

Oceanpayment

跨境电商金融服务与创新

Cross-border E-commerce Financial Services and Innovation



商务总监 Commercial Director **Jolie Xue**





一、跨境电商金融服务发展进程

Development Process of Cross-border E-commerce Financial Services

二、跨境支付助力品牌高效出海

Cross-border Payment Helps Brands Go Overseas Efficiently

三、跨境出海的先决条件——合规

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四、数字支付赋能跨境电商新格局

Digital Payment Enables a New Pattern of Cross-border E-commerce



PART 01

跨境电商金融服务发展进程

Development Process of Cross-border

E-commerce Financial Services

跨境电商金融服务 Cross-border e-commerce financial services

指专为跨境电商行业提供的跨境支付、跨境融资等金融类服务，包括**跨境电商收款、收单、结售汇**等与支付相关的各项服务内容。

Refers to cross-border payment, cross-border financing and other financial services specially provided for the cross-border e-commerce industry, including payment-related services such as **cross-border e-commerce collection, receipt, foreign exchange settlement and sales.**

跨境支付 Cross-border payment

两个或两个以上国家或者地区之间因国际贸易、国际投资及其他方面所发生的国际间债权债务借助一定的结算工具和支付系统实现资金跨国和跨地区转移的行为。

Cross-border and cross-regional transfer of funds between two or more countries or regions due to international trade, international investment and other aspects of international credit and debt by means of certain settlement tools and payment systems.

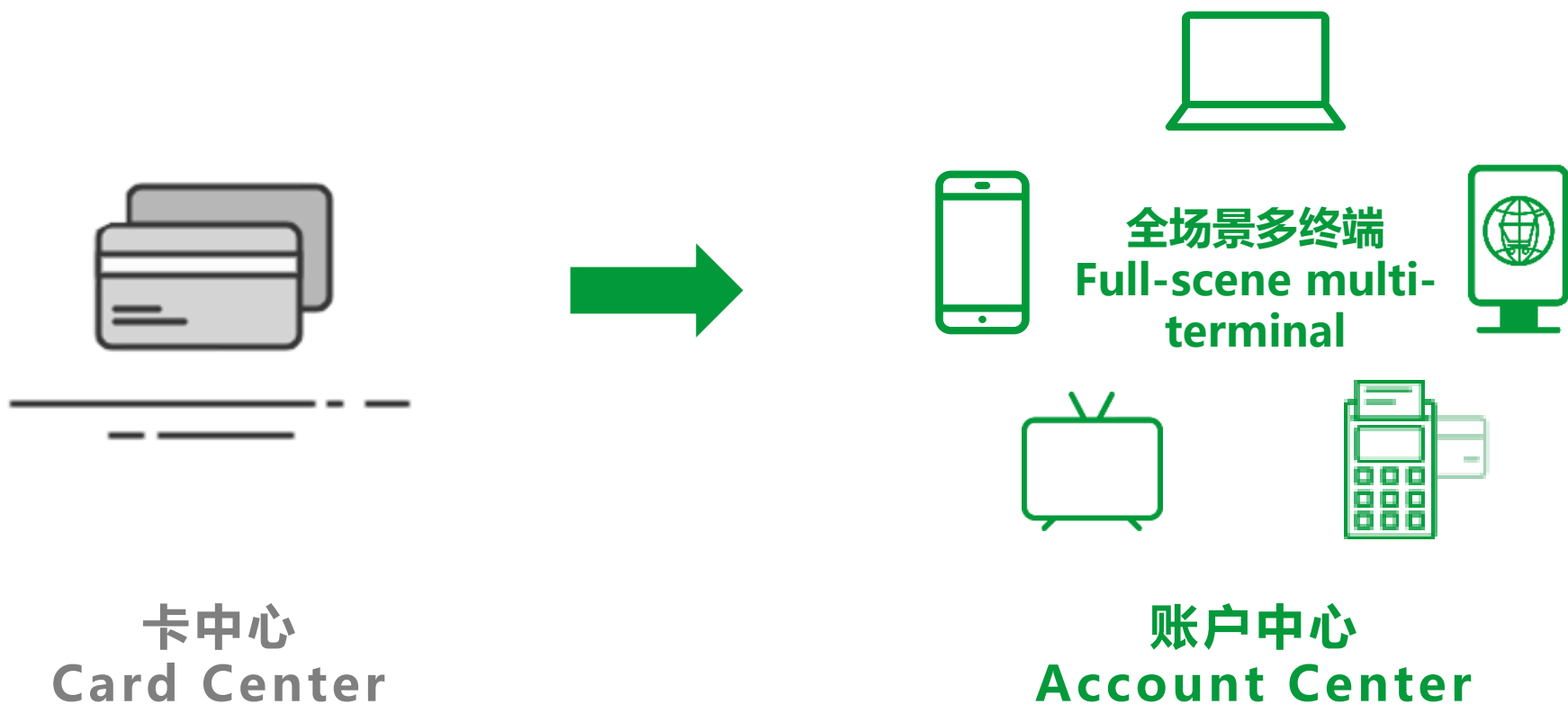
跨境支付的发展进程

The development process of cross-border payment



支付场景迭代 - 由卡中心向账户中心转变

Iteration of payment scenarios - from card center to account center





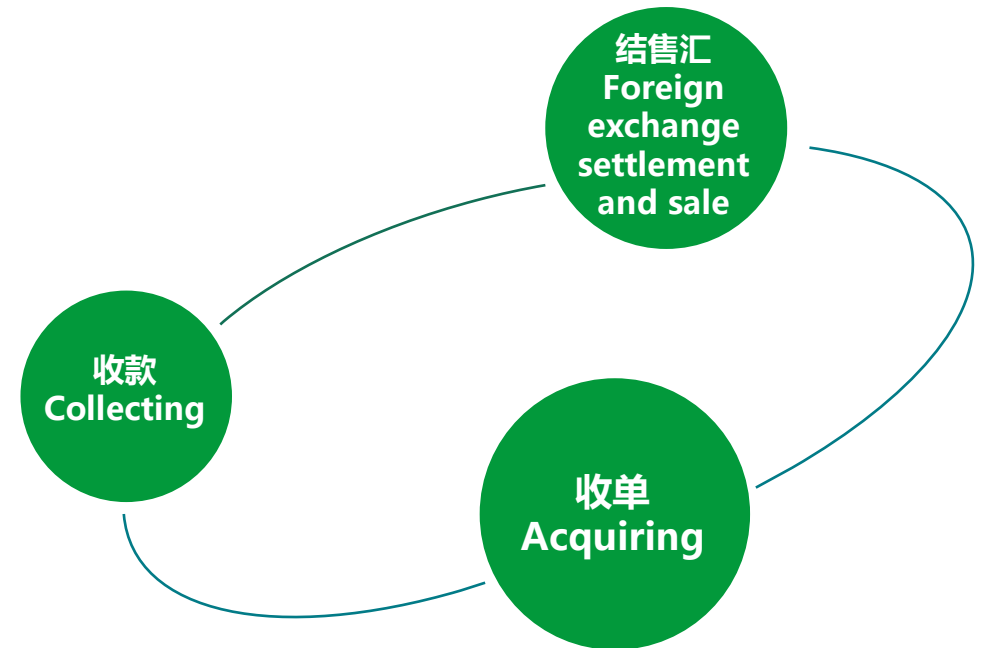
跨境支付助力品牌高效出海

Cross-border Payment Helps Brands
Go Overseas Efficiently

以中国跨境电商为例
跨境支付需求主要包括：收单、收款、结售汇等
Take China's cross-border e-commerce as an example
The needs of cross-border payment mainly include: receipt, collection, foreign
exchange settlement and sales, etc.

