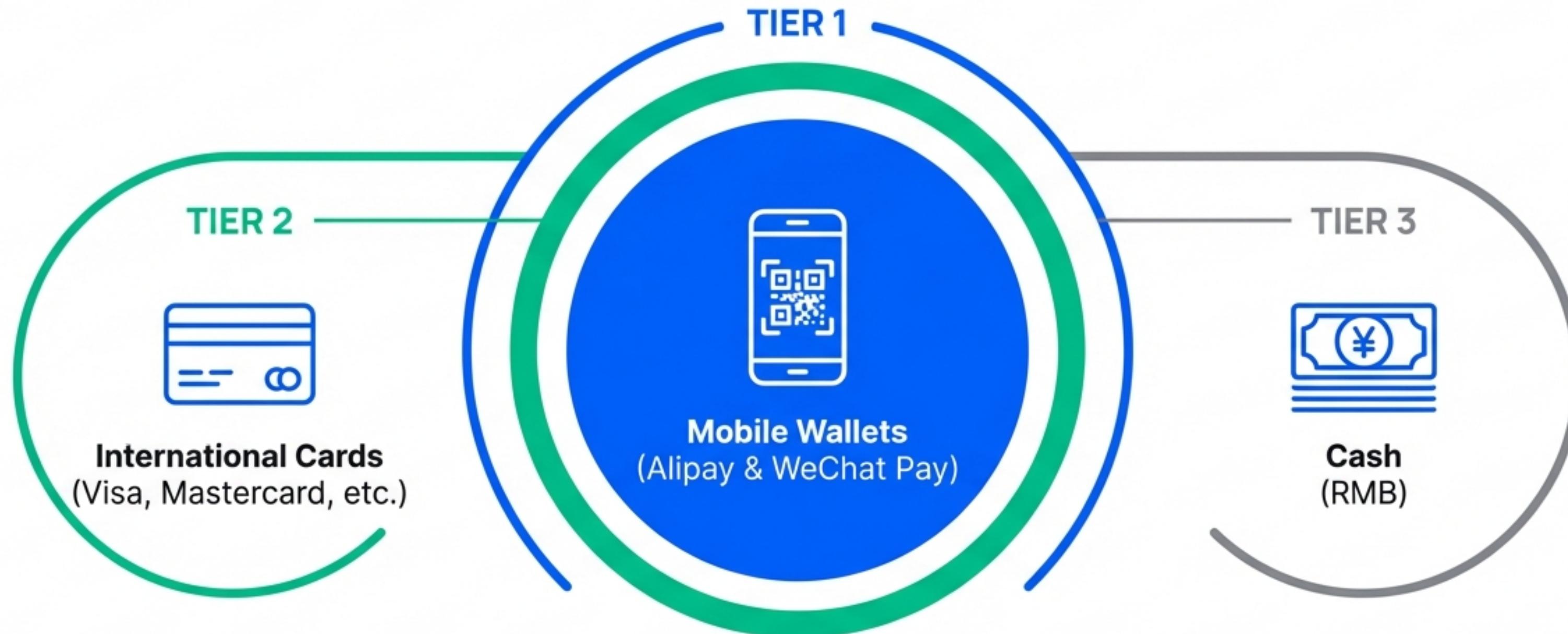


Paying in China, Simplified

Your definitive guide to navigating the world's leading digital payment ecosystem with confidence.



Your Payment Strategy: A 3-Tiered Approach



Your primary tool for over 90% of daily transactions. Master this, and you're set.

Your reliable backup. Accepted at larger establishments like hotels and major retailers.

For specific situations and as a final safety net. Good to have, but you'll use it less than you think.

Tier 1: Mobile Wallets are Your Key to the City

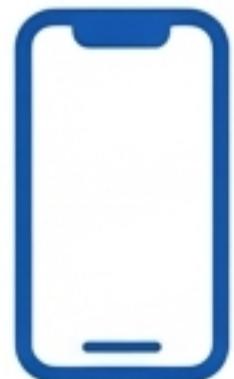
In China, your smartphone is your wallet. From street vendors to luxury malls, QR code payments are the standard.

