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.

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.

Many Chinese transactions are also 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.

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.

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.

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.

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.