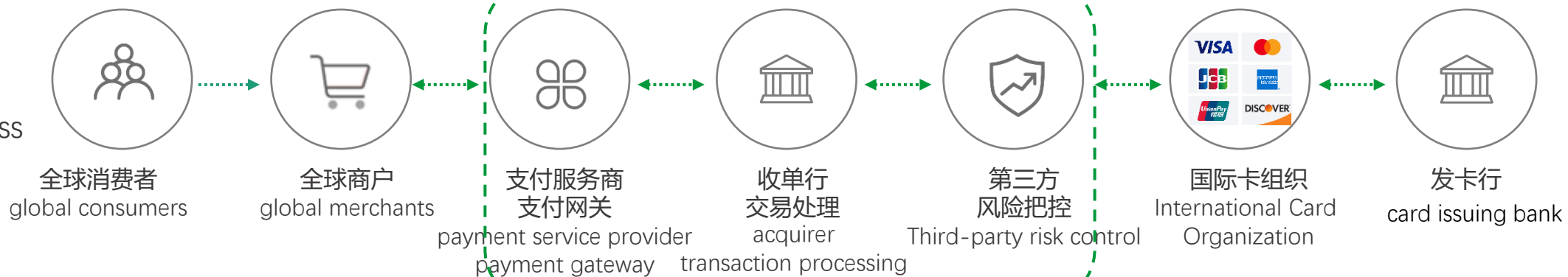
消费者在电商平台或独立站购买商品后，从下单至成功付款的流程被称为“**收单**”。之后，卖家从电商平台处成功收到款项被称为“**收款**”。在收款后，企业和商户的外汇可进行意愿结汇，此流程为“**结售汇**”。

After consumers purchase goods on e-commerce platforms or independent sites, the process from placing an order to successful payment is called "**acquiring**". After that, the seller successfully receives money from the e-commerce platform is called "**collecting**". After the payment is collected, the foreign exchange of enterprises and merchants can be settled at will, this process is "**foreign exchange settlement and sale**"

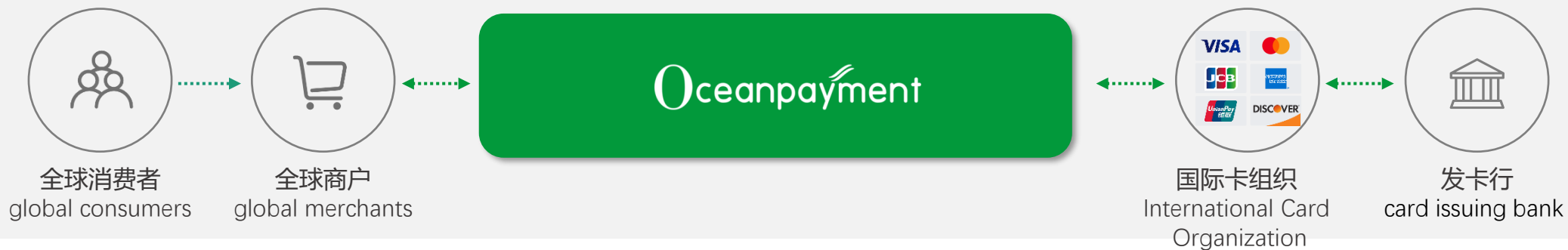


跨境收单的流程 The process of cross-border acquiring

传统流程
traditional process



Oceanpayment
创新服务方案
Innovative Service Solutions



跨境收单的门槛 Thresholds for cross-border acquiring

跨国收单门槛高 High threshold for cross-border acquiring

不同国家，当地支付喜好无从下手
金融政策不熟，易触红线
目标市场不熟悉，订单转化低

Different countries, no idea of local payment preferences
Unfamiliar with financial policies, easy to hit red lines
Unfamiliar with target markets, low order conversion

风险控制难度大 Hard to control risks

多场景支付需求无法满足
技术接口复杂多样，无场景化处理能力
Multi-scene payment needs cannot be met
Complex and diverse technical interfaces, no
scenario-based processing capabilities

支付场景复杂 Complex payment scenarios

高拒付却无应对能力
无欺诈风险管控能力
退款多，难收益
High rejections but no response capability
No ability to manage fraud risk
Many refunds, difficult to generate revenue

服务响应速度慢 Long service response time

多国家多语种，难沟通，推进慢
跨国时差，紧急问题无法第一时间解决
定制化需求无法满足
Multi-country and multi-lingual, difficult to
communicate and slow to progress; Cross
-country time difference, urgent issues
cannot be resolved first time Customised
needs cannot be met





跨境出海的先决条件——合规

Prerequisites for Cross-border Go Overseas - Compliance

跨境电商，如何不让“水土不服”成为发展之路的绊脚石？
Cross-border e-commerce, how not to let
"Not adapting" has become a stumbling block on the road of development?

合规 Compliance



什么是合规? What is compliance?

法律合规



Legal Compliance

指的是网站/APP所销售的产品/服务, 需要符合消费者所在国家/地区的法律。

Refers to the products/services sold by the website/APP, which need to comply with the laws of the country/region where the consumer is located.

品牌合规



Brand Compliance

指的是网站/APP所销售的产品不得侵犯消费者所在国家/地区有商标/外观/专利/知识产权的权利。

It means that the products sold by the website/APP shall not infringe the right of the consumer's country/region to have a trademark/appearance/patent /intellectual property.

认证合规



Certification

指的是网站/APP所销售的产品/服务, 需要有相关行业的资质以及认证。

Refers to the products/services sold by the website/APP, and requires relevant industry qualifications and certifications.

