GUIDE TO

PAYMENT SERVICES

IN CHINA

PREFACE

Welcome to China! Now, 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

Bank cards issued in your home country/region can be accepted if logos of 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.

UnionPay 银联

We accept

VISA

AMERICAN EXPRESS

JCB

Diners Club INTERNATIONAL

DISCOVER

→ **Mobile Payment**

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

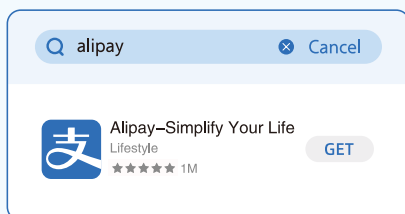For better payment experience, no IDs are required for transactions under a certain amount. Give it a go!

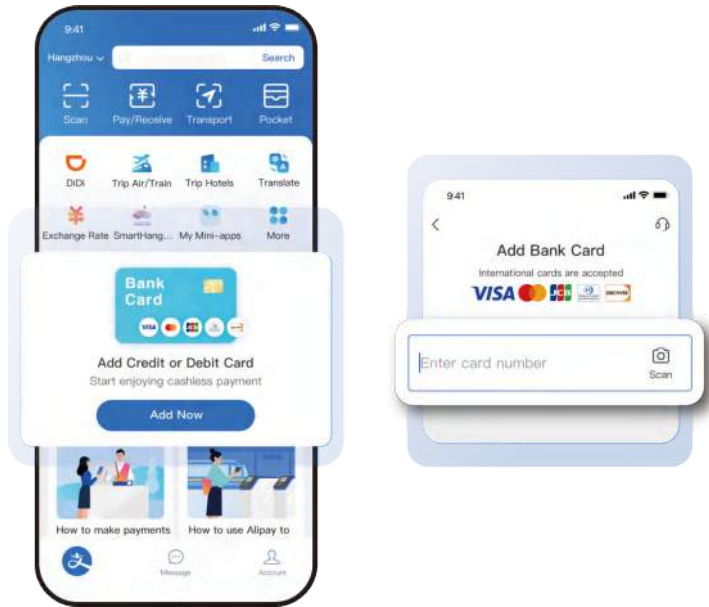Please watch videos for more details *www.pcac.org.cn*.

1 Alipay

(1) Search for Alipay in the app store or on its official website, and download the app.

(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

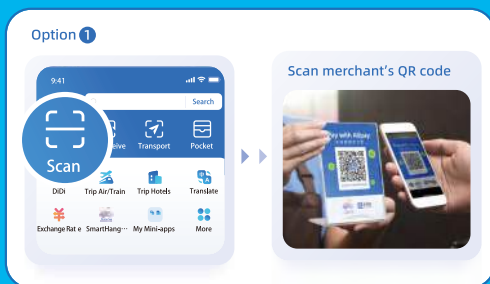Visa, Mastercard, JCB, Diners Club, and Discover cards can all be added to Alipay.

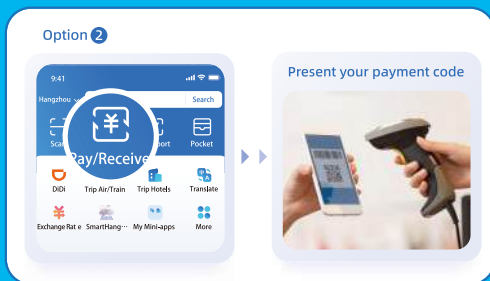Tap "Add Now" and follow on-page prompts to complete the process.

(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-presented QR code.

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

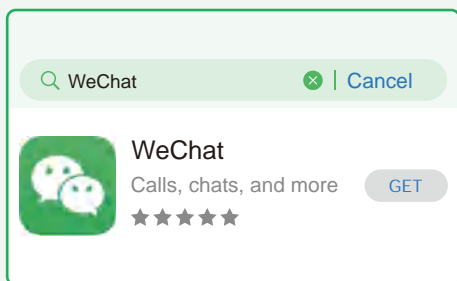Follow the instructions in the app to complete payment process.
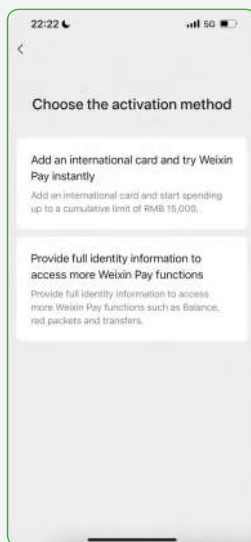
2 Weixin Pay

(1) Search for WeChat in the app store, and download it.

