

**GUIDANCE OF PAYMENT
SERVICES IN CHINA >>>**

**境外来华人员
支付指南**



中国支付清算协会
Payment & Clearing Association of China

PREFACE 引言

Welcome to China! Various payment services are available to you during your stay here. You may pay with bank card, mobile payment, Tour Card, e-CNY, or currencies, whichever suits your needs. Please read this guide for how to access these services.

欢迎来到中国！在中国生活和工作期间，我们将为您提供银行卡、扫码支付、旅行通卡、数字人民币以及外币兑换等服务。您可以自主选择各类支付服务，总有一款适合您。本指南将为您介绍各类支付服务的获取方式和使用流程。



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Bank Card Payment

刷卡支付

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 card is accepted. If you hold a UnionPay card issued outside China's mainland, it can be accepted by any merchant POS terminal in China's mainland.

如果您持标有银联、Visa、MasterCard 等银行卡，可在有相应受理标识的商户进行刷卡支付；如没有标识，您可向收银人员咨询是否可使用所持银行卡进行刷卡支付。如您持有银联卡，可在境内所有布放有银行卡支付受理终端的商户使用。

We accept

欢迎使用



VISA



Mobile Payment 扫码支付

You can enjoy convenient payment by scanning QR codes with just a mobile phone in three steps. Give it a go!

不管您来自哪里，只需一部手机，三步开启扫码支付。快来体验吧！

Download and register a payment app (Alipay / Weixin Pay / UnionPay App)

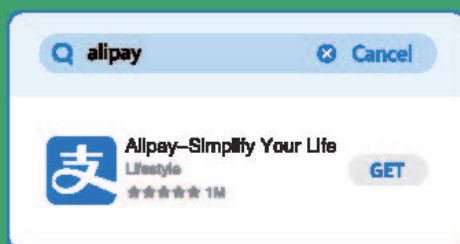
安装与注册支付 APP（支付宝 / 微信支付 / 云闪付）

(1) Alipay / 支付宝

①

Search for Alipay in the app store, download the app.

在手机应用市场搜索支付宝，下载支付宝 APP。



②

Open Alipay.
打开通支付宝。



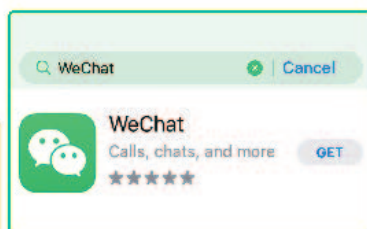
(2) Weixin Pay / 微信支付

① Download or update your Weixin app.

下载或更新微信应用程序。

On your mobile phone, download or update your Weixin app to the latest version. Register with your phone number or sign in.

请用手机下载或更新微信应用程序至最新版本，使用手机号码注册或登录。

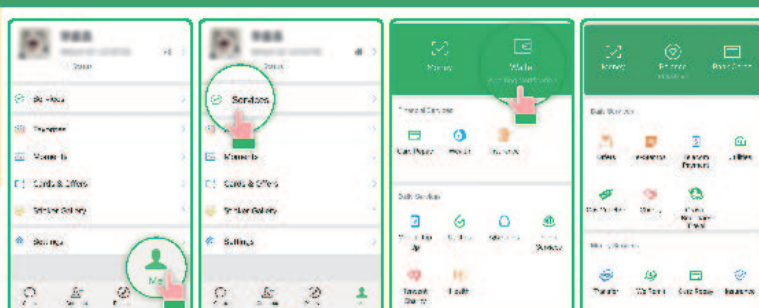


② Activate Weixin Pay.

找到微信支付入口。

Go to "Me" - "Services" - "Wallet".

点击「我」-「服务」-「钱包」。



If you cannot find the options above, you can activate Weixin Pay in one of the following ways.

若找不到上述微信支付入口，可通过以下任意一种方式启用。

- At the bottom, tap "Me" - "Settings" - "General" - "Tools" - "Weixin Pay", and tap "Enable".

在微信内选择「我」-「设置」-「通用」-「辅助功能」-「启用微信支付」。

- On the top corner, tap "+", then tap "Scan" to scan the following QR code. Tap "Enable".

使用微信扫描二维码开通。

Scan for CNY wallet
开通人民币钱包



Scan for HKD wallet
开通港币钱包

(3) UnionPay App / 云闪付

①

Download the
UnionPay App in
your app store.

扫码下载安装云闪付。



②

Register with your
phone number.

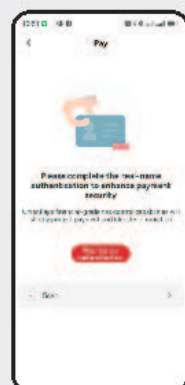
手机号注册。



③

Enable the
payment function.