- Two main platforms dominate the landscape: **Alipay** and **WeChat Pay**.
- International travelers can now easily link their home bank cards to these apps to pay like a local.
- Transactions are seamless, secure, and require no ID for most everyday purchases.



What You'll Need to Get Started

Gather these four things before you begin the setup process.



A Smartphone

With access to the Apple App Store or Google Play.



A Valid Phone Number

For registration and verification.
Your home country number is fine.



An International Bank Card

Visa, Mastercard, American Express, JCB, Diners Club, and Discover are widely supported.

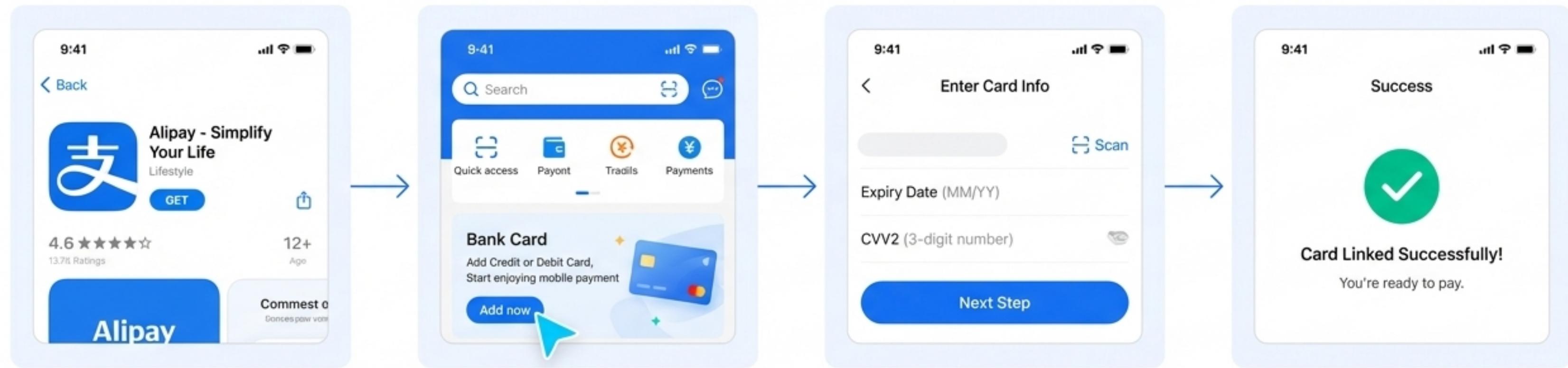


The Apps

Download Alipay and/or WeChat from your app store.



How-To: Linking Your Card to Alipay



1 Download & Register

Get the "Alipay - Simplify Your Life" app and register with your phone number.

2 Find "Bank Card"

On the home screen, tap the "Add Now" button on the Bank Card prompt.

