

Carat

Global Acquiring

Expand payment choice to drive revenue and customer satisfaction

Cater to the needs of Chinese and Asian shoppers worldwide

Through a direct connection to the Carat operating system, accept UnionPay debit and credit cards for online and in-store transactions to broaden choice in how your customers pay for goods and services.



Contact Us >

Merchant benefits

- Revenue growth
- Increased shopper base
- Enhanced customer service
- Improved trust and loyalty

Customer benefits

- More payment options
- Familiar, preferred payment brand
- Better shopping experience
- Omnichannel payment convenience

Preferred choice
for Chinese and
Asian cardholders

Source: UnionPay International

Accept the preferred card for Chinese and Asian customers



UnionPay is the global payment brand with the largest acceptance network

#1 in total cards with over 9 billion in circulation

#1 in transaction volume in the Asia-Pacific region

Preferred wallet choice for cross-border payments for Chinese cardholders

Most Chinese cardholders carry a UnionPay card

Payments accepted in over 180 markets through 64 million merchants through 2500+ members

Expand your footprint in key markets

Transaction methods:

Card-present (CP), card-not-present (CNP)

Transaction types:

eCommerce, MOTO, recurring, installment

Settlement currencies:

EUR, CHF, GBP, AUD, HKD, SGD, CAD

Transaction currencies:

Any scheme supported currency*

Available countries and regions:

Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Gibraltar, Australia, Hong Kong SAR, Singapore, and Canada

Carat is your quality partner for UnionPay acceptance

Simply and securely accept UnionPay cards in Europe, the U.K., Australia, Hong Kong SAR, Singapore, and Canada.

Carat streamlines the settlement of UnionPay transactions, plus offers:



Consolidated global reporting and reconciliation



Operational efficiencies and cost savings



Payment optimization and chargeback management



Simplified payments acceptance

*Check with your Relationship Manager for specific/additional details or exceptions

Source: UnionPay International



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