开通支付功能。

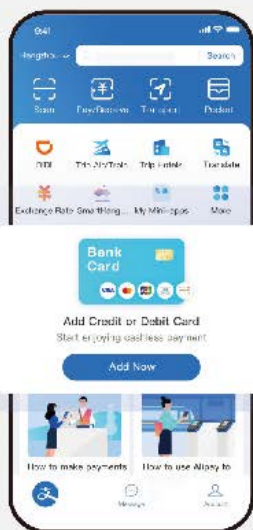


How to add bank cards in an app

如何在 app 中绑定银行卡

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

点击「立即添加」进入绑卡页面，按照页面提示，即可完成绑卡操作。



Allpay / 支付宝



Weixin Pay / 微信支付



1



2



3



4

How to Pay by QR Code

如何扫码支付

You can pay by scanning a merchant's QR code or presenting one on your phone.

分为主扫和被扫两种方式。

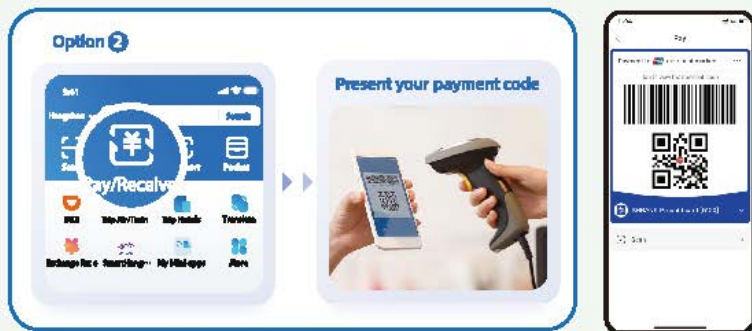
1 Tap "Scan", and scan the merchant-presented QR code.

点击「扫一扫」，扫描商家的二维码。



2 Tap "Pay/Receive" or "Pay/Collect", present your QR code to the merchant.

点击「付钱/收钱」，出示你的二维码。



Tips 特别提示

To make mobile payments easier for you, we have launched a trial to exempt collecting your ID for transactions under USD 500. Please consult your payment service provider for more information.

为了便利您更好地使用移动支付产品，我们正在试点总额 500 美元以下的支付产品免于采集身份信息。

相关信息可向办理机构咨询。



English Service Hotlines 英语服务电话



Alipay
支付宝

+86-571 2688 6000

使用境内手机号，请拨打 0671 2688 6000 / Please dial 0671 2688 6000 if you are using a Chinese number.



Weixin Pay
微信支付

+86-95017



UnionPay
云闪付

+86-95516

Some international e-wallets are accepted by merchants in China 部分境外电子钱包，可在境内商户畅通支付

Easy payment with your local e-wallet 用您的钱包轻松支付

You can directly pay with your local e-wallets without opening a separate account or downloading other apps. Please note when you are using apps marked with *, you need to link a UnionPay card issued outside China's mainland or activate a UnionPay virtual card within the wallet to make payment.

如您是以下境外电子钱包的用户，可直接使用现有钱包进行支付，无需另行下载或注册其他 app。请注意：如您是标 * 境外电子钱包的用户，需要绑定您持有的境外发行的银联卡或者在钱包中申请银联虚拟卡来完成支付。

Your privacy is better protected as you do not need to provide personal information to a third-party platform.

隐私保护更完善，用户无需向第三方平台提供个人隐私等敏感信息。

Hong Kong SAR / Macao SAR 港澳地区



Southeast Asia 东南亚



Japan / South Korea / Mongolia 日韩蒙



Pay by Tour Card

使用旅行通卡支付

Tour Card is a prepaid card, which you can apply for and top up on the UnionPay App and use it for both online and offline daily purchases.

旅行通卡属于预付费卡，您可以在云闪付 app 上申请并充值后在日常线上及线下消费场景使用。

① Download the UnionPay App and register.

下载安装云闪付并注册。

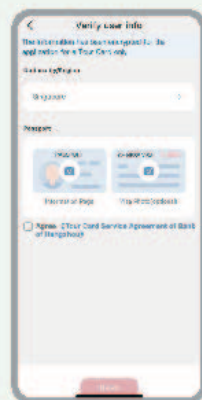
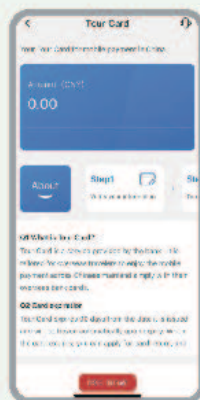
② Apply for a Tour Card and enjoy exclusive offers!

申请旅行通卡并享受专属优惠！

Search for "Tour Card", get your passport/travel pass ready and follow the instructions on the page to enter your card application information and fill in the SMS verification code.

You can claim the discounts once the application is successful.

