

苹果三星双双向支付宝发起挑战

更多相关资料请在微信搜索英语背单词小程序！



Smartphone rivals Apple and Samsung Electronics are mounting a challenge to Alibaba's dominance of China's emerging mobile payment market, after announcing co-operation deals with Chinese bank card network UnionPay.

互为对手的智能手机制造商苹果(Apple)与三星电子(Samsung Electronics)双双宣布与中国银行卡网络中国银联(UnionPay)达成合作协议，向中国崛起中的移动支付市场上的“霸主”阿里巴巴(Alibaba)发起挑战。

In twin announcements on Friday, the two companies said they hoped their respective payments systems would be compatible with UnionPay's 5bn issued cards early next year, subject to regulatory approval.

苹果与三星都在周五表示，希望各自的支付系统明年初能与银联发行的50亿张银行卡兼容，能否成行取决于监管部门的批准。

Apple said that 15 Chinese banks had agreed to make their cards compatible with Apple Pay, including leading lenders Agricultural Bank of China, Bank of China, China Construction Bank and ICBC.

苹果表示，已有15家中国银行同意将它们的银行卡与Apple Pay兼容，其中包括中国农业银行(ABC)、中国银行(BOC)、中国建设银行(CCB)和中国工商银行(ICBC)等银行。

Samsung declined to say whether it had agreed partnerships with any banks in addition to the underlying agreement with UnionPay.

三星拒绝透露除与银联达成基础协议外是否还与哪家银行达成合作关系。

Mobile payments are a new area of competition between Apple and Samsung, the world's leading smartphone producers by sales. The two accounted for 37 per cent of all smartphones sold in the third quarter, according to IDC, and this large customer base has driven interest from financial groups in co-operating with the new systems.

移动支付正成为苹果与三星竞争的新战场。以销量计，这两家公司是全球领先的智能手机制造商。根据IDC的数据，第三季度，苹果和三星合计占智能手机总销量的37%，正是如此庞大的客户群吸引了金融集团与它们在新系统上进行合作。

The move into China, the world's biggest smartphone market, will therefore dramatically expand the potential uptake of both systems. But they will face an uphill battle to take share from local rivals such as Alibaba, China's leading technology company.

中国是全球最大的智能手机市场，因此，进入中国将大幅扩大这两个系统的潜在用户群。不过，它们若想从本地竞争对手——比如中国领先科技公司阿里巴巴——那里抢走市场份额，将面临一场苦战。

Its Alipay service accounts for 70 per cent of the mobile payments market, according to Mark Natkin of Marbridge Consulting in Beijing, while rival Tencent's Tenpay platform holds up to 19 per cent. Baidu, best known for its market-leading search engine, launched a mobile wallet app last year.

根据北京迈博瑞咨询(Marbridge Consulting)的马克纳特金(Mark Natkins)提供的数据，阿里巴巴旗下支付服务支付宝(Alipay)在移动支付市场的份额为70%，其竞争对手腾讯的支付平台财付通(Tenpay)为19%。百度(Baidu)去年也推出了移动钱包应用，该公司最知名的产品是其处于市场领先地位的搜索引擎。

"They are coming into a market where there are two extremely strong incumbents and a third very strong local company that is making headway. For Apple to gain traction here — it won't be impossible, but it will be very challenging," he said.

纳特金说：“在它们（苹果和三星）将要进入的这个市场上，已有两个极为强大的玩家，而且第三个非常强大的本土玩家正在努力崛起。苹果要想在这儿取得进展，虽然不是不可能，但挑战会非常的大。”