GUIDE TO

PAYMENT SERVICES

IN CHINA



Payment & Clearing Association of China



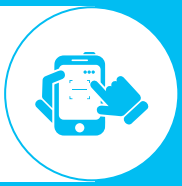
Welcome to China!

You have a number of payment options at your fingertips while in China, ranging from mobile payments to bank cards and cash. Please follow this guide to find out more.

CONTENTS



Bank Card 03



Mobile Payment 04



Cash 15



Bank Account 16



E-CNY 17

Bank Card

Bank cards issued in your home country/region can be accepted if the logos of your bank cards, such as UnionPay, Visa, Mastercard and other payment organizations, are displayed at the checkout counter (see picture below). If not, please ask the cashier whether your bank card can be accepted. If you hold a UnionPay card, it can be accepted by all merchant POS terminals in China's mainland.



Mobile Payment

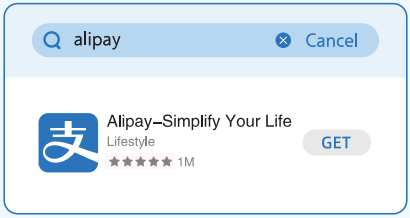
You can enjoy convenient payment services with just a mobile phone. Mobile payment services such as Alipay, Weixin Pay and UnionPay are available.

For better payment experiences, no ID information is required for transactions under a certain amount. Give it a go!

Please watch videos for more details at www.pcac.org.cn.

1 Alipay

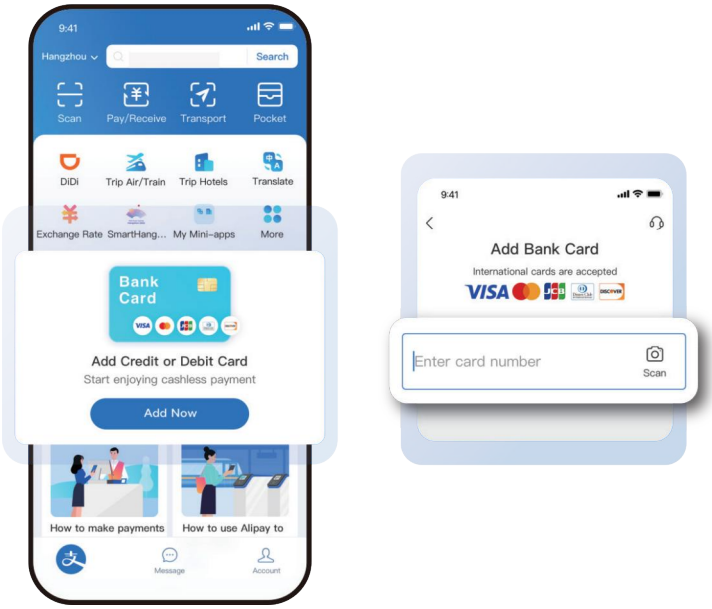
(1) Download the Alipay app in the app store or from its official website.



(2) Open the app, and register with your phone number or just sign in if you have already registered.



(3) Add bank cards as shown below.



Note

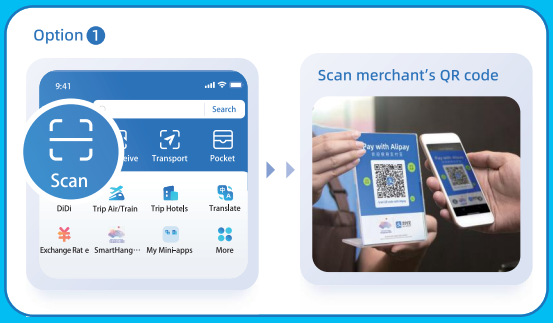
UnionPay, Visa, Mastercard, JCB, Diners Club, and Discover cards can all be added to Alipay.

Tap "Add Now" and follow on-screen instructions to complete the process.

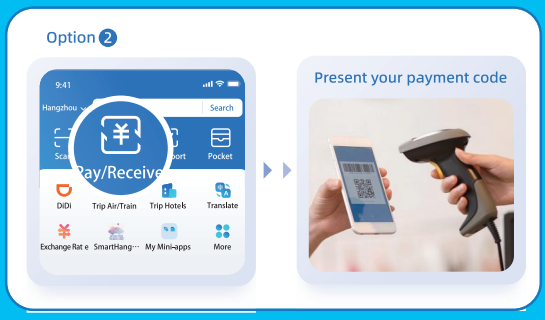
(4) Pay by scanning QR code.

You can pay by scanning a merchant's QR code (method 1) or by having a merchant scan yours (method 2).

Method 1: Tap "Scan", and scan the merchant's QR code.