(2) Open the WeChat app, and register with your phone number or just sign in if you have already registered.
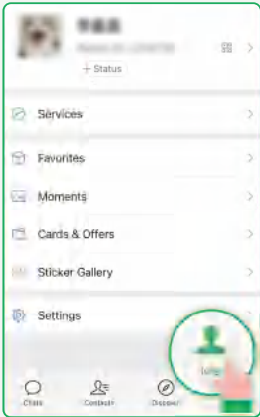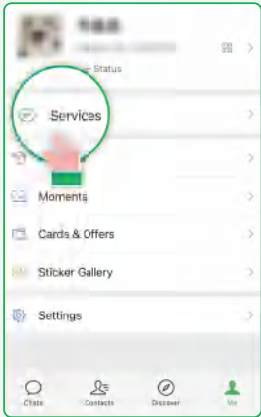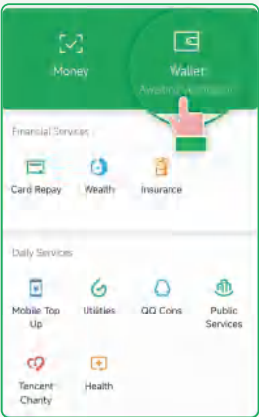
(3) Add bank cards as shown below.

❶   ❷

❸   ❹   ❺
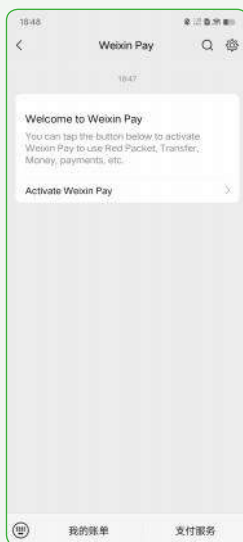
Note
Visa, Mastercard, American Express, JCB, Diners Club, and Discover cards can all be added to Weixin Pay.

Tap "Add a card" and follow on-page prompts 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-presented QR code.

Scan QR Code to Pay

❶

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 payment process.

Present Payment Code to Pay

❷

English Service Hotline

Weixin Pay *+86-95017*

3 UnionPay

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

(2) Register with your phone number and enable the payment function.
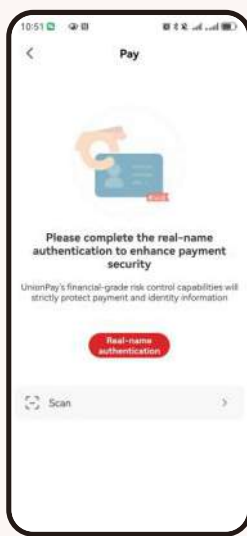
(3) Add bank cards as shown below.
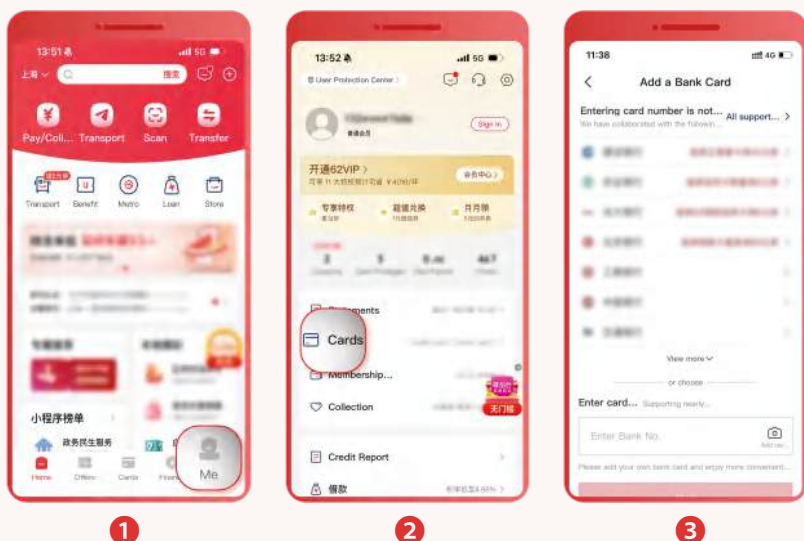
✱ It only supports linking UnionPay cards issued in certain places such as Hong Kong SAR and Macao SAR.

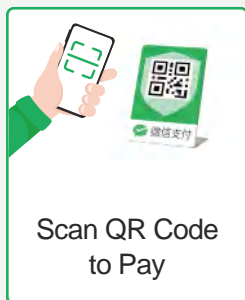Tap "Add Now" and follow the on-screen instructions to complete the process.