搜索旅行通卡，准备好您的护照或者通行证，按照页面提示录入申卡信息并填写短信验证码。申卡成功之后可领取优惠。



③ Top up the Tour Card with your bank card.

用外卡向旅行通卡充值。

Have your bank card ready, tap "Top-up" on the details page of the Tour Card and follow the instructions on the page to top up. For the safety of your funds, your identity will be verified through SMS by the issuer of your bank card. Please ensure that you can be reached through the mobile phone number associated with the card.

准备好您的银行卡，点击旅行通卡详情页的充值按钮，根据页面提示进行充值。为保证您的资金安全，您的外卡银行可能会通过发送短信的形式验证身份，请确保外卡所关联的手机号码通讯畅通。





Currency Exchange

外币兑换

If you need cash, you can withdraw RMB by your bank card at an ATM with logos of the corresponding payment networks. 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.

如果您需要人民币现金，可通过您的银行卡在有对应清算组织标识的 ATM 中提取人民币现金。也可以在标有货币兑换标识的银行网点、外币兑换机构和自助兑换机直接用外币现金兑换人民币现金。可受理的币种请现场咨询工作人员。



E-CNY Payment* 数字人民币支付

You can also make payments in e-CNY.

您也可以使用数字人民币支付。

1 Download the e-CNY App.

下载数字人民币程序。

Download and install the e-CNY App. Android users can scan the QR code below directly.

手机用户可在应用商店下载安装“数字人民币（试点版）APP”。安卓用户还可扫描下方二维码直接下载安装。



*** Tips:** E-CNY App registration service is available to users in the following pilot areas: Beijing, Tianjin, Hebei, Dalian, Shanghai, Jiangsu, Zhejiang (including Hangzhou, Ningbo, Wenzhou, Huzhou, Shaoxing and Jinhua), Fujian (including Fuzhou and Xiamen), Shandong (including Jinan and Qingdao), Changsha, Guangdong, Guangxi (including Nanning and Fangcheng Port), Hainan, Chongqing, Sichuan, Yunnan (including Kunming and Xishuang Banna) and Xi'an.

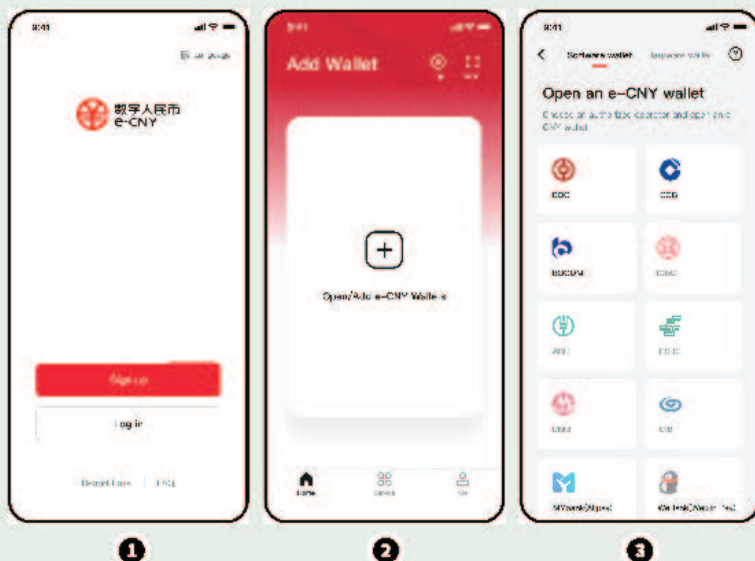
注：数字人民币 APP 可在如下试点地区注册使用：北京，天津，河北省，大连，上海，江苏省，浙江省（杭州、宁波、温州、湖州、绍兴、金华），福建省（福州、厦门），山东省（济南、青岛），长沙，广东省，广西省（南宁、防城港），海南省，重庆，四川省，云南省（昆明、西双版纳），西安。

2 Open an e-CNY wallet.

开通钱包。

Register an e-CNY wallet using your mobile phone number.

用手机号注册并开通任一运营机构钱包。

**3 Link your bank card and top up.**

绑定银行卡及充值。

① By linking your bank card with "Visa" or "MasterCard" logo, you can top up or pay as you go.

