







# 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.





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.





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

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(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.





(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.

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	Weixin Pay	Q	(2)	<
	18:47			
Welcome	to Weixin Pay			Choose the activation method
Weixin Pay	p the button below to a y to use Red Packet, Tra yments, etc.			Add an international card and try Weixi Pay instantly
Activate Weixin Pay		2	Add an international card and start spending up to a cumulative limit of RMB 15,000.	
				Provide full identity information to access more Weixin Pay functions
				Provide full identity information to access more Weixin Pay functions such as Balance, red packets and transfers.
) 1	我的账单	支付服务		

#### (3) Add bank cards as shown below.



#### Note

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



Diners Club

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

VISA

Method 1: Tap the "+" sign at the upper right corner and then the "Scan" icon, and scan the merchant-presented 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 payment process.





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## 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.

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0	2	<b>B</b>		

It only supports linking UnionPay cards issued in certain places such as Hong Kong SAR and Macao SAR.

Tap "Add Now" and follow the onscreen 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 merchantpresented 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.



# 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											
				MPay							
	WeCl	hat Pay HK	нк и	MPay							
Ó	P	E	Φ	<b>נו</b> ⊽î	One						
BoC Pay	Octopus	ICBC (Macau)	BOC (Macau)	livi bank	OmyCard						
Southeast Asia											
Touc 'nG eWall Touchr		SG	emoney	CHANGI Pay	K +						
ewalle	et	50	,,	,							
$\Diamond$	DBS PayLah!	E	Φ	沿	S PAY GLOBAL						
Bualuang mBanking	DBS PayLah!	ICBC (Singapore)	BOC (Singapore)	MB Bank	S Pay Global						
Japan / South Korea / Mongolia											
카카오	페이	toss pay	🗊 pay	NAVER Pay	페이북						
		toss Pay	hi Pay	Naver Pay	Paybooc						
(VON 우리카드)	KB Pay	фц рау HanaPay	Tmoney Pay T-money		Pass						
WON Woori Card	ND Fay	nanaray	Pay	BOC (Japan)	1 055						



#### 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.





# **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 crossborder 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.



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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