禁止接入行业----违法产品/服务

Prohibited access to the industry ---- illegal products/services

- **非法产品/服务，或为非法活动提供外围支持的产品和服务，如枪支晒准器等**
- **Illegal products/services, or products and services that provide peripheral support for illegal activities, such as gun sights, etc.**
- **动植物和野生动物 Flora and fauna**
 - 活的动物，包括昆虫、动物器官、血液或液体
 - Live animals, including insects, animal parts, blood or fluids
 - 动植物标本（含干花） Animal and plant specimens (including dried flowers)
 - 有毒杂草、种子 poisonous weeds, seeds
 - 濒临灭绝的植物或其他有机体（包括产品衍生产品），或其贸易受到法律管制的植物或其他有机体
 - Plants or other organisms (including product derivatives) that are imminently extinct, or whose trade is regulated by law

禁止接入行业----违法产品/服务

Prohibited access to the industry ---- illegal products/services

➤ 违法或违反BRAM/GBPP政策

- 如儿童色情制品，包括描绘儿童色情的卡通/漫画
- such as child pornography, including cartoons/comics depicting child pornography
- 强奸、暴力、残忍、极端BDSM的图像，包括描述或煽动暴力的卡通/漫画
- Images of rape, violence, cruelty, extreme BDSM, including cartoons/comics that depict or incite violence
- 贩卖人口 Human trafficking
- 人体器官 Human organs
- 卖淫，护送服务，性引诱 Prostitution, escort services, sexual seduction
- 被认为淫秽的物品 Items considered obscene

禁止接入行业----违反相关管控政策

Prohibition of access to the industry ---- Violation of relevant control policies

➤ **违法的电子和监视设备 Illegal electronic and surveillance equipment**

- 非法电信设备 Illegal telecommunications equipment
- 干扰设备（即“信元干扰机”或设计用于阻断通信和创建“安静区”的类似设备）
- Jamming devices (i.e. "cell jammers" or similar devices designed to block communications and create "quiet zones")
- 交通设备（如雷达干扰机、牌照盖、交通信号转换器和相关产品）
- Traffic equipment (such as radar jammers, license plate covers, traffic signal converters and related products)
- **解锁技术保护措施的设备或技术（即数字设备上使用的mod芯片，包括解锁iPhone）**
- **Devices or techniques for unlocking technical safeguards (i.e. mod chips used on digital devices, including unlocking iPhones)**
- 间谍软件-广告中的软件，在目标用户的设备上不知不觉安装
- Intersession Software - Software advertised, unknowingly installed on the target user's device

禁止接入行业----违反相关管控政策

Prohibition of access to the industry ---- Violation of relevant control policies

➤ 违法的电子和监视设备 **Illegal electronic and surveillance equipment**

- 卫星信号解码产品（机顶盒）、卡和卡编程
- Satellite signal decoding products (set-top boxes), cards and card programming
- 任何产品或服务，其广告目的是 Any product or service that is advertised for the purpose of
 - 使消费者能够规避制造商保护的锁、编程代码或安全功能（非法规避其他版权保护设备）
 - Enable consumers to circumvent manufacturer-protected locks, programming codes,
 - or security features (illegal circumvention of other copyright-protected devices)
 - 违反任何DRM（数字版权管理）或基于地理或IP的限制，包括使用VPN、代理或匿名用户设施
 - Violate any DRM (Digital Rights Management) or geographic or IP based restrictions,
 - including the use of VPNs, proxies or anonymous user facilities
 - 访问用户未明确付费或未经授权访问的功能、服务、媒体或内容，包括移动电话和移动设备访问，如针孔摄像头。
 - Access features, services, media or content that the user has not explicitly paid for or
 - has unauthorized access to, including mobile phone and mobile device access, such as pinhole cameras.

禁止接入行业----违反相关管控政策

Prohibition of access to the industry ---- Violation of relevant control policies

- **武器，包括但不限于刀、枪、火器、弹药、军用武器、爆炸装置和火器零件的贸易**
- Trade in weapons, including but not limited to knives, guns, firearms, ammunition, military weapons, explosive devices and firearm parts
- **促进仇恨、暴力、收视、恐饰主义、强扰或虐待的产品/服务。如印有不良标语的服装，政治敏感话题（如种族收视、总统竞选）**
- Products/services that promote hate, violence, viewing, terrorism, harassment or abuse. Such as clothing with offensive slogans, politically sensitive topics (e.g. racial ratings, presidential campaign)

禁止接入行业----违反相关管控政策

Prohibition of access to the industry ---- Violation of relevant control policies

➤ 假冒或侵犯版权和数据保护 Impersonation or violation of copyright and data protection

- 版权法禁止发行的媒体和软件 Media and software prohibited by copyright law
- 侵犯或侵犯任何版权、商标、公开权或隐私权或任何司法管辖区法律规定的任何其他所有权的物品（包括假冒商品、仿制家具、版
- Items that infringe or violate any copyright, trademark, right of publicity or privacy or any other proprietary rights under the laws of any jurisdiction (including counterfeit
- 权规避装置和预装黑甲子 Right circumvention device and pre-installed black box
- 假冒商品/复制品或侵犯知识产权的商品
- Counterfeit goods/replicas or goods infringing intellectual property rights

禁止接入行业----违反相关管控政策

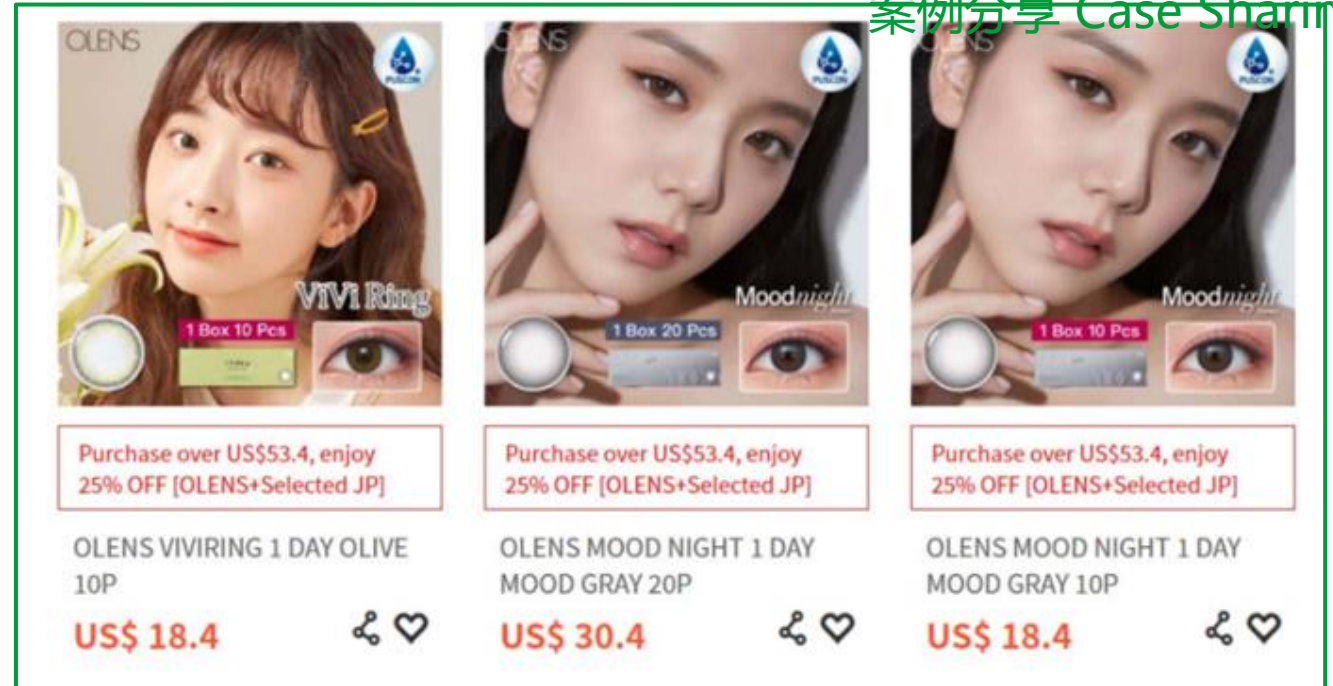
Prohibition of access to the industry ---- Violation of relevant control policies