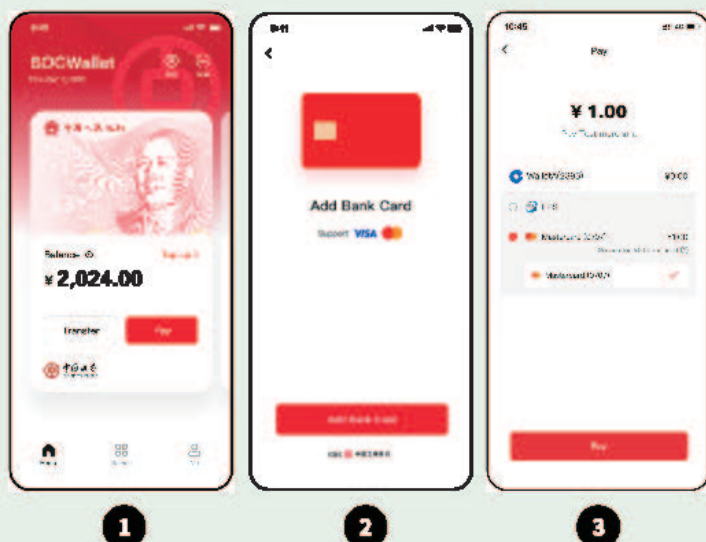
添加 Visa、MasterCard 银行卡充值或随用随充。

② You can top up the wallet over the counter of the operator with banknotes. No additional fee charged.

支持在运营机构网点柜面以现钞充值，无手续费。

③ Hong Kong SAR users can top up wallet via FPS (Faster Payment System) from local bank accounts. No additional fee charged at present.

香港用户还可通过 FPS（转数快），使用香港当地银行账户充值，目前暂无手续费。



4 Pay with e-CNY.

使用数字人民币支付。

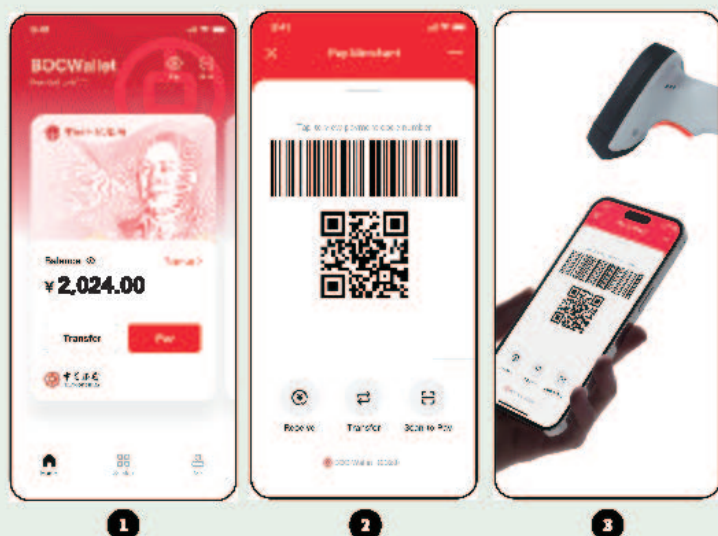
- ① Tap the "Scan" button to scan the merchant's QR code and complete the payment.

点击“扫一扫”，扫描商家二维码支付。



- ② Tap the "Pay" button or swipe up on the wallet page to activate the "Payment QR Code" and complete the payment.

点击“支付”或上滑钱包页面，打开“付款码”支付。



- ③ You can make online payments on platforms such as DiDi, Meituan, Ctrip and Qunar.

支持在滴滴、美团、携程、去哪儿等线上商户选择数字人民币支付。

AND MORE Hardware Wallets.

硬钱包。

- ① Hardware wallets in forms of cards or wearable devices are also available.

卡片和穿戴设备钱包。

Apply for a hardware wallet at an authorized operator's branch or via self-service terminal, and tap to pay.

在银行服务网点或者自助终端上申领钱包，碰一碰支付。

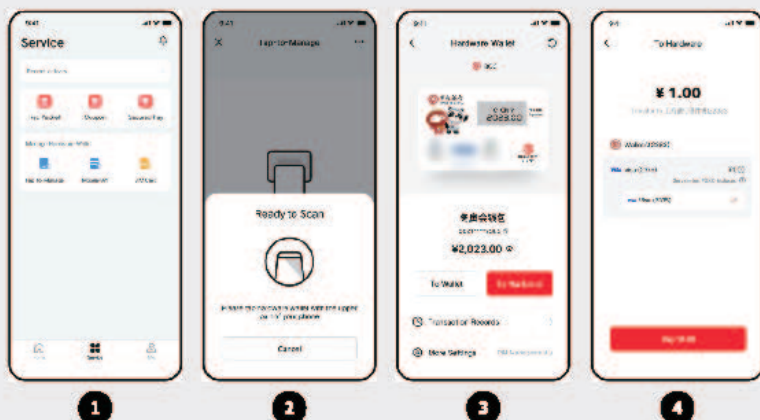


② Tap-to-Manage.

贴一贴。

Cards and wearable devices can also be linked to the e-CNY app for easy top-up and management.

卡片和穿戴设备钱包还可在数字人民币 APP 上“贴一贴”进行关联，方便充值和管理。



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

24小时全国客户服务热线: +86-10-956196



GUIDANCE OF PAYMENT SERVICES IN CHINA