3 Enter Card Details

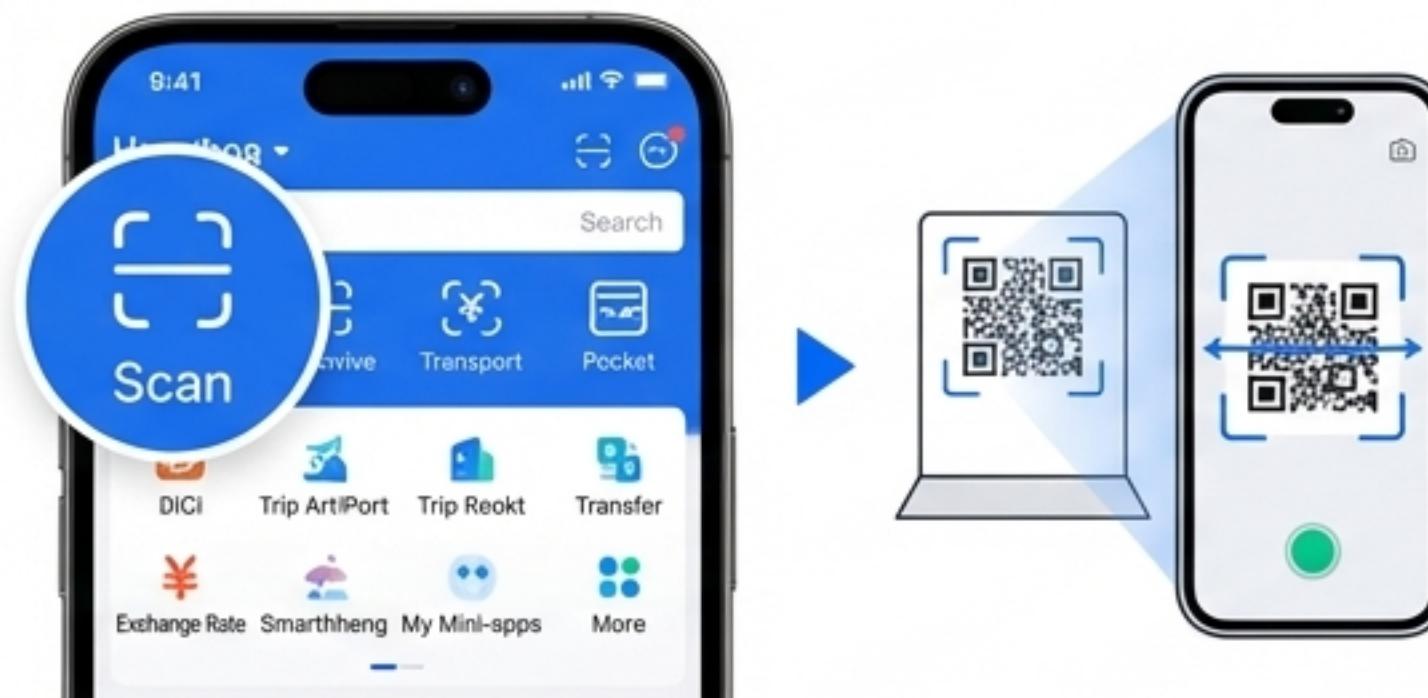
Enter or scan your international bank card number, then fill in the expiration date and CVV.

4 Success!

Once you see the success screen, your card is linked and ready for use.

Paying with Alipay: Two Simple Methods

Method 1: You Scan the Merchant's Code



Best for vending machines or paying a fixed bill.

- 1 Tap 'Scan' on the app's home page.
- 2 Point your camera at the merchant's QR code.
- 3 Enter the amount (if needed) and confirm payment.