➤ 药品、营养品和制药 Medicines, Nutraceuticals and Pharmaceuticals

- **毒品和大麻药房（及附属服务，包含水烟壶/管）、专门用于生产毒品的工具、毒品用具和非法物品**
- **Drug and marijuana dispensaries (and ancillary services, including hookahs/pipes), tools specialized in the production of drugs, drug paraphernalia, and illegal items**
- 涉及麻醉品、类固醇、某些管制物质或其他对消费者安全构成风险的产品的药品和交易
- Drugs and transactions involving narcotics, steroids, certain controlled substances or other products that pose a risk to consumer safety
- 任何非法物质（包括西班牙苍蝇）或可用于生产非法产品的物质（如种子和植物）
- Any illegal substances (including Spanish flies) or substances that can be used to produce illegal products (such as seeds and plants)
- 男性增强药 Male enhancement pills
- 伪药物（减肥、抗衰老、增强肌肉、性刺激补充剂、结肠清洁剂、排毒产品、HCG、HGH类物质）
- Pseudo-drugs (weight loss, anti-aging, muscle building, sexual stimulation supplements, colon cleansers, detox products, HCG, HGH-like substances)
- 疫苗 Vaccine

隐形眼镜 (美瞳)
 Contact Lenses (Color Contacts)

- 在欧洲属于IIa医疗器械
- Belongs to IIa Medical Devices in Europe
- 在美国, 属于2类、3类医疗器械
- In the United States, it belongs to Class 2 and Class 3 medical devices



	ECOO (欧洲 Eurppe)	FDA (美国 the US)
美瞳 (日抛) Color Contacts (Daily)	IIa	2类 Class 2
美瞳 (月抛) Color Contacts (Monthly)	IIa	3类 Class 3

隐形眼镜 (美瞳) Contact Lenses (Color Contacts)

销售隐形眼镜相当于销售处方药，需要消费者凭处方单进行购买，处方单需要持证的合格人员（如眼科医生）出具。

Selling contact lenses is equivalent to selling prescription drugs, which requires consumers to purchase with a prescription, which needs to be issued by a qualified person with a certificate (such as an ophthalmologist).

<https://www.ecoo.info/wp-content/uploads/2020/06/ECOO-Position-Paper-Contact-Lens-safety.pdf>

05 June 2020

Contact Lenses (CLs) are regulated medical devices in the European Union (EU)

Contact lens materials and solutions are safe. They are regulated by EU Directives and the Health Authority in each member state; generally they are also FDA approved (USA).

CLs are labelled prescription (Rx) only, so they are not available as "free-sale" or over-the-counter (OTC) devices: they must be dispensed by a qualified professional,¹ as stated in the EU Regulation on Medical Devices.² They are generally classified in the EU market as Class IIa medical devices (≤ 30 days). Only eye care practitioners (e.g. opticians, optometrists, ophthalmologists) are licensed to dispense CLs in the EU (there are minor differences between regulations of different member States).


电子烟相关 Electronic cigarette

- 电子烟的CE认证与测试报告;
- CE certification and test report of electronic cigarette;
- 欧盟TPD备案; EU TPD filing;
- 提供目标市场当地销售电子烟的法律法规条文, 以及资质证明材料。
- Provide local laws and regulations for e-cigarette sales in the target market, as well as qualification certification materials.

如: 意大利市场, 需要提供当地的电子烟法案 (ADM 法案) 条文。同时法案要求, 只有当地公司才能申请销售电子烟的License。

For example, in the Italian market, the provisions of the local Electronic Cigarette Act (ADM Act) need to be provided. At the same time, the bill requires that only local companies can apply for a license to sell e-cigarettes.

Featured Vaping Kits
You'll love our best-selling vapes



Novo 3 Kit
SMOK
★★★★★ 804 REVIEWS
LIST PRICE \$24.00
\$18.99

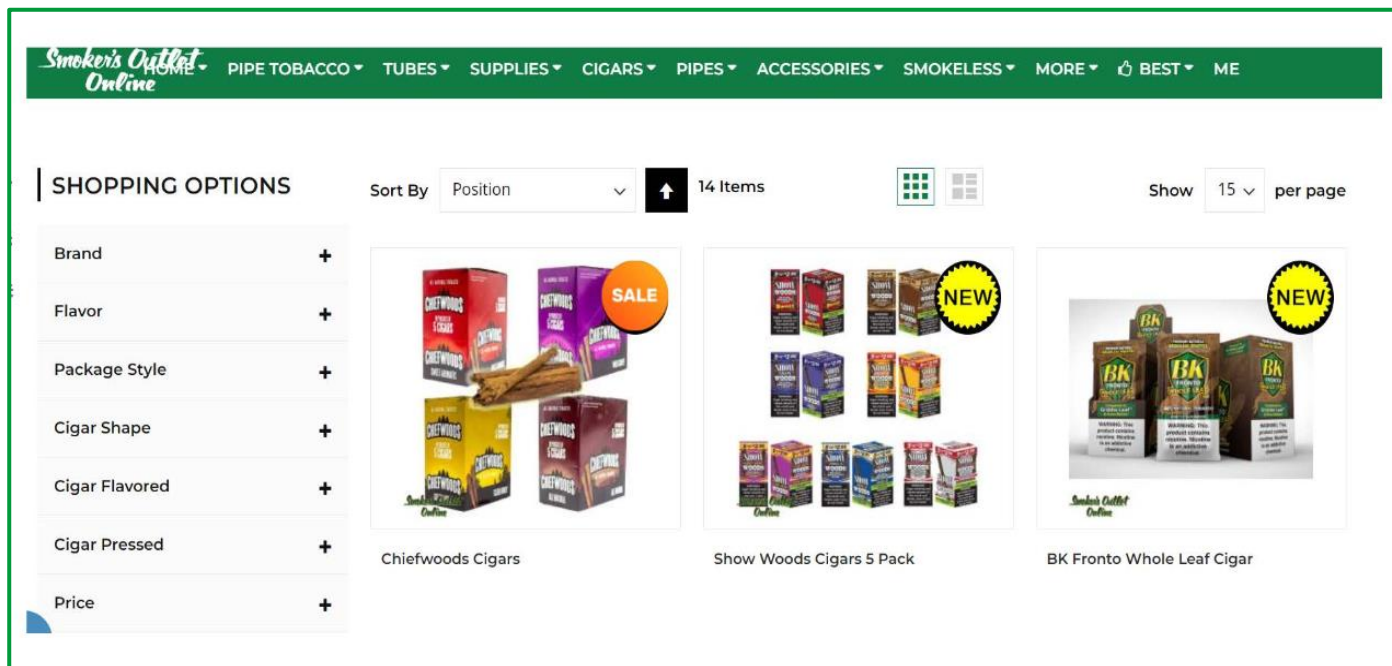
Novo 2
SMOK
★★★★★ 1526 REVIEWS
LIST PRICE \$26.00
\$16.95

