

外籍来华人员 支付指南



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



欢迎来到中国。您可以选择移动支付、银行卡、现金等一系列支付服务。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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银行卡

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。

欢迎使用



→ 移动支付

只需一部手机，就可以使用便捷的支付服务。我们提供支付宝、微信支付、云闪付等多种支付产品，您可自行选择。

为了便利您更好地使用移动支付产品，一定金额以下的交易免于采集身份信息。快来体验吧！

请访问 www.pcac.org.cn 观看操作视频了解更详细信息。

I 支付宝



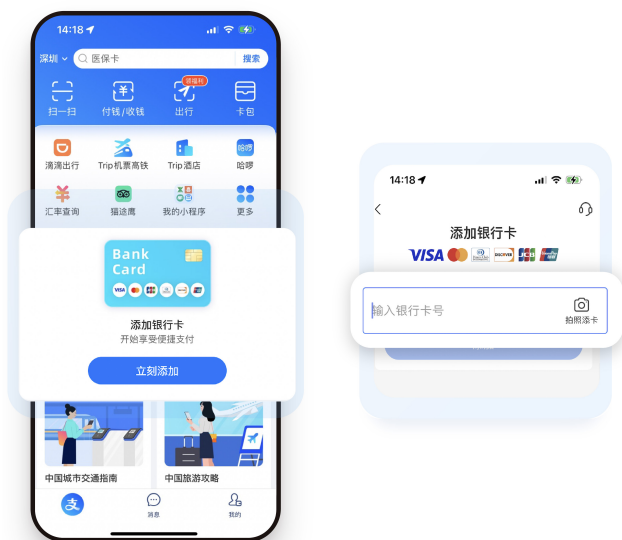
(1) 在手机应用市场或 Alipay 官网上下载支付宝 App。



(2) 打开支付宝。使用手机号码注册或登录。



(3) 在支付宝 App 中绑定银行卡。



提示

支付宝目前支持绑定 Visa、Mastercard、JCB、Diners Club、Discover 等银行卡。



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。

(4) 扫码支付。

分为主扫（方式 1）和被扫（方式 2）两种方式。

方式 1：点击「扫一扫」，扫描商家的二维码。



方式 2：点击「付钱 / 收钱」，出示您的二维码。



按照提示，完成支付流程。



英语服务电话



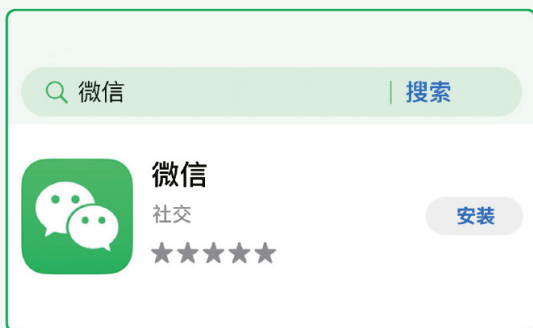
支付宝

+86-571 2688 6000

Please dial 0571 2688 6000 if you are using a Chinese number.



(1) 在手机应用市场下载微信 App。



(2) 打开微信支付，使用手机号码注册或登录。



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(3) 在微信 App 中绑定银行卡。



1



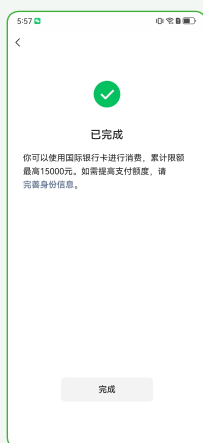
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提示