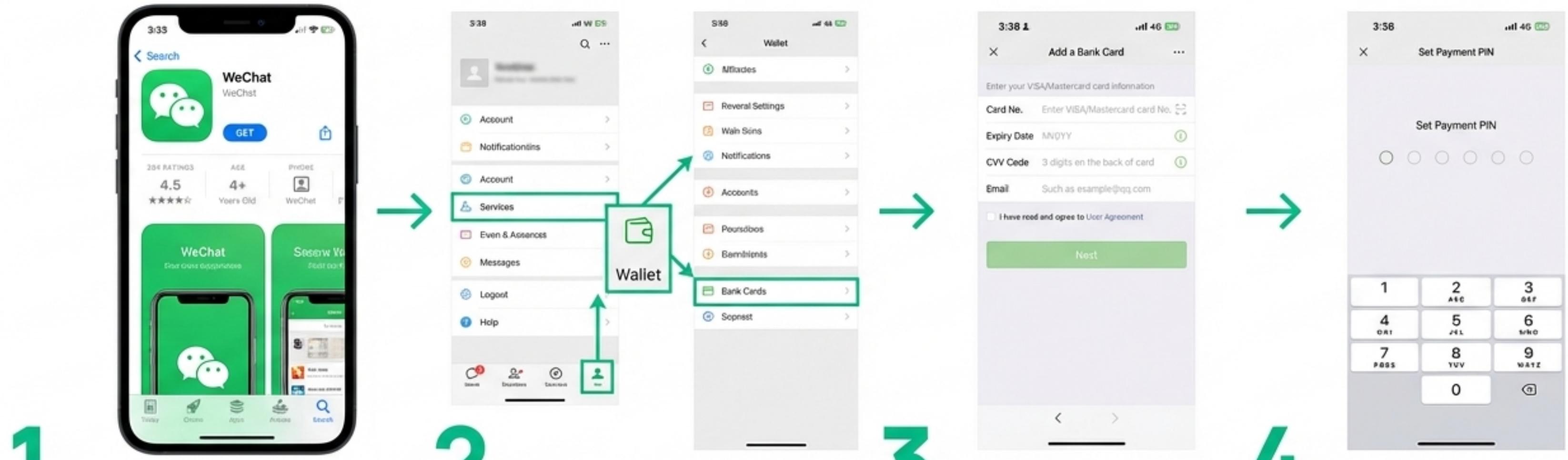
Method 2: The Merchant Scans Your Code



The most common method at checkout counters.

- 1 Tap 'Pay/Receive' on the app's home page.
- 2 Present the resulting QR/barcode to the cashier to scan.

How-To: Linking Your Card to WeChat Pay



1

Download & Register

Get the WeChat app and register an account with your phone number.

2

Access Your Wallet

Navigate to the 'Me' tab -> Tap 'Services' -> Tap 'Wallet' -> Tap 'Bank Cards'.

3

Add Your Card

Tap 'Add a Bank Card' and enter your card details.

