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 card brand
Better shopping experience
Omnichannel payment convenience

Choice for Chinese and Asian cardholders

Source: China UnionPay
Accept the preferred card for Chinese and Asian customers

UnionPay is the largest payment network globally

- #1 in total cards with over 9 billion in circulation
- #1 in transaction volume, globally
- #1 wallet choice for cross-border payments for Chinese cardholders

99% of all Chinese cardholders carry a UnionPay card

Payments accepted in over 180 markets through 55 million merchants through 2400+ acquiring 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:
- 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, Singapore, and Canada

Carat is your single-source partner for UnionPay acceptance

Simply and securely accept UnionPay cards in Europe, the U.K., Australia, Hong Kong, 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: China UnionPay

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