微信支付目前支持绑定 Visa、Mastercard、American Express、JCB、Diners Club、Discover 等银行卡。



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。

(4) 扫码支付。

分为主扫（方式1）和被扫（方式2）两种方式。

方式1：点击「扫一扫」，扫描商家的二维码。

方式2：点击「付钱/收钱」，出示你的二维码。

按照提示，完成支付流程。



1



2



英语服务电话



微 信

+86-95017

- (1) 在手机应用市场或银联官网上下载云闪付 App。
- (2) 使用手机号码注册。开通支付功能。



1

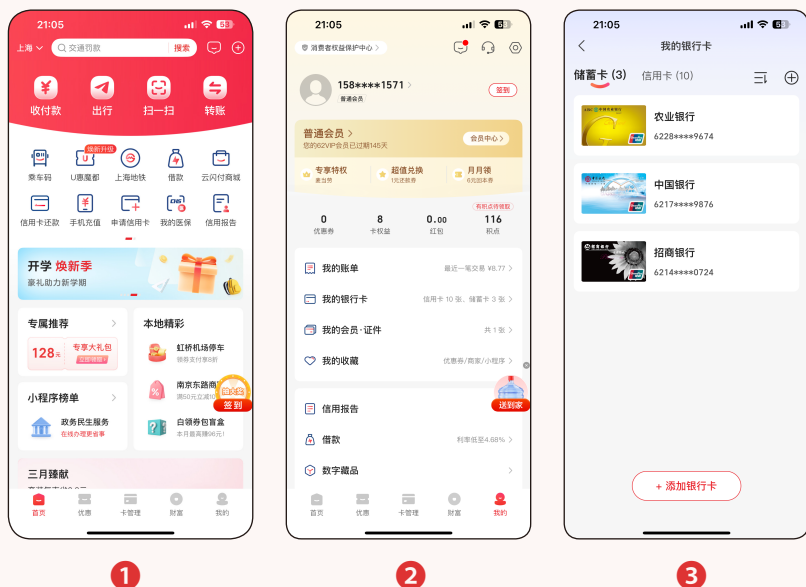


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(3) 在 App 中绑定银行卡。



* 目前，云闪付绑卡只支持香港、澳门等特定地区发行的银联卡。

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。



(4) 扫码支付。

分为主扫（方式 1）和被扫（方式 2）两种方式。

方式 1: 点击「扫一扫」，扫描商家的二维码。



方式 2: 点击「付钱 / 收钱」，出示你的二维码。



按照提示，完成支付流程。



英语服务电话



云闪付

+86-95516

使用旅行通卡支付

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。



特别提示

在扫码环节，请注意观察不同移动支付产品的条码标识。如用支付宝的 App 扫有支付宝标识的条码。

部分境外电子钱包，可在境内商户 畅通支付

用您的钱包轻松支付

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，无需另行下载其他 App。

港澳地区



WeChat Pay HK



HK



MPay



BoC Pay



Octopus



ICBC (Macau)



BOC (Macau)



livi bank



OmyCard

东南亚



Touchngo
ewallet



SG



true money



CHANGI Pay



K PLUS



Bualuang
mBanking



DBS
PayLah!



ICBC
(Singapore)



BOC
(Singapore)



MB Bank



S Pay Global

日韩蒙

카카오페이



toss Pay



hi Pay



Naver Pay



Paybooc



WON
Woori Card



KB Pay



HanaPay



T-money
Pay



BOC (Japan)



Pass

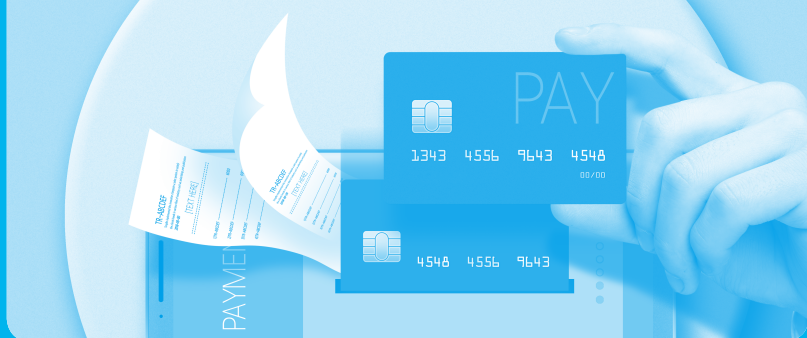


现 金

您可以在中国使用人民币现金支付。

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。





账 户

您可以持护照等有效证件就近去银行网点开立本外币银行账户，工商银行、农业银行、中国银行、建设银行以及交通银行等商业银行均可提供账户开立服务。具体办理条件可在网点咨询或在银行官网查询。办理银行账户后，您可以享受存取人民币和外币、结售汇、境内转账和跨境汇款、外币汇兑以及支付等服务。





数字人民币 *

如果您对数字人民币有兴趣，您还可以使用数字人民币支付。

手机用户可在应用市场下载安装“数字人民币（试点版）App”。安卓用户还可扫码下方二维码直接下载安装。然后，根据 App 内的提示使用。



***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，大连，上海，江苏，浙江（杭州、宁波、温州、湖州、绍兴、金华），福建（福州、厦门），山东（济南、青岛），长沙，广东，广西（南宁、防城港），海南，重庆，四川，云南（昆明、西双版纳），西安。



24 小时全国客户服务热线：+86-10-956196



外籍来华人员 支付指南



GUIDE TO

PAYMENT SERVICES

IN CHINA





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.

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Bank Card

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.

We accept





Mobile Payment

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!