Novo 4 Kit
SMOK
★★★★★ 102 REVIEWS
LIST PRICE \$34.00
\$27.95

Beco Mesh Disposable Vaprio
★★★★★ 40 REVIEWS
LIST PRICE \$17.00
\$9.99

烟草制品 Tobacco products


- 烟草相关 (香烟、雪茄、烟叶)
- Tobacco-related (cigarettes, cigars, tobacco leaves)
- 烟草周边产品 (制烟设备、卷烟纸、烟盒、含尼古丁烟草替代品)
- Tobacco peripheral products (cigarette making equipment, cigarette paper, cigarette case, nicotine-containing tobacco substitutes)




虚拟币 Virtual currency

- 虚拟币 Virtual currency
- 数字加密货币 (如, 比特币)
- Cryptocurrencies (eg, Bitcoin)
- 虚拟币相关 (如, 矿机)
- Virtual currency related (eg, mining machine)

HOT











Bitcoin Miner S19 Pro+ Hyd.
\$15,048
[Bulk Order](#)



ANTSPACE HK3(with DWT-T)
\$110,000
[Bulk Order](#)

All Products

Cryptocurrency	   BTC/BCH/BSV	  LTC/DOGE	 ZEC	 DASH	
Algorithm	SHA256	Scrypt	Equihash	X11	Blake256r14
Product	ANTMINER	ANTSPACE			
Cooling	Air Cooling	Hydro Cooling			

难以估价的产品
 Invaluable product

- 玉石 Jade
- 邮票 Stamp
- 古董 Antique
- 艺术品 Artwork

Happy Birthday USPS Forever Stamps(1 Sheet Of 20 Stamps)
~~58.00~~ \$27.99

Mako Shark USPS Forever Stamps(1 Sheet Of 20 Stamps)
~~58.00~~ \$27.99

Tricolor Jade Bracelet
 \$ 538.38

Jade Buddha hanging tag
 \$ 430.70

Nature 27
 60 W x 60 H x 4 D cm
 muriel_napoli
 \$2,010

Heat shield roch
 90 W x 90 H x 2 D cm
 muriel_napoli
 \$3,210

Rocaille
 French Console Table & Mirror
 £ 1200
 €1430 \$1547

Marlborough Antiques & Interiors
 A Intricate Black Forest Inkwell/Desk Tidy
 £ 995
 €1186 \$1282

Rocaille
 Art Deco Bi Fold Screen
 £ 1500
 €1787 \$1933

品牌合规种类 Types of Brand Compliance

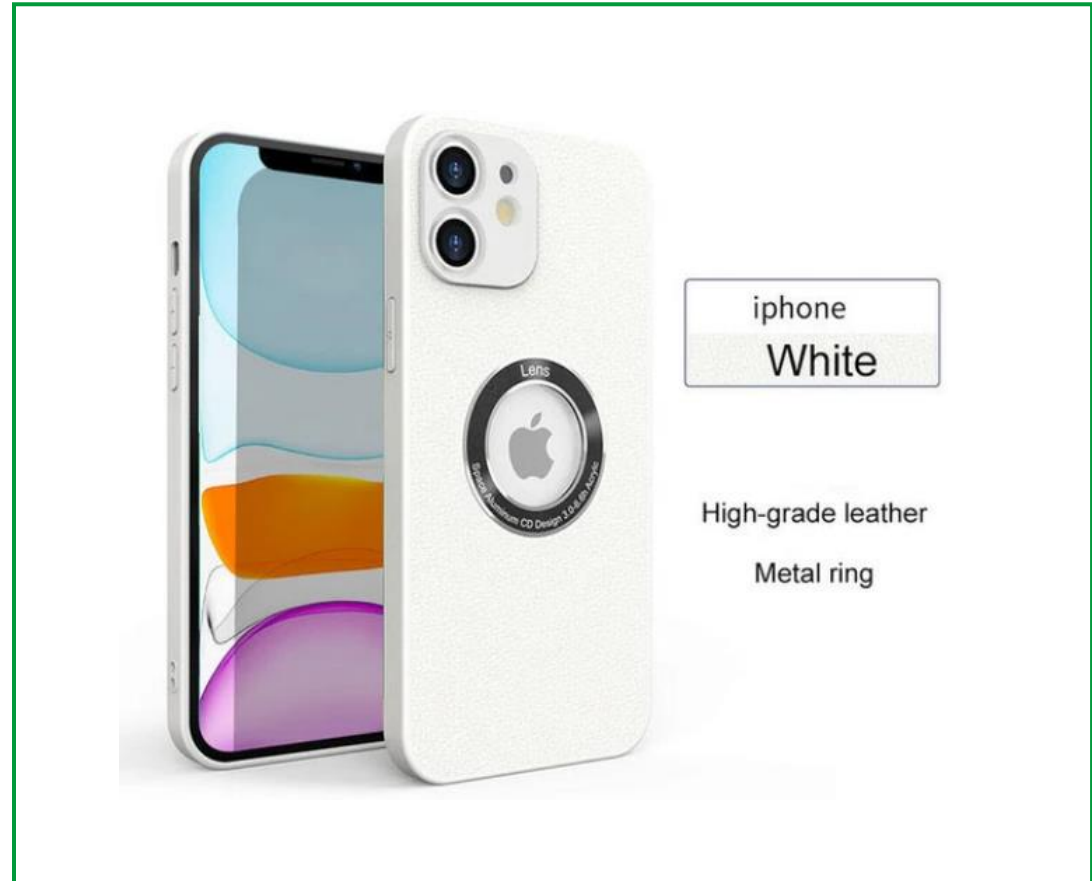
- 外观侵权 Appearance infringement
- 专利侵权 Patent infringement
- 内容侵权 Content Infringement
- 品牌侵权 Brand infringement
- 知识产品——以上所有 Knowledge products
- all of the above



➤ 外观侵权 Appearance infringement

以手机壳为首的电子产品配件（如相机支架、耳机、数据线等）在产品展示图中不适合单独展示产品，而是将产品与适配的设备一并展示，容易掉入“图片侵权”的陷阱。

Electronic product accessories (such as camera brackets, earphones, data cables, etc.) headed by mobile phone cases are not suitable for displaying the products separately in the product display diagram, but displaying the products together with the matching equipment is easy to fall into "image infringement". the trap.



➤ 外观侵权 Appearance infringement

假如有一天你落到一个孤岛，想要获救最好办法，就是在岛上画一个巨大的米老鼠，迪士尼的法务部门将以最快的速度赶来起诉！

If one day you fall on an isolated island, the best way to be rescued is to draw a giant Mickey Mouse on the island, and Disney's legal department will come to sue as quickly as possible!



➤ 专利侵权 Patent infringement

风靡全球的电动平衡车，因造型炫酷、体积小、骑行方便等优点被大众所追捧，但在2015年国产平衡车却被亚马逊封杀下架，原因是内置的平衡技术侵犯专利相关者的权利。

The wheel hoverboard that is popular all over the world is sought after by the public due to its cool shape, small size, and convenient riding. However, in 2015, the domestic balance bike was banned by Amazon, because the built-in balance technology infringed the patents of the relevant parties' right.