4

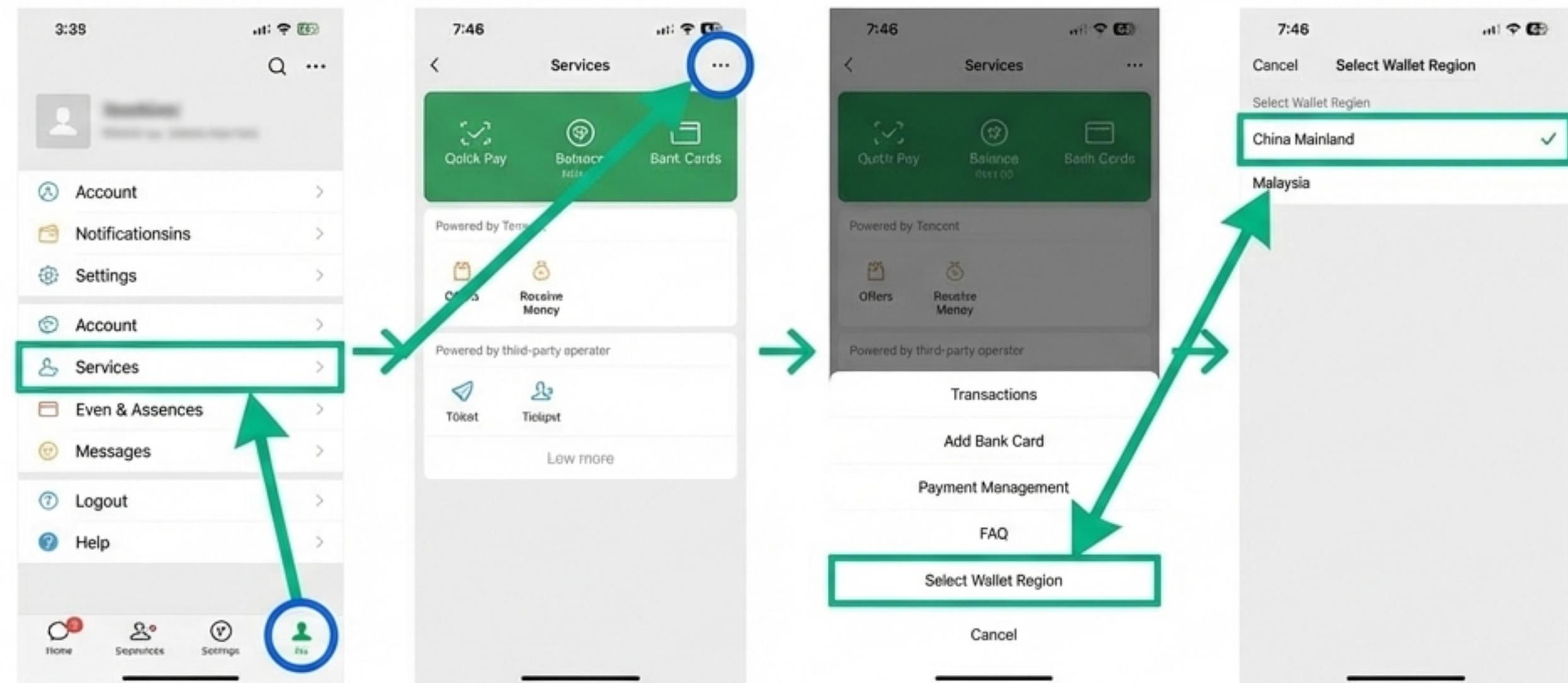
Set Your PIN

Create a 6-digit payment PIN for security. This is required to authorize payments.

Pro-Tip: Set Your WeChat Wallet to “China Mainland”



To ensure full payment functionality while in China, you may need to switch your wallet's region.



1. Go to “Me”
-> “Services”.

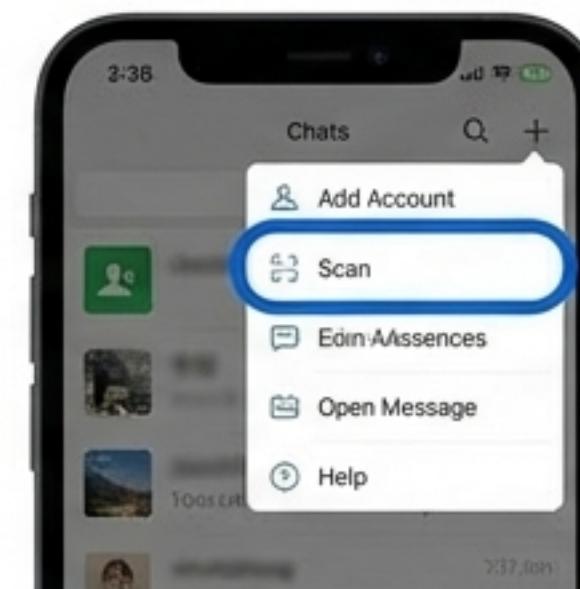
2. Tap the three
dots (...).

3. Tap “Select
Wallet Region”.

4. Choose “China
Mainland”.

Paying with WeChat Pay

Method 1: You Scan the Merchant's Code



1. Tap the "+" icon in the top-right corner of the main "Chats" screen.
2. Select "Scan".
3. Point your camera at the merchant's QR code to pay. Tap the select lion.



Method 2: The Merchant Scans Your Code



1. Go to "Me" -> "Services" -> "Quick Pay".
2. Present the QR/barcode to the merchant.
3. You may be prompted to enter your 6-digit PIN.



Alipay vs. WeChat Pay: Which Is Right for You?

Both are universally accepted. You can't go wrong. Many savvy travelers set up both.