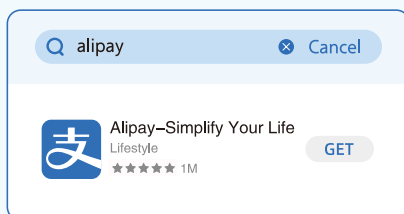
Please watch videos for more details www.pcac.org.cn.

1

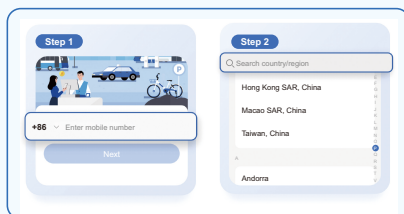
Alipay



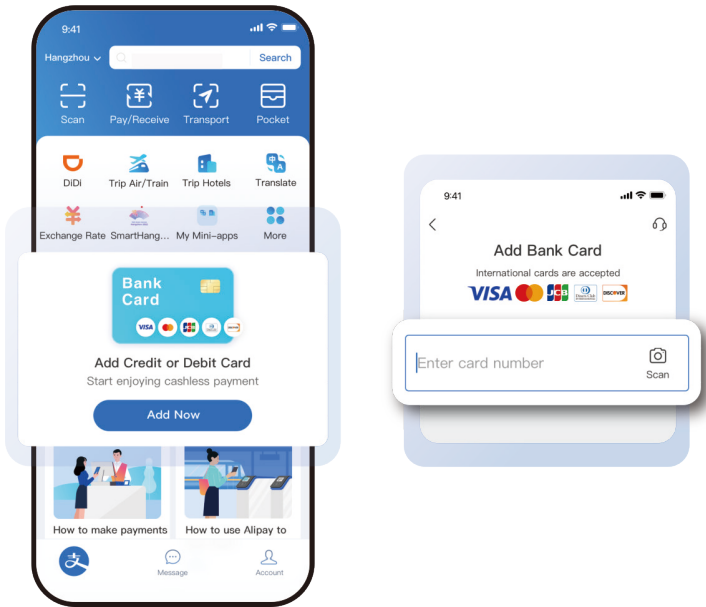
(1) Search for Alipay in the app store or on its official website, and download the app.



(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.

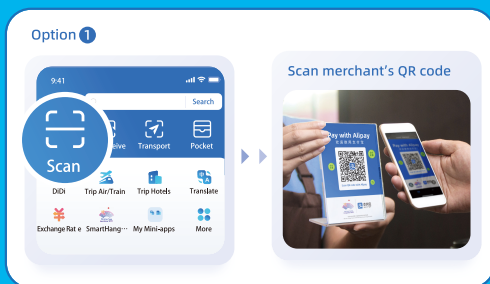


Tap "Add Now" and follow on-page prompts to complete the process.

(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.



English Service Hotline



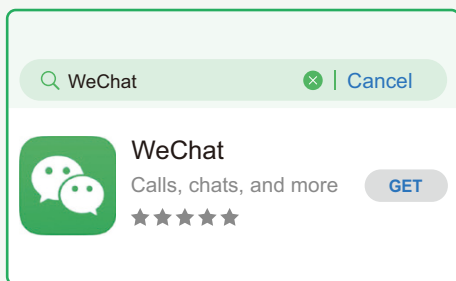
Alipay

+86-571 2688 6000

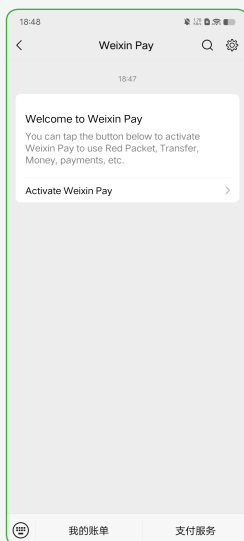
Please dial 0571 2688 6000 if you are using a Chinese number.



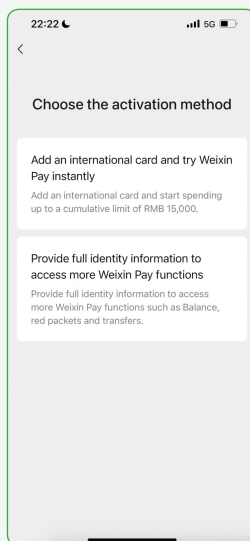
(1) Search for WeChat in the app store, and download it.



(2) Open the WeChat app, and register with your phone number or just sign in if you have already registered.

