

HIVEX Enables Payment Interoperability between UnionPay's Wallet Ecosystem and PayPay's Leading QR Merchant Network

UnionPay App, a cashless payment service from China, reaches millions of merchant locations through HIVEX's neutral network-to-network interoperability layer

SUNNYVALE, CA, UNITED STATES, September 3, 2026 /EINPresswire.com/ -- TBCASoft, the developer of the [HIVEX](#)® payment network, announces that UnionPay's mobile payment app (the "[UnionPay App](#)") will go live across locations enabled by the HIVEX Acceptance Partner [PayPay](#), starting on September 2, 2026.

HIVEX provides the neutral interoperability layer, allowing the UnionPay App from China (including Hong Kong and Macau SARs) to retain its user experience and banking relationships while the HIVEX Acceptance Partner retains its merchants and acceptance environment. The framework connects UnionPay's card-linked wallet ecosystem with HIVEX's QR merchant networks and is designed to expand across additional wallets, acceptance partners and markets – without requiring participating ecosystems to change how they serve their users or merchants.

The UnionPay App brings together more than 500 million linked bank card users – customers of banks that participate in UnionPay's issuing ecosystem. These bank customers can simply open the UnionPay App already linked to their bank cards and pay for everyday travel scenarios at HIVEX-enabled merchants, from shopping and dining to entertainment and attractions. The HIVEX service supports both Customer-Presented Mode and Merchant-Presented Mode QR payments, subject to merchant availability.

UnionPay is also paving the way for AI-driven payment commerce. In April 2026, it introduced its Agentic Payment Open Protocol framework and demonstrated AI-enabled payment scenarios spanning travel, accommodation, in-car purchases and UnionPay App bill payments. These



The HIVEX® Network is a blockchain-based international mobile payment solution designed to enable interoperability between cross-border QR and NFC payment networks.





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*Ling Wu, Founder and CEO of
TBCASoft*

capabilities could make future journeys more seamless by helping users discover, compare, book and pay for travel services through intelligent assistants, while keeping each transaction securely authorized and controlled by the user.

"The constraint on global payments is not demand, but the cost and complexity of connecting fragmented ecosystems into interoperable corridors," said Ling Wu, Founder and CEO of TBCASoft. "HIVEX changes that scaling model by connecting entire networks while preserving each participant's governance and commercial relationships.

Once connected, new wallets, markets and use cases can be enabled through shared infrastructure. Connect once, then scale everywhere."

About HIVEX

HIVEX is an innovative federated payment framework designed to enable interoperability across payment ecosystems while allowing participants to maintain their own governance, compliance structures, and commercial relationships. HIVEX connects acceptance partners, e-wallet ecosystems, and payment networks to enable scalable payment interoperability across markets and form factors.

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