Method 2: Tap "Pay/Receive", and present your QR code to the merchant.



Follow the instructions in the app to complete the payment.

English Service Hotline

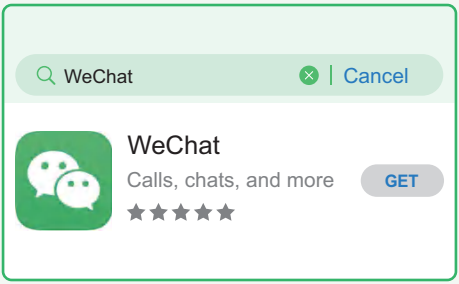
Alipay

+86-571 2688 6000

Please dial 0571 2688 6000 if you are using a Chinese number.

2 Weixin Pay

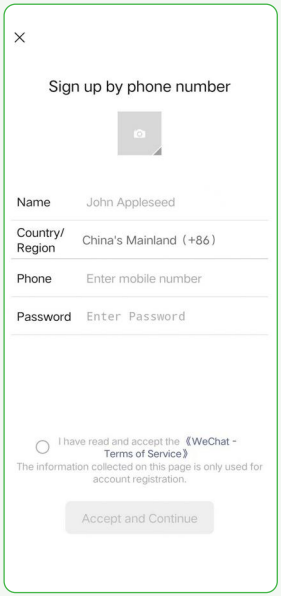
(1) Download the WeChat app in the app store.



(2) Open the WeChat app, and register with your phone number or just sign in if you have already registered.



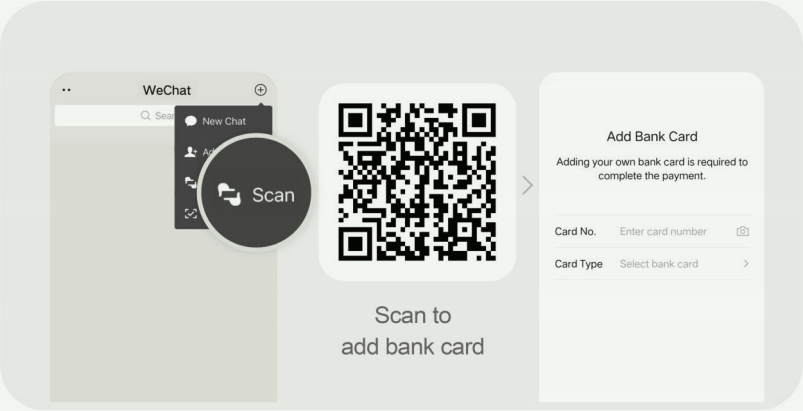
1



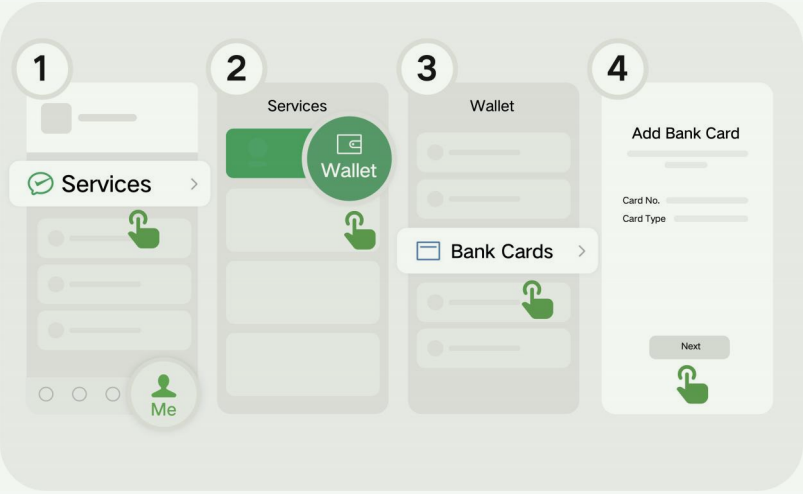
2

(3) Add bank cards as shown below.

Method 1:



Method 2:



Note

UnionPay, Visa, Mastercard, American Express, JCB, Diners Club, and Discover cards can all be added to Weixin Pay.

Follow on-screen instructions to complete the process.

(4) Pay by scanning QR code.

You can pay by scanning a merchant's QR code (method 1) or by having a merchant scan yours (method 2).

Method 1: Tap the "+" sign at the upper right corner and then the "Scan" icon, and scan the merchant's QR code.

Method 2: Tap the "+" sign at the upper right corner and then the "Money" icon, and present your QR code to the merchant.

Follow the instructions in the app to complete the payment.