Feature	Alipay	WeChat Pay
Primary Function	A dedicated payment and financial services app.	An all-in-one app with social chat as its core.
User Interface	Focused on transactions, with clear 'Scan' and 'Pay' buttons on the home screen.	Payment features are located within the 'Me' and 'Services' tabs.
International Setup	Straightforward card linking process.	May require the extra step of setting the wallet region.

Recommendation: If you only set up one, Alipay is slightly more direct for payments. For total peace of mind, have both ready.

Tier 2: Your Backup Plan—International Bank Cards

While not as universally accepted as mobile wallets, your physical card is still a valuable tool.

Where they work:

- 🏨 Major hotel chains
- ✈️ Airports and train stations
- 🏬 Large department stores and international brand retailers
- 🏧 ATMs for cash withdrawal

What to look for:

- Check for logos of Visa, Mastercard, Amex, JCB, Diners Club, or Discover displayed at the checkout counter or on the door.
- **Note:** Cards with the **UnionPay** logo have the widest acceptance among all physical cards in China.





Tier 3: The Role of Cash (RMB)

It's wise to carry a small amount of Chinese Yuan (RMB) for emergencies or for the rare vendor who doesn't accept mobile payments.

How to get RMB:

- **ATMs:** Withdraw cash directly from ATMs that accept international cards. Look for machines with your card's logo (Visa, Mastercard, etc.). These are commonly found at airports and in downtown areas.
- **Currency Exchange:** You can exchange foreign currency at authorized kiosks, major banks, and some hotels.

Pro-Tip: You can convert your remaining RMB back to your home currency at exchange services at the airport before you depart.

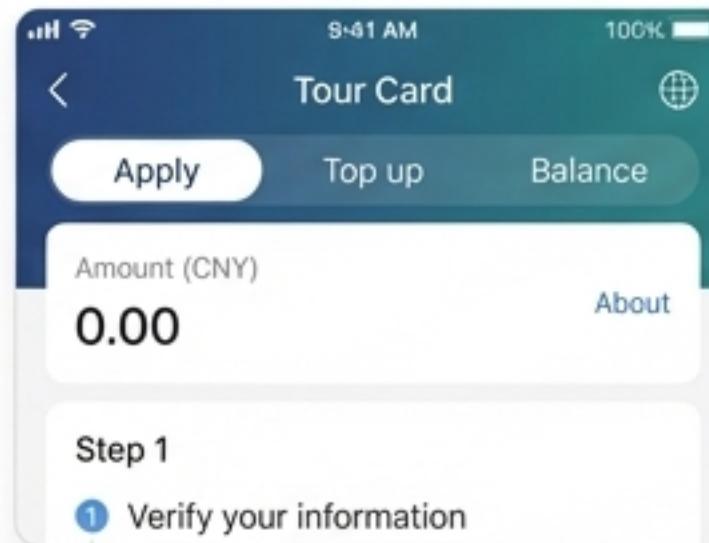
Advanced Options for the Savvy Traveler

1. UnionPay App



China's domestic mobile payment champion. While it can be downloaded internationally, linking *overseas* cards is currently best supported for those issued in Hong Kong SAR and Macao SAR.

2. Tour Card



A prepaid digital card that you can apply for and top up within the UnionPay app. A useful option if you prefer not to link your primary bank card directly.

3. International E-Wallets



Travelers from certain regions can pay directly using their home e-wallet app without downloading Alipay or WeChat Pay. Check if your wallet is on the list.

Your Pre-Travel Payment Checklist

Tick these off before you fly for a smooth payment experience.

-   **Download Your Apps:** Install Alipay and/or WeChat Pay from your official app store.
-   **Link Your Card:** Complete the card linking and verification process for at least one app.
-   **Notify Your Bank:** Let your bank know your travel dates to avoid your card being blocked.
-   **Secure Your Data:** Arrange an international data plan or purchase an eSIM for reliable internet access.
-   **Pack a Power Bank:** Your phone is your wallet, so keeping it charged is non-negotiable.