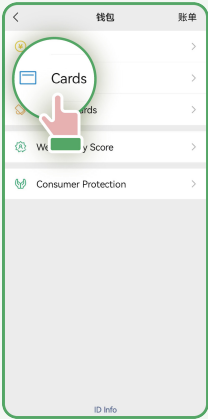
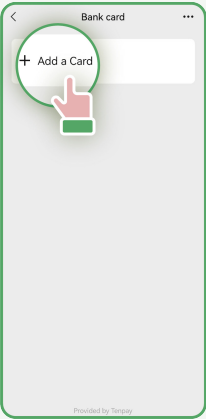
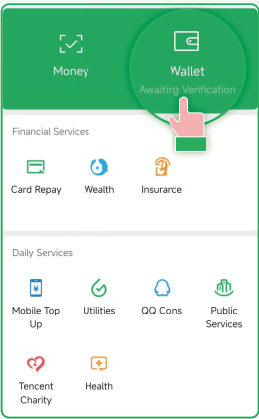
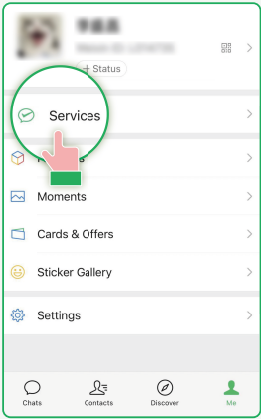
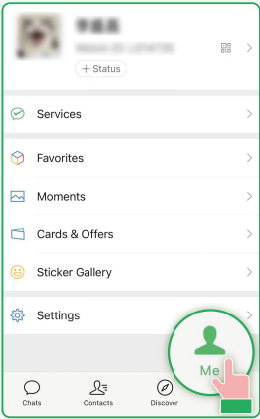


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(3) Add bank cards as shown below.



Note

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



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

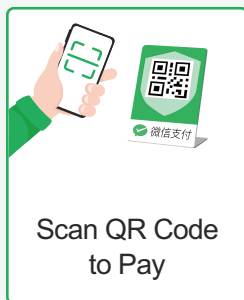
(4) Pay by scanning QR code.

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

Method 1: Tap 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.



1



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English Service Hotline



Weixin Pay

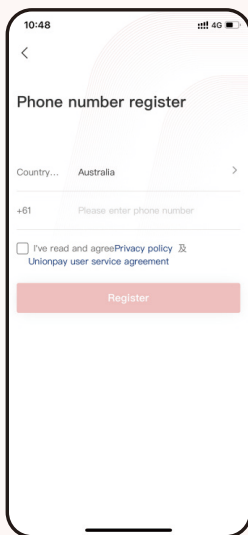
+86-95017

(1) Download the UnionPay app in the app store or from its official website.

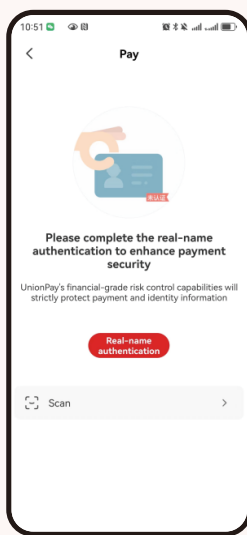
(2) Register with your phone number and enable the payment function.



1

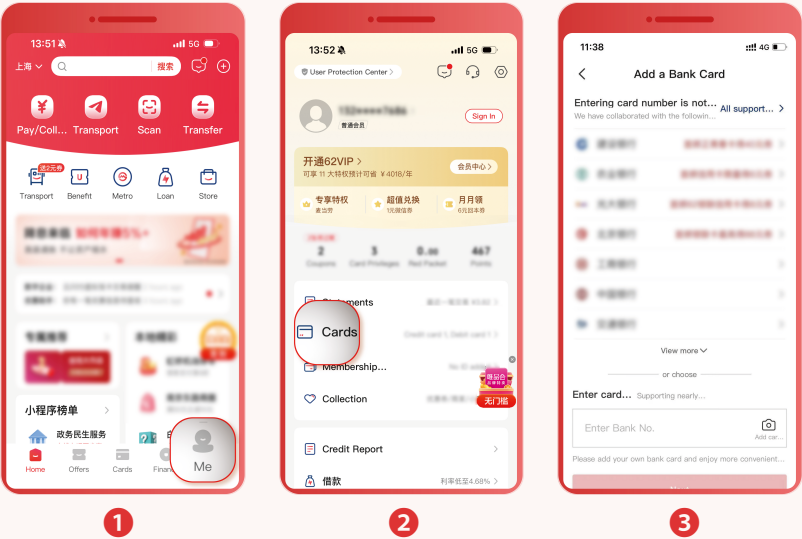


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(3) Add bank cards as shown below.