Scan QR Code to Pay

1



Present Payment Code to Pay

2

English Service Hotline

Weixin Pay

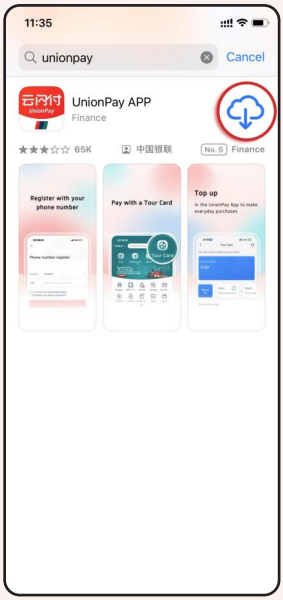
+86-571-95017

Please dial 95017 if you are using a Chinese number.

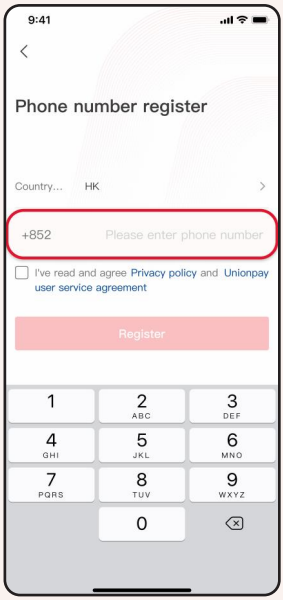
3 UnionPay

(1) Download the UnionPay app in the app store or from its official website.

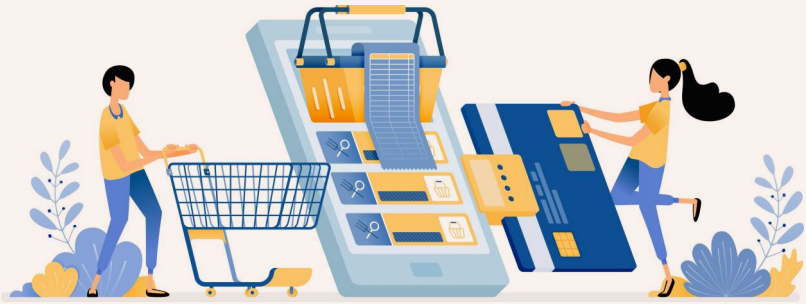
(2) Register with your phone number and sign in.



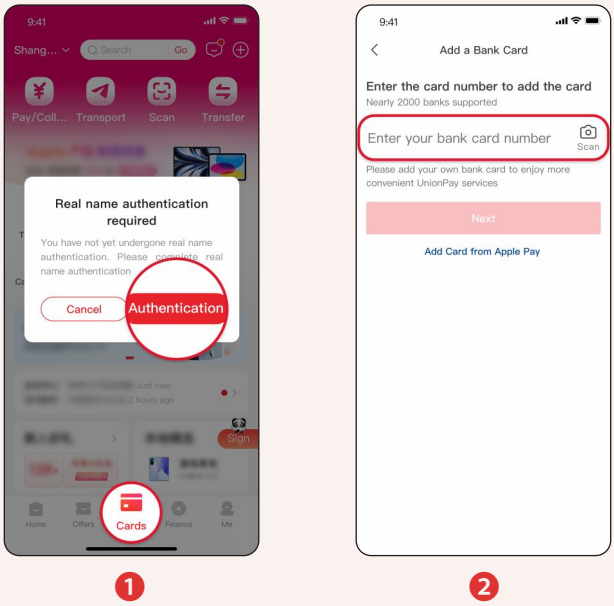
1



2



(3) Add bank cards as shown below.



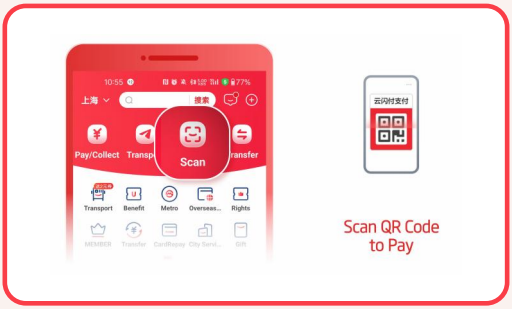
✻ Currently, the app supports overseas UnionPay cards issued in places such as Hong Kong SAR and Macao SAR.

Tap "Next" and follow the on-screen instructions to complete the process.

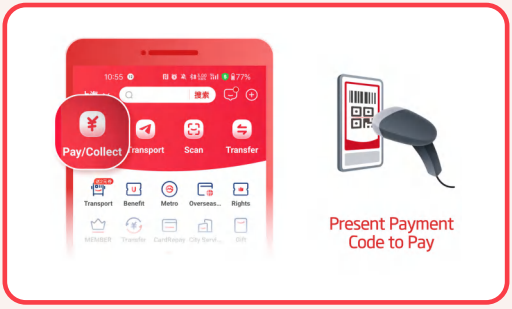
(4) Pay by scanning QR code.

