Quality on Demand API

Alibaba Cloud increases the reliability of mobile payments

Case study for fintech using the CAMARA-standardised Quality on Demand API – **View API Descriptions**

Business Problem

Unstable mobile connections impact about 16% of the hundreds of billions of transactions processed annually by Alipay, Alibaba's mobile payment business. Occurring mainly in densely populated areas, such as shopping malls or transport hubs, or in fast-moving environments, such as on trains, these issues can increase transaction latency and reduce success rates.

Impact

Each day, Alipay initiates two million payment transactions, involving hundreds of millions of yuan, using the Quality on Demand API. As a result, Alipay has reduced average payment latency by 57% and lowered the overall failure rate by 90%.

Technical Solution

Through China Mobile's Ability as a Service (AaaS) platform, Alipay is utilising the operator's CAMARA-based Quality on Demand API, which provides a programmable interface for developers to request stable latency or prioritised throughput. The API also supports differentiated billing.

Value

China Mobile's QoD API and ZTE Network Exposure Function have been widely adopted to support mobile gaming and mobile payments, with 25 enterprise customers signed up as of Oct 2024. Each month, it processes more than 34 million API calls and has generated tens of millions of yuan in revenue since launch. Users of China Mobile's own Cloud Drive service have experienced a 43% increase in average download speeds and a 22% increase in upload speeds.

"Alibaba Cloud utilises the Quality on Demand API for real-time network quality assurance, ensuring stable and secure network conditions for financial transactions in weak network areas. This integration improves user authentication, network reliability, and overall service quality, addressing challenges of congestion and weak signals in high-traffic areas."

Alibaba Cloud

Alibaba Cloud