The screenshot shows an Amazon product listing for the XPRIT 8.5" Wheel Hoverboard. The product is a black, self-balancing scooter with large, treaded tires. The listing includes a price of \$199.95 (reduced from \$249.95) and a 6-month financing option for \$33.33/month. The product features include 8.5" All Terrain tires, up to 15 miles of range, LED lights, and a built-in speaker. The listing also shows a 4.5-star rating and a link to report incorrect product information.

XPRIT 8.5" Wheel Hoverboard | All Terrain
Visit the XPRIT Store
★★★★☆ 188 ratings | 15 answered questions
Amazon's Choice for "xprit hoverboard"

Was: \$249.95
Price: **\$199.95** & FREE Returns
You Save: \$20.00 (9%)
Pay \$33.33/month for 6 months (plus S&H, tax) + payments when you're approved for an Amazon 5

Color: **Black**

\$199.95 **\$199.95**

- 8.5" All Terrain Tire and built-in speaker
- Driving Mode: 3 Selective Speed Modes; Lithium
- Charging time: 2-3 hours; Distance on full charge
- Max speed: 9km/h; 6MPH; Max Climbing Angle:
- Supported Weight: Min 32lbs - Max 264lbs

New (3) from **\$199.95** + FREE Shipping
[Report incorrect product information.](#)

AUTOMATIC BALANCE

Segway Ninebot 8
Upgraded Motor I
★★★★☆ 16

➤ 品牌侵权 Brand infringement

2020年某致力于生产赛车风格的电竞椅且拥有自主商标注册品牌及多项外观设计专利（国内）的品牌网站被欧美电竞椅品牌——SECRETLAB，以该网站所售产品侵犯其品牌知识产权为由诉上法庭。

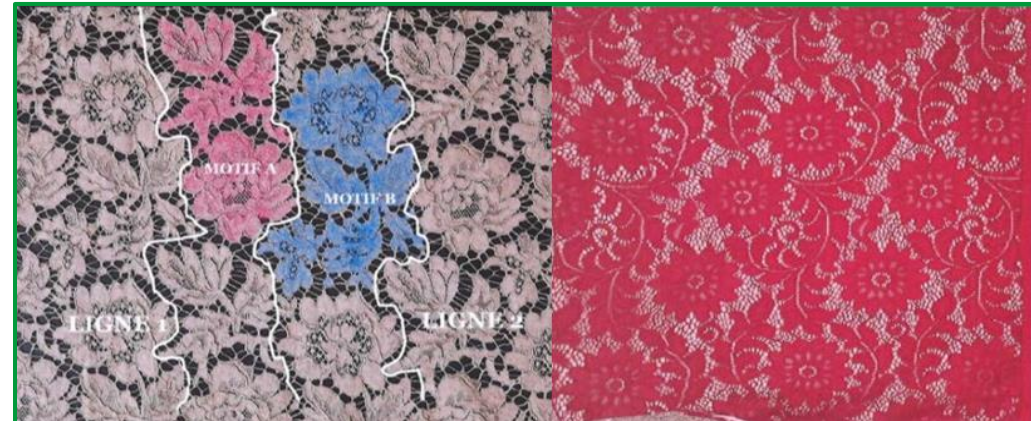
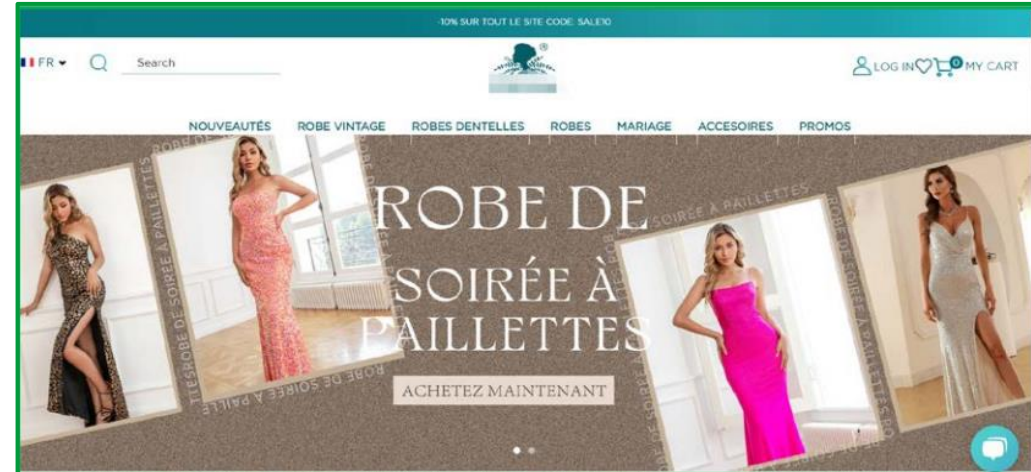
In 2020, a brand website dedicated to the production of racing-style gaming chairs with its own registered brand and multiple design patents (domestic) was violated by SECRETLAB, a European and American gaming chair brand, with the products sold on this website infringing its brand knowledge. Appeal to court on the grounds of property rights.



➤ 品牌侵权 Brand infringement

服装品牌Sophie Hallette向某网站发出 IP 侵权投诉信，投诉网站产品中的衣服花纹、形状涉嫌侵权品牌方版权设计，其代理律师要求该网站删除侵权产品。

Clothing brand Sophie Hallette sent an IP infringement complaint letter to a website, complaining that the pattern and shape of the clothes in the website's products were suspected of infringing the brand's copyright design, and its attorney asked the website to delete the infringing products.



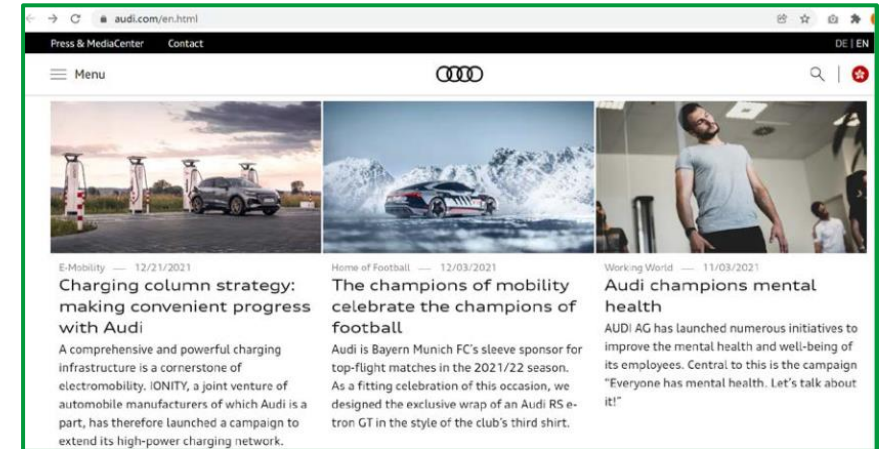
德国汽车品牌 German car brand Audi

Audi(德国大众汽车集团旗下汽车品牌), 是著名的汽车开发商和制造商, 其标志为四个圆环相扣。现为德国大众汽车公司的子公司, 总部设在德国的英戈尔施塔特。

Audi (a car brand under the Volkswagen Group of Germany) is a well-known car developer and manufacturer whose logo is four interlocking rings. Now a subsidiary of Volkswagen AG, headquartered in Ingolstadt, Germany.