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

Tap "Add Now" and follow the on-screen instructions to complete the process.



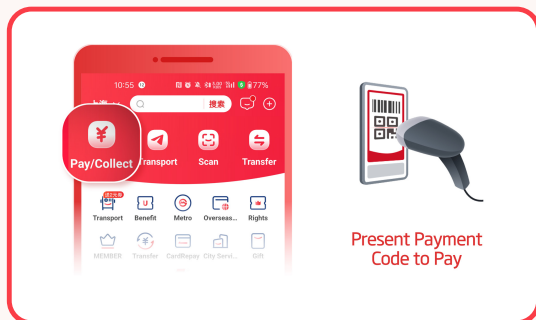
(4) Pay by scanning QR code.

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 merchant-presented 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.



English Service Hotline

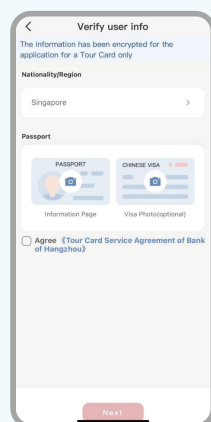
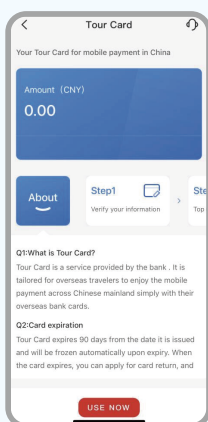
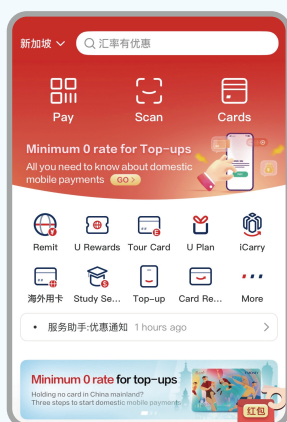


UnionPay

+86-95516

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

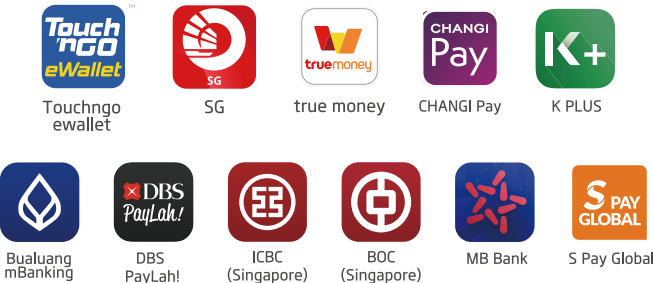
Easy payment with your e-wallet

You can directly pay with e-wallets below without downloading other apps.

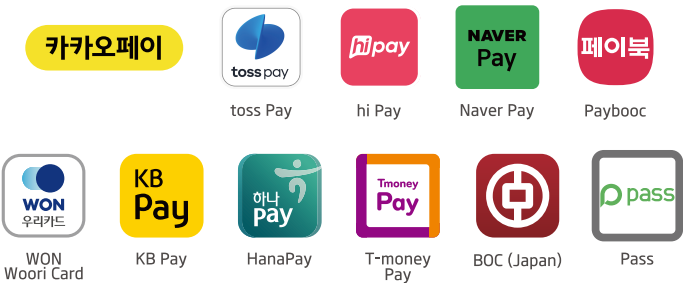
----- Hong Kong SAR / Macao SAR -----



----- Southeast Asia -----



----- Japan / South Korea / Mongolia -----



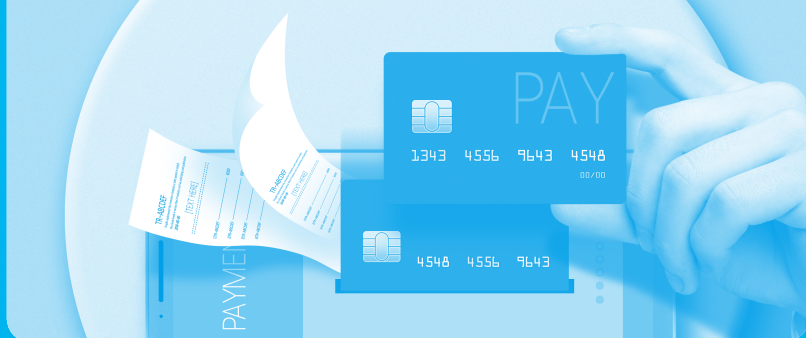


Cash

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 cross-border 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



GUIDE TO PAYMENT SERVICES IN CHINA

