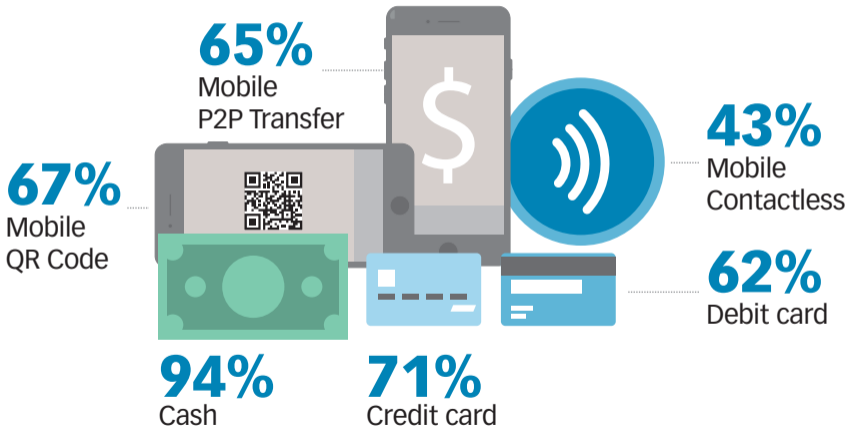


Use of payment methods in the past three months

QR code was the most widely-adopted mobile payment method



Source: The Future of Payments Study by UnionPay International and Nielsen