某电商网站的产品图片出现Audi汽车品牌标志, 虽然只销售Audi汽车的零配件产品, 但实际上该电商网站并无使用Audi汽车品牌商标的权利, 未经Audi品牌方授权, 此举构成品牌侵权, 因此遭到品牌方律师代表IP侵权邮件投诉。

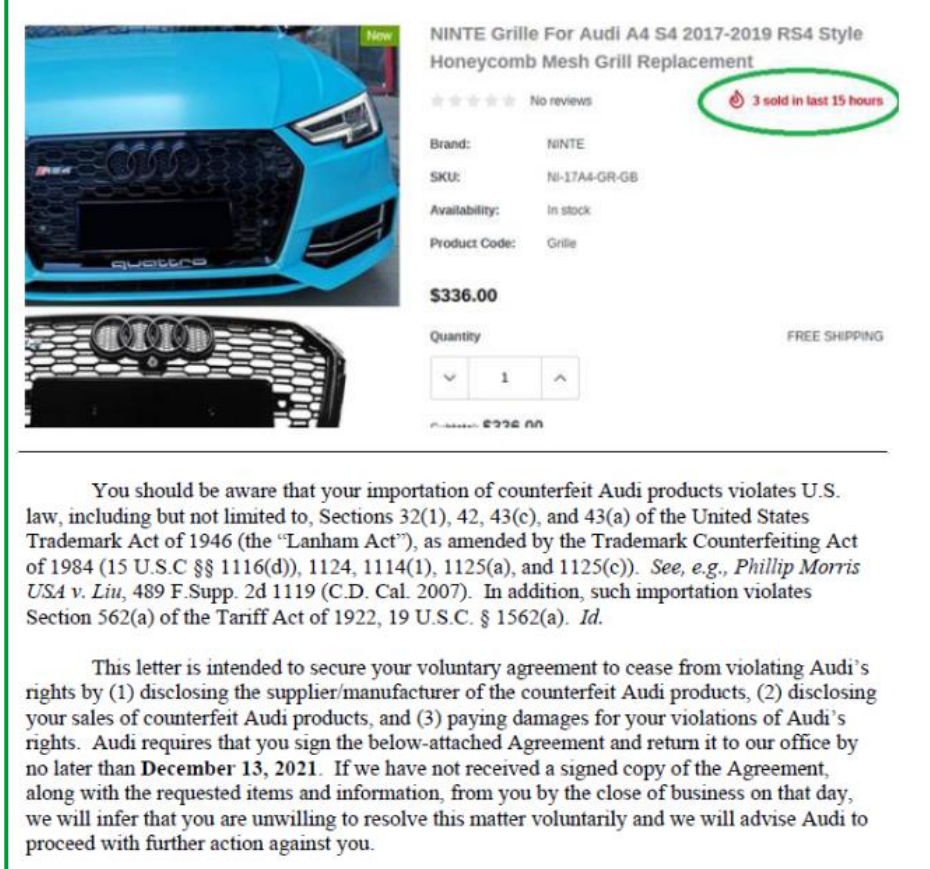
The product image of an e-commerce website appears with the Audi car brand logo. Although it only sells Audi car spare parts, the e-commerce website does not have the right to use the Audi car brand trademark. Without the authorization of the Audi brand, this action constitutes a Brand infringement, so the lawyers of the brand side complained on behalf of IP infringement emails.



品牌侵权投诉 Brand Infringement Complaints

该电商公司收到的首次IP投诉信函中，要求商户对Audi品牌方支付赔偿金额为25,000美元或签署人从销售假冒产品中获得的总收入的百分之二十五(25%)，但因该公司首次回应品牌方邮件未按照诉求处理，品牌方代理律师第二次发邮件警告声明，若该电商公司未能提供/披露准确的销售信息，Audi品牌方将对网站及其附属公司提起诉讼，要求赔偿每个假冒产品最高200万美元的法定损害赔偿，及超过1000万美元的潜在损失。

In the first IP complaint letter received by the e-commerce company, the merchant is required to pay the Audi brand an amount of compensation of \$25,000 or twenty-five percent (25%) of the signatory's gross revenue from the sale of counterfeit products, but Because the company's first response to the brand's email did not follow the request, the brand's attorney sent an email warning for the second time, stating that if the e-commerce company fails to provide/disclose accurate sales information, the Audi brand will report to the website and its affiliates. Filed a lawsuit seeking statutory damages of up to \$2 million per counterfeit product, plus potential losses of more than \$10 million.



NINTE Grille For Audi A4 S4 2017-2019 RS4 Style Honeycomb Mesh Grill Replacement

★★★★★ No reviews **3 sold in last 15 hours**

Brand: NINTE
SKU: NI-17A4-GR-GB
Availability: In stock
Product Code: Grille

\$336.00

Quantity: 1 FREE SHIPPING

You should be aware that your importation of counterfeit Audi products violates U.S. law, including but not limited to, Sections 32(1), 42, 43(c), and 43(a) of the United States Trademark Act of 1946 (the "Lanham Act"), as amended by the Trademark Counterfeiting Act of 1984 (15 U.S.C §§ 1116(d)), 1124, 1114(1), 1125(a), and 1125(c)). See, e.g., *Phillip Morris USA v. Liu*, 489 F.Supp. 2d 1119 (C.D. Cal. 2007). In addition, such importation violates Section 562(a) of the Tariff Act of 1922, 19 U.S.C. § 1562(a). *Id.*

This letter is intended to secure your voluntary agreement to cease from violating Audi's rights by (1) disclosing the supplier/manufacturer of the counterfeit Audi products, (2) disclosing your sales of counterfeit Audi products, and (3) paying damages for your violations of Audi's rights. Audi requires that you sign the below-attached Agreement and return it to our office by no later than **December 13, 2021**. If we have not received a signed copy of the Agreement, along with the requested items and information, from you by the close of business on that day, we will infer that you are unwilling to resolve this matter voluntarily and we will advise Audi to proceed with further action against you.

德国汽车品牌Audi文案侵权

German car brand Audi copywriting infringement

2022年5月21日小满，Audi发布一则由刘德华出演的广告，随后抖音博主北大满哥发视频称该广告文案系抄袭。满哥表示奥迪广告文案中关于“大小满”的描述与其在2021年小满发布的文案高度相似，属于侵权行为。

On May 21, 2022, Xiaoman, Audi released an advertisement starring Andy Lau, and then Douyin blogger Peking University Man Ge posted a video saying that the advertisement copy was plagiarism. Brother Man said that the description of "big and small" in Audi's advertising copy is highly similar to the copy published by Xiaoman in 2021, which is an infringement.

该事件迅速引起舆论热议，随后Audi将广告下架，其广告代理公司发布致歉声明，承认在未与版权方沟通的情况下，直接使用了关于“小满”的文案内容。

The incident quickly aroused heated public opinion, and then Audi took the advertisement off the shelf, and its advertising agency issued an apology statement, admitting that it directly used the content of the copy about "Xiaoman" without communicating with the copyright owner.



