](#)，发现更多有趣内容！
#FFreloaded#FF Logo Mania！终于来了！点击[这里](#)，感受FF Logo Mania强势回潮及FENDI独家胶囊系列



FFreloaded派对狂潮席卷上海！

GraFFiti |FFreloaded feat. 林子楠



PEEKABOO SUNGLASSES

简单即另类 尽显女性魅惑

设计灵感源自品牌标志性景点Peekaboo手袋，

WECHAT IS A E-BUSINESS' NAME CARD

WECHAT ENGAGES WITH FOLLOWERS

WECHAT UPDATES LATEST BRAND STORIES



GATE-WAY SOLUTIONS

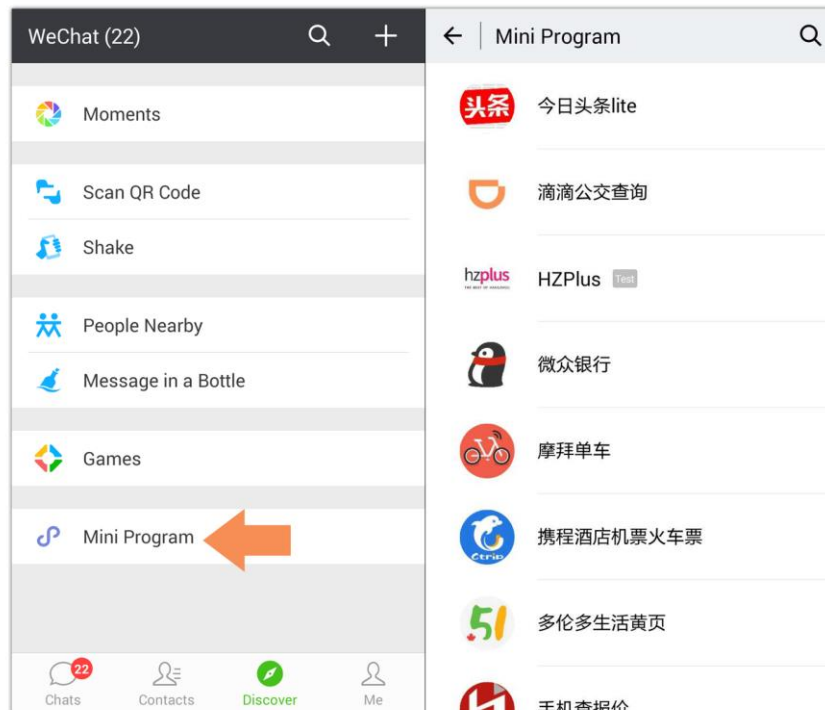
MERCHANT'S MINI PROGRAM IN WECHAT



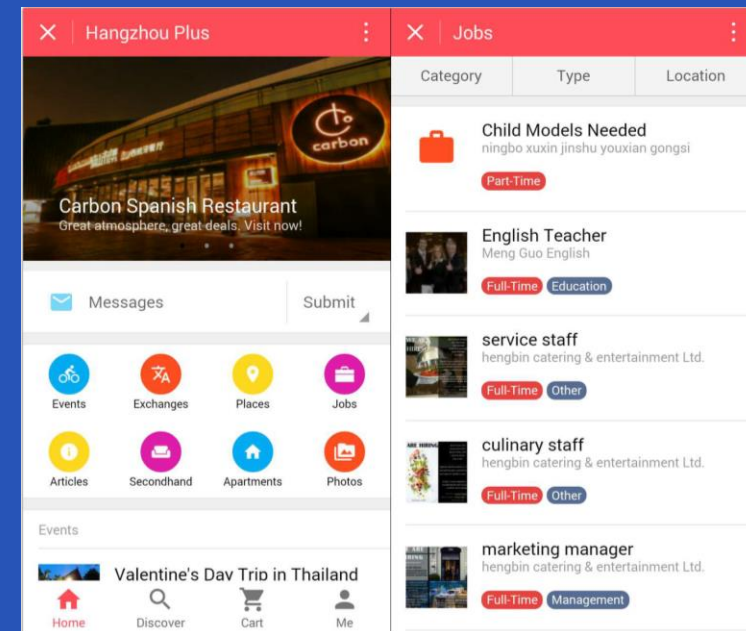
SLIDE
DOWN

OR

Go to
Discover



Case study of Mini Programs



WHAT'S A MINI PROGRAM ?

Mini program is a function in WeChat, that allowed third-parties to develop useful programs run inside WeChat environment. It's similar like a plugin in Firefox or Chrome.

A mini program could be a game, a tool, a mail box, a booking system, or even more complicated. Using mini program, third-parties can easily push their services to target customers through the WeChat Platform.

Hangzhou Plus

The world's first full English language mini program is Hangzhou Plus designed to help make expats lives in Hangzhou a little easier.

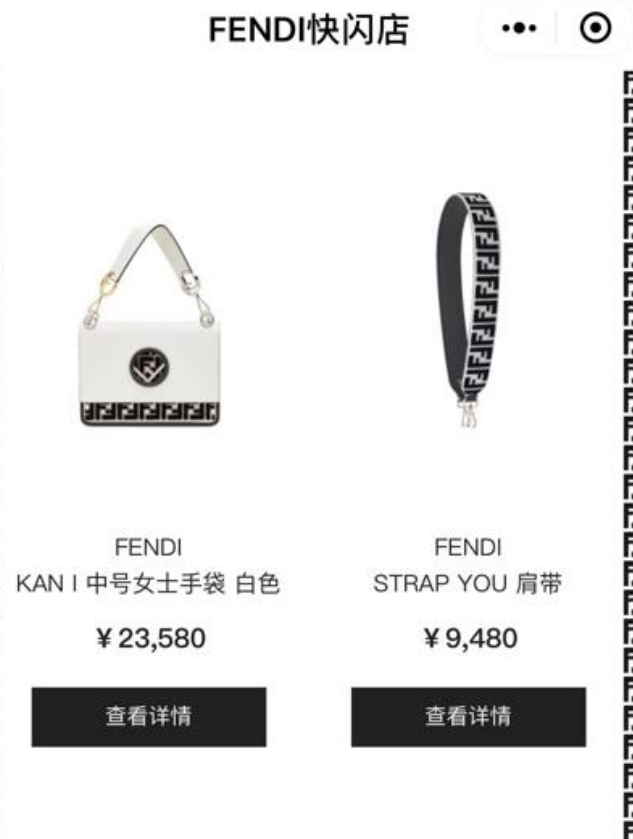
Search for HZPlus in mini programs





GATE-WAY SOLUTIONS

EXAMPLE OF FENDI'S WECHAT MINI PROGRAM



POPUP STORE CAN BE UPDATED WITH
SEASONAL THEMES

PLAY CELEBRITY PROMOTION VIDEOS

ENABLE E-COMMERCE SHOPPING
ENVIRONMENT



IN-APP PAYMENT SOLUTIONS

PAY ONLINE IN YOUR APP OR WECHAT ACCOUNT



Users are directed to the payment page after confirming the purchase



Then they are asked to choose a payment method, like WeChat Pay



Input the payment password and choose whether to pay by balance or bank cards



Then users will receive a notification that the payment is successful



After that, they will be directed back to the merchant page

In-App Payments are widely used through WeChat and plays a significant role in closing a transaction between business and consumers.

Vendors can use WeChat Pay's SDK to integrate WeChat Pay into their apps. When users make payments in other apps, WeChat is authorized to process the payment. Once the transaction is done, the user is returned to the other app.



Let's make this work.

We look forward to working with you to
make the most effective of your business with us

END