You can pay by scanning a merchant's QR code (method 1) or by having a merchant scan yours (method 2).

Method 1: Tap "Scan", and scan the merchant's QR code.



Method 2: Tap "Pay/Collect", and present your QR code to the merchant.



Follow the instructions in the app to complete the payment.

English Service Hotline

UnionPay

95516

for users with Chinese-mainland mobile phone numbers

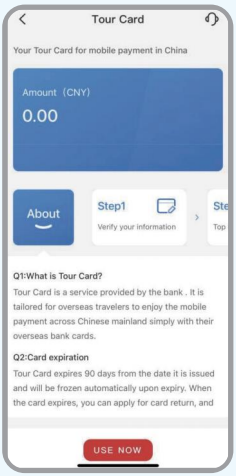
+86-21-95516/+86-21-20556900

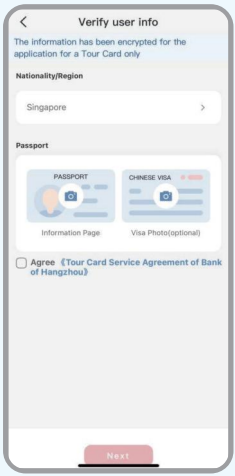
for users with non-Chinese mainland mobile phone numbers

Pay with a Tour Card

Tour Card is a prepaid card which you can apply for and top up in the UnionPay app to make everyday purchases, online or offline.







Tips

Please scan the QR code that carries the logo of the payment service provider of your choice when making payment. For example, use the Alipay app to scan the QR code with the Alipay logo.

Some international e-wallets are accepted by merchants in China

Easy payment with your e-wallet

You can pay directly with the e-wallets listed in this page without downloading other apps.

Hong Kong SAR / Macao SAR

WeChat Pay HK · HK · MPay · BoC Pay

Octopus · ICBC (Macau) · BOC (Macau) · CCB (HK&MO) · livi bank · OmyCard

Southeast Asia

Touch'n Go eWallet · OCBC Digital · TrueMoney · CHANGI Pay · K PLUS

Bualuang mBanking · DBS PayLah! · ICBC (Singapore) · BOC (Singapore) · MB Bank · S Pay Global

Japan / South Korea / Mongolia

카카오페이 · toss Pay · hi Pay · Naver Pay · Paybooc

WON Woori Card · KB Pay · HanaPay · T-money Pay · BOC (Japan) · Pass

Cash



You can withdraw RMB cash from ATMs that accept international bank cards at the port of entry, where you can also exchange other currencies for RMB through exchange service providers or self-service exchange machines. In downtown areas, you can still get RMB cash via these methods.

Authorized currency exchanges, some hotels, bank branches and currency exchange kiosks also provide currency exchange services. Usually, there is an eye-catching “exchange” sign on display so you may find them easily.

EXCHANGE 货币兑换

Kindly note that you can convert your remaining RMB cash back to your own currency or other major currencies in downtown areas or at the port of exit with the help of currency exchange service providers.



Bank Account

You can open a bank account with your passport or other valid IDs at any nearby bank outlet, such as the Industrial and Commercial Bank of China (ICBC), the Agricultural Bank of China (ABC), the Bank of China (BOC), the China Construction Bank (CCB), and the Bank of Communications (BOCOM). Please consult the staff at the bank outlet or visit their official websites for more information.

With the account, you can enjoy a variety of financial services (such as deposit and withdrawal of both RMB and foreign currencies, foreign currency purchase and sale, domestic transfer and cross-border remittance, foreign currency exchange, and making payment).

E-CNY *

You can also make payment with e-CNY if you are interested in e-CNY.

Download the "e-CNY" app in the app store. Android users can also scan the QR code below to download. Then, pay by following the instructions in the app.



Scan to download App for Android

*** Note:** E-CNY app registration service is available to users in the following pilot areas: Beijing, Tianjin, Hebei, Dalian, Shanghai, Jiangsu, Zhejiang (Hangzhou, Ningbo, Wenzhou, Huzhou, Shaoxing and Jinhua), Fujian (Fuzhou and Xiamen), Shandong (Ji'nan and Qingdao), Changsha, Guangdong, Guangxi (Nanning and Fangchenggang), Hainan, Chongqing, Sichuan, Yunnan (Kunming and Xishuangbanna) and Xi'an.

24-hour e-CNY customer service hotline:
+86-10-956196

GUIDE TO PAYMENT SERVICES IN CHINA