**Aus**

The most commonly accepted method of payment in Australia is the Visa PayWave, a technology associated with visa debit and credit cards. This methods allows for contactless payments, without requiring a pin for purchases under a set amount (usually $100). Payments above this can still occur, however a PIN is required. If you wish to use cards within Australia, it is suggested to look into prepaid travel cards, or travel alternatives of current credit or debit cards.

Following the use of cards, cash is also widely accepted, with most stores carrying facilities to accept and return change. Retrieving cash should be possible at most Teller machines using cards that use visa technologies. If in doubt, currency exchange centres should be available in most large cities.

Tipping

Tipping in Australia is not mandatory and only takes place to show appreciation for good service, especially in higher end facilities.

**China**

The primary method of payment in China occurs through the use of QR-code based systems, found on apps such as ‘Alipay’ or ‘WeChat’. These apps allow for fast and convenient purchases using in-app balances, stocked from external transfers or linked bank accounts. Note, however, that setting up accounts on these apps can be difficult, due to very action processes, and predominantly Chinese interfaces. It is also borderline in possible for a foreign resident to load cash onto these accounts, as they require the user to hold a Chinese bank account.

Many Chinese transactions can also be completed using cash, however smaller vendors or stalls may refuse service without exact change, or cash purchases may not be allowed at all. Cash can be retrieved from most teller machines, however some cards may experience issues with some banks, so it is recommended to rely on large banks such as the Bank of China. If in doubt, currency exchange centres should be available in most large cities. Cash from ATMs is almost always strictly 100 yuan notes – it is best to take these to somewhere such as a convenience store and purchase a small item (a bottle of water is commonly 1-2 yuan, and a good purchase given that tap water in China is undrinkable) to break the note, so that one can use the cash at other establishments.

Tipping

Tipping in China is not mandatory and rarely occurs – it can potentially even be considered rude or confusing. Given the language barrier you are most likely to experience, it is best to avoid tipping altogether so as to make your transactions as

**United States of America**

Payments in the USA are predominantly covered by the use of debit or credit cards. Use should not greatly differ from other countries with card payment infrastructure. If you wish to use cards within the USA, it is suggested to look into prepaid travel cards, or travel alternatives of current credit or debit cards. Paywave is not as wide spread in the USA as it is in other countries, so do make sure you know your PIN number before you leave.

Cash is also quite widely accepted within the United States, with most stores accepting and returning change. Cash would be retrievable from most teller machines, however if in doubt, currency exchange centres should be available in most large cities.

Tipping

Tipping is almost second nature to Americans. Expect to pay right from the airport – appropriate tipping for a porter at the airport is $1-2 per bag, depending on size and distance. Similarly, $2-3 per bag is best for hotel porters. In hotels, leave a couple dollars each night for housekeeping – being stingy may in fact affect the quality of service you receive. Past this, for other services such as eating out, taxis, tour guides or even hairdressers and massage therapists, prepare for 15% or more, once again depending on your judgement of the quality of service you received.

A short list of things which do NOT require tipping includes Fast Food, Stores and Barista’s at Cafes (though Bartenders will expect tips).

Additionally, Sales Tax is very rarely included in the displayed price for items, and varies from state to state (and sometimes even between cities within a state!). In major tourist destinations such as New York or California, prepare to add on close to 10% for sales tax. Less visited states are usually lower. Only Oregon has no sales tax.

**Russia**

Predominantly inner city locations will accept card payment methods in Russia, however smaller locations, especially those outside metropolitan areas will not accept these payments. It is suggested to look into prepaid travel cards, or travel alternatives of current credit or debit cards.

Cash is also accepted, especially in smaller stores or more rural locations (where it may be the only accepted method). Cash can be retrieved from ATMs from major banks, however if in doubt, currency exchange centres should be available in most large cities.

Tipping

Tipping in Russia occurs in restaurants and hotels. Restaurants usually have a recommended 10 to 15%. Hotels have a suggested 30 to 90 rubbles per bag, for the porter, and 60 to 120 rubbles per day for housekeepers.

**Spain**

Card payments are accepted in larger locations within this country, given they use visa or MasterCard technology. It is suggested to look into prepaid travel cards, or travel alternatives of current credit or debit cards.

Cash can also be accepted in Spain, so withdrawing money from teller machines is a viable alternative. Cash can be retrieved from ATMs from major banks, however if in doubt, currency exchange centres should be available in most large cities.

Tipping

Tipping in Spain is not mandatory and only takes place to show appreciation for good service, especially in higher end facilities.