

precaución en relación con todas las innovaciones.

2) Malentendido de todos los aspectos técnicos de este caso.

Pero al mismo tiempo que en todo el mundo, en Bielorrusia, se reconocerá con el tiempo.

Las tecnologías en la nube se utilizan en todas partes, comenzando con el almacenamiento personal de Yandex Drive, Google Drive y terminando con los centros informáticos de las grandes compañías financieras.

Con el paso del tiempo y el desarrollo de tecnologías, las tecnologías en la nube son cada vez más baratas y más confiables.

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CASHLESS PAYMENT GIANT – ALIPAY

“Today, making money is very simple. But making sustainable money while being responsible to the society and improving the world is very difficult.” – Jack Ma [1].

Entrepreneur Jack Ma – a former English teacher, cofounder and chairman of Alibaba Group, was already placed in Time magazine’s 100 most influential men in the world, and is the second richest person in China as well as the thirty-ninth richest in the world. A few years after creating the Alibaba Group, Jack Ma described his company as “the crocodile of the Yangzi River”, a strong winner in China, but still too insecure to extend its success beyond its own waters into the vast ocean of the West [2].

The holding Alibaba Group is made up of various companies that operate in the electronic commerce sector: one of the first “children” of this large company was the online shopping platform Taobao, later Alipay was created, which was born from the need to give Taobao users a safe and practical method for making payments on this platform.

Alipay is the most widely used third-party online payment service provider in China. With over 100 million daily transactions and over 520 million active users. Its primary product is a digital wallet, Alipay Wallet, which also includes a mobile app that allows customers to conduct transactions directly from their mobile devices.

Alipay is a must-have payment method for any business looking to reach a critical mass of Chinese shoppers both home and abroad. It is available in 70 markets and has already been adopted by over 80,000 retail stores worldwide.

Banknotes seem destined to disappear in China: we've gotten to the point where even taxi drivers have begun refusing crumpled 10 Yuan bills at the end of a ride and shopkeepers raise their eyebrows as soon as you take out a 100 Yuan banknote because they don't have enough change to give you the rest.

Practically everywhere in China you can pay with Alipay (Zhīfùbǎo). This platform protects the consumer's privacy, allows to make safe payments online similar to PayPal. Although, Alipay is much more integrated into the everyday life of their consumers and offers a much more complete customer experience, whereas PayPal only gets involved when it comes to the final payment transaction.

While both are successful companies, Alipay is pursuing a much bigger picture with a much more attractive value proposition to its users. This is something that many people would hardly expect from a Chinese player. Within the broader context of Alibaba and other Chinese digital companies who have developed impressive ecosystems, we will see more and more innovative business models coming from China that will hopefully inspire entrepreneurs around the world. In their home country in China, the likes of Jack Ma have already inspired the generation of 20-30 year-olds to follow their footsteps, creating a new breed of young innovative and risk-taking entrepreneurs.

Alipay already cooperates with 65 financial institutions, among which are Visa and Mastercard, so if you already have a credit card all you have to do is download the Alipay app on your cell phone and register in a few simple steps.

The application is very intuitive and the first useful buttons are "Scan" and "Pay". The "Scan" button is for scanning QR codes: when paying at some stores and restaurants they'll ask you to scan their QR code on your phone to then enter the amount to pay along with your password to enable payment.

The "Pay" button, instead, will make a bar code appear on the display of your smartphone to show in restaurants and scanner-equipped stores for payment: it's a little like at supermarkets, your bar code will be scanned and without even having to enter your password the money will be directly transferred from your account.

It's incredible how everything happens with a simple "scan", even at the market, in China, they almost never use the dear old banknotes and the 1 Kuai coins already seem like antique relics. But this method of payment can really cause you to lose track of the money you spend.

Why use Alipay instead of any other popular cashless systems or traditional banknotes?

It's simple: the platform provides a great number of discounts, especially during the period of the Chinese New year, which falls around February, all stores and restaurants display QR codes for (Hóngbāo), the famous “red packages” containing money, a traditional gift during this holiday, now in a virtual version.

In China they are far more advanced than us when it comes to these “virtual” ways of payment: imagine that in China you can pay even just a few cents with these apps for a photocopy in a copy store without any additional costs, which is surreal considering that in Europe some stores always make you pay commissions when paying with a credit card for a sum less than 20 Euros.

Alipay's main functions:

1. With the Alipay app you can open a chat with friends. This chat is especially used for transferring money long distance by using the “Transfer” button inside the chat.

2. You can also see a history of transactions on Alipay, with a list of all the payments made. As well as check your current balance.

3. Through the application you can take advantage of the “Didi Taxi” button for reserving and calling a taxi and then pay for it automatically with Alipay once you finish your ride.

4. With the same application it is also possible, conveniently from home, to buy airline & train tickets, movie or theater tickets or even have food sent home with Take Out.

5. With Alipay you can use the Bike Sharing service.

6. Pay your Utility bills, Phone Top-up.

7. Moreover, you can pay for a ride on the metro with the Alipay app: say goodbye to those long waits at the ticket window.

In case of any unauthorized transactions made due to your phone loss or any other reasons, you can file a claim within 90 days and get full compensation of any unauthorized transactions that were made with your Alipay account.

However, Alipay is the most popular payment service and by now has become an almost indispensable tool for anyone living in China, because it simplifies many of the chaotic aspects of living in a metropolis in this large country that is still growing economically.

REFERENCES

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