(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).
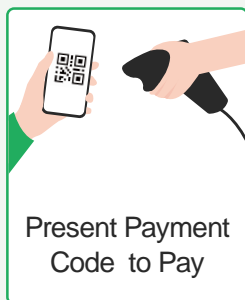
Method 1: Tap "Scan", and scan the merchant-presented QR code.

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

Follow the instructions in the app to complete payment process.

English Service Hotline

UnionPay | *+86-95516*

Pay with a Tour Card

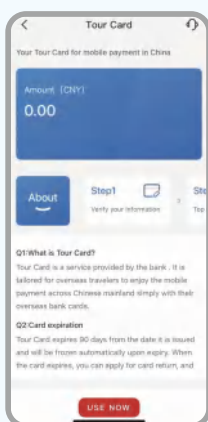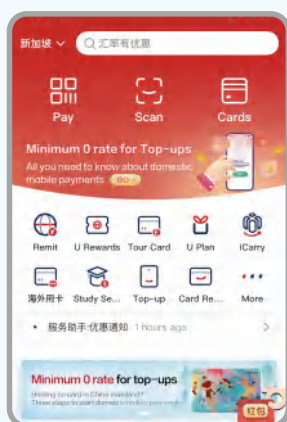The Tour Card is a prepaid card which you can apply for and top up in the UnionPay App to make everyday purchases, online or offline.

Tips

Please scan the QR code that carries the logo of the payment service provider of your choice when making payments. 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 directly pay with e-wallets below without downloading other apps.

Hong Kong SAR / Macao SAR

WeChat Pay HK   HK   MPay

BoC Pay   Octopus   ICBC (Macau)   BOC (Macau)   livi bank   OmyCard

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Southeast Asia

Touchngo ewallet   SG   true money   CHANGI Pay   K PLUS

Bualuang mBanking   DBS PayLah!   ICBC (Singapore)   BOC (Singapore)   MB Bank   S Pay Global
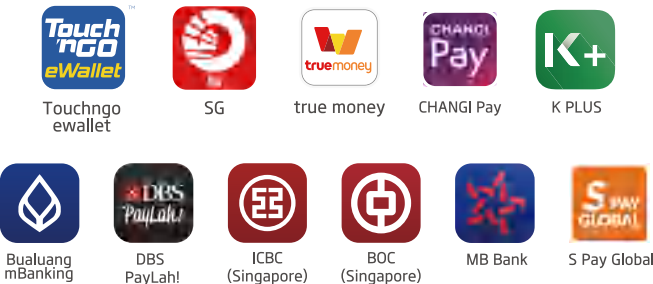
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Japan / South Korea / Mongolia

카카오페이   toss Pay   hi Pay   Naver Pay   Paybooc

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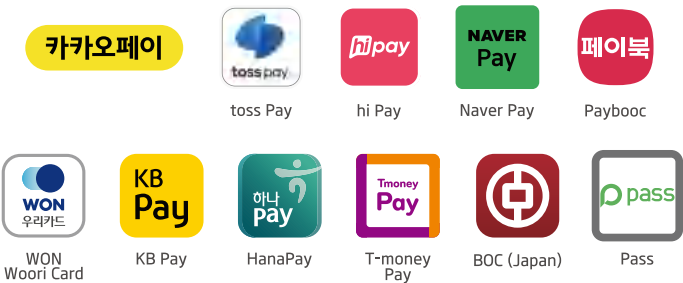
→ Cash

You can also pay in cash.

If you need cash, you can withdraw RMB cash with your bank card at an ATM with logos of the corresponding bank card organizations. You can also directly exchange at bank outlets with currency exchange signs, outlets of qualified financial institutions, or self-service kiosks. Please consult the staff for currencies available.

EXCHANGE 货币兑换

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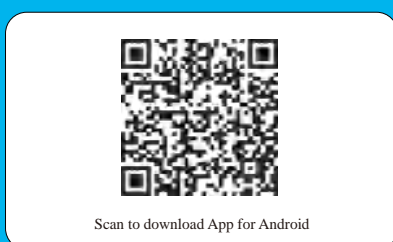
With the account, you can enjoy a variety of financial services (such as deposit and withdrawal of both RMB and foreign currencies, foreign currency purchase and sale, domestic transfer and cross-border remittance, foreign currency exchange, and making payments).

✳ E-CNY ✱

You can also make payments in 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.

Q e-CNY ⊗ 取消 ⊕ **e-CNY** OPEN Digital version of CNY ★★★★★ 19K 🏛 中国人民银行数字货币研... No. 6 Finance	Scan to download App for Android

✱ **TIPS:** 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.

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

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