认证产品类型及要求 Certified product types and requirements

产品类型 product types	认证要求 Certification requirements	举例 Examples
服装类 Clothing	/	所有服装（注意造型以及图案侵权） All clothing (beware of styling and pattern infringement)
信号发射类或接收类 Signal transmitter or receiver	FCC认证 FCC certification	信号发射器（像锅一样的东西） Signal transmitter (like a pot)
假发类 Wigs	质检报告 Inspection report	真人假发（超贵那种）/塑料假发 Real wig (super expensive kind)/plastic wig
健身器材 Fitness equipment	CE认证-欧盟/GMPC认证--美国 CE Certification-EU/GMPC Certification--the US	简单的健身设备（像哑铃、阻力带等）不需要认证，大型健身设备（大多数的有氧健身器材，如跑步机、自行车） Simple fitness equipment (like dumbbells, resistance bands, etc.) does not require certification, large fitness equipment (most cardio fitness equipment, such as treadmills, bicycles, etc.)
医疗产品（分类较多） Medical products (more categories)	CE认证-欧盟-符合性声明书-FDA生产商注册-美国-REACH报告 CE Certification - EU - Declaration of Conformity - FDA Manufacturer Registration - US - REACH Report	个人护肤品/医疗器械/防疫物资/耳镜类 Personal skin care products/medical equipment/epidemic prevention materials/otoscopes
婴儿用品 Baby products	CE认证包含CE Test report、符合性声明书） --欧盟/FDA认证或CPC认证--美国 .CE certification includes CE Test report, Declaration of Conformity)--EU/FDA certification or CPC certification--the US	儿童玩具/婴儿车 Children's Toys / Strollers
宝石和贵金属类 Gems and precious metals	质检报告/饰品鉴定卡/证书 Quality Inspection Report/Jewelry Identification Card/Certificate	钻戒 手链类 Diamond rings and bracelets
成人用品 Adult products	CE认证包含CE Test report符合性声明书 CE certification includes CE Test report Declaration of Conformity	成人玩具 以及成人娃娃（一米4以下禁止接入） Adult toys and adult dolls (under 1.4 meters are prohibited)
机械椅子 Mechanical chair	CE认证包含CE Test report、符合性声明书） CE certification includes CE Test report, Declaration of Conformity)	办公椅/压力椅 Office Chair/Pressure Chair
玩具类 Toys	CE认证包含CE Test report、符合性声明书） --欧盟-CPC认证--美国 CE certification includes CE Test report, declaration of conformity)--EU-CPC certification--USA	各种玩具 Various toys
电动自行车 Electric bicycle	CE认证包含CE Test report、符合性声明书） -欧盟UL 2849 -北美 CE certification includes CE Test report, Declaration of Conformity) - EU UL 2849 - North America	电动自行车 Electric bicycle
电子产品类 .Electronic products	CE认证（包含CE Test report、符合性声明书） --欧盟-ROHS认证--欧盟UL--美国 CE certification (including CE Test report, declaration of conformity)--EU-ROHS certification--EU UL--US	带电的基本都需要 Basic needs for electrification
眼镜类 Glasses	FDA认证-美国（提供抗冲击测试报告） EU-欧盟 FDA Certification - USA (Provide Impact Test Report) EU - EU	太阳镜/眼镜架/近视眼镜 Sunglasses/Glasses Frames/Myopia Glasses
美妆类 Beauty	FDA官网注册截图或GMPC认证--美国、CPSR安全报告--欧盟.CPNP--欧盟 FDA Certification - USA (Provide Impact Test Report) EU - EU	护肤品/化妆品 Skincare/Cosmetics

常见的产品不合规带来的风险 Risks from common product non-compliances

- 品牌商或是政府相关部门的警告及法律诉讼
- Warnings and legal proceedings from brand owners or relevant government departments
- 广告服务商的限制措施 Restrictions for Ad Service Providers
- 域名仲裁及回收 Domain name arbitration and recovery
- IDC、服务器供应商要求转移、关闭服务器
- IDC, server vendor request to transfer, shut down server
- 支付服务商停止合作, Visa的GBPP、MasterCard的BRAM, 严重者将被罚款
- Payment service providers stop cooperating, Visa's GBPP, MasterCard's BRAM, severe cases will be fined

一旦卖家被发现产品不合规, 后果可能很严重哦!
Once the seller is found to be non-compliant, the consequences may be serious!



跨境电商如何实现合规? How can cross-border e-commerce achieve compliance?

➤ 平台卖家 Platform sellers

许多电商平台本身会对合规有明确的要求，卖家需要认真阅读平台上的各种规则。

- Many e-commerce platforms themselves will have clear requirements for compliance, and sellers need to carefully read the various rules on the platform.

➤ 独立站卖家 Independent site sellers

需要培养和提高公司高管、运营人员、供应链管理和产品上架人员 关于知识产权的基本知识以及做好充分的市场调研。

- It is necessary to develop and improve the basic knowledge of intellectual property rights and adequate market research for company executives, operations personnel, supply chain management and product launch personnel.



在服务商方面，选择专业、负责且愿意为卖家保驾护航的公司

In terms of service providers, choose a company that is professional, responsible and willing to escort sellers



专业的服务商将帮助卖家一起成长和发展，并且在卖家“无意”冒犯规则时帮助卖家及时调整和改进

Professional service providers will help sellers grow and develop together, and help sellers to adjust and improve in a timely manner when sellers "unintentionally" offend the rules



Oceanpayment

帮助卖家实现合规经营

Helps sellers achieve compliance

系统定期合规扫描

Regular compliance scans of the system



人工复查 Manual review



及时通知卖家并提供扫描报告和解决方案

Notify sellers in a timely manner and provide scan reports and solutions



协助卖家进行合规化处理

Assist sellers in compliance processing



网站合规经营培训 Website compliance training





PART 04

数字支付赋能跨境电商新格局

Digital Payment Enables a New Pattern of
Cross-border E-commerce



全球化产品支撑下的本地化运营服务

集成标准的API(SDK)接口，帮助商户提升更多的营收机会!

Localized Operation Services Supported by Global Products

Integrate standard API (SDK) interfaces to help merchants improve more revenue opportunities!

- 500+ 跨境支付产品 cross-border payment products
- 140+ 交易货币 Transaction currency
- 10+ 结算货币 Settlement Currency
- 20+ 支付语言 payment language
- 200+ 国家和地区 Country and region



打破巨头垄断

Break the monopoly

由单通道迈向双通道

From single channel to dual channel

创造新时代

Create a new era



Card



Online

+



Offline



WEB



iPad



PHONE



STORE



Kiosk

CHINA

从初创公司到国际贸易巨头
都在使用Oceanpayment的服务

From start-up to international trade giant are using
Oceanpayment's services





Oceanpayment



扫一扫，让全球支付更简单
Scan to make global payment easier

THANK YOU

- ✉ jolie@oceanpayment.com.cn
- 🌐 www.oceanpayment.com
- ☎ 13632788750



扫一扫，添加讲师联系方式
Scan to add the instructor's contact information